

# JACKSON COUNTY UTILITY AUTHORITY

## Request for Proposal

### Banking Services

**Issue Date: October 14, 2019**

**Due Date: November 25, 2019 at 11:00 A.M (Central Standard Time).**

**Postmarks will not be accepted.**

**Expected Board Award: December 9, 2019**

# REQUEST FOR PROPOSALS

Notice is hereby given that proposals will be received by JACKSON COUNTY UTILITY AUTHORITY for:

## **Banking Services**

File with JACKSON COUNTY UTILITY AUTHORITY as follows:

Proposals received later than 11:00 A.M. (Central Standard Time), November 25, 2019 will not be considered. The expected Board award date is December 9, 2019.

A copy of the Request for Proposal (RFP) may be obtained from JACKSON COUNTY UTILITY AUTHORITY's web site at [www.jcua-ms.us](http://www.jcua-ms.us) or by contacting Scott McElroy ([smcelroy@jcua-ms.us](mailto:smcelroy@jcua-ms.us)).

JACKSON COUNTY UTILITY AUTHORITY reserves the right to reject any and all proposals and to waive irregularities and informalities in the submittal and evaluation process. This RFP does not obligate JACKSON COUNTY UTILITY AUTHORITY to pay any costs incurred by respondents in the preparation and submission of a proposal. Furthermore, the RFP does not obligate JACKSON COUNTY UTILITY AUTHORITY to accept or contract for any expressed or implied services.

The successful vendor must comply with JACKSON COUNTY UTILITY AUTHORITY's equal opportunity requirements. JACKSON COUNTY UTILITY AUTHORITY is committed to a program of equal employment opportunity regardless of race, color, creed, sex, sexual preference, age, nationality or disability.

Dated this October 14, 2019

Eric Page  
Executive Director  
JACKSON COUNTY UTILITY AUTHORITY

# Table of Contents

---

- REQUEST FOR PROPOSALS.....1
- CHAPTER I: GENERAL RFP INFORMATION.....3
  - OBJECTIVE OF THIS RFP.....3
  - REQUESTED SERVICES.....4
  - SERVICES REQUIRED.....5
  - RFP OFFICIAL CONTACT.....9
  - PROCUREMENT SCHEDULE.....10
  - LETTER OF INTENT.....10
  - QUESTIONS REGARDING THE RFP.....10
  - PROPOSAL PREPARATION.....11
  - PROPOSAL SUBMISSION.....11
  - EVALUATION PROCEDURES.....12
  - APPEALS.....12
- CHAPTER II: REQUIRED PROPOSAL RESPONSE FORMS.....14
  - PROPOSAL PREPARATION INSTRUCTIONS.....14
  - FORM 1: COVER LETTER.....15
  - FORM 2: PROPOSAL SUMMARY.....16
  - FORM 3: ACCEPTANCE OF TERMS AND CONDITIONS.....18
  - FORM 4: GENERAL VENDOR INFORMATION.....19
  - FORM 5: KEY PROJECT STAFF BACKGROUND INFORMATION.....20
  - FORM 6: CUSTOMER REFERENCE FORM.....21
  - FORM 7: BANKING SERVICES DESCRIPTIONS.....22
  - FORM 8: PROPOSED FEE SCHEDULE.....25
  - FORM 9: MISSISSIPPI COLLATERAL REQUIREMENTS CERTIFICATION .....28
  - FORM 10: INTEREST RATE BID FOR DEPOSITORY SERVICES .....29
- APPENDICES.....30

## **Chapter I: General RFP Information**

---

### **OBJECTIVE OF THIS RFP**

The purpose of this RFP is to solicit proposals from vendors qualified to provide banking services. We will consider proposals from single vendors or from multiple vendors working as a team. The ideal vendor(s) will provide current service requirements as well as assist JACKSON COUNTY UTILITY AUTHORITY in developing Treasury functions and provide the JACKSON COUNTY UTILITY AUTHORITY with a short-term financing option(s). The vendor will have some experience in the public sector and have worked with local governments that are both larger and smaller than Jackson County Utility Authority. The Vendor must be in good standing with the State Treasurer of Mississippi and in full compliance with Mississippi Code including, but not limited to, Section 27-105-5.

