



**Request for Proposal # 2015 -014
BANK DEPOSITORY SERVICES**

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I. INTRODUCTION

The City of Floresville (the "City") is requesting proposals for a three (3) year bank depository services contract with option to renew for two successive one-year terms. Anticipated contract start date is October 1, 2015.

Through this contract the City intends to minimize banking costs, improve operational efficiency and information flow, and maximize its investment capabilities. The banking services provided should allow the City to conduct business operations effectively and economically. This Request for Proposal (RFP) represents the City's cash management goals, specifies all required qualifications, the banking services required, the estimated activity volumes on all accounts, the method and terms of compensation, submission instructions and contract award provisions. All qualified institutions, as defined below, are invited to submit a proposal.

Institutions responding to this Request for Proposal (RFP) must be insured through the Federal Deposit Insurance Corporation (FDIC) and must be able to demonstrate a capacity to meet the City's requirements as stated in the RFP.

II. PROPOSER QUALIFICATIONS AND SUBMISSION INSTRUCTIONS

By submitting a proposal in response to this RFP, depositories will be deemed to agree to the mandatory contract and service provisions contained herein. This RFP and the proposal submitted will be incorporated into and form the basis of the bank depository services contract.

1. Local Presence Not Required

The City Council will consider proposals not only from banks doing business within the city limits. The City reserves its right to award a contract based upon its determination of the best interests of the City in accordance with the RFP selection criteria.

2. Proposal Format

In order to equitably evaluate each bank's ability to meet the banking service needs of the City, a standard format for all proposals is required. A response must be given to each item in Sections IV - VII of this RFP along with completion of Attachments A and B. Responses must be in the same order as the questions presented, stating acceptance of, modifications or additions to, or a statement of the inability to provide said service. Only proposals submitted in the prescribed format and using the provided Attachments will be considered and evaluated for contract award. Additional explanatory information may be included as part of a proposal.

An electronic copy of this RFP, its exhibits and attachments, will be made available upon request. Submission of the Proposal must be in written form.

3. Schedule for Proposal Submission

The City will make every effort to adhere to the following schedule.

06/17/15	Release of Request for Proposal
06/23/15	Questions due to City regarding RFP from any proposer
06/26/15	Responses to any questions submitted to be provided to all known proposers
07/15/15	Deadline for proposal submission
08/13/15	City Council award of contract (subject to change)
10/01/15	Anticipated Contract commencement

4. Proposal Submission

One (1) original, two (2) complete copies, and one (1) electronic copy of the proposal shall be submitted by **2:00 pm CST on July 15, 2015** to the addresses listed below. **Proposals received after that time at City Hall will not be accepted or considered. Late submittals will not be returned. The proposal must be submitted in a sealed envelope or packet marked "Banking Services RFP".**

A cover letter must be signed by an individual authorized to bind the institution, state that the proposal is valid for 180 days from the submission date, and give full contact information regarding the proposal.

The electronic copy required shall contain a complete copy of Respondent's submission in an acceptable electronic format (CD or USB). All Responses and accompanying documentation become the property of the City and will not be returned.

The original, one (1) electronic copy, and one (1) printed copy proposal must be delivered by mail, express mail, or in person to:

Ms. Connie Moreno
Comptroller
City of Floresville
1120 D Street
Floresville, Texas

830-542-3127
comptroller@cityoffloresville.org or
financedir@cityoffloresville.org

A second printed copy must be delivered by mail, express mail or in person to:

Linda Patterson
Patterson & Associates
Barton Oaks Plaza II
901 South Mopac – Ste 195
Austin, TX 78746

512-320-5042
linda@patterson.net

On the date of submission, proposals will be opened at City Hall and identified by proposer name only. Proposals will not be read aloud.

Restrictions on Communications with City Staff

All questions, prior to award, must be in writing and directed as discussed below.

5. Proposal Question Submission

There will be no pre-proposal conference. All questions regarding the RFP must be submitted via e-mail to comptroller@cityoffloresville.org by 3:00 pm June 23, 2015. All questions will be answered and provided to all known proposers by 3:00 pm, June 26, 2015.

