

OWENS VALLEY CAREER DEVELOPMENT CENTER

*TUNIWA NOBI FAMILY LITERACY, FAMILY LITERACY, NUMMA YADOHA LANGUAGE PROGRAM,
TRIBAL TANF, CAREER EDUCATION, KERN INDIAN EDUCATION CENTER
2574 DIAZ LANE. (93514) - P.O. BOX 847 - BISHOP, CA 93515 - (760) 873-5107*

Request for Proposals 11-12-86

DATE: April 9, 2012

PROJECT TITLE: OVCDL Business/Governmental Banking Services

PROPOSAL DUE DATE: Proposals must be received by 5 p.m. on May 18, 2012. This RFP will remain open if sufficient qualified bids are not received by May 18, 2012.

SUBJECT/PURPOSE OF MEMO: Owens Valley Career Development Center is a Tribal Consortium located in California and organized under the Indian Self Determination Act. OVCDL receives and administers several Federal and State Grants, including Career Education Grants, Indian Education Grants and Tribal TANF Grants for the benefit of Tribes and communities in Inyo, Kern, Tulare, Kings and Fresno Counties. **OVCDL is soliciting proposals from responsible qualified banks to provide complete depository and cash management banking services to OVCDL. This project will be funded entirely with Government Grant funds.**

OVCDL may extend any agreement awarded at its sole discretion and in compliance with Federal Government purchasing requirements for up to seven (7) years.

All OVCDL Request for Proposals are subject to Section 7(b) of the Indian Self Determination & Education Act (25 USC 450e(b)) which provides to the greatest extent feasible, preference and opportunities be given to American Indians and American Indian owned business enterprises and OMB Circular A-102 (45 C.F.R Part 92.36(e)) requiring OVCDL to take all necessary affirmative steps to assure minority firms, women's business enterprises and labor surplus area firms are used when possible. For Indian Preference to be applied to American Indian owned and controlled businesses, proof of American Indian business ownership with more than 50% control must be submitted with the proposal.

ACTION REQUIRED: You are invited to review and respond to the Request for Proposals ("RFP"): For questions on this Request For Proposals please contact OVCDL:

PROPOSAL:

Proposals should be sent to:
**Owens Valley Career Development Center
Purchasing/Contracts Administrator
P.O. Box 847 (93515)
2574 Diaz Lane (93514)
Bishop, CA
Telephone: (760) 873-5107 ext 275
FAX (760) 873-3231
Email: contracts@ovcdc.com**

CONTACT FOR FURTHER INFORMATION:

**Purchasing/Contracts Administrator
Telephone: 760-873-5107 Ext. 275**

**FAX: 760-873-3231
E-MAIL: contracts@ovcdc.com**

I. DESCRIPTION/SPECIFICATIONS

A. STATEMENT OF WORK

1) Description of Organization and Project

The Owens Valley Career Development Center (OVCDC) was founded in 1977 by the Owens Valley Board of Trustees, a Tribal Government Board comprised of members of the Big Pine, Bishop and Lone Pine Tribes, in response to demonstrated adult basic education and vocational training needs of Tribal members. OVCDC provides educational and economic opportunities to the Indian population and to all members of the communities in Inyo, Kern, Tulare, Kings and Fresno Counties to enhance lives by offering individuals and families opportunities for self-sufficiency through education, training and encouragement. OVCDC receives its funding through grants from various Federal and State funding agencies.

The Owens Valley Career Development Center (OVCDC) is seeking proposals from qualified public depositories (a state or national bank) located in this state for its bank accounts and related depository and cash management services in accordance with this Request for Proposal (RFP).

Given the ongoing changes in the banking industry and evolving technologies, OVCDC has determined that a review of the services offered by qualifying institutions is appropriate. OVCDC is seeking a financial institution that provides overall value by creating efficiencies, taking advantage of new technologies, and provides competitive pricing. It is OVCDC's intent to maintain all banking services with one financial institution to maximize cash flow and minimize administrative costs. As such, banking service proposals must include services for the entire scope of the relationship outlined. OVCDC is NOT soliciting proposals for treasury related investments, custody or safekeeping services at this time.

Bank Accounts

General Account – The general account is the OVCDC's only demand deposit account. The general account is used for all cash receipts and disbursements, including payroll.

