



## REQUEST FOR PROPOSALS FOR COMMERCIAL BANKING SERVICES

RFP NO. **XXXXXX**

RFP Issue Date:

**Date**

Proposal Submittal Due Date:

**Date**

Purchasing Office, San Leandro City Hall,  
835 E. 14th Street, San Leandro, CA 94577

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## REQUEST FOR PROPOSALS FOR BANKING SERVICES

The City of San Leandro desires to solicit qualified proposals for Banking Services for its bank accounts and related depository and cash management services in accordance with this Request for Proposals (RFP). Award resulting from this RFP will be a fixed contract with an initial term of \_\_\_\_\_, through \_\_\_\_\_.

### **I. INTRODUCTION**

San Leandro offers residents the quiet charm and character of a community that has existed for 145 years. A well-established community with a population of 88,329 that has continued to grow since incorporation on March 21, 1872, San Leandro is proud of the many people and cultures that have contributed to its growth and development.

There are many special features San Leandro has to offer, including:

- Diverse economic base including neighborhood coffeehouses and fine restaurants, large food processing centers, regional shopping opportunities, and cutting-edge technology
- Unique “town” atmosphere and strong sense of community pride
- Distinctive neighborhoods with mature street trees and well-manicured gardens, a variety of architectural styles, special events and clusters of neighborhood-serving shops
- Home to approximately 46,900 jobs – from retail and service to high-tech, manufacturing and health service specialties.

### **II. BACKGROUND**

The City of San Leandro currently maintains a primary commercial banking relationship with one depository institution. The City has determined that a review of the services offered by qualifying institutions is appropriate at this time. It is the City’s preference to maintain all commercial banking services with one financial institution to maximize cash flow and minimize administrative costs. The City of San Leandro seeks proposals from Financial Institutions interested in providing banking services for the City. We encourage financial institutions to submit the most comprehensive proposal possible offering the highest quality of service while providing opportunities for improving the current management of cash flow. The City is also interested in various technological advances that could improve banking, cash management, and customer service capabilities.

This RFP does not cover institutional custody services or corporate trust services.

### **III. OBJECTIVES AND QUALIFYING REQUIREMENTS**

The intent of this RFP is to identify a financially secure federal or state institution that can offer the highest quality of service at the lowest overall cost to the City of San Leandro. The City plans to establish a five-year contract commencing Month, 2018, with an option to renew for an additional five years. The City desires fixed pricing for the five-year contract period. Prices in subsequent years shall be negotiated based on satisfactory customer service.



A. Qualified Depository

Any financial institution submitting a proposal must be a qualified public depository, as defined by California General Statutes, and must perform its obligation under this proposal in compliance with all applicable federal and state laws and regulations, statutes and policies.

B. Federal Reserve Member

The bank must be a member of the Federal Reserve System. The bank must be a federally or State of California chartered financial institution and in good standing among other comparable banks.

C. Capitalization

Respondents must be adequately capitalized to accommodate the City's cash and investment management needs. This includes, but is not limited to, a minimum \$10 million daylight overdraft facility, subject to credit review by the bank.

#### IV. SCOPE OF SERVICES

The City of San Leandro is seeking to enter into contract with a bank that has demonstrated its ability in the following areas:

- Bank Profile/Service to Public Agencies (Tabs B and C)
- Demand Deposit Accounts (Tab D)
- Deposit Compensation (Tab E)
- ACH, Wire and Other Transfers (Tab F)
- Deposit Transmittal Process (Tab G)
- Account Reconciliation (Tab H)
- Direct Deposit Relationship-State of California (Tab I)
- Direct Deposit of Payroll and Payroll Taxes (Tabs J and K)
- Overnight Sweep (Tab L)
- Balance & Detail Reporting (Tab M)
- Bankcard Processing (Tab N)
- Electronic Direct Payment Services (Tab O)
- Conversion Plan (Tab P)
- Investment Services (Tab Q)
- Service Enhancements (Tab R)
- Business Continuity Plan (Tab S)
- Banking Services Bid Form (Tab U)
- Standard Bank Fee Schedule for Government/Corporate Clients (Tab V)

#### V. PROPOSAL PROCESS

The City has made every effort to include sufficient information within this RFP for a financial institution to prepare a responsive and comprehensive proposal. In order to achieve an equitable dissemination of information, a pre-proposal conference will be held to allow all interested parties to ask questions for the mutual benefit of all involved. A pre-proposal conference has been scheduled for **date**, commencing at **time**, to be held at the City Hall of San Leandro, Finance Department. All representatives of financial institutions interested in submitting a proposal are encouraged to attend.

