

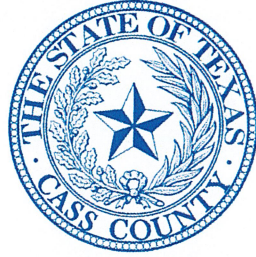
COUNTY OF CASS, TEXAS

REQUEST FOR PROPOSAL BANK DEPOSITORY SERVICES

RFP # - 04-08-2025

Proposal Title
Proposal Receiving Date and Time
Proposal Opening Date and Time
Proposal Award Date and Time
Mark Envelope
Contact Person
Contact Number

Bank Depository Services
Friday, May 9, 2025, 11:00 A. M.
Friday, May 9, 2025, 1:00 P. M.
Tuesday, May 13, 2025, 8:30 A. M.
Bank Depository Services
Melissa Shores, County Treasurer
903-756-7626



R. Travis Ransom
Cass County Judge
Law Enforcement & Justice Center
P. O. Box 825, Linden, TX 75563

April 8, 2025

Banks of Cass County

RE: Cass County Depository

Ladies and Gentlemen:

Cass County is currently seeking competitive proposals for banking services from all banks and a contractual banking relationship that conforms to all applicable state and federal laws, which will provide for banking services required for the funds of Cass County, (pursuant to Sec. 116.021, V. T. Local Government Code and V.C.T.S. 842a-2).

The County requests a **four (4) year** contract, with selection to be determined by the Cass County Commissioners' Court.

Sealed proposals from banks desiring to be selected as Depository and/or Sub-Depository will be received prior to, but no later than, **11:00 A. M. on Friday, May 9, 2025**. Proposals will be opened on **Friday, May 9, 2025 at 1:00 P. M.** in the Auditor's Office, which is located on the Second Floor of the Cass County Law Enforcement & Justice Center, at 604 Texas Hwy 8 North. **Sealed Proposals received later than the date and time listed above will be returned unopened.**

Submit Proposals to: Cass County Commissioners' Court
Lauren Ayers, County Auditor
Cass County Law Enforcement & Justice Center
604 Texas Hwy. 8 North, Second Floor
P.O. Box 299
Linden, Texas 75563

When sent by mail, Federal Express, Express Mail, or other delivery service, sealed RFP shall be enclosed in an additional envelope clearly identified on the outside as a "RFP Depository" to County with Proposer's name and address. It is the sole responsibility of the Proposer to ensure timely delivery of Sealed RFP. The RFP is timely delivered when it is actually received by the County Auditor's Office on or before the "Due Date". Cass County will not be responsible for failure of service on the part of the U.S. Post Office, courier services, or any other form of delivery service chosen by the Proposer. You may call the Cass County Auditor's Office at 903-756-5067 to see if your response has been received. If in doubt, you are encouraged to deliver your package in person.

Proposals must be submitted on the attached Proposal Worksheets. Proposals not

submitted on the attached Worksheets, using the EXACT format provided, will be disallowed. Proposers are encouraged to offer alternative approaches which will further enhance Cass County's operational and financial success.

Proposal must include one (1) original and two (2) copies of the bound and sealed proposal, not to be opened until the final submission date and hour noted. **The Original Proposal must be clearly marked "Original" and contain all original signatures.** RFPs must be submitted on the attached Proposal Worksheets. By returning the Proposal Worksheets, the Bank certifies that:

1. Awarding of contract(s) will be executed by the Cass County Commissioners' Court on May 13, 2025 at 8:30 A. M. in the Cass County Historic Courthouse District Courtroom, second floor, located at 100 E. Houston St., and will be confirmed by an award letter.
2. Deviations/changes must have stated explanations, in writing, when returning the "Proposal Worksheets" by deadline.
3. For questions or clarifications, please contact Melissa Shores, Cass County Treasurer, prior to deadline.

THE COUNTY EXPRESSLY REQUESTS THAT THE PROPOSERS NOT DISCUSS THIS ENGAGEMENT OR THE BANK'S PLANS, EXPERIENCE OR CREDENTIALS WITH OTHER BANKS OR ANY MEMBER OF THE COMMISSIONERS' COURT UNTIL REQUESTED BY THE COUNTY OFFICIALS TO MAKE A PERSONAL PRESENTATION.

Cass County makes no representation that County deposits will continue at the same level as previous years, or that the character of deposits will follow the same or similar patterns of previous years.

A Certified or Cashier's Check for \$98,000.00 must accompany the proposal and tendered under the terms of the law (Local Government Code 116.023) and of these conditions.

Cass County reserves the right to accept or reject, in part or in whole, any and/or all proposals, waive minor technicalities, and award the bid which is in the best interest of Cass County. The County also reserves the right to informally negotiate certain finer points of the final contract with a qualified Proposer. The award of the contract shall be made to the responsible proposer whose proposal is determined to be the lowest and best evaluated offer resulting from negotiations, taking into consideration the relative importance of price and other evaluation factors set forth in the RFP.

Sincerely,



R. Travis Ransom
Cass County Judge
(903) 756-5181
(903) 756-5732 Fax

SPECIFICATIONS FOR SEALED PROPOSALS CASS COUNTY BANK DEPOSITORY CONTRACT

The selection of County Depositories and the terms of depository contracts are governed by Texas Local Government Code, Chapter 116 and Chapter 117 (Vernon 1999 and Supp. 2000)

GENERAL SPECIFICATIONS:

- 1.1 **SCOPE OF THE CONTRACT** - It is the intent of Cass County to execute a contract with a bank desiring to be designated as the County's Depository Bank. The Contract will include Cass County Public Monies, funds collected by the Cass County Tax-Assessors Collector, District Attorney, Sheriff, District and County Clerks, Community Supervision, Juvenile Probation, and all accounts opened using Cass County's Tax ID number.
- 1.2 **RESPONSE REQUIRED FOR EACH ITEM OF THE RFP/BID PROPOSAL WORKSHEETS** – Proposals must be submitted on the attached Bid Proposal Worksheets. Proposals not submitted on the attached Bid Proposal Worksheets, using the exact format provided, will be disallowed. Responses should be carefully considered.
- 1.3 **MINOR EXCEPTIONS** – Minor exceptions, conditions, or qualifications to the provisions of the County's specifications must be clearly identified as such, and the reasons stated in the "Information/Notes and Response" sections of the worksheets. If more room is need, please continue on a separate sheet of paper and identify the section associated with the reason(s)/comment(s).
- 1.4 **EVALUATION CRITERIA** – The award of the contract shall be made to the responsible proposer whose proposal is determined to be the lowest evaluated offer resulting from negotiations, taking into consideration the relative importance of price and other factors set forth in the Request for Proposals in accordance with the Texas Local Government Code, Chapter 262. Cass County will award the Depository Bank contract based on, but not limited to, the following criteria:
 - Bank's financial position.
 - Bank's ability to pledge adequate securities for County funds.
 - Experience in providing requested depository services for other public entities.
 - Net rate of return on County funds.
 - Ability to meet service requirements.
 - Total Cost of services.