QUALIFYING REQUIREMENTS – GOVERNMENTAL BANKING SERVICES

A. Qualified Depository/Member of FDIC

Any bank submitting a proposal must be a qualified public "depository," and must perform its obligation under this proposal in compliance with all applicable federal and state laws and regulations, statutes, and policies. In

addition, the bank must be a FDIC Insured Bank and be in good standing. This would include, but is not limited to, **the ability to collateralize all collected balances**, in excess of balances insured by the FDIC.

B. Federal Reserve Member

OVCDC prefers a bank that is a member of the Federal Reserve System. Banks that are not members of the system shall identify their correspondent member bank.

OVCDC is seeking to enter into a contract with a bank that has demonstrated its ability to provide the following services:

- Demand Deposit Accounts
- ACH, Wire, and Other Transfers
- Deposit Activity
- Account Reconciliation/Positive Pay/Reverse Positive Pay
- Direct Deposit of Payroll and Accounts Payable
- Payroll Tax Processing
- Balance & Detail Reporting
- Corporate Credit Cards
- Web Access including Electronic Statements, Electronic Stop Payments & On Demand Images
- EBT (Electronic Benefits Transfer) or comparable capabilities

2) Requirements

The contractor will furnish all qualified personnel, facilities, equipment, and supplies to perform the project unless otherwise negotiated and agreed to by OVCDC.

3) Reports Required

- a) If required by Agreement only.
- b) The reports will be submitted to OVCDC at the following address:

OVCDC
Attn: Purchasing/Contracts Administrator
P.O. Box 847 (93515)
2574 Diaz Lane
Bishop, CA 93514

4) Entrance and Exit Conferences:

If required by Agreement, entrance and exit conferences will be held with OVCDC and must be coordinated with the OVCDC Purchasing/Contracts Administrator or Agreement designee. Written notice will be given to the OVCDC to assure availability of appropriate staff for each of these meetings.

II. PROPOSAL PREPARATION INSTRUCTIONS AND INFORMATION REQUIRED IN YOUR PROPOSAL

In order to facilitate the evaluation of proposals and allow the best comparisons each proposal must include the following information presented in the order and format shown below:

A. SECTION I – PROPOSAL FORMAT (ALL COMPONENTS AND INFORMATION ARE REQUIRED)

- 1) Title Page: Please state Request For Proposal (RFP) subject and RFP Number in your proposal. Please state your name and/or the business name including address, telephone number, fax number, name of contact person and name of person with authority to sign Agreements and applicable email addresses. Please place the date on your proposal. OV CDC will not be responsible for any change in this information unless notification in writing is received.
- 2) Cover Letter: Please provide a one or two page letter stating your understanding of the work to be done and making a positive commitment to perform the work within the time period required.
- 3) Profile: Please include location of office(s) and if applicable, number of partners, managers, supervisors, seniors, and other staff. If applicable, identify all subcontractors necessary to conduct the project. Describe the range of activities performed by you or your business/firm, including capability to fulfill the specifics of the project (ie. staff, equipment, workload etc.). Upon request, provide financial information which may include financial statements, audits and other information sufficient for OV CDC to determine the stability of your business. For agreements exceeding \$25,000.00 an employer ID or SSN must be provided for purposes of vendor clearance on the Excluded Parties List System.
- 4) Approach: Please provide a clear description of the approach and method to be used for implementing the statement of work.
 - a) Organization and Management: Please state tasks and work to be performed and identify the person or the project team that will complete the tasks and work identified. Subcontractors must be included if any will be used on the project and the tasks or work to be performed by the subcontractors must be stated.
- 5) Specialized or Specific Qualifications and Experience: State professional and company experience which is relevant to the proposed project, i.e. experience working with OV CDC or other Government agencies and especially with other American Indian Tribal Governments or Tribal Organizations.
- 6) Additional Data: Since the proceeding sections are to contain data and/or information that is specifically requested, this section is for any additional information considered essential or important to the project. If there is no additional information to present, please state "None".

B. Section II Bank Profile: Please respond to all of the following and index your proposal accordingly:

Tab 1 - Bank Overview - General overview of bank, customer service philosophy, and identification of the primary office or branch that the OVCDC will be assigned to and where the OVCDC will conduct its banking business. Please discuss abilities to provide service in Bishop, California (OVCDC's main business office location).