**Proposal Submission:** Proposals must be submitted to Julie Jenkins, Purchasing Agent, Finance Department no later than 5:00 p.m. on date. Late submissions or proposals delivered via fax will not be accepted.

Proposals shall consist of narrative materials (Tabs A-Z) and cost proposals (Tabs U and V), vendor qualifications/experience, and references. An original and four copies of the complete narrative and cost proposals are required. The form of the RFP may be found and downloaded at: [City of San Leandro - Current RFPs/RFQs](#)

All financial institutions are encouraged to be creative and innovative in responding to this RFP. Discuss any creative pricing or payment options the bank can provide. Describe alternate approaches to the requested services where feasible or additional services offered or recommended, which may not be specifically requested but of benefit to the City.

**Proposal Format:** A proposing financial institution must follow the instructions for preparing the proposal in the prescribed format. Please answer the questions in section tabs (A through Z) using the number sequence shown. Do not include any extraneous or marketing information.

**No Proposal:** If a service requirement or section of the proposal cannot be met by a proposer, then “No Proposal” should be indicated on the Bid Form (Tab U) and in the relevant tabbed section of the proposal. An alternative equivalent service may be offered.

**Contracted Services:** If a service is provided by a third party, please indicate this clearly on the Bid Form (Tab U).

**Cover Letter:** (One page preferred.) The letter should designate the proposing bank, the address of the bank office where the relationship will be domiciled, the address of the local branch, if different, and be signed by an authorized bank officer. No pricing information should be included in the cover letter.

## **VI. PROPOSAL REQUIREMENTS**

Successful proposals shall include:

**Tab A - Table of Contents:** (One page preferred.) Table of Contents should follow the RFP format.

**Tab B - Bank Services to Public Sector:** (Three page maximum preferred.) Please respond to the following sections:

*Bank Overview* - General overview of bank, governmental client service philosophy, corporate organization including identification of the government services unit, location of corporate, processing center, and branch localities. Also please provide any relevant information regarding a correspondent bank relationship.

*Experience* – Describe the bank’s direct experience in servicing public sector clients. Please include: the number of public agency clients, the dollar amount of public funds on deposit, and bank’s knowledge of and adherence to the California Government Code and other applicable laws. Will the bank be able to comply with transaction confirmations and respond

to other requests for data as needed from the City's auditors?

*Relationship Management* – Identify the size and scope of your public banking unit, bank officers responsible for the City'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 specify the name and title of who will be designated as the bank's relationship manager for the City. Please describe what sets the bank's government banking unit apart from others. Does the bank provide a toll-free number for Customer Service?

*CRA Rating and Other Community Involvement* – Provide the bank's CRA rating and describe in detail, specific projects and community involvement activity in Alameda County. Are donations or *in-kind* contributions made to public agencies? If so, please give examples of recent contributions. What types of incentives will your bank offer City employees to open accounts and have their paychecks direct deposited? What provisions will your bank make for employees to cash their checks if they do not have an account with your bank?

**Tab C - References:** (One page preferred.) Please provide three (3) local government references that are of similar size and scope of service utilization as the City. Include the following information for each reference:

- Contact Name & Title
- Name and Address of Government
- Telephone Number
- Number of Years as Customer and Services Provided

**Tab D - Demand Deposit Accounts:** (Two page maximum preferred.) The City currently uses four (4) accounts. The Payroll Account is Zero Balance Accounts. All accounts have checks issued.

