

SPALDING COUNTY

SEPTEMBER 23, 2016

REQUEST FOR PROPOSAL

FINANCIAL SERVICES TO INCLUDE BANKING SERVICES AND MERCHANT CARD SERVICES



SPALDING COUNTY ADMINISTRATIVE SERVICES

Terri Bass, Purchasing Agent

119 East Solomon Street, Room 104

Griffin, GA 30223

770-467-4226

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

The Spalding County Board of Commissioners invites all qualified bidders to submit a cost proposal for Financial Services to include Banking and Merchant Card Services. Digital copies of the BID DOCUMENTS and Specifications may be obtained from Spalding County by contacting Terri Bass at tbass@spaldingcounty.com or on the Spalding County website at www.spaldingcounty.com.

Proposals will be received until **October 18, 2016 2:00 p.m.** Hand-delivered proposals may be submitted up to 2:00 p.m. on the day of the opening. No proposal may be modified in any way after the deadline for proposal openings. Proposals will be publicly opened and only the name(s) of those Proposers responding will be mentioned. All Proposers are invited to be present during the proposal opening.

There will **not** be a **pre-proposal conference**. Any questions and/or misunderstandings that may arise from this bid must be submitted in writing and forwarded to Terri Bass at the above address or by email. **NO PHONE CALLS**. It shall be the Bidder's responsibility to seek clarification as early as possible prior to the due date and time.

Final written questions are due by October 11, 2016 2:00pm (EST).

Sealed Bids are due: October 18, 2016 2:00pm (EST)

Deliver Sealed Bids and Appendix Documents to:

**Spalding County Board of Commissioners
119 East Solomon Street, Room 104
Griffin, Georgia 30223
Attention: Terri Bass
Purchasing Agent
2016 Financial Services RFP**

These instructions are an integral part of any proposal. The Proposers' response for **Banking Services** shall include three (3) technical proposals and one (1) fee proposal with all other information requested in the Banking Services Request for Proposal (RFP). **The Banking Services technical response must not have fees listed therein. If a fee is located in the technical response for Banking Services, the submission will be considered non-responsive and will not be evaluated.** The fees shall be the full cost to the Spalding County Board of Commissioners. **Technical and Fee Proposals for Banking Services must be sealed in separate envelopes with the solicitation name and number and type of Proposal listed on the outside. Failure to do so WILL result in disqualification of the Request for Proposal submission.**

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

The Proposers' response for **Merchant Services** shall include contain **three (3) sealed copies** with all other information requested in the Merchant Card Services Request for Proposal (RFP).

A proposer may bid on the Banking RFP or the Merchants Services RFP or both. Spalding County anticipates making a single award; however, it reserves the right to make multiple awards should it deem in the best interest of the County. It is anticipated that such an award, if any, will be accomplished within sixty (60) days (unless otherwise agreed upon by the Proposer(s) and the County) from the proposal opening.

An announcement of award will be done upon evaluation of submitted bids and funding. Spalding County reserves the right to reject any or all bids.

William P. Wilson, Jr., County Manager

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Introduction

It is the intent of the Spalding County Board of Commissioners (the County) to enter into an annual contract with a qualified banking institution(s) that can offer the highest quality service at the lowest cost to the taxpayers, while maintaining efficient operation and optimizing return on available cash for the benefit of the County.

The County is requesting proposals on a variety of financial services within this RFP. Therefore, vendors have the option of submitting proposals for any, or all of the following services:

SECTION I: Banking Services

SECTION II: Merchant Card Services

Each Option has its own set of requirements, response and evaluation criteria. Therefore, firms must respond accordingly, as each Option will be evaluated separately.

If submitting proposals for more than one Option, firms may do so in the same proposal, by simply addressing and identifying each Option separately. Both Options are required to include the following:

- **Certificate of Insurance – General Liability**
- **Business License**
- **E-verify Number**
- **Immigration Form**
- **W-9**

If submitting proposals for more than one Option the items listed above will only need to be submitted once.

When submitting proposals, firms shall clearly indicate which option or options they are proposing.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

SECTION I: Banking Services

The governing authority of Spalding County, Georgia (“the County”) requests proposals for banking services. General requirements and volume estimates are included in this RFP document and should be used as a basis for proposals. The County prefers that respondents submit proposals that conform directly to the baseline service requirements; however, Spalding County encourages responses that provide options for new or reduced cost alternatives.

The County believes administrative efficiency is enhanced through awarding the majority of all its commercial banking business to one institution.

The overall system structure and service requirements are defined in the following pages. The County’s objectives are to ensure the highest degree of safety for its financial assets, while at the same time managing its banking relations in a cost efficient manner. The County also seeks to offer improved service and convenience to its citizens, employees and suppliers.

Our banking relationship is currently with Branch Banking and Trust Company. Our overall experience with our current bank has been satisfactory. We are seeking proposals for banking services to obtain the most favorable cost consistent with efficient operations and to optimize return on available cash flows for the benefit of Spalding County. We encourage you to be creative and educational in your responses. Include information about your bank’s community involvement and the dedicated resources for serving the public sector. While your format must be consistent with the requirements of this RFP, if you believe there is additional information that would be beneficial to us, we invite you to include it in your proposal.

