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# **Request for Proposal For Banking Services**

**Byron Hayes, Director of Financial Services**

**200 West 5<sup>th</sup> Street  
Greenville, NC 27858**

**CITY OF GREENVILLE, NC**  
**REQUEST FOR PROPOSALS: PRIMARY BANKING SERVICES**

XXXXX XXX, 2018

Ladies and Gentlemen:

Enclosed is a complete copy of the Primary Banking Services Request for Proposals (RFP) of the City of Greenville, North Carolina. Included in the RFP are instructions to participants and a response section which will need to be addressed. Responses to the RFP are due by 12:00 noon on August 20, 2018, to the following address and attention:

City of Greenville, North Carolina  
Attention Mr. Byron Hayes  
200 West Fifth Street  
Greenville, NC 27858

The City intends to award its primary banking services contract on October 8, 2018. The City estimates that full transition of the City's banking services, if necessary, will take place effective January 1, 2019. Six major areas that financial institutions will be evaluated on are as follows: services provided, pricing, evidence of equal opportunity employment, software integration, customer service, and community involvement.

We appreciate your response and anticipate working with you further on this matter. Questions about this RFP should be directed to Mr. Byron Hayes at 252-329-4443 or [bhayes@greenvillenc.gov](mailto:bhayes@greenvillenc.gov).

Sincerely yours,

Byron Hayes, MBA  
Director of Financial Services

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**I. INTRODUCTION**

The City of Greenville invites qualified banking institutions that maintain an office in Greenville, NC and possess the capability and expertise to provide depository and various other banking services for the City. Each institution is to submit a proposal for the provision of those services, according to the requirements that have been set forth in this Request for Proposal (RFP).

The initiation of this RFP process is intended to result in the selection of a financial institution that can provide the City of Greenville, NC with the highest quality and most flexible services at the lowest cost to the taxpayers. The City of Greenville is requesting that each respondent competitively propose the following:

- Service costs by type of service
- Arrangement whereby all daily uninvested cash balances are invested on behalf of the City
- Most equitable method for establishing such investment rates

The contract will be awarded to the institution offering the most appropriate services for the most economical aggregate cost.

The City reserves the right to reject any and all proposals.

There is no expressed or implied obligation for the City of Greenville to reimburse responding banking institutions for any expenses incurred in preparing proposals in response to this request.

**II. NATURE OF SERVICES REQUIRED**

1. This RFP is intended to obtain the best banking services for the City and the public it serves in return for deposit use of the City's funds.
2. This request solicits proposals which will allow all of the City funds to be held in some level of interest-bearing account: savings and time deposits.

**III. INSTRUCTIONS**

1. Timeline:

**a) July 20, 2018**

Publish information with The Daily Reflector on Banking RFPs and send out Request for Proposals.

**b) July 20 – August 20, 2018**

Written response preparation and submission

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- c) August 20, 2018 (12:00 – 3:00 pm)**  
Open written proposals, select and notify finalists for interview
- d) August 27 - 30, 2018**  
Conduct interviews and develop final recommendation
- e) September 26, 2018**  
Agenda deadline for the October 8, 2018 City Council meeting
- f) October 8, 2018**  
Consideration of Banking Service Agreement by City Council

2. To Participants:

- a) The person, firm, or corporation making a proposal shall provide one original and six (6) copies of the completed Proposal and an USB Flash Drive copy to the Financial Services Director, at the Financial Services Office located at City Hall, 200 W. 5<sup>th</sup> Street, P. O. Box 7207, Greenville, NC 27835, on or before the hour and the day stated above. The words "Banking Services Proposal" shall appear on the outside of the sealed envelope.
- b) Please respond on double-sided paper with a limit of no more than 30 pages. Any proposal not in compliance with the aforementioned directions will be considered non-responsive. Supporting material that does not pertain to matters contained in the RFP may be attached; however, it will not necessarily be considered in the review and evaluation process.
- c) No proposal may be changed or withdrawn after the time of the proposal submission. Any modifications or withdrawals requested before this time shall be acceptable only when such request is made in writing to the Director of Financial Services.
- d) The City of Greenville reserves the right to reject any and all proposals, to waive any formalities and to accept the proposal, or part of the proposal, it deems most advantageous to the City.
- e) It is expressly understood by the participants that written notice of award by the City will constitute an agreement by the City of Greenville to consummate the transaction and will serve together with the proposal, the advertisement, these instructions, and the detailed specifications, as the entire form of contract between the parties, except in cases where formal contracts are warranted.
- f) Each participant shall affirm that no official or employee of the City of Greenville is directly or indirectly interested in this proposal for any reason or personal gain.
- g) The City of Greenville has adopted an "Equal Employment Opportunity Clause", which is incorporated into all specifications, purchase orders, and