6. Selection Criteria

The following criteria will be used as the weighting basis for evaluation of the proposals and the award recommendation.

- 35 % -ability to provide, and convenience of,all services required,
- 20 % - banking services costs,
- 20% - earnings potential,
- 10 % - experience, references, and continuity of bank and bank officials,
- 10 % - creditworthiness and stability of the bank, and
- 05 % - acceptable collateral and collateral conditions.

The City will consider the availability of services and the cost of those services as well as the earnings potential in evaluating the proposals. The proposer's understanding of the scope of services required includes demonstrated abilities to coordinate delivery of the services and an understanding of the needs and operational requirements of the City.

Award may not necessarily be made to the Institution submitting the lowest price proposal. The City will choose the institution submitting the most responsive overall proposal to satisfy its needs.

7. City Reservation of Rights

The City reserves the right to:

- waive any defect, irregularity or informality in the proposal or proposal procedures,
- reject any and all proposals,
- modify, without notice, the evaluation structure and weighted criteria to accommodate additional considerations or information revealed through the evaluation process,
- accept or reject any proposal or portion thereof in whole or in part,
- request additional information or require a meeting with bank representatives for clarification,
- cancel, revise, and/or reissue this request for proposal,
- negotiate with proposers,
- to enter into an Agreement or a single award or split award.
- modify deadlines, and
- select any proposal deemed to be in its best interest as determined by the City.

If any provision of this proposal or resulting contract is deemed invalid, the City reserves the right to retain all other provisions.

8. Proprietary Information

To the extent permitted by law, proposals will be opened in a manner that avoids disclosure of the contents until after award of the contract. Proprietary information contained in the proposal should be designated as such on each page containing the restricted information.

9. Fees and Charges

The City reserves the right to utilize either a fee basis or compensating balance basis (or a combination of each) for payment of services under the contract. The City reserves the right to change the payment methodology during the contract period upon no less than 30 days written notice to the bank with the change commencing the first of the following month. This will enable the City to take advantage of changing interest rate environments. A complete account analysis will be required monthly regardless of the payment basis.

All item and account charges will remain at the proposal price quoted for the duration of the entire contract period regardless of changes in service volumes during the period. Should new services be required during the contract period not contemplated by this RFP, those services will be provided at fees not more than the bank’s then-current published rate and approved by the City.

III. CITY OVERVIEW

The City currently maintains four (4) bank accounts: two for City use and two for the 4a Economic Development Corporation. The 4a Corporation balances will be reduced under the new contract to maintain them under the FDIC insurance amount. In addition, the funds in the 4A Corporation Operating Account will be materially reduced within the next 3-4 months as funds are expended for a major project.

<u>Description</u>	<u>Type</u>	<u>Average Collected Balance</u>
Pooled Cash	DDA	3,708,355
Series 2008 COO	DDA	600
4A Corporation – Operating*	DDA	869,000
4A Corporation Bond Account	DDA	150

Remote deposit is currently used. Deposits (containing checks, coin and currency) are couriered to the bank by a City employee. Approximately 500 checks are deposited monthly. Administration handles all reconciliation on the accounts and only one set of statements will be required.

This relationship will include safekeeping services for City owned securities. Any or all City funds may be maintained and invested by the City outside this contract. All investment and balance decisions will be made by the City. The City will be under no obligation to maintain funds in the bank except under a compensating balance situation.

Primary responsibility for administration of the banking services agreement within the City organization resides with the Comptroller who will monitor the bank's performance against provisions of the agreement, including the bank's proposal submitted in the response to this RFP. The Comptroller will be responsible for administering the agreement with respect to day-to-day activities.

A list of City personnel authorized to deal directly with the bank will be provided following award of contract. The bank shall provide the City with a similar list of authorized personnel.

IV. FINANCIAL INSTITUTION QUALIFICATIONS

To be considered the proposal must include a complete response to each question in Section V.