The initial term of this contract shall be for a period of approximately three (3) years (the nearest ending quarter) from the date of award. The County may, at its discretion and with the written consent of the Vendor, renew this Contract for one or more additional terms of one year.

I. Proposal Process

a.) **Distribution of Request for Proposals:** September 23, 2016

b.) **Questions about the RFP**

All questions shall be submitted by e-mail to Terri Bass at tbass@spaldingcounty.com and will be answered in writing and returned to all proposers by email. All other communications will be considered unofficial and may later be discounted.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

c.) Proposal Submission

Technical proposal and Pricing proposal must be delivered directly to the Administration Department no later than **October 18, 2016 by 2:00p.m.** Late submissions after the deadline or proposals delivered via fax will not be accepted. Technical and Pricing proposals must be bound and submitted in separate sealed envelopes. **A total of three (3) identical Technical Proposals and one (1) Pricing Proposal must be submitted and labeled as follows:**

**Spalding County Board of Commissioners
119 East Solomon Street, Room 104
Griffin, Georgia 30223
Attention: Terri Bass
Purchasing Agent
2016 Banking Services RFP**

*****If sending Proposal via UPS, FedEx or USPS, please write “2016 Banking Services RFP” on the outside of the shipping package/envelope to ensure there is no error in opening*****

d.) Proposal Review

Our review committee will evaluate each proposal submitted.

e.) Presentation to Board of Commissioners

It is anticipated that the review process will be completed by November 4, 2016 and presented to the Spalding County Board of Commissioners at the November 7, 2016 meeting.

f.) Notification

We anticipate sending written notification to all banks regarding the outcome of the review and contract award process by November 4, 2016. Upon written request, we will provide a copy of the winning proposal.

g.) Conversion Activities

The awarded bank will be required to coordinate with our staff all the activities necessary to ensure a smooth transition. Conversion activities will begin upon notification and are projected to be completed within 60 days.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

We will make every effort to administer the proposal process in accordance with the terms and dates discussed in this RFP. However, we reserve the right to modify the proposal process and dates as deemed necessary.

II. Minimum Qualifications

To be considered for selection, proposing banks must meet the following qualifications:

1. The awarded bank must maintain a full service main office or branch in Spalding County. A list of all bank locations in Spalding County must be included with your proposal.
2. In accordance with legal requirements established by the State of Georgia (ref. Code 458-12, 45-8-13, 50-17-59, Atty. Gen. Op 62-24, 74-118, 79-12) the Bank will provide for collateralization of all uninsured deposits.

Spalding County will accept alternative arrangements for holding collateral and will allow existing tri-party arrangements to provide for collateral for banking services. Any Federal Reserve Bank may hold collateral in the name of Spalding County.

Please submit as an addendum, your standard Public Funds Collateral Security Agreement for review.

III. Scope of Services

This request is for banking services on all bank accounts of the Spalding County Board of Commissioners. During the term of this contract it may be necessary to add and/or delete accounts due to changes in the County's operating structure. New accounts for the County will be incorporated in accordance with pricing terms proposed in response to this RFP.

The following is a brief description of all bank accounts requested at this time:

General Fund Operating Account

The General Fund Operating Account ("Operating Account") is used for all deposits, investments, disbursement and money transfer activities. The county issues vendor checks and makes deposits weekly. This account is the conduit for all funds flowing into and out of County accounts. The average collected balance for Fiscal 2016 was \$18,849,845.

Payroll Account

The Payroll Account is for disbursement activity only. There are approximately 590 County employees paid on a bi-weekly and monthly basis. The majority of County

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

employees are recipients of direct deposit by ACH. The average collected balance for Fiscal 2016 was \$138,744.

Jury Script

The Jury Script Account is used to pay court bailiffs, jurors, and witnesses. The disbursements will be made by the Spalding County Clerk of Court's office and funded by the Board of Commissioners. **The Jury Script Account is not on account analysis at this time and instead pays a monthly service charge.**

Impact Fee Fund

The Impact Fee Fund is used to collect developmental impact fees on new construction. Deposits are made on a weekly basis. The average collected balance for Fiscal 2016 was \$1,539,787.

Flex Spend

The Flex Spend Account is used to pay qualified medical expenses for employees. Deposits are made on a bi-weekly basis and debit ACH transactions occur daily. The average collected balance for Fiscal 2016 was \$38,271.

Parks and Recreation Certification Account

The Parks and Recreation Certification Account is used to pay officials that referee sporting events. Deposits and disbursements occur on a seasonal basis. The average collected balance for Fiscal 2016 was \$3,609.

The six accounts described above constitute the accounts required and requested at this time. The successful bidder will agree to provide additional accounts as may be requested in accordance with the pricing terms proposed in response to this RFP.