A. *Experience/Capabilities/Qualifications* – Describe the bank's direct experience in servicing public sector clients and what sets the bank's government banking unit apart from others. Please include: the number of public agency clients, the dollar amount of public funds on deposit, and the bank's knowledge of and adherence to Federal Banking laws, the California Government Code and other applicable laws.

B. *Credit Quality* – Provide ratings for the bank and/or bank holding company from Standard & Poor's and Moody's. If the Proposer is not rated by these rating organizations, provide other evidence of the institution's credit quality.

C. Provide the Tier 1 Ratio, Tangible Common Equity Ratio, and Non-performing Assets/ (Total loans + OREO [Other Real Estate Obligations]) based on the most recent quarterly financial statement and on the most recent two (2) audited annual financial statements.

D. Please provide the risk-based capital classification (Well Capitalized, Adequately Capitalized, Under Capitalized, and Significantly Undercapitalized).

E. Please provide the total market capitalization (stock price multiplied by shares outstanding) as of December 31, 2009, 2010 and 2011.

F. Please disclose all significant mergers or acquisitions in the last three (3) years.

G. Provide the bank's Community Reinvestment Act (CRA) rating.

H. Please disclose any regulatory actions pending by either a state or federal banking agency.

I. *Relationship Management/Key Personnel* – Identify the size and

OWENS VALLEY CAREER DEVELOPMENT CENTER

scope of your public banking unit. Please identify the bank officer(s), (OVCDC prefers one designated bank officer) who would be responsible for the OVCDC's accounts, what each person's role and responsibilities will be, and the relevant credentials and experience of each person on the relationship management team. Please include a statement in the proposal to the effect that "the key personnel assigned to this project as described in this proposal will not be removed from the project without prior approval of the Owens Valley Career Development Center."

Tab 2 - References: Please provide three (3) references that are of similar size and scope of service utilization as OVCDC, preferably other Tribal and/or public agencies. Include the following information for each reference that you provided general banking services:

- Contact Name and Title
- Name of Customer
- Address
- Telephone Number
- E-mail Address
- Number of Years as Customer

List and explain any situation(s) during the last 3 years in which the bank has been discharged for cause while providing general banking services.

How many governmental clients in the State of California have terminated general banking services from your banking institution in the last 3 years?

Tab 3 - Bank Compensation: OVCDC compensates for bank services primarily with compensating balances and is charged for any account analysis deficiencies. Please respond to all of the following:

- A. What is the bank's Earnings Credit Rate (ECR) based on, and how is it calculated?
- B. List the bank's actual ECR for the past twelve months.
- C. Please explain, in detail, how and when the FDIC assessment is computed and charged and if the bank will waive the FDIC assessment fees.
- D. What account analysis settlement period will be offered? Monthly, quarterly, or semi-annually? In what method is payment expected, should there be an account analysis deficiency?
- E. Please detail exactly which types of items and services can be

applied against the account analysis.

- F. Are detailed monthly analysis statements available for each individual account (OVCDC currently has only one general account)? Can the bank provide a consolidated statement showing charges for all account services?
- G. Are account analysis reports available on-line? If so, how soon is it available?
- H. What procedure is used to make any adjustments to Account Analysis statements and how long does it take for adjustments to take effect?

Tab 4 – Demand Deposit Account Services: Please respond to all of the following:

- A. Does the bank offer Electronic Bank Statements whereby OVCDC can receive its bank statement in an electronic file in a desired custom format?
- B. How many days after month-end would OVCDC receive its bank statements?

Tab 5 – ACH, Wire and Other Transfers: OVCDC currently initiates electronic payments and wires using an on-line function that is part of its electronic banking service. Please describe transfers of funds to/from a general account to/from custodial and health reimbursement accounts. Please respond to all of the following:

- A. Please describe the bank's on-line ACH, wire and other transfer service capabilities and what specifically is recommended for OVCDC's use and consideration.
- B. Are same-day payments possible? Please include deadlines for same and next day payments.
- C. What is the process for initiating Federal wire transfers? Please include deadlines.
- D. How are authorization levels established for fund transfers?