1. In order to fulfill the City's fiduciary responsibility to protect public funds, each bank submitting a proposal shall provide:
 - a. an audited annual financial statement for the most recent fiscal period
 - b. the bank's current CRA rating (noting the specific rating agency)
2. Describe the bank's approach to satisfying the City's banking and customer service requirements.
 - a. What, if anything, is distinctive about the bank's approach to customer service?
3. List references from at least three of the bank's current, comparable governmental clients. Include the length of time under contract, a client contact, title, and telephone number.
4. Provide the bank's current senior and subordinate debt ratings. If debt ratings are not issued, provide the bank's most recent bank rating from an independent rating service. The bank will be responsible for notifying the City within thirty (30) days of any change in these ratings throughout the entire contract period. Confirm agreement to this condition.
5. Provide a proposed timeline for implementation of the contract including the timeline on specific activities and direct responsibilities of the City and the Bank during implementation. The timeline should contain sufficient time for any customization and training necessary on automated systems in particular.
6. The bank awarded the contract will be required to review the City's then-current Investment Policy and certify in writing to that review in accordance with the Texas Public Funds Investment Act certifying that the bank has sufficient controls in place to avoid transactions not authorized by the

Policy. A copy of the current Investment Policy can be found online at <https://www.leandertx.gov/finance/page/investment-policy>. Confirm agreement to this condition.

7. Is the bank offering any transition or retention incentive? Please quantify.

V. REQUIRED BANKING SERVICES

To be considered, the proposal must include a response to each of the questions in Section VI and all associated fees must be detailed on Attachment A. All fees for all services anticipated must be detailed on the Attachment. Add any level of detail necessary for complete explanations.

1. Account Structure

The City is interested in assuring that idle funds are earning at the best, then-current interest rates available at all times. The City may choose to employ either ECR or sweep mechanism in order to capture the best rates available when rates are favorable to the structure. A money market fund would be considered for a sweep if it strives to maintain a \$1 NAV. If the bank has a valid alternative to a SEC money market fund sweep it should be presented.

A repurchase agreement and off-shore accounts are not acceptable as sweep investment vehicles.

The bank shall clearly stipulate its recommended best structure for the City. The proposal should describe the bank's most cost effective methodology. The City may be required or may desire to open additional accounts, or change account types during the contract period. If this occurs, the new accounts and their services shall be charged at the same contracted amount.

The City is aware that sweeps are not currently effective or feasible but may want use of them as rates rise.

- a. Describe your recommended account structure for the City. Detail alternatives.
- b. Can the bank provide a sweep structure. Fully describe the sweep mechanism(s). If a SEC fund is not to be used, describe the type of account to be used in lieu of a sweep and fully describe the interest rate calculation as well as any restrictions on the accounts such as number of withdrawals.
- c. If an SEC registered money market fund is utilized for the proposal, include the full name and identification (including CUSIP and ticker symbol) of the fund along with a copy of the prospectus. The fund must strive to a \$1 NAV.
- d. Are FDIC assessments to be assessed? At what rate?
- e. Provide the proposed computation basis for (a) interest bearing and (b) money market accounts if rates are based on a set index or security (such as the 3-month Treasury Bill).
- f. State whether interest earnings from interest bearing accounts are charged to the account analysis.

2. Automated Cash Management Information Access

The City requires automated cash management information to support its services and daily balance reporting for timely access to balance information and transactions. Flexibility will be key to the usage.

- a. Fully describe the bank's on-line service capabilities. List the system capabilities (i.e. balance reporting, wires, positive pay, stop pay, etc.).
- b. State the access times and update times for daily information for balances, detail, wires, and transfers.
- c. Does the online system provide full trailer information on wires and ACH for identification purposes? Is this information available on normal balance reporting or is a specific EDI module required?
- d. Submit samples of major screens and reports available or provide a website link for an online review of the system.
- e. Describe the security provisions on the system. Does the City act as administrator?

3. Standard Deposit Services

Standard commercial deposit services are required for all accounts. The City uses remote deposit in one location. Cash and occasional non-cash deposits are made by City employee. Physical check deposits are not encoded. The City requires same bank day credit on all cash (coin and currency) deposits and on-us checks.