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contracts, whereby a vendor agrees not to discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin or ancestry. A copy of this clause may be obtained at the City Clerk's Office, City Hall, Greenville, NC. By submitting a proposal, the firm is attesting that they are an Equal Opportunity Employer.

- h) The City of Greenville has adopted an Affirmative Action and Minority and Women Business Enterprise (M/WBE) Program. Firms submitting a proposal are attesting that they also have taken affirmative action to insure equality of opportunity in all aspects of employment, and to utilize MWBE suppliers of materials and labor when available.
- i) If your firm is unable to make a proposal for any reason, please send a letter of explanation.
- j) Questions regarding any procedures for submission of a proposal or requiring technical responses to specifications shall be directed to Byron Hayes, Director of Financial Services, P. O. Box 7207, Greenville, NC 27385, Phone: (252) 329-4443.

Please submit any conditions, exceptions, alternatives, or explanations related to the services requested and offered above.

**IV. PERIOD**

The City of Greenville, NC intends to continue the relationship with the institution for a period of three years. The City retains the option to extend the contract for an additional two years.

**V. TERMS AND CONDITIONS OF THE CONTRACT**

- 1. The contract period will be for three years beginning January 1, 201 and ending December 31, 2021.
- 2. Pricing shall remain fixed for the first three (3) years of the agreement. The Bank will provide a schedule of rate increases for years four (4) and five (5).
- 3. The Bank agrees to provide, at no charge to the City, a monthly detailed account analysis for each account indicating the following:
  - a) Each service activity count, price and charge
  - b) Average collected balances
  - c) Net monthly earnings
  - d) Total cost.
- 4. An account executive(s) should be assigned to the City's account(s) once a proposal has been accepted.

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- a) This individual will act as the Bank's representative to the City and assist with banking relations.
- b) The representative will meet with the City staff as required.

**VI. GENERAL TERMS AND CONDITIONS**

1. **NON-DISCRIMINATION:** The City of Greenville does not discriminate on the basis of race, color, sex, national origin, religion, age or disability. Any contractors or vendors who provide services, programs or goods to the City are expected to fully comply with the City's non-discrimination policy.
2. **NON-COLLUSION:** Respondents, by submitting a signed proposal, certify that the accompanying submission is not the result of, or affected by, any unlawful act of collusion with any other person or company engaged in the same line of business or commerce, or any other fraudulent act punishable under North Carolina or United States law.
3. **PAYMENT TERMS:** The City agrees to pay all approved invoices Net Thirty (30) days from the date received and approved. The City does not agree to the payment of late charges or finance charges assessed by the seller or vendor for any reason. Invoices are payable in U.S. funds.
4. **GOVERNING LAW:** Any agreement, contract or purchase order resulting from this invitation to bid, request for proposals or request for qualifications or quotes, shall be governed by the laws of the State of North Carolina.
5. **ACCEPTANCE/REJECTION OF PROPOSALS:** The City of Greenville reserves the right to award to the Firm who will best serve the interests of the City. The City also reserves the right to waive minor variations in the specifications and in the bidding process, as well as to accept in whole or in part such proposal(s) where it deems it advisable in protection of the best interests of the City. The City further reserves the right to accept or reject any or all bids/proposals and to award or not award a contract based on this proposal.
6. **E-VERIFY COMPLIANCE:** The Contractor shall comply with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes. Further, if the Contractor utilizes a Subcontractor, the Contractor shall require the Subcontractor to comply with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes. By submitting a proposal, the Proposer represents that their firm and its Subcontractors are in compliance with the requirements of Article 2 Chapter 64 of the North Carolina General Statutes.