- Cash management products available that will enhance the County's banking procedures.
 - The experience and continuity of the bank officials who have been identified as primary contact personnel.
- 1.5 **INTERVIEWS** - The County may require bidding Banks to attend an interview with the Cass County Officials reviewing the proposals.
- 1.6 **QUESTIONS AND CLARIFICATIONS** – Any questions or requests for clarifications should be submitted to:

Melissa Shores, Cass County Treasurer
Phone: (903)756-7626 Fax: (903) 756-8018
E-mail: mshores@casscountytexas.org

CONTRACTURAL REQUIREMENTS:

- 2.1 **TYPE OF BANKING RELATIONSHIPS** – The Depository Bank will handle daily banking services including, but not limited to, checking accounts, other types of interest-bearing accounts, non-interest-bearing accounts, time deposits, money market accounts and/or Certificates of Deposit.
- 2.2 **COMPLIANCE WITH STATUTES** - By returning the RFP Package, the Bank acknowledges that it understands the Revised Civil Statutes of Texas (Article 2544, et. Seq., of the Revised Civil Statutes of Texas, as revised by Local Government Code, Chapter 116.000 through 116.155 as passed by the 70th leg. 1987; Article 2547 a, b, c; and Article 2558a et. Seq.) that pertain to the managing and safekeeping of County funds and will comply with those statutes.
- 2.3 **BANK AFFILIATION** – A proposing bank must be a member of the Federal Reserve System and the Federal Deposit Insurance Corporation. The bank must be a Federal or Texas chartered bank doing business in and having a service facility within Cass County.
- 2.4 **DURATION** - The Bank contract will be effective for a period of four (4) years ending sixty (60) days after the time fixed by law for the next selection of a depository or until such time as a new Bank has qualified as County Depository, whichever should occur sooner. If a time deposit or certificate of deposit maturity extends beyond the expiration date of the depository contract, the depository will pledge sufficient securities, as required by law for public funds, to provide for the maturity of the time deposit or certificate of deposit.
- 2.5 **TERMINATION OF CONTRACT** – This contract shall remain in effect until contract expires, completion and acceptance of services or default. Cass County reserves the right to terminate the contract immediately in the event the successful proposer fails to:

- meet delivery or completion schedules, or
- otherwise perform in accordance with the accepted proposal. Breach of contract or default authorizes the County to award to another proposer, purchase elsewhere and charge the full increase cost to the defaulting proposer.

Either party may terminate this contract with a thirty (30) days' written notice prior to either party stating cancellation. The successful proposer must state therein the reasons for such cancellation. Prior written notice must be delivered in person or sent by registered or certified mail, return receipt requested, proper postage paid, and properly addressed to the other party at the address on the affidavit for the contractor (proposer) or to the County Judge, P. O. Box 825; 604 Texas Hwy 8 North, Linden, Texas 75563.

2.6 PERFORMANCE OF CONTRACT – Cass County reserves the right to enforce the performance of this contract in any manner prescribed by law or deemed to be in the best interest of the County in the event of breach or default or resulting contract award.

2.7 RENEGOTIATIONS - This four year contract shall allow the bank to establish, on the basis of negotiations with the county, new interest rates and financial terms of the contract that will take effect during the final two (2) years of the four year contract if:

- the new financial terms do not increase the prices to the county by more than 5 percent; and
- the county has the option to choose to use the initial interest rate options (offered in the original contract), or to change to the new fixed or variable interest rate options proposed by the bank (as part of the final two (2) years renegotiation).

2.8 OPTION TO RENEW OR EXTEND – On expiration of the Depository Contract, this Contract may be renewed for two (2) years under terms negotiated by the Commissioners' Court. On the renewal of this Contract, the County and Bank may re-negotiate new interest rates and terms that are mutually agreed to by both parties, for the next two (2) years, in the same way and subject to the same conditions as provided by Chapter 116.021(b) of the Local Government Code. This option to renew or extend the Depository Contract requires the mutual agreement in writing, signed by both parties. Refusal by either party to exercise this option shall require the contract to expire on the original or mutually agreed upon date. This option, if exercised, is to be executed in the form of a Modification or Supplemental Agreement and issued not sooner than ninety (90) days prior to expiration of the Depository Contract period.

2.9 INVESTMENTS MADE OUTSIDE DEPOSITORY BANK - Cass County reserves the right to make investments outside the Depository Bank in accordance with the Laws of the State of Texas and the Investment Policy of Cass County, and/or

as a result of a court order. All investment purchases shall be made on a delivery versus payment basis.

- 2.10 **SUBMITTING FINANCIAL STATEMENTS** - All Banks wishing to be designated as a Depository Bank must state the amount of the bank's paid-up capital stock and permanent surplus and must submit a statement showing the financial condition of the bank on the date of the RFP application.
- 2.11 **GOOD FAITH GUARANTEE** – A Bank desiring to be the Depository Bank must submit with the Bid Proposal Worksheets, a certified cashier's check in the amount of **\$98,000.00** (one-half of one percent of the county's revenue for the preceding calendar year (Local Government Code 116.023) payable to R. Travis Ransom, Cass County Judge, as a guarantee of good faith. The County will hold the check until a Depository Bank is selected and security has been filed. Checks submitted by banks not chosen as the Depository Bank will be returned immediately after the Depository Bank has been named.
- 2.12 **LIQUIDATED DAMAGES FOR NOT PROVIDING SECURITY** – As stated in the Local Government Code, Section 116.023:

“If a bank is selected as a depository and does not provide the bond and/or security, the county **shall retain** the amount of the check as liquidated damages.”

A new depository shall then be selected.