IV. Electronic Banking

The awarded bank shall provide full service online banking services. The County shall have the capability of performing on-line balance reporting, wire transfers, transaction inquiry and stop payments. Information regarding bank statements, deposits and canceled checks should be available via electronic imaging and CD Rom. In addition, the awarded bank should include any services available electronically which could benefit and enhance the operations of the County. The awarded bank will provide all training, and documentation needed to perform electronic banking.

The services that should be provided are, but are not limited to, the following:

Electronic Transfers

It is the County's desire to enter into an "Electronic Transfer Agreement" with the awarded bank. The terms of this agreement will be mutually negotiated and agreed upon. Transfers

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

may be in the form of repetitive, non-repetitive, internal, wire, or ACH. Template functionality is desired.

The County shall have the ability to initiate all types of wire transfers through electronic banking, via telephone, or written consent. Confirmations of all incoming and outgoing wires will be e-mailed daily by the bank.

The awarded bank agrees to execute any orders for outgoing wire transfers on a timely basis. Outgoing wire transfer orders must be accepted by the bank (for same-day transmittal) until 3:00 p.m. of the day the instructions are given. Transfers ordered by noon and not received by the destination party by 2:00 P.M. that are reported to the County will be traced by the awarded bank from origin to destination to ascertain the party responsible for the delay. The bank shall be liable for its failure to timely post incoming Wire Transfers or transmit outgoing Wire Transfers. The bank shall pay the County for any loss of income or costs incurred.

Debit and credit advice for Wire Transfers shall be delivered to the County electronically no later than the next banking day unless it is a non-working day for the County, in which case the next County working day is applicable.

The bank shall follow-up on incoming and outgoing Wire Transfers to the full extent of its authority.

It is the County's desire to begin making certain vendor payments by ACH within the next calendar year. Please provide details for this banking service.

Direct Deposit Payroll System

The County currently processes payroll for approximately 580 full and part-time employees, all of who are paid bi-weekly or monthly on Tuesdays. If the scheduled payday is a holiday, employees are paid on the workday preceding the holiday. The awarded bank will be provided a schedule at the beginning of each fiscal year, which shows file delivery dates and direct deposit pay dates for the full year.

Approximately 560 bi-weekly and 20 monthly employees are paid via direct deposit. All employees must be able to access their funds by 8:00 A.M. on payday. No later than 3:00 P.M. two days prior to payday, The County's Human Resources Department generates and transmits a file. The bank will download file to their Operations Center. The bank will arrange for ACH set-up and ample pre-note days prior to the first payday after contract begins. The timetable for each pay period is such that the Direct Deposit transmission must be bank-processed in a "TIME CRITICAL" procedure.

Tax Payments

The County utilizes the Electronic Federal Tax Payment System (EFTPS) for Federal/FICA withholding payment and the State of Georgia's Electronic Tax Payment

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

System for State withholding payments. The awarded bank should support these methods of payment.

Statement Advice and Reporting Frequency

The Operating and Payroll accounts will run on a semi-monthly basis. All other accounts will run on a calendar month basis.

All advises affecting a debit or credit memo transaction and confirmations of all incoming and outgoing wires should be provided electronically on a daily basis.

The County would like electronic access to images of canceled checks for all accounts. Additionally, the County would like canceled check information for the Operating account and the Payroll account on CD Rom. Canceled checks should be sorted by check number.

Within five (5) business days after the semi-monthly cutoff date or the last day of the calendar month for the Operating and Payroll accounts the awarded bank will furnish the County a statement reflecting the transactions occurring during the reporting period. The bank will provide the County monthly statements for all other accounts. Statements should include all items, such as debit and credit memos, and deposit tickets in date order and should be available on-line and on CD Rom.

A paid item file including check number, check amount and date paid for all items paid in the preceding month should be available for the County to download within five (5) business days after the reporting period for the Operating and Payroll accounts. All paid items information for the County should be maintained by the bank for a period of one fiscal year.

V. Check Cashing Services

The awarded bank will honor all payroll and accounts payable checks presented by payees at any of its offices when accompanied by appropriate identification, without charge to the payee. The awarded bank will honor petty cash checks with "Petty Cash" and the name of the County Department as the payee when presented by any County employee with a valid County employee ID tag.

VI. Stop Payments

The County will have the ability to initiate stop payment orders on checks electronically for all accounts. Any checks paid by the bank after a stop payment order has been initiated and confirmed will be the responsibility of the bank.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

VII. Positive Pay

The provider shall provide positive pay capabilities for check disbursement fraud protection with electronic file submission and with online decision making capabilities. Verification of file submission by email is desired.

VIII. Account Analysis Services

The provider shall provide the County on a monthly basis an account analysis statement. The account analysis statement shall include service description, unit cost and extended price and earnings credit (where applicable) shall be identified per account and for the relationship as a whole. The statement shall also include the average daily collected balance, average daily ledger balance and any compensating balances required to support the monthly service charges for each account and for the relationship as a whole. The County requests the capability of paying for services via several options, such as by compensating balances, through direct payment, or by other methods. The County prefers that it have the option of selecting one or a combination of payment methods.