Tab 6 - Deposit Activity: OVCDC currently utilizes physical deposits into its general account at the local branch. In addition, OVCDC receives approximately **four (4) monthly** wire deposits. Please respond to all of the following:

OWENS VALLEY CAREER DEVELOPMENT CENTER

- A. Please identify your branch locations closest to OVCDC's administration building located at 2574 Diaz Lane, Bishop, CA 93514.
- B. Do you have remote deposit capability?
- C. How do you determine and calculate availability of deposited items? Do you calculate availability by item or formula?
- D. Please describe the bank's returned item handling and notification procedures. Is an Automatic re-clearing option available? If so, how many times?

Tab 7 - Account Reconciliation: OVCDC currently issues approximately 1500-1600 accounts payable, checks monthly. It is OVCDC's desire to utilize full account reconciliation on-line reporting, including Positive Pay and Reverse Positive Pay, for checks issued. Please respond to all of the following:

- A. Does the bank offer full account reconciliation and positive pay and reverse positive pay with data transmission capabilities? If so, please describe the services.
- B. Describe the bank's stop payment service and features. Can stop payments be entered on-line? How long is a stop payment effective?
- C. Will the bank guarantee payment of all items even if it results in the account being overdrawn temporarily for the day?
- D. Does the bank offer an imaging service for cleared disbursement checks? If so, please describe the service and the length of time the cleared checks are available for viewing.
- E. If imaging service is not available, are other services available for processing the images of disbursement checks. Please describe the process associated with the service.

Tab 8 - Direct Deposit of Payroll: Direct deposit of payroll is currently in place, with all the OVCDC's employees participating. The payroll files are transmitted electronically for paydays that occur weekly. Please respond to all of the following:

- A. What are the different ACH file transmission options available?
- B. OVCDC currently uploads the payroll transmission file from its financial management system. Does the bank have the capability to automatically interface with business financial management

systems?

- C. Please describe the bank's direct deposit service in detail.
- D. What are the transmission deadlines for direct deposit ACH files? When (day and time) does the bank need the file from OV CDC, and when specifically are funds debited from OV CDC's account?
- E. When are the funds credited to the employees accounts?
- F. Please detail the bank's back-up plans for data transmissions. OV CDC requires immediate notification of any changes or problems and the ability to re-send a file or to delete a file.
- G. Will we have the ability to verify the receipt of our transmission?

Tab 9 - Payroll Tax Processing: Please describe the bank's payroll tax withholding services. OV CDC requires the ability to report and pay state and federal tax withholdings either by telephone or electronically.

Tab 10 - Balance & Detail Reporting: OV CDC desires the ability to access daily balance, float and detail reporting information (prior day details on debits and credits) electronically through its on-line banking service. Please respond to all of the following.

- A. Please describe the bank's on-line information reporting system.
- B. Can reports be custom-tailored for the end-user?
- C. Can OV CDC obtain current day (intra day) information?
- D. What are the computer hardware and software specifications for the bank's on-line system?
- E. What is the bank's contingency plan for providing this information in the event of unexpected bank system problems or natural disasters?

Tab 11 – Corporate Credit Cards: OV CDC may consider transferring its Corporate American Express Cards with its limit of \$50,000.00 and/or Bank of America individual Visa credit cards which are currently issued to 12 employees, with limits ranging from \$1,500 to \$12,000 (total \$80,000.00 limit for all cards). Please respond to all of the following.

- A. Can the bank provide OV CDC with corporate credit cards? If so, what is the annual fee per card?
- B. Does the bank provide consolidated monthly billing for all corporate cardholder accounts? If so, please describe.

- C. Is the monthly billing information available on-line? Is detailed billing information available on-line?
- D. Can the monthly charge be directly debited from OVCDC's account? If so, how many days between the statement cut-off date and the due date?
- E. Do you offer P-Cards? Describe your P-Card program.

Tab 12 – Web Access

- A. Does your bank offer Web Access? If yes, please describe services in detail.
- B. Please state the number of users that can be allowed to access the system.
- C. Please describe available permission restrictions.

Tab 13 – EBT (*Electronic Benefits Transfer*) or comparable capabilities

- A. Does your bank offer EBT card services? If yes, please describe EBT services in detail.
- B. Please describe capabilities of the system to control use of vendors.
- C. Please describe the reporting capabilities of your EBT card services system.