- 2.13 **SECURITY** - Within fifteen (15) days after selection of the Depository, the Bank so selected is to qualify as a County Depository. As soon as the contract for securities pledged is provided and approved by the Commissioners' Court, an order will be entered by the County designating the successful applicant, or applicants, as Depository for the funds of Cass County. This contract shall remain in place until sixty (60) days after the time fixed for the next selection of a Depository or until such time as a new Bank has qualified as County Depository, whichever should occur sooner. Thereupon, the County Treasurer will place with said Depository all the funds belonging to Cass County.
- 2.14 **PLEDGED COLLATERAL** - Pledged Securities in the amount provided by law under Section 116.054 of the Local Government Code will be provided in quantities sufficient to fully collateralize all of the Funds of Cass County and their subdivisions. Such securities shall be of those kinds provided by Local Government Code 2257, **and as more specifically limited and described in the Cass County Investment Policy, Section VI.** Notwithstanding any provision to the contrary, the County shall further restrict and limit the Securities to financial instruments as follows:
- United States Treasury Notes and Treasury Bonds; and,
 - Obligations of the US Government, its agencies and instrumentalities, including mortgage backed securities, which pass the bank test;

- Obligations of any US State, their agencies and instrumentalities, and municipalities rated A or better by two nationally recognized agencies;
- Federal Reserve or Federal Home Loan Bank Letters of Credit;

All securities pledged to the County will be held by a County approved independent third party institution outside the bank's holding company or at the Federal Reserve Bank. The bank will be responsible for the pricing of securities and daily monitoring and maintenance of margin levels. (Preferably the custodian would provide market values on the securities.) The custodian is required to provide a monthly report directly to the County on the collateral pledged. In addition, on Cass County holidays and inclement weather days, the Bank is required to pledge collateral on Cass County's behalf.

The collateral agreement (or depository agreement detailing collateral requirements) shall be executed under the terms of FIRREA by the bank and the County and approved by resolution of the bank's Board or Loan Committee. If the Federal Reserve is used as custodian, the Circular 7 Pledge Agreement will be executed and appended to the agreement.

Currently, pooled collateral is not allowed by counties. However, if legislation is approved during the contract period, the County reserves its voluntary right to choose or not to choose this pledging mechanism. A full evaluation of the pooled collateral program offered will be made by County Treasurer, County Auditor and County Judge and presented to the County Commissioners' Court based on risk and cost considerations before final decisions are made. The County may, in the future, use the sweep mechanism to minimize collateral costs.

The following conditions must be met:

- Collateral must be held in an independent third party bank, at the Federal Reserve Bank or the Federal Home Loan Bank.
- Initial collateral will be provided for the County within 15 days after a bank is selected as a County depository.
- All deposits will be collateralized, including FDIC insurance, at **110%** of principal plus accrued interest at all times.
- The bank is responsible for the daily monitoring and maintaining of collateral margin requirements.
- Pledged collateral will be evidenced by original safekeeping receipts/report sent directly to the County by the custodian and the custodian will prepare a report of collateral pledged including description, par, and CUSIP monthly directly to the County (market value is not required). The monthly report will not come from the Bank.

- Substitution rights will be granted if the bank/custodian obtains the County's prior approval and if substituting securities are received before previously pledged securities are removed from safekeeping. Collateral value will be maintained during substitution at 110% or above.
- The bank shall execute a tri-party safekeeping agreement with the County and the custodian for custody of pledged securities in full compliance with FIRREA. If the Federal Reserve is used as custodian, a Pledge Agreement will be executed and appended. Approval of the agreement will be made by resolution of the bank's Board or Bank Loan Committee.

- 2.15 **COLLATERAL MANAGEMENT** - The Depository Bank must include, as part of the Bid, a statement as to how the bank intends to ensure, on a daily basis, that sufficient collateral is to be pledged to protect covered accounts and to compensate for increases or decreases in county deposits and fluctuations of market value of pledged collateral. If for any reason the county funds on deposit with the County Depository exceed the amount of security pledged, the Depository shall immediately pledge additional security with the County. A sample monthly collateral report will be provided as a part of the Bid.
- 2.16 **COLLATERALIZATION OF TRUST AND COURT REGISTRY ACCOUNTS** – The County places Trust and/or Court Registry accounts and Certificates of Deposit under the tax ID numbers of the beneficiary. **Collateralization of these accounts is required unless they are eligible for the Bank's FDIC coverage.** The County will provide the tax ID numbers to the Bank and **the Bank will monitor and collateralize these accounts in addition to accounts associated with the County's tax ID number.**
- 2.17 **VALUE OF COLLATERAL** - The Depository Bank must propose how it will value pledged securities. The County at any time may investigate the value of any of the securities that may be pledged by the Bank. The full cooperation of the Bank will be required in such instance.
- 2.18 **INDEMNITY** - Successful proposer shall defend, indemnify and save harmless Cass County and all its officers, agents and employees from all suits, actions, or other claims of any character, name and description brought for or on account of any injuries or damages received or sustained by any person, persons, or property on account of any negligent act or fault of the successful proposer, or of any agent, employee, subcontractor or supplier in the execution of, or performance under, any contract which may result from proposal award. Successful proposer shall pay any judgment with cost which may be obtained against Cass County growing out of such injury or damages.
- 2.19 **FDIC COVERAGE** – Proposer will specify their participation in FDIC programs, describing the level of coverage that is currently extended to their customers and the date through which this coverage extends, if applicable.

SERVICE REQUIREMENTS:

- 3.1 **CONTACT PERSON** - Bank must identify a local management person who will be responsible for overseeing the County's entire relationship, who will serve as the County's primary contact and who will be able to make decisions regarding operational aspects of this contract. Bank must also provide a list of contact personnel and phone numbers within the bank who are qualified to provide information and assistance in the following areas:
- General Information
 - Posting and Deposit Discrepancies
 - Stop Payments
 - Balance Adjustments
 - Collateral Adequacy
 - Internal Transfers
 - ACH and Wire Transfers
 - Online Banking Services
 - Certificates of Deposit rate quotes
 - Signature Cards
 - Opening and Closing Accounts
 - Safe Deposit Boxes
 - Positive Pay
 - Any other assistance with **Cash Management**
- 3.2 **LOCATIONS** – Bank will provide a list of all physical locations in Cass County, including full address and phone numbers.
- 3.3 **ON-LINE SERVICES** - It is required that as a part of the proposal the Depository Bank provide access to internet banking services for daily balance reporting, wire and book transfers, collected and ledger balances, check imaging, stop payment requests, confirmations, and detailed debits and credits. Attach description, pricing, and sample reports for all the internet banking services available.
- 3.4 **ANALYSIS REPORT** - Monthly account analysis reports will be provided for each account and on a total account basis. Account analysis shall be provided each month no later than fifteen (15) days after the end of each calendar month to the county. The account analysis will contain, at a minimum, the following:
- average ledger balance
 - average float
 - average collected balance
 - average negative collected balance
 - average positive collected balance
 - reserve requirement
 - available balance for earnings credit
 - price levels for each activity
 - monthly volumes by type

- earnings credit allowance (provide an explanation of how the earnings credit rate is calculated)

A sample account analysis report will be provided as part of the RFP.