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7. **CONFLICT OF INTEREST:** Each proposer shall affirm that no official or employee of the City of Greenville is directly or indirectly interested in this proposal for any reason of personal gain.
8. **EQUAL EMPLOYMENT OPPORTUNITY CLAUSE:** The City of Greenville has adopted an Equal Employment Opportunity Clause, which is incorporated into all specifications, purchase orders and contracts, whereby a vendor agrees not to discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin or ancestry. A copy of this clause may be obtained at the City Clerk's Office, located in City Hall at 200 W. Fifth Street Greenville, NC. By submitting a proposal, the firm is attesting that they are an Equal Opportunity Employer.
9. **MWBE PROGRAM:** Minority and/or Women Business Enterprise (MWBE) Program. It is the policy of the City of Greenville to provide minorities and women equal opportunity for participating in all aspects of the City's contracting and procurement programs including, but not limited to, construction projects, supplies and materials purchase, and professional and personal service contracts. In accordance with this policy, the City has adopted a Minority and Women Business Enterprise (M/WBE) Plan and subsequent program, outlining verifiable goals. **The City has established a 4% Minority Business Enterprise (MBE) and 4% Women Business Enterprise (WBE) goal** for the participation of M/WBE firms in supplying goods and services for the completion of this project. All firms submitting bids agree to utilize minority and women-owned suppliers and service providers whenever possible. Questions regarding the City's M/WBE Program should be directed to the M/WBE Office at (252) 329-4462.
10. **FEDERAL LAW:** Federal law (Rehabilitation Act and ADA) prohibits handicapped discrimination by all governmental units. By submitting a proposal, the vendor is attesting to its policy of nondiscrimination regarding the handicapped.
11. **TAXES:** Sales taxes may be listed on the proposal, but as a separate item. No charge will be allowed for Federal Excise and Transportation Tax from which the City is exempt.
12. **WITHDRAWAL OF PROPOSALS:** No bid/proposal may be changed or withdrawn after the stated time and date for submittal. Bids/proposals submitted shall be binding for ninety (90) days after the date of submittal.



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13. **SERVICES PERFORMED:** All services rendered under this agreement will be performed at the Bank's own risk, and the Bank expressly agrees to indemnify and hold harmless The City of Greenville, its officers, agents, and employees from any and all liability, loss or damage that they may suffer as a result of claims, demands, actions, damages, or injuries of any kind or nature whatsoever by or to any and all persons or property.
14. **INDEPENDENT CONTRACTOR:** It is mutually understood and agreed the Bank is an independent contractor and not an agent of the City of Greenville, and as such, the Bank, his or her agents, and employees shall not be entitled to any City employment benefits, such as but not limited to vacation, sick leave, insurance, worker's compensation, pension or retirement benefits.
15. **VERBAL AGREEMENT:** The City will not be bound by any verbal agreements.
16. **INSURANCE REQUIREMENTS:** Contractor shall maintain the following at its own expense:
  - a) Commercial General Liability Insurance in an amount not less than \$1,000,000 per occurrence for bodily injury or property damage; City of Greenville, 200 W. Fifth St. Greenville, NC 27834 shall be named as additional insured.
  - b) Professional Liability insurance in an amount not less than \$1,000,000 per occurrence if providing professional services;
  - c) Workers Compensation Insurance as required by the General Statutes of the State of North Carolina and Employer's Liability Insurance not less than \$500,000 each accident for bodily injury by accident, \$500,000 each employee for bodily injury by disease, and \$500,000 policy limit;
  - d) Commercial Automobile Insurance applicable to bodily injury and property damage, covering all owned, non-owned, and hired vehicles, in an amount not less than \$1,000,000 per occurrence as applicable.

Certificates of Insurance shall be furnished prior to the commencement of Services.