The City currently allows its utility system customers to authorize the City to draft funds by direct debit ACH for payment of their monthly utility bills. Continuation of this service will be a requirement in the contract.

The City accepts credit and debit cards over the Internet, telephone and walk-in. The primary merchant services provider is ETS but certain departments utilize front-end systems tied to a separate provider. Funds are transferred into the City by ACH.

All cleared deposits received by the bank's established deadline must be processed for same day credit. The bank shall guarantee immediate credit on all incoming wire transfers, US Treasury checks, ACH transactions, on-us items, and U.S. government security maturities and coupon payments. Any expedited availability options should be noted in the proposal. **Failure to credit City accounts in a timely fashion will require interest payment reimbursement to the City at the then current daily Fed Funds rate.**

- a) What is the bank's daily cut-off time to assure same day collected credit pending availability? Will this vary by bank location (lobby, teller, vault)?
- b) When are credit/debit advices sent to the City? On-line or in paper form?
- c) When are online check images available?
- d) What type deposit bags are used? Are these provided by the bank?
- e) Can credit card deposits be identified by location and date? Is this information available on reports from the automated system on a daily basis?
- f) Include a list of all the bank's deposit and vault locations.

- g) Describe the bank's standard NSF process. Are checks automatically re-deposited?
- h) Does the bank offer Representation of Checks by ACH (RCK), creating an ACH debit for second or third presentment to further the collection effort? If so, how are the re-presentments reported? How are target dates determined?
- i) Are the resulting re-presentments with RCK and resulting ACH linked for reconciliation purposes? Are the ACH debits charged as normal to the City?
- j) Is the NSF information or occurrence available on-line?
- k) Price and report the total fees which would apply to the following sample deposit outlined below. (This does not reflect a normal City deposit and is used for cost comparison purposes only.) The cost of the deposit would be \$_____.

SAMPLE DEPOSIT:
 The sample deposit would be made (a) in four (4) tamper-proof deposit bags, (b) with strapped where possible as shown below, (c) with coins that are not rolled, (d) with tapes attached to bundled but not endorsed checks. The breakdown on the deposit is:

Currency Denom.	# Straps	Loose \$	Total \$
\$100	5	\$ 300	\$ 20,300
\$ 50	6	\$ 600	\$ 15,600
\$ 20	4	\$ 340	\$ 4,340
\$ 10	9	\$ 70	\$ 4,570
\$ 5	22	\$ 175	\$ 5,675
\$ 1	50	\$ 14	<u>\$ 2,514</u>
			\$ 52,999
Coins			
\$.25			\$ 427
\$.10			\$ 114
\$.05			\$ 10
\$.01			<u>\$ 2</u>
			\$ 553
Checks			
	280 checks		\$140,252
			<u>\$ 193,794</u>

4. Remote Electronic Check Acceptance and Conversion

The City currently uses remote deposit at one central location.

- a. Describe the bank's process and capabilities for remote capture.
- b. What is the daily cut-off time? Are there any limitations on batch size or number of transmissions per day?
- c. What options does the City have in scanners for use with the process in various volume locations? Currently equipment is leased from the bank.
- d. Is this equipment available through the contract, contract, or lease? List the equipment required along with its approximate cost(s).

5. Standard Disbursing Services

Standard disbursing services for all accounts are required to include the payment of all City employee (non-account holders) checks without charge upon presentation. Information on check printing services is requested in Section VII. Optional Services.

The City requires positive pay services for all checks. No special signature review requirements are being requested. An average of 200 A/P checks are written each month.

- a. Does the bank image all checks?
- b. Will the bank cash free of charge all on-us checks for City non-account holder employees?

6. Positive Pay and Reconciliation

To safeguard against fraudulent checks, positive pay is required. The City may use positive pay combined with partial reconciliation services.