3.5 STATEMENTS –

- Monthly and **weekly (General Fund Only)** bank statements will include images of checks, deposit slips, transfer slips and debit and credit memos processed for ALL accounts. The daily ledger balances, average daily collected balances, number of debits, number of credits, and other items on which charges are based, should also be included in each monthly statement. **The weekly bank statement will cutoff as of the end of business each Thursday.**
- Interest will **only** be posted **monthly** to all accounts.
- Statements should be processed and available online the next day following the last day of the month. Any statements mailed should be received no later than five (5) business days after the close (last day) of each month.
- A sample bank statement will be included as a part of the Bid.

3.6 **PAYROLL DIRECT DEPOSIT** – Cass County has a **Mandatory Direct Deposit Policy**. Bank must provide the county with the capability to utilize Direct Deposit payroll processing, allowing employees to select the bank of their choice. Bank will provide County with an **electronic payroll solution for County employees** that do not have a bank account. Payment of County Payroll Checks **without charge** upon presentation is required if a manual Payroll check must be written. A statement describing the required Direct Deposit file format will be provided as a part of the Bid.

3.7 **ACH TRANSACTIONS** - Bank must provide for acceptance of ACH (Automated Clearing House) credits and debits. **Daily detailed email and/or fax notification of ACH transfers is required**, as well as ACH blocks on certain accounts.

3.8 **WIRE TRANSFERS** - Bank must provide the ability for repetitive and non-repetitive, outgoing and incoming wire transfers online as well as manually. Bank must provide the ability to restrict outgoing wire transfers (debits) to only those authorized. **Daily detailed email and/or fax notification of wire transfers is required.**

3.9 **POSITIVE PAY** - To safeguard against fraudulent checks, payee positive pay is required on all check writing accounts. The Bank must provide a fully automated and web compatible transmission process. Transmissions will be made as part of each check run. Manual check information must be able to be entered and transmitted online. Bank will provide a means for the County to upload disbursed check information that will be compared to checks that are presented to Bank for

clearing (payment). Any discrepancies shall be cleared by the Treasurer before checks are paid by Bank.

- 3.9 **INTEREST** – Interest to be paid on County funds must be specified on the bid worksheets for the following types of deposits:
- **Demand Accounts:** The County depository will pay interest upon all funds deposited as demand deposits according to the terms of any existing NOW, Super Now, or Money Market accounts now available or according to any special terms that would serve the best interests of the County and of the bank.
 - **Interest Rates:** Floating interest rate bids and fixed interest rate bids on accounts and certificates of deposit will be quoted by the Bank. Cass County reserves the right to select the rate most favorable to the County at any time during the term of the contract, within the guidelines of Section 116.021 (b) of the Local Government Code.
 - **Interest will only be paid as of the last day of the month.**
- 3.10 **DISBURSEMENT SERVICES** - A successful Proposer will furnish standard disbursing services for all accounts to include the payment of all County checks upon presentment. Bank must also agree to cash, without charge to the County or County employee, an employee's payroll check whether or not the employee has an account with the Bank. This will include any of the Bank's locations or motor-bank facilities in Cass County, Texas.
- 3.11 **DEPOSIT SERVICES** - The Bank will guarantee immediate credit on all wire transfers, ACH transactions and government checks upon receipt and all other checks based on the Bank's Availability Schedule. All deposits received before the Bank's established deadline will be credited daily. Bank will include a copy of their Availability Schedule as part of the bid.
- 3.12 **CASH OVERDRAFTS** - For the purpose of determining cash overdrafts, the daily cash balance in all County accounts will be added together and if a negative balance occurs, the County's account is considered to be over-drafted.
- 3.13 **COMPUTERIZED OUTPUT** - The Bank must provide the capability for the County to download paid items that will be utilized in the bank account reconciliation process.
- 3.14 **SECURITY SAFEKEEPING** - Bank must provide for book entry, DTC acceptance and safekeeping of investment securities. A month end safekeeping statement including market values will be provided by the 5th day of the following month.
- 3.15 **PAYMENT FOR SERVICES** - The County elects to **pay for service by direct fee payment** instead of deducting from bank account.

- 3.16 **ONLINE CASH MANAGEMENT** – Proposer/ banks must offer on-line cash management services. The County requires secure web-based, online cash management services with Intraday and previous day access to balance information and transactions. The County requires a high degree of automation within all services areas. All banking transactions must be downloadable to a variety of file types such as .xlsx, .pdf, .csv, .txt. Automated services shall include daily balance reporting including detail on all transactions, online bank statements, online analysis statements, online ACH reporting, online wire transfers, online image retrieval of canceled checks with image retention, online stop payments, online desktop depositing. The applicant bank shall provide the County with security protocol for online services such as: How is authentication and authorization provided? How and by whom is the administration of the security module established and maintained? How frequently does the bank update and improve the banking online module with new versions of supporting firmware? On a continuing basis, the County will require cash management advice as to how accounts and procedures should be structured. Also, the County will want to be kept informed of recent developments in cash management products. Proposers are invited to suggest additional cash management services that are not specified herein.
- 3.17 **EXPENSE ALLOWANCE** – State the dollar amount **the Bank will provide for expenses incurred due to changing depository banks** (for example: checks, deposit slips, endorsement stamps, and etc.) Also, state any **ongoing** annual expense **allowance** or discount related to these items.
- 3.18 **STOP PAYMENTS** - The Bank will be required to process stop payments on verbal, faxed or e-mailed instructions from the County Treasurer or **designated county employees** with follow-up written confirmation.
- 3.19 **COURIER SERVICES** - The County is considering the use of a courier or escort service for the transport of daily deposits from several county locations. List any accommodation the bank is willing to provide to help offset these costs.
- 3.20 **SAFETY DEPOSIT BOX** - The Bank will provide a safety deposit box of at least 15”X24”X30” in size for the County’s use during the term of this contract. The box will be provided at no charge to the County. Proposer will state the size and location of the box that will be provided.
- 3.21 **STALE DATED CHECKS** - The bank will agree not to honor stale dated checks on Cass County accounts which are not endorsed as acceptable after the 90-day limit.
- 3.22 **OTHER SPECIFIC SERVICES** - As described on **the Bid Proposal Worksheets**, the Bank will acknowledge services provided and attendant fees for such.