IX. Interest Earning Account

Cumulative collected balances in all accounts will earn interest and interest will be credited to the applicable account monthly. The basis of the interest earnings rate should be explained in your response using actual rates from June 30, 2016 through the date of your response. Your response should include the specific index used to calculate the rate.

X. Collateralization

The banking institution must maintain a portfolio of investments sufficient to collateralize all Board deposits in excess of FDIC coverage and in accordance with Georgia Statutes, and Attorney General Opinions. All collateralized securities must be held in safekeeping at a financial institution in the State of Georgia or in the Federal Reserve Bank.

XI. Bank Services Contact

The awarded bank must designate one senior staff person who will serve as the County's principal contact for purposes of questions and problem resolution throughout the life of the contract, for all accounts and services.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

XII. Forms and Supplies

The awarded bank should provide, at no cost to the county, 2-part deposit tickets with account encoding and endorsements stamps for all accounts, locking or zipper depository bags, currency straps and coin wrappers. The current annual needs are 4 locking bags and 10 zipper bags. The awarded bank should specify how future need changes will be handled.

The successful vendor will provide coin wrappers, night deposit bags, deposit slips, endorsement stamps, and associated banking supplies at no cost to the County through the term of the contract. Please identify each specific type of supply in your response.

XIII. Other Services

The awarded bank will present information on the Check 21 or Remote Deposit process. If the County decides to implement this process, the bank will supply any necessary equipment at no cost to the County. All deposits would be made to a designated County bank account. Training will need to be included in the proposal.

The County intends to pay for additional services not specifically requested in this document at the bank's established rate for commercial customers. The Spalding County Administrative Services Director will approve additional service charges. Please provide as an addendum, a pricing schedule.

The County may in the future require additional services not specifically requested in this document. The County expects that the awarded bank be able to provide all future services and said bank may have to contract with a third party provider. The County will expect to receive competitive costs for such services.

The successful vendor should be able to provide resources, recommendations and training to Department staff to fully understand, utilize, integrate and implement current banking service provider software, products and services. This includes training offered over the telephone, internet, and onsite at either the service provider's metro Atlanta locations or at Spalding County facilities.

The successful vendor should also be able to provide information to Department staff regarding new products and services that may benefit Spalding County Departments and users.

The successful vendor should also be able to provide economic data and historical material for research and training.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

XIV. Terms and Conditions:

A. Reservation of Rights

The County reserves the right to reject any or all proposals and to waive informalities in proposals or the proposal process. In the event that no proposal substantially satisfies the specified requirements as presented in the Request for Proposal, the County reserves the right to call for a new Request for Proposal, or to negotiate required services with the bank or banks that in the judgment of the County offer the most acceptable service package to the County. The County reserves the right to reject any individual service contained in any proposal if the price indicates that a better alternative is available or to accept in part, proposals from more than one institution participating in the process in order to configure the County's bank account structure in an efficient manner with respect to costs and operations. The County prefers that the services described in the Request for Proposal herein be provided comprehensively by one institution.

B. Award of Proposal

The County plans to award the contract to a single vendor whose proposal, in the judgment of the County, is in the best interest of Spalding County. The lowest net cost to the County, the ability to meet service requirements, financial stability of the respondent, innovation in meeting the County's requirements, and the completeness of proposals are the primary criteria used in the evaluation process. The County has established a system of ranking and point-assignment for evaluating the quality and scope of services contained in proposals.

C. Execution of Contract

The successful vendor is expected to enter into a formal contract with Spalding County within thirty calendar days after award by the governing authority. The contract is for a term of three (3) years with the option to automatically renew annually at the same prices, terms and conditions as the original period. Any changes to the original contract shall be negotiated between the County and successful vendor at least 90 days before the end of the contract.

If the initial contract is not executed within thirty calendar days from the date of awarding the proposal, the County may elect to withdraw the award and to award to the next overall best proposal or to call for new proposals.

D. Modification to Proposals

All proposals are legal and binding. In no event will the County allow the vendor to modify or alter its proposal after the deadline for submission of proposals. This provision will not prevent the County from seeking clarification from vendors as may be necessary during the evaluation process, or exercising its negotiation option under XIV (A).

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

E. Responsibility of Vendors

Declarations within this document regarding volume of banking transaction or other statistics are the County's best estimates, based on available information, and are intended to provide information to aid vendors in evaluating the County's accounts. The County specifically does not represent that these estimates are minimum or maximum volumes. Spalding County believes, but does not guarantee, that account activity and volume will increase during the span of the contract.

Declarations representing the total number of accounts are the County's best estimates based on present and anticipated levels of need, and the County does not represent that this level of need will remain stable over the life of the contract.

It is the responsibility of the vendor to carefully examine all information and specifications contained in this document. Failure to secure and review this Request for Proposal, or any misinterpretation thereof, will in no way relieve the vendor of any obligations under its proposal, or a resulting contract with the County.

F. Contract Termination

Under the contract or any extension, the County intends to provide for termination by either party with advance notice of at least 90 calendar days. This provision shall not control when termination is for cause.