Please describe in detail the ability of the bank to provide the above deposit services for the accounts named below:

1. City of San Leandro-General Account
2. City of San Leandro-Payroll
3. City of San Leandro-Workers' Compensation Account
4. City of San Leandro-Self Insurance Trustee Liability Account

**Tab E - Deposit Compensation:** (Two page maximum preferred.) The City compensates for bank services primarily with compensating balances and is charged for any deficiencies based on monthly account analysis.

1. List the bank's Earnings Credit Rate (ECR), and how it is calculated and applied.
2. List the bank's actual ECR for the past 12 months.
3. Please explain, in detail, how and when the FDIC assessment is computed and charged.

4. Please detail exactly which types of items and services can be applied against the City's account analysis in addition to standard bank services, i.e., merchant bankcard processing, armored car service, bank courier service, etc.
5. Does the City have the option of compensating on fees or balances basis or, a combination of both? Please describe any differences in related costs to the City with either option.
6. What procedure is used to make any adjustments to Account Analysis statements and how long does it take for adjustments to take effect?
7. Please state the negative collected balance charge that the City will pay and, in detail, explain how this charge is computed. Is the rate quoted in this proposal good for the term of the contract? Please provide escalation clauses.

**Tab F – ACH, Wire and Other Transfers:** (One page preferred.)

Please describe the bank's on-line transfer service capability and what specifically is recommended for the City's use and consideration.

1. What is the funding requirement for ACH payments? Are same-day payments possible? Please include deadlines for same and next day payments.
2. What is the process for initiating wire transfers? Please include deadlines.
3. Describe the financial institution's incoming and outgoing electronic money transfer services. Include safeguards and security measures offered by your service.
4. Please provide a description or sample of the bank's funds transfer agreement. How are authorization levels established for transfers?

**Tab G – Deposit Transmittal Process** (Two page maximum preferred.) The City currently utilizes an armored car service at 4 locations: City Hall (5 days), Marina Community Center (2 days), Recreation Office (2 days) and Main Library (1 day).

1. What are the cut-off times for deposits at the bank's Processing Center to ensure same day credit? Where is the Processing Center/Cash Vault located?
2. What are the cut-off times for deposits at the bank's local branch to ensure same day credit? Is there additional charge for after banking hours processing fee?
3. What is the required deposit preparation for checks?
4. Please describe the bank's deposit requirements. How should the coin and currency deposits be prepared? Can checks, currency and coin be included in the same deposit or are split deposits required?
5. Please describe in detail the bank's procedures for handling deposit adjustments. What



documentation on discrepancies does the bank provide?

6. Please describe the bank's returned item handling and notification procedures. Is an automatic re-clearing option available? How long does it take for returned items to be sent to the City? Can the bank provide returned item information to the City department that deposited it, i.e., by identification or location number?
7. What is the bank's procedure for ordering currency? Can currency delivery be coordinated with the scheduled armored car service?

**Tab H - Account Reconciliation:** (Two page maximum preferred.) The City currently issues approximately 10,000 Accounts Payable and 1,300 Payroll checks per year. There are also 13,200 ACH Payroll transactions and 1,600 A/P electronic funds transfers per year. The related accounts utilize full Account Reconciliation on-line reporting from the bank for items paid information.

1. Does the bank offer full Account Reconciliation and Positive Pay with data transmission capabilities? If so, please describe the services and what is recommended for the City's consideration.
2. Describe the bank's web-based services as they pertain to stop payments, copies of paid checks, ACH exceptions, and voided checks.
3. Does the bank offer a CD-ROM imaging service? If so, please describe the service and the costs associated with this service.
4. Describe the account reconciliation services offered by the financial institution.
5. What is the bank's policy regarding Daylight Overdrafts (DODs)? Is there a charge for DODs and if so, how is it calculated? Will the bank guarantee that all items drawn on City accounts be paid regardless of the balance in the funding account? What is the charge for covering these items? Please be comprehensive in your response.

**Tab I - Direct Deposit Relationship:** (One page preferred.) The City transacts State of California Local Agency Investment Fund (LAIF) and receives tax apportionments on a regular basis.