STRUCTURE OF ACCOUNTS:

The County anticipates that their bank accounts will be structured as follows. The time deposits will remain invested at the current banks until maturity. Upon maturity, the time deposits will be placed at banks, credit unions, pools and/or Broker/Dealers offering the best CD rate at that time, and therefore may not move to the depository bank. **The number of accounts and balances are estimates and are subject to change:**

- Non-Interest Bearing Checking Accounts – Varies
- Non-Interest Bearing Estimated balances equal -- \$1,000,000.00
- Interest Bearing (Checking, Money Market and/or Savings) Accounts – (+/- 60)
(Interest Bearing includes Registries of the Court and CDs that may or may not be in the County's ID number).
- Certificates of Deposit – +/- \$2,000,000.00
- Interest Bearing Estimated balances equal - \$15,000,000.00 (During Tax Collection season, this balance could be as high as \$20,000,000.00)
- Tax Assessor Collector ACH Transfer Daily Minimum Balance –
+/- \$1,000,000.00; During Tax Collection season, this balance could be as high as \$7,000,000.00 but not less than \$5,000,000.00.

The County requests a Proposal for the interest rates on these accounts by type on the following pages. In addition, the Proposer may bid an interest rate to be paid on all accounts as a whole.

**PROPOSER/BIDDER/VENDOR
ACKNOWLEDGEMENT**

The undersigned hereby certifies that he/she understands the specifications and any addendums, has read the document in its entirety and the prices submitted in this Bid/Proposal have been carefully reviewed and are submitted as correct and final. If Bid/Proposal is accepted, Proposer further certifies and agrees to furnish any or all products/services upon which prices are extended at the price offered, and upon conditions in the specifications of the Invitation for Bid/Proposal.

The undersigned hereby certifies the foregoing Proposal submitted by the Bank listed below hereinafter called "Bidder" is the duly authorized agent of said Bank and the person signing said Proposal has been duly authorized to execute the same. Bidder affirms that they are duly authorized to execute this contract; this Bank or individual has not prepared this bid in collusion with any other Bidder; and that the contents of this bid as to prices, terms or conditions of said bid have not been communicated by the undersigned nor by any employee, agent, other proposer, member of Commissioners' Court or any other person engaged in this type of business prior to the official opening of this bid.

Bank Name			
Address of Principal Place of Business			
Street			
City, State, Zip			
Phone of Principal Place of Business			
Fax of Principal Place of Business			
E-mail Address of Representative			
Federal ID			
Date			
Acknowledgement of Worksheets & Addenda	#1	#2	#3
Authorized Representative Name			
Authorized Representative Title			
Authorized Signature			

NOTE: By signing the acknowledgement, I hereby certify that the following are attached:

- A list of references of current Public Funds Users that utilize cash management products similar to those requested in the RFP.
- The Bank's last three (3) quarterly Uniform Bank Performance Reports.
- The Bank's last three (3) Call Reports.
- The Bank's Annual Financial Reports for the past 2 years.
- A Certified Check or a Cashier's Check for \$98,000.00 as a guarantee of good faith.
- A sample monthly Collateral Report.
- Product description pricing, and sample reports for the online services available.
- A sample Account Analysis Report following instructions in the RFP.
- A sample Bank Statement.
- A Copy of Bank's Availability Schedule.
- A Certified and Attested Resolution from a duly authorized meeting of the Board of Directors empowering the signee to execute this contract.
- A response to every section and subsection in the Request for Proposal.
- Completed RFP/Bid Proposal Worksheets, including the Cost Analysis Worksheets and Addendums Worksheets.
- Attachments indicating other services and charges not specified in the Request for Proposal.
- Attachments listing and discussing any RFP requirements which the Bank cannot provide.

ALL UNSIGNED BIDS/PROPOSALS WILL BE DISQUALIFIED.

**RETURN PAGES 14 THROUGH 34 WITH BID PACKAGE
INCLUDING ALL REQUIRED INFORMATION**

ALL UNSIGNED BIDS/PROPOSALS WILL BE DISQUALIFIED.

Bid Proposal Worksheets for Depository Banks for Cass County

Variable and Fixed Rate Bids:

Variable Interest
Base Rate & Margin*

Fixed
Interest Rate

Interest Bearing Checking Accounts:

Money Market Accounts:

Sweep Accounts

Indicate the base rate for variable interest, such as 1 year LIBOR, 91 day US T-bill rate, etc. Also indicate the additional interest quoted as points (1/100th of 1%) which will be added to the base rate. The source of the base rate under this proposal for a given month will be the effective base rate as quoted in the Wall Street Journal for the last business day of the previous month.

Example: The variable proposal is 1 year LIBOR plus 100 points. If the 1 year LIBOR at the end of the previous month was .87%, then the variable rate to be paid on applicable accounts is 1.87%.

Minimum balance requirement or other considerations per account will be listed below:

Certificates of Deposit - Variable Interest Rate:

91 Day US T-bill Effective Rate (as determined by latest T-bill Auction)

		Less than <u>\$100,000.00</u>	More than <u>\$100,000.00</u>
1. Maturity	7-29 days	+ _____ basis pts.	+ _____ basis pts.
2. Maturity	30-59 days	+ _____ basis pts.	+ _____ basis pts.
3. Maturity	60-89 days	+ _____ basis pts.	+ _____ basis pts.
4. Maturity	90-179 days	+ _____ basis pts.	+ _____ basis pts.
5. Maturity	180 days < one year	+ _____ basis pts.	+ _____ basis pts.
6. Maturity	1 year or more	+ _____ basis pts.	+ _____ basis pts.

Certificates of Deposits - Fixed Interest Rate:

	<u>Less than \$100,000.00</u>	<u>More than \$100,000.00</u>
1. Maturity 7-20 days	_____ %	_____ %
2. Maturity 30-59 days	_____ %	_____ %
3. Maturity 60-89 days	_____ %	_____ %
4. Maturity 90-179 days	_____ %	_____ %
5. Maturity 180 days < one year	_____ %	_____ %
6. Maturity 1 year or more	_____ %	_____ %

Services Provided and Fees:

	<u>Yes</u>	<u>No</u>	<u>Amount of Fees</u>
Account Maintenance	_____	_____	\$ _____
Checking Accounts	_____	_____	\$ _____
Money Market Accounts	_____	_____	\$ _____
Zero-Balance Accounts	_____	_____	\$ _____
Online Banking	_____	_____	\$ _____
Remote Capture	_____	_____	\$ _____
Automated Daily Balance Reporting	_____	_____	\$ _____
ACH Transfer	_____	_____	\$ _____
Wire Transfer	_____	_____	\$ _____
Direct Deposit Services			
Including Payroll & State Funds	_____	_____	\$ _____
Positive Pay	_____	_____	\$ _____
Returned Items	_____	_____	\$ _____
Stop Payments Issued	_____	_____	\$ _____
Safety Deposit Box	_____	_____	\$ _____
Courier Service	_____	_____	\$ _____

OTHER SPECIFIC SERVICES - As described on the Cost Analysis Worksheet, the Bank will acknowledge services provided and attendant fees for such. Also indicate charges for the following:

- Laser Checks _____
- Checks (in individual books or binders) _____
- Deposit Slips _____
- Endorsement Stamps _____
- Locked or Sealable bags _____

PLEASE PROVIDE AN EXPLANATION OF HOW THE ACCOUNT ANALYSIS EARNINGS CREDIT RATE IS CALCULATED, AND HOW IT MAY OR MAY NOT VARY OVER THE TERM OF THE DEPOSITORY CONTRACT:

COLLATERAL

Collateral Management (2.15): How does the Bank intend to ensure, on a daily basis, that sufficient collateral is pledged to protect covered accounts?