G. Alternate Proposals

The County strongly encourages proposals in accordance with the specifications outlined herein. However, alternate proposals are entertained to the extent they clearly provide for reduced costs of administrative effort or contribute to improved service delivery. Responses should include a baseline submission that conforms to the formats and all other requirements of this RFP. Alternatives to the baseline proposals should be clearly identified and include complete cost information. Only one proposal per vendor is allowed.

NOTE: Please follow these instructions carefully when responding to this Request for Proposal for Banking Services:

Title Page/Cover: One printed page maximum. It should include the name of the proposing bank, its principal business address where the relationship will be managed and the local branch(es) address that can meet our daily banking needs.

Tab I – Table of Contents: Two printed pages maximum.

Tab II – Transmittal Letter: The letter should address the bank's willingness and commitment, if selected to provide the services, and why the bank believes it should be selected. The letter should be addressed to Jinna L. Garrison, Administrative Services

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Director, Spalding County, 119 East Solomon Street, Room 104, Griffin, GA 30223 and signed by the Relationship Manager assigned to our accounts.

Tab III – Bank and Staff Profile: Respond to the following sections:

- a. *Overview:* Provide a corporate overview of your bank, and present the bank's Community Reinvestment Act programs. Also identify the number of branches within our County limits, and the nearest full service branch that can assist us with our immediate banking needs.
- b. *Experience:* Describe the bank's experience in providing services to the public sector. Include exclusive resources dedicated for the public sector. Provide three references most comparable to our size and financial needs that we may contact. Include a brief description of the services provided, how long such services have been provided and a contact person and telephone number for each client described.
- c. *Relationship Management:* Describe the relationship team that will be assigned to service our relationship. Describe individual roles, responsibility and briefly detailing credential and related banking experience.
- d. *Compliance and Exceptions:* Include statement to confirm your bank's compliance to our minimum qualifications. Also list any exceptions to required services.

Tab IV – Deposit Processing: Describe how the bank would accommodate the volume associated with our accounts. Indicate deposit options, including cash vault centers and remote deposit processing. Also include information on the bank's processing of returned items in this section.

Tab V – Account Reconciliation: The bank must provide monthly account reconciliation reports, bank statements, account analysis statements, confirmations and other report related features. The bank must be able to provide various reports and statements electronically and also provide specialized reports, where feasible, as needed.

Tab VI – Electronic Money Transfer: Describe the bank's incoming and outgoing electronic money transfer services. Include safeguards and security measures offered by your service.

Tab VII – Electronic Banking: Describe the bank's electronic banking system, its features and its "user-friendliness".

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Tab VIII – Direct Deposit: The bank must have the capability to accommodate a wide range of electronic payment and deposit services. We utilize direct deposit services for our bi-weekly and monthly payroll. Approximately 560 of our total 580 employees take advantage of the payment mechanism. Describe the bank’s direct deposit services and an employee benefit program for our employees.

Tab IX – Interest Bearing Account: Describe the bank’s options for earning interest on operating cash. Also include other investment options available to maximize our earnings potential.

Tab X – Collected Balances and Earnings Allowance: Describe the bank’s calculation of collected balances, calculation of charges for funds advanced. Also describe the methodology that would be used to give credit to the County for bank balances.

Tab XI – Collateralization: Describe the bank’s ability to provide collateralization of our accounts according to Georgia Law.

Tab XII – Conversion Plan: Describe the overall plan your bank would coordinate to ensure a smooth transition from the current provider. The bank must also provide any required software and on-site training at a Spalding County facility to our personnel for the operation and use of the bank’s services and automated systems for all areas of service.

Tab XIII – Service Enhancements: Based upon information presented in our RFP and your bank’s knowledge of the public sector, describe any enhancements, technological or otherwise, that we should consider to improve operational or cash management efficiencies.

Tab XIV – Additional Information: Describe any other information not previously mentioned that the bank believes should be given consideration.

Tab XV – Required Forms/Information: The following documentation is required and must be included in the Technical Response.

- **Certificate of Insurance – General Liability**
- **Business License**
- **E-verify Number**
- **Immigration Form**
- **W-9**
- **Appendix B – Transmittal Information**

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

PROPOSAL EVALUATION PROCESS

Spalding County will rely on submitted proposals to evaluate prices, quality and range of service offerings. Unit costs, an institution’s financial information, references of other government clients, branch locations, the nature of services, and current and past performance are some of the factors that will be evaluated during the process. Proposals will be evaluated based on their relative responsiveness to the criteria and weighted as indicated below:

EVALUATION CRITERIA	POINTS
1. Innovative Products and Service	0 – 2.5
2. Response Completeness	0 – 2.5
3. Bank Safety, Soundness & Financial Stability	0 – 5
4. Exposure, Experience, Specialized of Financial Institution	0 – 5
5. Regulatory Requirements and Lending Practices	0 – 5
6. Relationships, Current and Past Performance with the County	0 – 5
7. Exposure, Experience, Specialization of Assigned Personnel	0 – 7.5
8. Banking Activities in Spalding County	0 – 7.5
9. Contingency and Disaster Recovery	0 – 7.5
10. References	0 – 7.5
11. Implementation and Timeline	0 – 10
12. Presentation	0 – 10
13. Competitive Pricing & Costs to Change Financial Institutions	0 – 50
TOTAL	125

The proposals will be evaluated in order to select the bank which rates highest according to the criteria detailed above. Spalding County reserves the right to request interviews/demonstrations (item #12 above). If this right is exercised a maximum of 10 points may be assigned based on the results of the proposals and request interviews/demonstrations. The County reserves the right to negotiate with the highest ranked proposer in an attempt to reach an agreement. If negotiations with the highest ranked proposer are unsuccessful, the County may negotiate with the second highest ranked proposer and so on until a satisfactory agreement has been reached.