1. Is the bank an approved State of California depository?
2. What is the charge per transfer to LAIF? From LAIF?
3. Please describe method the financial institution processes subvention payments from State of California and LAIF transfers.
4. Does the bank have an office in Sacramento that maintains a direct DDA banking relationship with the State Treasurer's Office and the State Controller's Office?

**Tab J - Direct Deposit of Payroll:** (Two page maximum preferred.) Direct Deposit of Payroll is currently in place with 90% of the City's employees participating. There are 11,900 ACH Payroll



transactions per year. The payroll files are transmitted via web mailbox for the bi-weekly payroll.

1. Please describe the bank's procedure in detail for receiving electronic payroll data.
2. What are the transmission deadlines for Direct Deposit ACH files? When (day and time) does the bank need the file from the City, and when specifically are funds debited from the City's account?
3. Please detail the bank's back-up plans for data transmissions. The City requires immediate notification of any changes or problems and the ability to re-send a file or to delete a file.
4. What screening measures does the bank use to minimize errors on files sent to you i.e., pre-notes, ABA screening, etc.?

**Tab K - Payroll Tax Processing:** (One page preferred.) Please describe services available from the financial institution to accommodate the City's payment and reporting of payroll taxes.

**Tab L - Overnight Sweep:** (One page preferred, plus prospectus.) The City utilizes an automatic, overnight DDA Sweep with all collected funds in excess of a designated balance swept into an investment fund.

1. Describe the overnight sweep account offered by the financial institution including overnight investment options available to maximize the City's potential earnings.
2. Is the bank's Sweep an End-of-Day or Intra-Day Sweep?
3. What Sweep investments or funds are available for public funds clients? Does the fund meet the California Government Code for allowable investments?
4. What is the size of the Sweep fund(s)? Please provide a prospectus and sample financial statements on the fund.
5. What are the costs associated with Sweep (monthly maintenance, set-up charges, fund expenses, transaction fees, etc.)?
6. Provide historical rates on your Sweep fund(s) for the past 12 months.

**Tab M - Balance & Detail Reporting:** (One page plus sample reports.) The City utilizes web-based daily balance and detail reporting information (prior day detail). The City is interested in other web-based systems that may be available.

1. Please describe the bank's on-line information reporting system including cost of web-based reports. The City may request a demonstration of your on-line system.
2. Can reports be custom-tailored for the end-user?
3. Can the City obtain current day (intra day) information? If so, please describe the service.

4. What are the computer hardware and software specifications for the bank's on-line system?
5. Please provide a sample of prior day and intra day reports that would be the best example of the system's capabilities. Include the reports in this section.
6. Can the bank provide credit or deposit information by location or identifier number as part of these reports?
7. What is the bank's contingency plan for providing this information in the event of unexpected bank systems problems or natural disasters?
8. What other on-line or Internet based systems are currently available to customers?

**Tab N – Bankcard Processing:** (Two page maximum preferred.) The City currently processes approximately \$1-2 million bankcard charges annually. The City currently accepts Visa, MasterCard, and Discover credit card payments for various fees and permits at the following locations (using a third party processor):

- City Hall-Finance Department (new)
- Marina Community Center
- Library
- Library Cafe
- Building and Planning Department

1. Please describe the bank's Bankcard and Point-of-Sale processing capabilities.
2. Please quote a discount rate and all other applicable charges for the credit card processing described above.
3. What are the fees associated with debit card transactions? The City is not currently using this service but would like to receive information at this time.
4. When and how will the City receive funds for each day's transactions? Is settlement by ACH or Fed Wire? Are settlement amounts listed separately on the bank statement or will they appear as one lump sum? Will the bank break out settlement amounts by merchant location?
5. Is the bankcard relationship managed by a separate unit of the bank, or by the Account Relationship Manager? Please briefly describe the structure of this area.

**Tab O – Electronic Direct Payment Services:** (Two page maximum preferred.)

1. Please thoroughly describe the bank's electronic bill payment, EFT and ACH services. Does the bank offer both ACH debit and credit programs as part of this service?
2. What hardware, software, and special programming are required for the implementation of an ACH credit program for payments to City vendors?
3. Please detail all costs associated with ACH for a vendor payment program.