Value of Collateral (2.17): How will the Bank value pledged securities?

FDIC Coverage (2.19): Specify the Bank's participation in FDIC programs, describe the level of coverage and the date through which this coverage extends:

SERVICE REQUIREMENTS:

Contacts (3.1): Name, address and phone number of senior level management person responsible for entire relationship:

Name and phone number for each contact:

General Information	<hr/>
Posting and Deposit Discrepancies	<hr/>
Stop Payments	<hr/>
Balance Adjustments	<hr/>
Collateral Adequacy	<hr/>
Internal Transfers	<hr/>
Wire Transfers	<hr/>
Certificates of Deposit rate quotes	<hr/>
Signature Cards	<hr/>
Opening and Closing of Accounts	<hr/>
Safe Deposit Boxes	<hr/>
Positive Pay	<hr/>

Locations (3.2): Full Address of all physical locations in Cass County:

Payroll Direct Deposit (3.6): Describe the required Direct Deposit file format:

Expense Allowance (3.17): State allowance for expenses incurred due to change of depository bank:

State any ongoing annual expense allowance or discount related to these items:

Stop Payments (3:18): _____ YES _____ No

Quote any applicable cost:

Courier Services (3.19): List any accommodation the Bank is willing to provide to help offset these costs.

Safety Deposit Box (3.20): Proposer will state the size and location of the box that will be provided:

ADDITIONAL SERVICES AND CHARGES:

Are there any additional charges for the requested collection, disbursement, investment or miscellaneous services? If so, please describe and indicate the fee per unit.

Other Services

	<u>Yes</u>	<u>No</u>	<u>Amount of Fee</u>
<hr/>	<hr/>	<hr/>	\$ <hr/>
<hr/>	<hr/>	<hr/>	\$ <hr/>
<hr/>	<hr/>	<hr/>	\$ <hr/>
<hr/>	<hr/>	<hr/>	\$ <hr/>

ANY REQUIREMENTS IN THE RFP THAT THE BANK CANNOT PROVIDE MUST BE LISTED AND DISCUSSED ON A SEPARATE, ATTACHED PAGE.

REFERENCE THE RFP ITEM NUMBER FOR EACH SUCH REQUIREMENT.

REFERENCES: COMPLETE PAGE 34 - PROPOSER, BIDDER, AND VENDOR REFERENCES SHEET- AND RETURN WITH PROPOSAL/BID.

Addendum 1

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**Cass County, Texas
2025 Bank RFP-Pricing Worksheet**

Addendum 1

Branch Deposits			
Commercial Account Maintenance	Per account		
Branch Credits Posted	Per event		
Branch Immediate Verification	Per item		
Branch Deposit Post Verification	Per item		
Branch Deposit - Currency	Per \$\$		
Items Deposited - Credits Posted	Per deposit		
Credits Posted	Per item		
On-us Items	Per item		
Off-us Items	Per item		
Transit	Per item		
Encoding Charge	Per item		
Foreign Check Deposit	Per item		
Paper Check Return Maintenance	Per month		
Paper Check Return	Per item		
Branch Deposit Correction	Per item		
Branch Order Currency Strap	Per item		
Branch Order Processed	Per item		
Branch Coin Roll Furnished	Per item		
Return Item - Chargeback	Per item		
Return Item Special Instructions	Per item		
Return Items-Special Inst. Monthly Base	Per item		
Deposit Return Redeposit Reclear	Per item		
Return Item with maker name	Per item		
Return Item Redeposited	Per item		
Return Fax Copy	Per item		
Return Image	Per item/mo		
Check Exception Return	Per item		
Check Photocopy Retrieval	Per item		
Remote Deposit Services			
Remote Deposit Maintenance	Per account/mo.		
Item Capture - Local Clearing	Per item		
Item Capture - On us	Per item		
Item Capture - Regional	Per item		
Item Capture - Transit	Per item		
Item Capture - Canadian	Per item		
Credit Posted	Per item		
On Bank Deposit Item	Per item		
Non Bank Deposit Item	Per item		
Remote Capture Items Deposited	Per item		
Reporting Services	Per item		
Deposit Report per item	Per item		
Image Retrieval Service	Per item		
Transmission	Per transmission		
Transmission Detail	Per item		
Back Office Paper-To-Electronic Check Conversion (not currently using this feature, but may during contract period)			
Smart Decision ACH transit	Per item		
Smart Decision EFATM Ach Transit	Per item		
Smart Decision Vault ACH Transit	Per item		
Smart Decision Exp Ntwk Vlt ACH Trans	Per item		
Smart Decision Electronic Check ACH On-us	Per item		
Smart Decision Electronic Check ACH Transit	Per item		
ARC/BOX Chargeback No IRD	Per item		
Return Item Converted Check Chargeback IRD	Per item		
Return Item Converted Check Redeposit 2nd	Per item		
Return Item Converted Check Redeposited	Per item		

Addendum 1

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**Cass County, Texas
2025 Bank RFP-Pricing Worksheet**