Tab 14 Misc. Questions: Please respond to all of the following.

- A. Does the bank provide a toll-free number for Customer Service? Will the bank assign one or more Customer Representatives whom OVCDC can contact personally to discuss any issues relating to OVCDC's accounts and/or services?
- B. The bank will be required to provide certain transaction confirmations and respond to requests for data as needed from OVCDC's auditors. Will the bank be able to comply with such requests?
- C. Please list your hours of operation and all holidays on which the bank is not open for business.
- D. Describe in detail how the bank handles problem resolution, customer service, day-to-day contact, and ongoing maintenance for governmental clients. Please be specific about **exactly** whom OVCDC will be calling and working with for the above described

situations and for implementation of new services. Also describe the bank's organizational structure as it relates to governmental clients and any other information that will be helpful in understanding the bank's internal relationships.

- E. Please describe your security controls for employee access to online and phone services?

Tab 15 - Implementation Plan and Costs: OV CDC requires a smooth and low-cost transition to a new bank or enhanced service with its existing bank. Please respond to all of the following.

- A. Please describe in detail, the bank's plan to implement the proposed services and to ensure a smooth, error-free conversion.
- B. Please detail *all* costs and the responsible party (bank or OV CDC) associated with the conversion to all of the new services.
- C. What size conversion allowance will the bank provide to OV CDC? Please state a specific dollar amount or identify those supplies, products, and/or services included.
- D. Will the bank provide on-site training for OV CDC personnel for all of the services selected? Typically, how are the training sessions structured?

Tab 16 - Service Enhancements: Based on the information provided in the RFP and your bank's knowledge of the public sector, please describe any services or technological enhancements, not previously mentioned, that should be considered for further improving OV CDC's bank accounts and related depository and cash management services.

Tab 17 – Cost Proposals/Banking Services Fee Schedule: Included as "Attachment A" is the Bank Services Fee Schedule, which includes an estimate of OV CDC's monthly transactions and is being provided for pricing purposes. Fees related to all services described in the proposal must be listed on this form – even if the service is not shown on the form. Also, include any one-time set-up charges, equipment costs, research fees, and all other fees that will be charged. Include any incentives or price breaks based on volume, timeliness of payment, or rebates. Please state the period of validity for the Banking Services Fee schedule.

Tab 18 – Please include: *Sample Account Analysis Statement and User's Guide*

Tab 19 – Please Include: *Sample Account Reconciliation Reports, Account Statements, Sample Prior Day and Intra Day Statement Reports, and Positive Pay Reports*

Tab 20 – Please include: *Sample Banking Services Contract, Sample Funds Transfer Agreement, Sample Consolidated/Parent Billing Statement for Corporate Credit Card and any other relevant sample.*

Tab 21 – Please Include: the latest *Annual Report and most recent quarterly bank call report filed with the FDIC.*

III. EVALUATION PROCEDURES

A. EVALUATION CRITERIA

Proposals will be evaluated by OV CDC using the following criteria:

- A. The experience, resources, and qualifications of the financial institution and individuals assigned to this account. (Includes the scope of services offered and the degree of automation). (5 points)
- B. Quality & capabilities for specific services (50 Points)
 - 1) Demand Deposit Accounts (5 Points)
 - 2) ACH, Wire, and Other Transfers (5 Points)
 - 3) Deposit Activity (5 Points)
 - 4) Account Reconciliation/Positive Pay/Reverse Positive Pay (5 Points)
 - 5) Direct Deposit of Payroll and Accounts Payable (5 Points)
 - 6) Payroll Tax Processing (5 Points)
 - 7) Balance & Detail Reporting (5 Points)
 - 8) Corporate Credit Cards (5 Points)
 - 9) Web Access including Electronic Statements, Electronic Stop Payments & On Demand Images (5 Points)
 - 10) EBT (Electronic Benefits Transfer) or comparable capabilities (5 Points)
- C. Customer service capabilities. (10 Points)
- D. Financial strength. (10 Points)
- E. Quality and scope of conversion plan. (5 Points)
- F. Compliance with the requirements of this RFP and quality of proposals. (Includes understanding the needs and operational requirements of OV CDC). (5 Points)
- G. Proposed fees and compensation. (Although fees and compensation will be an important factor in the evaluation of proposals, OV CDC is not required to choose the lowest bidder). (10 Points)
- H. Experience working with a Tribe or Tribal Organization, systems, governmental accounting and in multi-cultural environments. (5 points)
- I. Indian and other Preference (Bids no more than 10% higher than the lowest bid or 10 additional points or 10 points for statement regarding training and employment of Indians)