FINAL COMMENTS

We reserve the right to reject any and all proposals, to cancel all or part of this RFP, to waive any minor irregularities and to request additional information from proposing banks. By requesting proposals, we are in no way obligated to award a contract or pay expenses of the proposing banks in connection with the preparation or submission of a proposal.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Our decision to award a contract will be based on many factors including but not limited to service, cost, financial strength and innovation. No single factor, such as cost, will determine the final decision to award.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX A – COST OF BANKING SERVICES REQUIRED BANKING SERVICE	*Estimated Annual Volume	RFP Charge per item	Total Estimated Annual Charge
DEPOSIT SERVICES:			
Deposits credited	281		
Checks deposited	3,252		
Coin and currency deposited	\$239,972		
Return items	9		
Other deposit services (provide detail)			
Total Deposit Services			
DISBURSEMENT SERVICES:			
Checks paid and other debits	10,087		
Online stop payments	5		
Check image on CD Rom			
Check sort service			
Positive pay			
Other deposit services (provide detail)			
Total Disbursement Services			
ACH PAYROLL SERVICES:			
ACH origination file	26		
ACH credits originated	19,423		
ACH return items	5		
Other ACH Payroll services (provide detail)			
Total ACH Payroll Services			

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX A – COST OF BANKING SERVICES			
REQUIRED BANKING SERVICE	*Estimated Annual Volume	RFP Charge per item	Total Estimated Annual Charge
WIRE/ACH SERVICES:			
Online outgoing (non-repetitive)			
Online outgoing (repetitive)	11		
Incoming wires			
Incoming ACH credits	675		
Incoming ACH debits	470		
Wire notification			
Other wire/ACH services (provide detail)			
Total Wire/ACH Services			
ONLINE BANKING SERVICES:			
Account access fee	All accounts		
Other online charges (provide detail)			
Total Online Account Services			
MISCELLANEOUS SERVICES:			
Account maintenance fee	All accounts		
Other miscellaneous services (provide detail)			
Total Miscellaneous Services			
OTHER SERVICES: (please list and provide detail)			
Total Other Services			

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX B – TRANSMITTAL INFORMATION

REQUEST FOR PROPOSAL: BANKING SERVICES

PROPOSAL SUBMITTED BY: _____

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE NUMBER: _____

FAX NUMBER: _____

EMAIL ADDRESS: _____

AUTHORIZED REPRESENTATIVE:
(Signature) _____

AUTHORIZED REPRESENTATIVE:
(Typed Name) _____

By signing this proposal, the undersigned, as an officer, principal, or partner of the firm, certifies that this proposal is made without any understanding, contract, or connection with any other person, firm or corporation providing a proposal for the same purpose and that this proposal is in all respects fair and is free of collusion and fraud. **The undersigned Proposer understands that this proposal must be signed in ink and that an unsigned proposal will be considered incomplete.** The undersigned represents that the Proposer accepts and this proposal complies with the terms, conditions, mandates, and other provisions of the Proposal Documents.

Further, the signing of this proposal is a representation that Proposer has read and understands the Proposal Documents, and that the various statements required by the Proposal Document package and contained in this Proposal are true.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX C

NO BID PROPOSAL – BANKING SERVICES

IF YOU DESIRE TO SUBMIT A “NO BID” IN RESPONSE TO THIS PACKAGE, PLEASE INDICATE BY CHECKING ONE OR MORE OF THE REASONS LISTED BELOW:

- Do not offer this product or service; remove us from your bidder’s list for this item only.
- Specifications too “tight”, geared toward one brand or manufacturer only (Please Explain Below).
- Specifications are unclear (Please Explain Below).
- Unable to meet specifications.
- Unable to meet insurance requirements.
- Schedule would not permit us to perform.
- Insufficient time to respond.
- Other, please briefly explain below.

COMPANY NAME: _____

AUTHORIZED SIGNATURE: _____

DATE: _____

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

SECTION II: Merchant Services

Introduction

The governing authority of Spalding County, Georgia (“the County”) requests proposals from qualified financial institutions to provide merchant services for credit card payment processing.

The County currently accepts credit and debit card payments at three physical locations – the Courthouse Annex, Public Works and the Senior Center. The County also utilizes a web-based payment system in the Parks and Leisure Services Department and a PC based cashing system for food sales at the Senior Center.

The County has a total of six (6) merchant accounts. The County only accepts VISA and MasterCard. All sites have different terminals with pin pad capability. The terminals should be replaced by the vendor at reduced or no cost to the County.