4. Please detail all costs associated with your automatic bill payment program.
5. Please detail all costs and processes for auto draft (automatic payment deductions).

**Tab P – Conversion Plan:** (Two page maximum preferred.)

1. Describe the overall plan your financial institution would coordinate to ensure a smooth transition from current provider.
2. Describe the on-site training to the City's staff for the operation and use of the financial institution's services and automated systems for areas of service.
3. Provide a time line schedule and applicable charges for the conversion plan.

**Tab Q – Investment Services:** (Two page maximum preferred.) Describe investment services offered by the financial institution; exclude duplicate description of overnight Sweep Account capabilities in this section.

**Tab R – Service Enhancements.** (One page maximum preferred.) 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 may be considered for further improving the effectiveness of the City's treasury management operations.

**Tab S – Business Continuity Plan:** (One page maximum preferred.) The City requires assurance of ability to provide financial services in the event of a major emergency and during the disaster recovery period.

1. Please describe in detail, the bank's compliance with state and federal regulations pertaining to this area.
2. Please describe testing of core service applications and system that assure information backup, anti-intrusion and other privacy requirements.
3. Describe operational diversification and geographic dispersal of service centers.

**Tab T – Proposer's Insurance Certificates:** Provide a list of insurance carried and amounts covered. Indicate insurance underwriter or if self-insured.

The selected financial institution must within (20) working days of award of contract, provide and maintain in force at all times during the term of the services contemplated, Certificates of Insurance providing coverage as specified herein for Workers' Compensation, Commercial General Liability, Automotive Liability, and Errors and Omissions Liability or Professional Liability in amounts consistent with the services provided and as determined jointly by the City and the Bank. Such policies shall be issued by companies admitted in the State of California.

**Tab U - Banking Services Bid Form-** Please complete per form shown in Appendix. In addition to submitting with proposal responses, this form **must also** be submitted in the Excel format. The file

is available by request from Julie Jenkins, Finance Department, at [juliejenkins@sanleandro.org](mailto:juliejenkins@sanleandro.org). It is to be returned via electronic storage media with the proposal package.

**Tab V** - *Standard Bank Fee Schedule for Government/Corporate Clients*- Please submit with Proposal responses.

**Tab W** - Please submit with Proposal responses:

- 1) *Sample Account Analysis Statement and User's Guide*
- 2) *Sample Account Reconciliation Reports*
- 3) *Account Statements and Positive Pay Report*

**Tab X** - *Relevant Contract, Cash Management Agreements and Statements*- Please submit with Proposal responses.

- 1) *Sample Banking Services Contract*
- 2) *Sample Funds Transfer Agreement*
- 3) *Sample Merchant Services Statement*
- 4) *Samples-Other*

**Tab Y** - *Bank Credit and CRA Ratings*- Please submit with Proposal responses.

**Tab Z** - *Most Current Annual Report*- Please provide an electronic link to your most current annual report with Proposal.

**Cost Proposals:**

Please note that cost proposals are to be provided per **Tabs U and V** as noted above.

**Non-Collusion Affidavit**

The Proposer declares, by signing and submitting a proposal, that the proposal is not made in the interest of, or on behalf of, any undisclosed person, partnership, company, association, organization, or corporation; that the proposal is genuine and not collusive or sham; that the Proposer has not directly or indirectly induced or solicited any other Proposer to put in a false or sham proposal, and has not directly or indirectly colluded, conspired, connived, or agreed with any Proposer or anyone else to put in a sham proposal, or that anyone shall refrain from proposing; that the Proposer has not in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to fix the proposal price of the Proposer or any other Proposer, or to fix any overhead, profit, or cost element of the proposal price, or of that of any other Proposer, or to secure any advantage against the public body awarding the contract of anyone interested in the proposed contract; that all statements contained in the proposal are true; and, further, that the Proposer has not, directly or indirectly, submitted his or her proposal price or any breakdown thereof, or the contents thereof, or divulged information or data relative thereto, or paid, and will not pay, any fee to any corporation, partnership, company association, organization, proposal depository, or to any member or agent thereof to effectuate a collusive or sham proposal.