Addendum 1

Positive Pay			
Positive Pay Monthly Maintenance with Partial Recon	Per account/month		
Positive Pay Monthly Maintenance without Recon	Per account/month		
Positive Pay Items without Recon	Per item		
Positive Pay Exception - Image	Per item		
Image Capture	Per item		
Payee Name Image Reviewed Item	Per item		
Positive Pay Exceptions - Checks Returned	Per item		
Positive Pay Exceptions Online	Per item		
Issue Match (Payee)	Per item		
ARP Register Input online	Per item		
ARP Partial Positive Pay Issue	Per item		
Issue Input with Reconciliation	Per item		
ARP Exceptions	Per item		
ARP Manual Key Entry	Per item		
ARP Online Statement statement mo base	Per item		
ARP Outgoing File	Per item		
ARP Fax Fees	Per item		
ARP Statement Monthly - Automated	Per month		
ARP Aged Issue Records On File	Per item		
Partial Recon Maintenance	Per account/month		
Partial Recon Detail	Per item		
Excessive ARP Rejects	Per item		
Recon Output File Transmission	Per item		
Recon Output Detail Transmission	Per item		
Stop Pays			
Stop Pay - Automated	Per item		
Stop Pay - Electronic	Per item		
Stop Pay - Automatic Renewal	Per item		
Wires and Transfers			
Service Monthly Maintenance for Wire Services	Per month		
Incoming - Domestic	Per item		
Outgoing - Domestic	Per item		
Book Transfer	Per item		
Template Storage	Per item		
Safekeeping			
Service Monthly Maintenance Custody	Per item		
Clearing Fees	Per item		
FRB	Per item		
DTC	Per item		
Safekeeping Fees	Per item		
FRB	Per item		
DTC	Per item		
Custody per CUSIP/Holding	Per item		
Income Collection to DDA	Per item		
Income Collection - Coupons	Per item		
Income Collection - Maturities	Per item		
Income Collection - Calls	Per item		
Pay Cards (not currently using this feature, but may during contract period)			
Monthly Maintenance	Per card		
Initial Card - Generic	Per card		
Enrollment Fee	Per card		
Inactivity (Dormancy) Fee	Per card/month		
<i>Service Costs to Card-carrier</i>			
ATM Cash Withdrawal	Per item		
Cash advance OTC	Per item		
ATM Balance inquiry	Per item		
PIN Purchase	Per item		
Non-PIN Purchase	Per item		

**Cass County, Texas
2025 Bank RFP-Pricing Worksheet**

Addendum 1

Scannable (Image) Lockbox (not currently using this feature, but may during contract period)			
SNLB Maintenance	Per item		
SNLB Wholesale Item	Per item		
SNLB Item Non-Scannable	Per item		
SNLB Paper Delivery Preparation	Per item		
SNLB No Check Item	Per item		
SNLB Document Image Capture	Per item		
SNLB Sort Manual	Per item		
SNLB Groups/Sort Complex	Per item		
SNLB Check Check Micr Capture	Per item		
SNLB Data Capture	Per item		
SNLB Cash Processing	Per item		
SNLB Deposit Preparation	Per item		
SNLB Additional Reports	Per item		
SNLB Data Transmission Maintenance	Per item		
SNLB Data Transmission Item	Per item		
SNLB Package Preparation	Per item		
SNLB Postage	Per item		
SNLB Document Image Presentment	Per item		
SNLB Extended Storage	Per item		
SNLB Unprocessable Item	Per item		
SNLB Long Term Storage Checks	Per item		
SNLB Long term Storage B&W Document	Per item		
SNLB Incoming Courier Package	Per item		
SNLB Return Item Maintenance	Per item		
SNLB Check Clearing	Per item		

Cass County, Texas
2025 Bank RFP- Required Services Worksheet

Consolidated Account and Sweep Structure		Response
a. Describe the bank's ability to provide a ZBA-master sweep structure and indicate whether the individual accounts would be swept first to a master account or be swept directly from individual accounts (for interest application). Indicate your most cost beneficial structure especially considering the large number of accounts. Include classifications of accounts (ZBA or other) to be used in the structure.		
b. Describe alternatives to the sweep during this low interest rate environment before sweeps again provide a viable alternative. Is the bank offering any internal account or a rate floor on liquid funds? Describe the account structure proposed including the type of accounts (interest bearing, money market, ZBA, etc.) along with the overall account structure. If rate indexed, what is the index basis?		
c. Will sweep activity, when used, be reported on a daily detail basis (each debit and credit) or summarized on a monthly basis? Preference would be to not provide daily detail for reconciliation purposes.		
d. Will interest from the sweeps be applied at the master or individual account level?		
e. Provide the prospectus for any sweep fund alternatives. An AAA-rated, SEC registered government fund must be utilized for the sweep.		
f. Is the sweep processed as the last transaction of the day? If it is a next day sweep, describe how funds are collateralized for funds held overnight.		
g. The County may be required or may desire to open additional accounts or close/change accounts during the contract period. Any new accounts shall be charged at the same contracted amount. Confirm agreement to this condition.		
h. Will the bank assess a direct FDIC charge on the account analysis? At what rate and frequency currently?		
Online Cash Management System		
a. Fully describe the bank's on-line service capabilities and systems, with examples. List system's online capabilities (i.e. balance reporting, wires, positive pay, stop pay, etc.) and describe any differentiation on transaction and summary account types.		
b. Describe fully the ability to search on historical transactions and reports as well as the ability to retrieve and download historical images.		
c. Can customized reports draw across reporting modules and activities? Are reports downloadable to Excel, HTML, pdf, txt, csv?		
d. Detail the availability of prior day and intra-day detail and summary reporting. When is prior day information available? Is intra-day information real-time or delayed? Specify.		

Cass County, Texas
2025 Bank RFP- Required Services Worksheet

Online Cash Management System Continued			
e.	Detail the level of information available on both prior and intra-day reporting.		
f.	Define the history retention/archiving features available.		
g.	Describe provisions for off-site backup and continuation of services in local or regional disaster situations.		
h.	Describe the security protocol for online services. How is authentication and authorization provided? How and by whom is the administration of the security module established and maintained?		
i.	What are the hours of available technical support? Where is the technical support located? How is support provided?		
Standard Collection and Deposit Services			
a.	What is the bank's daily cut-off time to assure same day ledger and, pending availability, collected credit at (a) banking center, (b) branch, and (c) vault?		
b.	What deposits must be made to a vault? Where is the closest vault located? Describe the process if the vault is not located in County limits.		
c.	Does the bank require deposit to the vault for any reason? Are any courier transfers necessary?		
d.	What is the cost of deposit slips and plastic tamper proof deposit bags through the bank?		
e.	Does the bank require or prefer strapping and rolling? What are the cost options/benefits/requirements for separating cash and checks?		
f.	Is there any limit to the number of deposits in one bag? Are these handled as separate advices?		
g.	How does the bank handle discrepancies in deposit amounts? What dollar limits are used for decisioning? What settlement process is followed?		
h.	How and when does notification of return items take place? Provide an example.		
i.	What type deposit bags are used or required?		
j.	If provisional credit is given on deposit before verification, when does verification occur?		
k.	How much advance notice is required on coin and currency orders? Can orders be placed on line? What is the turn-around time on orders?		
l.	Describe any program available for immediate credit on coin/currency.		
m.	Include a list of all the bank's deposit locations within the County's limits (banking center, branch, and vault).		
n.	Does the online service require any additional software such as Java or any other utility? If so, what utility and what version?		