- a. Does the bank have payee positive pay?
- b. Is input for manual checks and exception handling all done on-line? Does any action require paper backup or additional documentation?
- c. Can individual checks be voided or deleted from the positive pay file? How is this accomplished?
- d. Describe transmission requirements for data transfer.
- e. Are all OTC checks verified against the positive pay file before processing? How often is teller information updated?
- f. At what time is exception information reported to the City? Is there an notification by e-mail or other mechanism? Is notification daily regardless of activity or only as exceptions are identified?
- g. What is the response time deadline for City exception elections?
- h. Describe the bank's services available under partial reconciliation.
- i. How much flexibility is there for bank systems to interface with existing in-house systems?
- j. Does the bank currently work with any clients using the same ledger system? Please give two public entity references.
- k. Currently the City uses the monthly CD to upload cleared checks. Does the bank have any other alternative that might be used for direct uploads? Describe.
- l. When are reports available from partial reconciliation? Are reports on line?

7. Funds Transfer and Wire Services

Incoming wire transfers must receive immediate same day collected credit. Online wire initiation and monitoring is preferred. The City will require compensation for delays caused by bank errors at that day's Fed Funds rate.

- a. List the methods of wire initiation and monitoring available.
- b. Is any paper transaction required on wire/transfer on-line transactions?
- c. Does the bank notify the City of incoming wires? How? When?
- d. Describe wire security provisions. Is dual authorization required?
- e. Is future dating of repetitive and non-repetitive wires available? How far in advance?
- f. Can transfers be future dated?
- g. State the wire cut-off times.
- h. State the bank's policy on the use of ledger balances for outgoing wires in anticipation of daily security activity or incoming wires.

8. Optical Imaging

- a. Describe the bank's optical imaging process and list all the items captured along with their retention schedules.
- b. Are all images available and downloadable online?
- c. Is a CD produced monthly? List all contents on the CD.
- d. When and how long are images retained on line? Does the bank provide optional extended availability? Is there an additional charge for extended on line availability?

9. ACH Services

ACH services are required. ACH is currently used for payroll and some vendor payments and transfers.

- a. Is the City able to initiate individual ACH transactions on line? Describe.
- b. What filters and blocks are available on the ACH transactions?
- c. Are ACH addenda shown in their entirety on-line and on reports?
- d. How are ACH transactions reported?
- e. What is the deadline for transmission for a payroll to credit employee accounts on Friday?
- f. On the example above when will the City be debited: at origination or settlement?

10. Safekeeping Services

The bank should provide book-entry safekeeping services for securities owned by the City. All City investments will be made by the City and instructions for clearing and safekeeping will be given to the bank in writing. The City may choose to purchase time deposits from the bank, but all time deposits will be competitively bid at the time of purchase.

Custody must be in the bank and not a brokerage subsidiary of the bank. All securities must be cleared on a **delivery versus payment (DVP)** basis and ownership documented by confirmations and safe-keeping receipts provided within one business day of the transaction. All income distributions must receive same day collected credit on the City designated account without City action.

All City investments are made on a competitive basis. The depository will not be eligible to become an authorized broker/dealer to City in order to perfect DVP.

If the bank utilizes a correspondent bank for safekeeping of City securities, the transactions will be handled through the depository bank's systems and shall not require additional manual or online interaction by the City with the correspondent bank.

- a. Is the bank a member of the Federal Reserve and DTC?
- b. If the bank is not the safekeeping institution, name the correspondent bank to be used for clearing and safekeeping. Describe any correspondent transactions, if applicable.
- c. Are security transactions available on-line for origination? Can positions and/or transactions be monitored on-line?
- d. Are safekeeping fees hard-charged or on the account analysis?

11. Collateral Requirements

Authorized collateral shall be pledged against the total time and demand deposits net of FDIC insurance with a 102% margin on the collateral maintained daily by the bank. City requirements beyond the Public Funds Collateral Act must be met.

The City reserves the right to review any collateral pooling arrangements which may be established during the contract period by the bank. No assumption of its use should be made by the bank.

The acceptable investment securities for collateral are:

- i. Obligations of the US Government, its agencies and instrumentalities including mortgage backed securities and CMOs passing the bank test.
- ii. Obligations of any state or local government rated AA or better by at least two national recognized rating agencies.