17. **IRAN DIVESTMENT ACT:** Vendor certifies that:
  - a) It is not identified on the Final Divestment List or any other list of prohibited investments created by the NC State Treasurer pursuant to N.C.G.S. 143-6A-4;

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- b) It will not take any actions causing it to appear on any such list during the terms of this contract, and
- c) It will not utilize any subcontractor to provide goods and services hereunder that is identified on any list.

**VII. SERVICE REQUIREMENTS**

**1. General**

- a) The Bank will handle the City's demand deposit accounts, securing all funds by deposit insurance, surety bonds or investment securities as prescribed by the Local Government Commission (G.S. 159-31 {b}).
- b) The Bank will maintain all City funds in interest-bearing accounts, transferring funds to demand deposit accounts only as checks clear.
- c) The Bank must be insured by the Federal Deposit Insurance Corporation (FDIC).
- d) The Bank must have access to the Federal Reserve Wire System.
- e) A full service branch of the Bank must be located in Greenville, NC.
- f) The Bank should outline any additional services to be made available to the City. Innovative ideas are encouraged.

**2. The City**

- a) Zero balance accounts will be used or the Bank will suggest an acceptable alternative.
- b) Anticipated accounts:
  - 1. Master Account (interest bearing)
  - 2. Payroll Account
  - 3. Credit Card Settlement Account (if applicable)
  - 4. Flexible Spending Benefits Account (interest bearing)
  - 5. Internal Investment Account (interest bearing)
  - 6. Returns Account (interest bearing)
  - 7. Operational accounts for Sheppard Memorial Library

**3. The Bank**

- a) Electronic/On-line Bank reconciliation services required:
  - 1. Provide a file download to the City and
  - 2. Include a Positive Pay proposal

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- b) The City requires the Bank to provide an on-line system which would allow the City to access the City's bank accounts. The City requires that this system be available through internet access.
- c) Remote Deposit Capture - Please describe in detail the Bank's capabilities to provide Remote Deposit Capture within the City's cashiering system (Tyler Cashiering)
- d) The Bank will make transfers upon request between any demand deposit accounts and any interest bearing accounts of the City held by the Bank. Also, the Bank will give the City capability to transmit electronic funds transfers.
- e) Credit Cards:
  - 1. Information:
    - a. Number of Credit Cards
    - b. Monthly dollar limit for individuals
    - c. Type of expenses:
      - i. Travel
      - ii. Operating expenses
  - 2. Estimate / Information:
    - a. Credit maximum limit
    - b. Annual fee
    - c. Type of card (Visa/MasterCard)
- f) On-line administrative system: The bank shall provide details on the cost structure for service charges (including any other charges not identified in this listing):
  - 1. Minimum balance requirements
  - 2. Collateral requirements
  - 3. Annual fees
  - 4. Annual renewal fees
  - 5. Unused commitment fees
  - 6. Bad check fee
  - 7. Line of credit, support for rate
  - 8. Reinvesting credit rate, support for rate
  - 9. Per item charges, if applicable
  - 10. Wire transfer charges
  - 11. ACH service fee
  - 12. Auto invest and borrow fee
  - 13. Stop payment fee

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- g) Provide a quote of Merchant Services
- h) The Bank will furnish, at no cost to the City, deposit slips, endorsement stamps, coin bags, etc.
- i) The Bank will waive all service charges on all City accounts, giving consideration for a minimal compensating balance requirement.
- j) The Bank will provide research assistance on transactions by providing sufficient details within 72 hours of request.
- k) The Bank will provide, at no cost to the City, a safe deposit box.
- l) The Bank will process stop payments via telephone or on-line and shall extend for one year at no charge. Verbal stop payments from authorized City employees will be accepted and processed on the same day; however, some will be in writing by the end of the business day.
- m) All returned checks for insufficient funds shall be presented twice before debiting the City's account.
- n) The Bank is invited to describe any additional services or alternative structure which may benefit the City. Please explain these services in an attachment to the proposal.
- o) The Bank will provide safekeeping services related to the City's investment activities. This service will be provided by an agency separate from the Bank's corporate structure (trust department or third party agent).
- p) The Bank will be required to provide a no-cost account for any employees on direct deposit who need an account for deposit of the employee's payroll check. Please provide details as to how you would accomplish this.