## VII. SUBMITTAL REQUIREMENTS

Proposers shall submit all items as stated in **Section VI. - PROPOSAL REQUIREMENTS**. Proposer is required to indicate the *Designated Contact* in the proposal package. Include the designated contact individual's name, address, phone number(s) and email address.

One original and **four** copies of the proposals shall be submitted, printed double-sided on recycled-content paper along with an electronic version in Adobe PDF format or similar open source file format. The original proposal must be clearly marked and contain original signatures and must be easily reproducible on a standard copying machine. The proposal shall be signed by an individual(s) authorized to execute legal documents on behalf of the Proposer.

Proposals shall be received by the City of San Leandro Purchasing Office no later than **5:00 p.m. on **date****. Late proposals will not be considered under any circumstance. Mail or deliver proposals to:

### **City of San Leandro**

Julie Jenkins, Purchasing Agent  
Finance Department  
835 E. 14<sup>th</sup> Street  
San Leandro, CA 94577  
(510) 577-3472 Voice

Failure to provide all required submittals in completed form and/or a clearly marked original with original signatures may result in a proposal being found non-responsive and given no consideration. Proposals must be neat, complete, and fully address all information specified in **Section VI**.

For information concerning RFP questions, procedures and regulations (i.e., submission deadline, forms required, etc.) interested parties must contact the City's Purchasing Agent. All questions shall be submitted via email.

### **CITY OF SAN LEANDRO**

Julie Jenkins  
Purchasing Agent  
Email: [juliejenkins@sanleandro.org](mailto:juliejenkins@sanleandro.org)

## VIII. ESTIMATED SCHEDULE

<b>RFP Issue Date</b>	<b>date</b>
<b>Pre-proposal Conference</b>	<b>date</b>
<b>Proposal Submittal Due Date</b>	<b>date</b>
<b>Selection and Notification (Tentative)</b>	<b>date</b>
<b>Award of Contract (Tentative)</b>	<b>date</b>

## **IX. EVALUATION OF PROPOSALS**

Proposals must fully address the evaluation factors, contain complete technical submittals, references and data to verify qualifications and experience and include a statement that the City contract can be executed, listing any exceptions. Proposals without sufficient submittal data to provide a complete evaluation will be considered non-responsive.

All proposals will be reviewed for compliance with specifications including documented capability to perform the prescribed work in a satisfactory manner. Proposals, which appear to be compliant, will be evaluated in accordance with the following weighting:

- Ability to provide efficient and user-friendly web-based products and services(5%)
- Ability to support products and provide training on site(5%)
- Reliability, experience, and quality of customer service(5%)
- Overall cost(45%)
- Experience in providing services to the public sector, as well as dedicated resources and personnel(10%)
- Corporate consistency with City goals and policies, including a commitment to environmental sustainability(15%)
- Community involvement and related Community Reinvestment Act contributions(5%)
- Financial strength and capitalization(10%)

The City reserves the unilateral right to amend this RFP in writing at any time. The City also reserves the right to cancel or reissue the RFP at its sole discretion. Additionally, the City may seek clarification or additional information from Proposers. All Proposers shall verify if any addendum for this project has been issued by the City and shall respond to the final written RFP and any exhibits, attachments and amendments. It is the Proposer's responsibility to ensure that all requirements of contract addendum are included in their submittal. This RFP does not commit the City of San Leandro to sign an agreement, award a contract, or to pay any costs incurred in the preparation of a response to this RFP. All documents, conversations, correspondence, etc. with the City are subject to the laws and regulations that govern the City. All Proposals submitted in response to this RFP become the property of the City and public records, and as such may be subject to public review.

The City reserves the right to reject any or all proposals and the right to waive minor irregularities in any proposals. Waiver of one irregularity does not constitute waiver of any other irregularities.