The proposal must state agreement to the following terms and conditions.

- All collateral pledged to the City must be held in an independent, third party bank outside the bank's holding company.
- A tri-party safekeeping agreement shall be executed between the City, the depository, and the safekeeping bank for custody of pledged securities in full compliance with FIRREA requiring a bank resolution. (Or completion of Circular 7 if the Federal Reserve is acting as custodian.)
- All time and demand deposits will be collateralized at a minimum of 102% of principal plus accrued interest at all times, net of FDIC insurance.
- The bank will be contractually liable for the daily monitoring and maintaining of collateral at the City's required margin levels.

- Pledged collateral will be evidenced by original safekeeping receipts/report sent directly to the City by the custodian within one business day.
 - The City shall receive a monthly report of collateral pledged including description, par, market value and CUSIP.
 - Substitution rights will be granted if the bank obtains the City's prior approval and if substituting securities are received before previously pledged securities are removed from safekeeping.
 - Authorized collateral shall comply with the City's then-current Investment Policy.
- a. State the bank's acceptance of the collateral conditions above. Any exceptions to these conditions must be detailed.
 - b. Will there be a charge for collateral?
 - c. Will the custodian send the monthly collateral report directly to the City?

12. Account Analysis

A monthly account analysis is required for each account and on a relationship basis each month. Within five (5) business days after receipt of the monthly account analysis and approval of those fees by the City, the bank may direct debit the designated account for fees due if payment is by fees.

A complete account analysis will be required monthly regardless of the payment basis.

- a. State when the analysis will be available each month. Is it on the CD?
- b. Describe the ability of the bank to provide account analysis reports on-line. If on-line, how long are they accessible?

13. Monthly Statements

A monthly statement is required on all accounts with complete supporting documentation. All accounts must be on a calendar monthly cycle. Timeliness of statements is critical and non-performance will be grounds for termination of contract. The City requires one printed statement.

- a. When are statements made available online? On paper?
- b. How long are statements available online?
- c. Are statements on a monthly CD?

14. Overdrafts

Every effort will be made to eliminate intra-day and inter-day overdrafts. However, should this situation arise, state the bank's policy regarding account and total account overdraft policy and detail rates and fees, if any, to be charged on a per event or per account basis.

- a. Are all accounts aggregated for overdraft calculation purposes or do accounts stand-alone?
- b. State the rate basis for intra-day and inter-day overdrafts.

15. Stop Payments

The City rarely has stop pays. An automated stop pay process is required.

- a. What stop pay periods are offered? What options are available for extended stop pay periods?
- b. What is the deadline for same day action on stop pays?
- c. Can stop pay orders be initiated on-line? Is a paper follow-up document required?
- d. Are all clearings including OTC verify against the stop pay file?
- e. What information on current and expiring stop pays is available on-line? When? How long?

VI. Alternative Services

This section should be used to describe any services, not addressed in the RFP, which the bank chooses to highlight for possible use by the City. Any additional service should be described and costs delineated.

ATTACHMENT C – CONFLICT OF INTEREST FORM (to be completed)

CONFLICT OF INTEREST QUESTIONNAIRE		FORM CIQ
For vendor or other person doing business with local governmental entity		
<p>This questionnaire is being filed in accordance with chapter 176 of the Local Government Code by a person doing business with the governmental entity.</p> <p>By law this questionnaire must be filed with the records administrator of the local government not later than the 7th business day after the date the person becomes aware of facts that require the statement to be filed. See Section 176.006, Local Government Code.</p> <p>A person commits an offense if the person violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.</p>	OFFICE USE ONLY <hr/> Date Received	
1 Name of person doing business with local governmental entity.		
2 <div style="margin-left: 20px;"> <input type="checkbox"/> Check this box if you are filing an update to a previously filed questionnaire. </div> <div style="margin-left: 20px; font-size: small;"> (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than September 1 of the year for which an activity described in Section 176.006(a), Local Government Code, is pending and not later than the 7th business day after the date the originally filed questionnaire becomes incomplete or inaccurate.) </div>		
3 Describe each affiliation or business relationship with an employee or contractor of the local governmental entity who makes recommendations to a local government officer of the local governmental entity with respect to expenditure of money.		
4 Describe each affiliation or business relationship with a person who is a local government officer and who appoints or employs a local government officer of the local governmental entity that is the subject of this questionnaire.		