**VIII. DESCRIPTION OF SYSTEM**

**1. The City**

- a) General account:
  - 1. All disbursements, except as otherwise noted.
  - 2. Average of 700 checks issued monthly totaling \$4,500,000.  
Collateral requirements
  - 3. Pays vendors by Electronic Funds Transfer, in-house checks and outsourcing.
  - 4. Average of 25,000 deposited items annually, with 1,000 physical deposits annually.

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- b) Payroll account:
  - 1. Pays all City employees.
  - 2. City maintains bi-weekly payroll cycle with approximately 950 electronic direct deposits. A gross biweekly payroll of approximately \$1.8 million.
- c) Return Check account:
  - 1. Handles all checks deposited in General Account that are returned unpaid.
  - 2. Account carries a balance of approximately \$3,000.
  - 3. Account is primarily to allow for the collection of checks without upsetting the balance of the General Account. After collection, these funds are re-deposited in the account.
  - 4. An average of 15 transactions (returned checks and deposits) are made each month.
- d) Investment account:
  - 1. Maintains a \$0.00 balance
  - 2. Account is used only for investing via wire transfers/ACH transactions.
  - 3. Approximately 100 transactions are made annually.
- e) Flexible Spending Program:
  - 1. Carries an approximate balance of \$100,000
  - 2. Has daily transactions.
- f) Sheppard Memorial Library:
  - 1. Carries an approximate balance of \$350,000.
  - 2. Approximately 53 checks are issued annually.
  - 3. Account pays vendors by Electronic Funds Transfer and in-house checks.

**IX. OPERATION OF THE SYSTEM**

- 1. Daily deposits made to the General Account represent the largest volume deposit of the City as measured by dollars.
- 2. Periodic wire deposits and disbursements occur primarily as a result of the purchase and maturity of various investments. This account will be an interest bearing account.
- 3. The City currently has a partnership with Comdata. Comdata is a third party through which the City outsources various payment methods including virtual card, EFT, and printed checks. This requires allowing Comdata to upload data

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files on the City's behalf.

4. The Greenville Aquatics and Fitness Center (GAFC) completes customer forms that include the customer's name, dollar amount to be drafted, bank name and bank account number. The customer signs the form. At this time, GAFC obtains either a check that has been voided or a deposit slip from the customer and attaches it to the back of the automatic bank drafting form. After the Bank makes the drafts, a report of whom, what amount, etc. is sent, by the bank, to the GAFC.
5. Our computer network systems use magnetic tapes for storage of backup data. Over the next five years, we see the need to store over 300 magnetic tapes in a fireproof, secure environment other than City Hall. Our requirements would be as follows:
  - a) The Bank needs to provide for storage of magnetic tape media equivalent to a fireproof cabinet of the following dimensions: 4' wide X 2' deep X 7' high. If the Bank cannot provide the required cabinet, then it will need to provide adequate space for storage of a cabinet of these dimensions that the City of Greenville can use.
  - b) Daily access by our personnel.
  - c) One-hour response to emergency situations on weekends, holidays, and after normal banking hours.
  - d) The storage area should be free of any equipment or apparatus with a magnetic field that could damage data stored on the magnetic tapes.
  - e) No other company or organization will have access to the City's magnetic tapes.
  - f) The City currently maintains a collective float amount in order to be exempt from bank service charges. If this service is offered, the City would like to discuss the terms with the banking representatives submitting the proposal.

**X. NEW ACCOUNTS AND SERVICES**

1. If the City develops a need for additional accounts during the life of the depository agreement, those new accounts will be provided with the same conditions that apply to existing accounts at the time. If the Federal Reserve, the Depository Institutions' Deregulation Committee or other regulatory bodies provide for the establishment of new accounts or other regulations, which are favorable to the City, the depository agent is expected to provide those new services.