*Because this proposal is negotiable, all pricing data will remain confidential until after award is made, and there will be no public opening and reading of proposals.*

## Appendix Tab U – Banking Services Bid Form

Please complete all items on this attachment. (1) If your financial institution does not or cannot provide a specific requested service, please indicate “no proposal” and if appropriate recommend an alternate service and include as a specified attachment. (2) If the service is contracted to a third- party, please mark this clearly.

In addition to submitting proposal responses, this form **must also** be submitted in the Excel format. It is to be returned via electronic storage media with the proposal package.

<b>City of San Leandro - Banking Services Bid Form</b> <b>(Mark Item Clearly if "No Proposal" or Contracted to Third Party)</b>					
Account Services	Estimated Monthly Average	Standard Fee per Unit	Average Fee Per Unit	Total Monthly Cost	Total Annual Cost
<b>General Account Services</b>					
FDIC Assessment	600				
Account Maintenance	4				
Zero Balance Account - Master Maintenance	1				
Zero Balance Account - Subsidiary Maintenance	1				
Debit Posted	45				
Credits Posted	93				
<b>Depository Services</b>					
Branch Deposit	2				
Vault Deposit	128				
Vault Deposit - Extended Hours	29				
Vault Currency/Coin Deposited per \$100	770				
Vault Coin Processing Fee					
Vault Coin Deposit - Non Standard Bag	4				
Vault Coin Deposit - Standard Bag					
Checks Deposited	2400				
Returns - Chargebacks	10				
Return Notification	10				
Returns-Reclear	1				
Deposit Correction - Cash	3				
Courier / Armored Car Services	4				
Change Order Vault	15				

**City of San Leandro - Banking Services Bid Form**  
**(Mark Item Clearly if "No Proposal" or Contracted to Third Party)**

<b>Account Services</b>	<b>Estimated Monthly Average</b>	<b>Standard Fee per Unit</b>	<b>Average Fee Per Unit</b>	<b>Total Monthly Cost</b>	<b>Total Annual Cost</b>
<b>Check Disbursement</b>					
Checks Paid - Not Truncated	145				
Checks Paid - Truncated	1025				
Stop Pay Automated <= 12 months	3				
Stop Pay Automated >= 12 months	2				
Stop Pay Manual	1				
NSF Items / Overdrafts					
Image Retrieval					
Photo Copy Request	1				
Online Image Retrieval					
Check Printing/Supplies					
CD ROM Maintenance	1				
CD ROM Per Image					
CD ROM Per Disk					
<b>Disbursement/Reconciliation Services</b>					
Account Reconciliation Monthly Maintenance	4				
Account Reconciliation Monthly Maintenance per item	1021				
Account Reconciliation Transmission Output File	1				
<b>ACH Services</b>					
ACH Monthly Maintenance	5				
Consumer Credits - On Us	234				
Consumer Credits - Off Us	1091				
ACH Debit Received Item	13				
ACH Credit Received Item	10				
ACH Return Item					
ACH Input Transmission	4				
ACH Notification of Change	1				
ACH Optional Reports - Electronic	4				
ACH Standard Reports - Electronic	1				



**City of San Leandro - Banking Services Bid Form**  
**(Mark Item Clearly if "No Proposal" or Contracted to Third Party)**

<b>Account Services</b>	<b>Estimated Monthly Average</b>	<b>Standard Fee per Unit</b>	<b>Average Fee Per Unit</b>	<b>Total Monthly Cost</b>	<b>Total Annual Cost</b>
<b>Wire and Other Funds Transfers</b>					
Outgoing Domestic Wire - Electronic	2				
Incoming Domestic Wire	1				
Wire Advice Via Mail	1				
Bank Maintained Template Storage	17				
Customer Maintained Template Storage	21				
Wire Maintenance Fee	1				
Direct Account Transfer	4				
<b>Information Services</b>					
Previous Day Maintenance	1				
Previous Day Per Account Fee	4				
Previous Day Per Item Fee	1515				
Current Day Per Items Fee					
Current Day Per Account					
<b>Investment Sweep Account</b>					
Sweep Report Account - Per Account	1				
Investment Sweep Charge - Per Account					