Amended 01/13/2006

CONFLICT OF INTEREST QUESTIONNAIRE

FORM CIQ

For vendor or other person doing business with local governmental entity

Page 2

5 Name of local government officer with whom filer has affiliation or business relationship. (Complete this section only if the answer to A, B, or C is YES.)

This section, item 5 including subparts A, B, C & D, must be completed for each officer with whom the filer has affiliation or business relationship. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer named in this section receiving or likely to receive taxable income from the filer of the questionnaire?

Yes No

B. Is the filer of the questionnaire receiving or likely to receive taxable income from or at the direction of the local government officer named in this section AND the taxable income is not from the local governmental entity?

Yes No

C. Is the filer of this questionnaire affiliated with a corporation or other business entity that the local government officer serves as an officer or director, or holds an ownership of 10 percent or more?

Yes No

D. Describe each affiliation or business relationship.

6 Describe any other affiliation or business relationship that might cause a conflict of interest.

ATTACHMENT A										
CITY OF FLORESVILLE, TX										
2015										
		<i>Please price any fee that is required by your institution to provide the service regardless of whether a volume is noted. These prices should reflect the total costs which would be charged by your institution.</i>								
		<i>If fees are found on attachments, place the attachments behind this Attachment A in your proposal.</i>								
Historical Volumes by Month										
Service	Unit Basis	Dec-14	Jan-15	Feb-15	Mar-15	4/215	May-15	Avg. Mo Vol.	Proposed Bank Fee	Bank Explanatory Notes, if applicable
Account Services										
Average Collected Balance										
FDIC Pass-through Fee	Relationship									
Account Maintenance										
Account Maintenance	Per account	4	4	4	4	4	4	4		
Debits Posted/Checks Paid	Per item	14	18	14	14	22	18	17		
Credits Posted	Per item	78								
Branch Credits Posted	Per item				1					
DDA Checksd Paid	Per item	192	192	160	186	163	181	179		
Audit Confirmation	Per item			1						
DDA Statement with Images Maintenance	Per item	1	1	1	1	1	1	1		
DDA Statement with Images - Items	Per item					1				
Automated Services - Balance & Detail										
Prior Day Basic Bank Reporting	Per account/month	1	1	1	1	1	1	1		
Current Day Basic Bank Reporting	Per account/month									
Online Search	Per item	1	22	2	5	3	2	6		
Detail item fee	Per item									
Deposits										
Items Deposited	Per deposit									
Items deposited	Per item									
On-us Items	Per item	502	486	466	514	523	449	490		
Transit Clearing	Per item	898	7,882	786	868	829	778	2,007		
Encoding Charge	Per item									
Post verification cash deposit /\$1	Per item	41,446	44,179	43,762	43,960	36,045	39,909	41,550		
Deposit Post Verification Branch	Per item		78	71	83	82	71	77		
Deposit Corrections	Per item									
Night Drop	Per item					1		1		
Rolled Coin Furnished	Per item									
Branch Deposit Adjustment	Per item									
Change Order	Per item		1	1	1			1		
Rolled coin	Per item		12	5	9			9		
Strapped currency furnished	Per item		384	249	13			215		
Return Check Notice Internet	Per item									
Return Item - Per item	Per item									
Return Item Redeposit	Per item									
Return Fax Copy	Per item									
Remote Deposit Processing										
Maintenance	Per scanner location	1	1	1	1	1	1	1		
On-us clearing	Per item									
Off-us clearing	Per item									
ACH Processing										
Monthly Maintenance Internet Fee	Per month	2	2	2	2	2	2	2		
Debit Received	Per item									
Credit Received	Per item	61	60	59	71	63	70	64		
ACH Received Item	Per item	71	75	73	86	82	87	79		