IV. INDIAN AND OTHER FEDERAL PREFERENCE APPLICABLE

All OV CDC Request for Proposals are subject to Section 7(b) of the Indian Self Determination & Education Act (25 USC 450e(b)) which provides to the greatest extent feasible, preference and opportunities be given to American Indians and American

Indian owned business enterprises and OMB Circular A-102 (45 C.F.R Part 92.36(e)) requiring OVCDL to take all necessary affirmative steps to assure minority firms, women's business enterprises and labor surplus area firms are used when possible. For Indian Preference to be applied to American Indian owned and controlled businesses, proof of American Indian business ownership with more than 50% control must be submitted with the proposal. **For all services provided on reservation applicable Tribal TERO requirements must be met which generally require a payment of a 4% fee and, when practical, use of Indian services.**

LOCAL BUSINESS ENTERPRISE PROGRAM

OVCDL encourages the utilization of businesses within its service area. To promote participation of local business enterprises in the competitive selection process, OVCDL provides incentives to local businesses.

A Local Business Enterprise is defined as follows:

Local Business Enterprise – to be considered as a local business enterprise, a firm must provide evidence the firm is located at a fixed commercial or residential address where administrative, clerical, professional or other productive work is performed relative to its commercial purpose. The firm must be located within the OVCDL's service area for a minimum of one year.

For the contracting of services over \$25,000:

All proposals for services will be evaluated on a 100-point scale. A value of three additional points will be added to the evaluation scores of Local Business Enterprises who bid on professional services contracts. In the event that the proposed services will be evaluated on a price basis only, the bids of local business enterprises will be reduced by 3%. If, after this adjustment, the local business enterprise is determined to be the most competitive bid, the actual contract amount will be the amount originally bid by the local business enterprise.

V. TYPE OF AGREEMENT

A banking services Agreement and collateralization Agreement is anticipated.

VI. PERIOD OF PERFORMANCE

OVCDL anticipates implementation to be completed prior to the end of September 2012 with award of annual Agreement(s). OVCDL may extend any Agreement awarded at its sole discretion and in compliance with Federal purchasing requirements for up to seven (7) additional periods of one year.

VII. TECHNICAL DIRECTION

The Owens Valley Career Development Center's primary contact for this agreement will be the CFO and OVCDL Purchasing/Contracts Administrator or designee.

- 1) OVCDL Purchasing/Contracts Administrator or designee is responsible for guiding the technical aspects of the project and for general monitoring of the work performed. The OVCDL Purchasing/Contracts Administrator or

designee is authorized to fill in details or otherwise to complete the general description of the work set forth herein.

- 2) The OVCDC Purchasing/Contracts Administrator or designee is not authorized to make any commitments to any changes which constitute work not within the general scope of the Agreement, increase in total estimated cost or extension of the Agreement period of performance without the written approval of CFO and OVBT (Board of Trustees).

VIII. KEY PERSONNEL

The personnel specified in the Contractor's proposal are considered to be essential to the work being performed. Prior to changing any of the individuals specified in the proposal, the contractor will notify OVCDC CFO and Purchasing/Contracts Administrator or designee reasonably in advance and submit a justification for the proposed substitutions in sufficient detail (including names, titles and résumés) to permit the evaluation of the impact on the quality of work performed. No change will be made by the Contractor without the prior written consent of the CFO.

IX. PAYMENT

A. PAYMENT AND SUBMISSION OF INVOICES

- 1) Payment for work performed under this Agreement will not exceed the agreed upon amount, unless additional payments are agreed upon in advance and in writing, signed by both parties.
- 2) Payment will be made to the contractor based on progress, work completed, materials consumed and valid expenses incurred. The contractor must submit each invoice in sufficient detail to document the work performed, time spent, materials consumed and expenses incurred with supporting documentation.
- 3) Invoices may not be accepted on more frequent intervals than twice a month and once per month or less often is preferred. Invoices requesting payments will be prepared and submitted.