The annual net sales (sales less refunds and rejects) for the prior Fiscal Year (July 1, 2015 through June 30, 2016) were \$357,650 with an average ticket of \$125.

Vendor Requirements

1. The Service Provider must maintain a full service main office or branch in Spalding County or have a Customer Service Department that is available to the County 24/7.
2. The Service Provider must be PCI Compliant. Please provide a document stating compliance with The Payment Card Industry Data Security Standards. If the Provider does not have the required annual validation of compliance from an external Qualified Security Assessor, provide an explanation for not having this validation.
3. Ability to direct-deposit daily receipts in the County’s existing bank account. Settlement of the merchant card transactions will be deposited into a bank account designated by the County on a daily basis.
4. Supply credit card terminals to any additional users where needed.
5. Service Provider should include a proposal for a no-cost alternative to the County where the associated fees would be paid by the consumer. The proposal should include, but not be limited to, credit and debit payments at the counter and online credit card payments.
6. Provide training for users, if necessary.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Proposal Submission Requirements

The complete proposal shall contain **three (3) sealed copies** of the following information and shall be submitted in the order shown below. Any additional information that is felt relevant by the offeror, but does not apply to the categories listed, should be added after the items listed below.

Firms should submit proposals that address each of the sections specified below. The County reserves the right to request any omitted information. Firms shall be notified, in writing, and shall have two (2) days, after notification, to submit the omitted information. If the omitted information is not received within two (2) days, the firm shall be deemed non-responsive and the proposal will not receive further consideration.

Section 1: Transmittal Letter

Transmittal letter shall introduce the firm, describe the ownership, include complete address, phone and fax numbers, as well as, email address; and include the name of contact person(s) during this RFP process. The letter must be signed by an authorized agent of the firm. The transmittal letter should be addressed to Jinna L. Garrison, Administrative Services Director, Spalding County, 119 East Solomon Street, Room 104, Griffin, GA 30223 and signed by the Relationship Manager assigned to our accounts.

Section 2: Addenda Acknowledgement

Provide acknowledgement of receipt of all addenda for this RFP (if any). **It is the vendor's responsibility to check for copies of addenda on the County's website. (www.spaldingcounty.com).**

Section 3: Qualifications/Experience

This section shall include the offeror's responses to the following:

- a) Provide qualifications/experience for meeting the requirement of this RFP.
- b) Provide the names and resumes of the personnel who will be assigned to perform the services.

Section 4: Service Plan

- a) Address the items listed in **Vendor Requirements**.
- b) Provide detailed description of the process(es) to be utilized to execute the services required under this contract.
- c) Clarify if offeror can process P.O.S. and swiper based transactions.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

- d) The County utilizes a web-based payment system and also a PC based cashiering system. Your proposal should include information on both of these processes.
- e) Provide a timeline from award notification to service set-up.

Section 5: Client Work History

Provide at least three (3) clients for whom similar work has been performed within the last three (3) years. Include entity name, address, email address, phone number, fax number and date of work completion.

Section 6. Cost Proposal

- a) Complete **Appendix D, Transmittal Information and Cost Proposal Form**. Delineate all other costs associated with providing the service.
- b) On a separate sheet delineate the following costs:
 - 1. All Start Up Charges
 - 2. Any other charges to be included in the he discount
 - 3. Any Miscellaneous charges for research, charge-backs, supplies, etc.
 - 4. List of all credit/debit cards honored
 - 5. Provide a cost comparison to lease versus purchasing terminals.
 - 6. The County elects to pay for all merchant services by check, based on the presentation of an invoice for services. At no time should any service charges or fees be automatically drafted from the accounts.

RFP Evaluation

Each firm's submittal will be evaluated to determine which vendor can provide Spalding County the best service. The following criteria will be used to evaluate proposals and are weighted as follows:

Criteria	Weight
A. Experience/Personnel	40%
B. Service Plan	35%
C. Client Work History	20%
D. *Cost Proposal	5%

***Cost Proposal is negotiable.**

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

Each of the above criteria (A-D) will be given a rating, of 1 through 100, by each member of the Evaluation Committee. The ratings are as follows:

RATING	
1-10	Very Poor
11-20	Poor
21-30	Fair
31-40	Below Average
41-50	Average
51-60	Above Average
61-70	Good
71-80	Very Good
81-90	Excellent
91-100	Superior

After the review and rating of proposal(s) by the evaluation committee, individual scores will be averaged and ranked. Offerors will be ranked in descending order of numerical predominance.

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX D – TRANSMITTAL INFORMATION

REQUEST FOR PROPOSAL: **MERCHANT CARD SERVICES**

PROPOSAL SUBMITTED BY: _____

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE NUMBER: _____

FAX NUMBER: _____

EMAIL ADDRESS: _____

AUTHORIZED REPRESENTATIVE: _____
(Signature)

AUTHORIZED REPRESENTATIVE: _____
(Typed Name)

COST OF MERCHANT CARD SERVICES

DESCRIPTION	RATE
Monthly Fee	
Transaction Fee Per Item	
Transaction Fee Per \$ Amount	
Discount Rate	
Misc. Charges for research, supplies, etc.	