Service	Unit Basis	Dec-14	Jan-15	Feb-15	Mar-15	4/215	May-15	Avg. Mo Vol.	Proposed Bank	Bank Explanatory Notes, if applicable
ACH DR Same day Item	Per item			1	65		68	45		
ACH DR One-day Item	Per item	243	108	56	107	186	137	140		
ACH DR Two-day Item	Per item		135	191	138	1	112	115		
ACH Fax Service		1					1	1		
Return Fax Notification	Per item/file						1	1		
Deletions or Reversal Charges	Per item					1		1		
Transmission	Per file	3	3	4	3	5	4	4		
Fraud Filter - Stop - Base Fee	Per month									
Fraud Filter - Review - Base Fee	Per month									
Fraud Filter - Review - Per Item	Per item									
Debit Block Maintenance										
ACH Fax NOC	Per item	1					1	1		
ARP Exception Items	Per item									
Positive Pay										
Monthly Maintenance	Per month									
Positive Pay No Recon	Per item									
Positive Pay Posted Checks	Per item									
Positive Pay Rejects	Per item									
Per item charge with Partial Recon	Per item									
Per item charge without Recon	Per item									
Exception File	Per item									
Check Exception Return	Per item									
Stop Pays										
Stop Pay - Maintenance	Per month	1	1	1	1	1	1	1		
Stop Pays - Renewal	Per item									
Stop Pay - Automated	Per item	1			1		2	1		
Wire Transfers										
Monthly Maintenance	Per month									
Incoming - domestic	Per item									
Outgoing - repetitive - automated	Per item									
Outgoing - non-repetitive - automated	Per item									
Wire Book Transfer Internet Initiated	Per item									
Online Wire Notification	Per item									
Book Debit	Per item									
Book Credit	Per item									
Optical Imaging										
CD ROM Maintenance	Per item									
CD	First CD									
CD Image - Detail	Per item									
Online Image View <90 days	Per item	1	1	3	1	3	4			
Online Image View > 90 Days	Per item		1		2	1				
Image Caoture per item	Per item									
Safekeeping										
Monthly Maintenance Custody	Per month									
Clearing Fees										
FRB	Per item									
DTC	Per item									
Securities Received/ Del - DVP	Per item									
Safekeeping Fees	Per item									
FRB	Per item									
DTC	Per item									
Income Collection to DDA										
Income Collection - Coupons	Per item									
Income Collection - Maturities	Per item									

**ATTACHMENT B - HISTORICAL RATES
CITY OF FLORESVILLE - 2015**

Bank Name _____

Earnings Credit Rate (ECR)		
Month/Year	Rate	Notes, if applicable
Jun-14	0.000%	
Jul-14	0.000%	
Aug-14	0.000%	
Sep-14	0.000%	
Oct-14	0.000%	
Nov-14	0.000%	
Dec-14	0.000%	
Jan-15	0.000%	
Feb-15	0.000%	
Mar-15	0.000%	
Apr-15	0.000%	
May-15	0.000%	
	0.00%	

Interest Bearing Accounts		
Month/Year	Rate	Notes, if applicable
Jun-14	0.000%	
Jul-14	0.000%	
Aug-14	0.000%	
Sep-14	0.000%	
Oct-14	0.000%	
Nov-14	0.000%	
Dec-14	0.000%	
Jan-15	0.000%	
Feb-15	0.000%	
Mar-15	0.000%	
Apr-15	0.000%	
May-15	0.000%	
	0.00%	

Money Market Accounts		
Month/Year	Rate	Notes, if applicable
Jun-14	0.000%	
Jul-14	0.000%	
Aug-14	0.000%	
Sep-14	0.000%	
Oct-14	0.000%	
Nov-14	0.000%	
Dec-14	0.000%	
Jan-15	0.000%	
Feb-15	0.000%	
Mar-15	0.000%	
Apr-15	0.000%	
May-15	0.000%	
	0.00%	

If additional alternatives are offered, add columns with monthly rates and identify.