X. RIGHTS

OVCDC reserves the right to reject any and all proposals, in whole or in part, as well as the right to issue similar RFPs in the future. This RFP is in no way an agreement or obligation and in no way is OVCDC responsible for the cost of preparing the responsive proposal. One electronic copy of a submitted proposal will be retained for official files and may later become a public record. Written or electronic (referred) responses will be accepted. Responses should be sent via email to contracts@ovcdc.com or in a sealed envelope, clearly marked with the RFP number, by registered, certified mail, overnight delivery with proof of delivery service, or by hand delivery to the name and address specified in the cover-letter to this RFP. Delivery to other than the name and address specified in this RFP may render the Bidder's proposal non-responsive.

XI. AGREEMENT PROCESSING

OVCDC will make a reasonable effort to execute an agreement based on this solicitation document within thirty (30) days of selecting a proposal that best suits OVCDC. The Agreement will be signed by the Contractor and returned within ten (10) business days of receipt of the Agreement. The period for execution may be changed by mutual agreement of the parties. Agreements are not effective, and work must not be performed, until the Agreement is signed by a person holding the required authority for both parties and full approval by OVCDC including the OVCDC Human Resources and Finance Departments.

Failure to execute the Agreement within the time frame identified above will be sufficient cause for voiding the award of the Agreement. If a successful person or business submitting a proposal refuses or fails to execute the Agreement, OVCDC may award the Agreement to the next qualified person or business submitting a proposal.

XII. INTERVIEWS

An interview/presentation may be conducted with a person or business submitting a proposal(s) selected as finalists to offer an opportunity for the person or business submitting a proposal(s) to present the proposal and explain or clarify aspects of the proposal. The interview/presentations will be scheduled at the OVCDC offices in Bishop, California unless otherwise agreed.

Attachment A - Banking Services Fee Schedule

Fees related to all services described in the proposal must be listed on this form – even if the service is not shown on the form. Also, include any one-time set-up charges, equipment costs, research fees, and all other fees that will be charged. Include any incentives or price breaks based on volume, timeliness of payment, or rebates.

<i>ITEM</i>	<i>BANK'S DESCRIPTION</i>	<i>PER UNIT COST</i>	<i>EST'D MONTHLY UNIT VOLUME</i>	<i>TOTAL MONTHLY FEE</i>	<i>EST'D TOTAL ANNUAL COST</i>
ACCOUNT ANALYSIS					
ACCOUNT MAINTENANCE					
ACCOUNT MAINTENANCE WEB			2.00		
ACCOUNT RECONCILIATION					
PARTIAL RECON MONTHLY MAINTENANCE			1.00		
REV POSITIVE PAY MONTHLY MAINTENANCE			1.00		
CHECK PAID PARTIAL TRUNCATED			1571.93		
DAILY PAID REPORT			1		
TRANSMISSION OUTPUT PER TX			21.07		
TRANSMISSION OUTPUT PER ITEM			1573.13		
MAIL DELIVERY			1		
WEB REV POS PAY-ACCOUNT BASE			1		
WEB REV POS PAY-EXCEPTIONS			1437		
IOD_ IMAGE (<120 DAYS)			2		
IOD_ IMAGE (181 + DAYS)			1.4		
IOD_DUPLICATE IMAGE			1		
OUTSTANDING ONLY REPORT					
OUTSTANDING CHECK REGISTER- ITEM					
STALE DATE FEATURE – BASE					
POSITIVE PAY MANUAL ISSUE					
POSITIVE PAY IMPORTED ISSUE					
OTHER: PLEASE LIST					