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2. Should the City of Greenville desire additional services not described herein, the City would be willing to discuss adjustment to the compensating balance required in the non-interest bearing account. Conversely, should the City desire to take on certain responsibilities now assumed by the financial institution, we would expect a corresponding adjustment to the compensating balance required in the non-interest bearing account.
3. The City of Greenville would also welcome any professional services, which the depository agent may be willing to render in the areas of cash management and investment. The City of Greenville is always eager to maximize its investment return and become more efficient in its cash management practices.
4. The City favors the capability for customers to pay for services using credit and debit cards for same day cash collection. We encourage banks to include in the proposal the conditions and explanations of how the Bank would provide this service. The types of payments will include utility payments, recreation services, construction permits, and licensing fees.
5. The City of Greenville is considering establishing a lock box program for certain types of payments. Please include in the proposal the conditions and an explanation of how the Bank would provide this service.

**XI. WIRE TRANSFER SERVICES**

1. The City of Greenville desires the ability to perform the following functions by Internet or by phone access:
  - a) Wire funds
  - b) Making a wire transfer between funds
  - c) Making a wire transfer to other financial institutions
2. Inquiring into all checking accounts

**XII. SELECTION PROCESS**

The Selection Committee will evaluate all proposals, elect banks for interview, and prepare a written recommendation to the City Manager.

The selection process will be based on the responses to the RFP, and each section will be evaluated separately; however, efficient and cost effective integration of these services including software installation, data transmission file setup and other initial one-time implementation fees will also be considered. Each item listed in section

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XIII will be evaluated and will be an integral part of selecting the optimal banking solutions for the City.

**XIII. EVALUATION**

Each of the items listed below will be evaluated on a scale from 1-5 with five being the highest. The total ranking of these items will be considered with other information contained in the responses received as support for selecting the firm that best meets the needs of the City.

1. Day research and problem resolution
2. Interest bearing accounts
3. Access to Federal Wire System/Acceptance of wire requests
4. ACH for Vendor/Employee Payments
5. Demonstrated capacity to handle transaction and monetary volume experience
6. Compliance with NC General Statutes 159-31 (Investments of Idle Funds)
7. Corporate Visa/MasterCard accounts
8. Courier services
9. Electronic Banking Daily Activity and account status
10. Fax/web/telephone intra bank transfers
11. Financial strength
12. Fraud prevention
13. Items drawn on local institutions next day
14. Monthly bank statements
15. Monthly detailed account analysis
16. Monthly list of paid checks in a downloading format (5<sup>th</sup> day of month)
17. Rates of return on Cash Balances
18. Safe deposit box
19. Relationship/account servicing: Designate an employee of the Bank who will act as the Bank's representative to the City's Financial Services Department. Provide designee's name and relationship to overall organizational hierarchy.



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20. Lockbox services
21. Same day deposit for wires and ACH
22. Stop payment requests via telephone/web
23. Timeliness of monthly reports
24. Secured storage space cabinetry
25. Furnish to the City at no charge, night depository services, including night depository bags, keys, and other related items. Night depository services are utilized by the Recreation & Parks Department with an average of 30 monthly deposits.
26. Bank at Work program for employees.
27. Capability to receive and deposit Transit receipts to the City of Greenville General Account. These deposits will consist of coins, which have been counted and bagged by denomination. They will not have been rolled. Coin collections from this source total approximately \$5,000 monthly, generally in the percentage of 69% quarters, 6% nickels, 22% dimes, and 3% pennies. Monies shall be delivered daily with the regular City deposits to the General Account. This will require that the Bank furnish to the City, bag seals, bag tags, coin envelopes, and deposit bags at the rate of four per working day.
28. Make a full reconciliation of the accounts each month and include direct deposits to the accounts. Also, supply the City with a diskette or other City-approved media of all items paid for each Bank account in Munis' (financial system) format.
29. Deliver returned checks to the City within twenty-four (24) hours with charge back to the account designated by the City.
30. Accept investment checks or wires and process them in the normal course of business, and the investment maturity shall be redeposited and accepted by the Bank in the normal business day.
31. Comprehensive financial statements of the parent organization for the most recent year.
32. On-line Payables – Outsource printing of Accounts Payable checks.
33. Procurement Card capabilities that will integrate all transactions with the City's accounting software.
34. Client references (3) for whom you provide comparable services to branches of local government.
35. Community Involvement by Bank. – Community Reinvestment Act Evaluation