Cass County, Texas
2025 Bank RFP- Required Services Worksheet

Remote Electronic Check Acceptance and Conversion			
a.	Describe the bank's process and capabilities for remote capture. Describe equipment needs, capabilities, and limitations. A web-based system is required.		
b.	Discuss and define any additional virtual collection services offered for the capture of both the check and remittance document.		
c.	What is the final deposit cut-off time with remote?		
d.	Are there any limitations on batch size or number of transmissions per day?		
e.	If a check is accepted and subsequently returned by the bank NSF, define the process. What obligations/liabilities does the County have? The bank? How will collection be made?		
f.	What options does the County have in scanners for use with the process in various volume locations? Is this equipment available through the contract: purchase or lease? List the equipment required along with its approximate cost(s).		
Positive Pay			
a.	Describe data transmission file and timing requirements for check registers. Are transmissions charged by file and by detail item?		
b.	Is positive pay input for manual checks available on-line? Describe fully.		
c.	Is exception reporting and handling managed totally online? Describe.		
d.	At what specific time is positive pay exception information reported to the County? Is e-mail notification available or must the County check for exceptions?		
e.	At what specific time is the response required for County exception elections?		
f.	Describe your payee verification process. What check elements are being verified by the process during clearing?		
g.	Does the bank review exceptions errors for possible repair before creating a County exception item?		
h.	Are all checks, including those received over-the-counter by the tellers, verified against the positive pay file before processing? How often is teller information updated? If not verified, what are the process, liability, and security on OTC transactions?		
Wires and Internal Transfer Services			
a.	Can all wire transactions be initiated online? Monitored online?		
b.	Can repetitive templates be created and stored? Is there a fee for wire and transfer template storage?		

Cass County, Texas
2025 Bank RFP - Required Services Worksheet

c.	What level of authorization/release do repetitive or non-repetitive wires require? Is authorization for repetitive and non-repetitive the same?	
Wires and Internal Transfer Services Continued		
d.	Is future dating of wires and transfers available? How far in advance?	
e.	State wire access, posting, and cut-off times.	
f.	State the bank's policy on the use of ledger balances for outgoing wires in anticipation of scheduled activity or incoming wires.	
g.	Can internal account transfers be processed totally on-line? Book debits/credits? Is there a fee for County internal transfers?	
Imaging		
a.	Describe the bank's optical imaging process and what items are captured (checks, statements, deposit slips, deposited items, etc.)	
b.	What images are available on-line? When? How long are images available on line?	
c.	Are all images downloadable?	
d.	Is a monthly CD provided? When?	
ACH Services		
a.	Is online ACH service available for individual transactions as well as by transmission for batched files?	
b.	What is the policy and process for handling of ACH returned items?	
c.	Can ACH items and files be future dated?	
d.	What specific filters and blocks are available on the accounts?	
e.	What policy and process is used for file and item reversals and deletions?	
f.	Are ACH addenda shown in their entirety on-line and on detail reporting, reports and statements? Does access to this information require access to additional, specific EDI modules?	
g.	Will the County incur a transmission and/or file processing fees for on-line individual ACH transactions?	
Safekeeping Services		
a.	Does the bank provide safekeeping services? Are there any plans to cancel this service in the next four years?	
b.	Is online information available for securities? Describe.	
c.	Describe bank safekeeping arrangements proposed. Identify any correspondent bank used for custody. If a correspondent is to be used, define the process and confirm same-day crediting/debiting on all transactions. Describe any additional County actions required.	

Cass County, Texas
2025 Bank RFP- Required Services Worksheet

d. Are services bundled under safekeeping by cusip or Par amount or are charges made for individual clearing, safekeeping and income distribution?		
Safekeeping Services Continued		
e. How are safekeeping fees charged? Hard charge or on the account analysis?		
f. Are notifications sent on all transactions (purchase, sale, calls, and maturities)? When and how?		
g. What time are delivery instructions required? Is there a fee charged for late instructions.		
Lockbox		
a. Where is the lockbox facility located? What/which post office options are available for use? Who performs the fine sort, the bank or the post office?		
b. What address (city location) would, or could, be used for remittance on each?		
c. Describe the flow and processing at the facilities.		
d. Describe the different methods by which deposit and balance information is made available.		
e. By lockbox facility, detail whether the mail is picked up or delivered directly to the facility? How many times daily? How many hours of operation each day?		
f. Describe the major components of the overall process focusing on funds availability and quality control. How many deposits are made daily?		
g. Is image processing currently included? Are there additional imaging costs for each item (check and remittance document)? Is there a separate fee assigned for the transmission of images?		
h. How are the fees set for lockboxes? Describe each fee type.		
i. Will mail be processed on all shifts including weekends?		
j. Can the bank combine multiple deposits to a single ledger credit for statement purposes? Can you provide the multiple deposit information?		
k. What are the bank's ledger cut-off times?		
l. Does the bank process wholesale and retail lockbox on the same equipment? If so, how are payments prioritized?		
m. Is there a formal procedure for responding to and correcting errors and problems? If yes, please describe including average response time.		
n. Provide the names, contact names and telephone numbers of at least two comparable lockbox clients for the lockbox facility.		
o. In the case of system failure, what are the back-up arrangements for processing? What delays would be expected in such a situation?		

Cass County, Texas
2025 Bank RFP- Required Services Worksheet

p. Describe any future plans for enhancements to the service and the dates these should be available.		
q. Describe how availability will be computed.		
Lockbox Continued		
r. Who retains liability for the deposit?		
s. Describe the data transmission protocol process (BAI, 823, 820, or other) and provide sample reports to be received, if any. Is their full MICR capture?		
t. What is the earliest transmission time that information is available on the daily deposit(s)? Intra-day? Is this information available online?		
u. On any given day, at what time can the bank report the total amount to be credited to the designated account? Does this include same-day; one-day and two-day float information?		
v. How long before the notification deadline do you stop accepting/processing incoming mail?		
Bank Statements-Cass County		
a. Can bank statements be provided for multiple cut-off days? For example: end of business every Thursday and last day of the month even if it is the Friday after the Thursday cut-off.		
b. If yes above, can interest be posted on the last day of the month for that month on the month-end bank statement?		

PROPOSER/BIDDER/VENDOR REFERENCES

List three (3) references of current customers who can verify the quality of service your company provides. Cass County prefers customers of similar size and scope of work to this proposal. ***THIS FORM MUST BE RETURNED WITH YOUR PROPOSAL.***

REFERENCE ONE

Government/Company Name: _____

Address: _____

Contact Person and Title: _____

Phone: _____ Email: _____

Contract Period: _____ Scope of Work _____

REFERENCE TWO

Government/Company Name: _____

Address: _____

Contact Person and Title: _____

Phone: _____ Email: _____

Contract Period: _____ Scope of Work _____

REFERENCE THREE

Government/Company Name: _____

Address: _____

Contact Person and Title: _____

Phone: _____ Email: _____

Contract Period: _____ Scope of Work _____