REQUEST FOR PROPOSAL
TO PROVIDE FINANCIAL SERVICES
SPALDING COUNTY, GEORGIA

APPENDIX E

NO BID PROPOSAL – MERCHANT CARD SERVICES

IF YOU DESIRE TO SUBMIT A “NO BID” IN RESPONSE TO THIS PACKAGE, PLEASE INDICATE BY CHECKING ONE OR MORE OF THE REASONS LISTED BELOW:

- Do not offer this product or service; remove us from your bidder’s list for this item only.
- Specifications too “tight”, geared toward one brand or manufacturer only (Please Explain Below).
- Specifications are unclear (Please Explain Below).
- Unable to meet specifications.
- Unable to meet insurance requirements.
- Schedule would not permit us to perform.
- Insufficient time to respond.
- Other, please briefly explain below.

COMPANY NAME: _____

AUTHORIZED SIGNATURE: _____

DATE: _____

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.		
	2 Business name/disregarded entity name, if different from above		
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
	5 Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
	6 City, state, and ZIP code		
	7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number								
				-				
or								
Employer identification number								
				-				

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

EXHIBIT A
IMMIGRATION AND SECURITY FORM

O.C.G.A. § 13-10-91 requires contractors interested in public works contracts to file an affidavit that the contractor and its subcontractors have registered and participate in a federal work authorization program intended to insure that only lawful citizens or lawful immigrants are employed by the contractor or subcontractor.

In order to insure compliance with the Immigration Reform and Control Act of 1986 (IRCA), D.L. 99-603 and the Georgia Security and Immigration Compliance Act OCGA 13-10-90 et.seq., Contractor must warrant and affirm that Contractor has complied with the Immigration Reform and Control Act of 1986 (IRCA), D.L. 99-603 and the Georgia Security and Immigration Compliance Act by registering at <https://e-verify.uscis.gov/enroll/StartPage.aspx?JS=YES>; and verifying information of all new employees; and by executing any affidavits required by the rules and regulations issued by the Georgia Department of Labor set forth at Rule 300-10-1-.01 et.seq.

By executing this affidavit, the undersigned Contractor verifies its compliance with O.C.G.A. § 13-10-91, stating affirmatively that the individual, firm, or corporation which is contracting with Spalding County, Georgia has registered with and is participating in a federal work authorization program [any of the electronic verification of work authorization programs operated by the United States Department of Homeland Security or any equivalent federal work authorization program operated by the United States Department of Homeland Security to verify information of newly hired employees, pursuant to the Immigration Reform and Control Act of 1986 (IRCA), P.L. 99-603], in accordance with the applicability provisions and deadlines established in O.C.G.A. § 13-10-91, and Contractor warrants that it will continue to use the federal work authorization program throughout the contract period.

The undersigned further agrees that, should it employ or contract with any subcontractor(s) in connection with the physical performance of services pursuant to this contract with Spalding County, Georgia, contractor will secure from such subcontractor(s) similar verification of compliance with O.C.G.A. § 13-10-91 on the Subcontractor Affidavit provided in Georgia Department of Labor Rule 300-10-01-.08 or a substantially similar form. Contractor further agrees to maintain records of such compliance and provide a copy of each such verification to Spalding County, Georgia at the time the subcontractor(s) is retained to perform such service.

Signature

Title

Firm Name: _____

Street/Mailing Address: _____

City, State, Zip Code: _____

Telephone Number: _____

Email: _____

Federal Work Authorization User Identification Number: _____

Date of Authorization: _____

EXHIBIT B
Affidavit Verifying Status
For County Public Benefit Application

By executing this affidavit under oath, as an applicant for the award of a contract with Spalding, County Georgia, I _____. [Name of natural person applying on behalf of individual, business, corporation, partnership, or other private entity] am stating the following as required by O.C.G.A. Section 50-36-1:

1) _____ I am a United States citizen

OR

2) _____ I am a legal permanent resident 18 years of age or older or I am an otherwise qualified alien or non-immigrant under the Federal Immigration and Nationality Act 18 years of age or older and lawfully present in the United States.*

In making the above representation under oath, I understand that any person who knowingly and willfully makes a false, fictitious, or fraudulent statement or representation in an affidavit shall be guilty of a violation of Code Section 16-10-20 of the Official Code of Georgia.

Signature of Applicant: _____ Date _____

Printed Name: _____

* _____
Alien Registration number for non-citizens

SUBSCRIBED AND SWORN
BEFORE ME ON THIS THE
_____ DAY OF _____, 20_____.

Notary Public
My commission Expires:

***Note:** O.C.G.A. § 50-36-1(e)(2) requires that aliens under the federal Immigration and Nationality Act, Title 8 U.S.C., as amended, provide their registration number. Because legal permanent residents are included in the federal definition of "alien", legal permanent residents must also provide their alien registration number. Qualified aliens that do not have an alien registration number may supply another identifying number below.