OWENS VALLEY CAREER DEVELOPMENT CENTER

<i>ITEM</i>	<i>BANK'S DESCRIPTION</i>	<i>PER UNIT COST</i>	<i>EST'D MONTHLY UNIT VOLUME</i>	<i>TOTAL MONTHLY FEE</i>	<i>EST'D TOTAL ANNUAL COST</i>
AUTOMATED TELLER MACHINES					
ATM CREDIT-PROPRIETARY			1		
BUSINESS CHECKING					
BRANCH DEPOSIT			2.47		
ELECTRONIC CREDIT			4.79		
PAID CHECK CHARGE			1		
NIGHT DROP DEPOSIT			1.2		
ELECTRONIC DEBIT			34.20		
BANK STATEMENT WEB			1		
BANK STATEMENT MAIL & WEB			1		
FDIC INSURANCE			1433.09		
FICO INSURANCE			1519.53		
PLEDGED COLLATERAL					
OTHER: PLEASE LIST					
CHECK PROCESSING					
ON_US _ ATM			3		
LOCAL CLEARING HOUSE ATM			4		
LOCAL FED DIST 12 ATM			6		
OTHER FED ATM					
UB CHECKS – BRANCH DEPOSIT			3.07		
LOCAL CLR.HSE./BRANCH DEPOSIT			7.73		
LOCAL FED DIST 12-BRANCH DEPOSIT			13.47		
OTHER FED-BRANCH DEPOSIT			15.53		
DEBIT ERROR NOTICE			.5		
ELECTRONIC TAX DEPOSIT					
WEB PAYROLL TAX MONTHLY MAINTENANCE					
WEB PAYROLL TAX PAYMENT					

OWENS VALLEY CAREER DEVELOPMENT CENTER

<i>ITEM</i>	<i>BANK'S DESCRIPTION</i>	<i>PER UNIT COST</i>	<i>EST'D MONTHLY UNIT VOLUME</i>	<i>TOTAL MONTHLY FEE</i>	<i>EST'D TOTAL ANNUAL COST</i>
GENERAL ACH SERVICES					
ACH WEB MONTHLY BASE FEE			1.13		
ACH WEB CREDIT TRANSACTION			1262.20		
ACH WEB RETURNS FAX			1.56		
ACH WEB REJECTS/REV/DEL			1.50		
ACH WEB NOC/FAX			2.75		
ACH WEB BATCH RELEASE			14.87		
WEB ACH ACK. REPORT			14.87		
ELECTRONIC ACCESS ACCOUNT					
ONETIME SET FEE_AAA			7		
MONTHLY SERVICE CHARGE_AAA			297.67		
ELECTRONIC PAYMENT AUTHORIZATION					
EPA MONTHLY MAINTENANCE			1		
EPA TRADING PARTNER SET UP			2.89		
EPA ACTIVITY REPORT			1		
INFORMATION REPORTING					
WEB PRIOR DAY REPORT ACCOUNT			1		
WEB PD BAL/SUM UPDATED			346.73		
WEB PD TRANSACTION UPDATED			1200.07		
OTHER: PLEASE LIST					
DEPOSITED ITEMS RETURNED					
DEPOSITED ITEMS RETURND_CHRGBK			2.25		
OFFICE CASH SERVICES					
DEPOSITED CURRENCY			1074.76		
ATM CASH DEPOSIT			55		

OWENS VALLEY CAREER DEVELOPMENT CENTER

<i>ITEM</i>	<i>BANK'S DESCRIPTION</i>	<i>PER UNIT COST</i>	<i>EST'D MONTHLY UNIT VOLUME</i>	<i>TOTAL MONTHLY FEE</i>	<i>EST'D TOTAL ANNUAL COST</i>
TELESERVICES					
VERIFICATION OF DEPOSIT FEE			1.2		
TEAM STOP PAYMENTS					
WEB ACCT RECON STOP PMT			4.6		
WEB STOP PAYMENT RENEWAL			12.80		
WEB STOP SINGLE INQUIRY			2		
WEB NUMBER STOP ACCOUNTS			1		
PHOTOCOPIES					
CUSTOMER SERVICE ACTIVITIES					
NON_CUSTOMER CASH PAID ON_US			185.27		
DEPOSIT ACTIVITY					
REMOTE DEPOSIT MONTHLY MAINTENANCE					
REMOTE DEPOSIT PER TRANSIT					
REMOTE DEPOSIT PER DEPOSIT					
OUTGOING DOMESTIC WIRE					
OTHER: PLEASE LIST					
CORPORATE CREDIT CARD SERVICES					
ANNUAL FEE – PER CARD					
CURRENT MONTHLY % RATE					
LATE FEE					
OTHER: PLEASE LIST					
ONE TIME COSTS					
PLEASE LIST:					

Please state the length of validity of the fee schedule.