### **BACKGROUND**

JACKSON COUNTY UTILITY AUTHORITY is a growing utility and the JACKSON COUNTY UTILITY AUTHORITY is evaluating methods of working efficiently and effectively in cash management and treasury.

JACKSON COUNTY UTILITY AUTHORITY's Finance Department is responsible for banking services, accounts payable, accounts receivable, debt service, cash and investments, budget, and financial reporting. The JACKSON COUNTY UTILITY AUTHORITY currently has approximately 95 full time employees in nine different locations. The JACKSON COUNTY UTILITY AUTHORITY collects utility bills for water and sewer. The current 2020 annual budget is \$19,900,000.00.

### **JACKSON COUNTY UTILITY AUTHORITY**

JACKSON COUNTY UTILITY AUTHORITY is located Jackson County in the southeast corner of Mississippi. JACKSON COUNTY UTILITY AUTHORITY is a full-service utility, providing for:

- Wholesale and retail water production, treatment and distribution
- Wholesale and retail wastewater collection, transmission and treatment.

The population served is estimated at 143,000.

## REQUESTED SERVICES

JACKSON COUNTY UTILITY AUTHORITY is soliciting proposals for a primary banking relationship with a financial institution which operates a branch within Jackson County, Mississippi. The following is a listing of mandatory services the JACKSON COUNTY UTILITY AUTHORITY requires of its financial institution:

Demand deposit checking accounts	Banking supplies
Credit Services	Payroll direct deposit
Trust and escrow agent services	Credit/debit card services
Investment safekeeping services	ACH debit services
On-line balance reporting	On-line stop payments
ACH reporting	On-line wire transfers
Overdraft line of credit	Positive pay
Purchasing cards	Credit cards
Safe deposit service	Night Depository Service
Excellent customer service and response	Investment sweep accounts

The JACKSON COUNTY UTILITY AUTHORITY utilizes a check system as opposed to warrants. The JACKSON COUNTY UTILITY AUTHORITY anticipates that proposed banking services will be compensated either a fee for service basis, credit earned on average collected balances or a CD, but is also willing to consider other options.

### Mandatory Qualifications:

Proposers must comply with all applicable rules and regulations in the Revised Code of the State of Mississippi, the Mississippi Treasury-approved financial institutions and PCI Security Standards. The JACKSON COUNTY UTILITY AUTHORITY intends to contract in January 2020 with the financial institution whose proposal is deemed most advantageous to the JACKSON COUNTY UTILITY AUTHORITY and begin receiving services as soon as practical. The contract is for a period of three years with the right to negotiate to extend for two additional three-year terms. The service required, and the estimated service volumes are identified in pre-formatted proposal forms provided on the JACKSON COUNTY UTILITY AUTHORITY’s web site: [www.jcua-ms.us](http://www.jcua-ms.us).

Proposers must meet the qualifications described in this section.

1. A Branch location within Jackson County, Mississippi – Proposer must be a Federal or State of Mississippi chartered financial institution with branch banking located within Jackson County, Mississippi.
2. Qualified Public Depository – The financial institution must be approved by the Mississippi State Treasury as a qualified public depository. The successful proposer must continue to be approved as a qualified public depository for the duration of the Banking Service Contract.

3. FDIC Insured – The financial institution must be insured by the Federal Deposit Insurance Corporation (FDIC).
4. Full Service Banking – All proposers must be full-service financial institutions capable of providing the banking services identified in this Request for Proposals.
5. Copy of Custodial Agreement between the Institution and the State Treasurer of Mississippi.

**Services Required:**

*Checking Accounts:* The JACKSON COUNTY UTILITY AUTHORITY currently utilizes a primary checking account which includes accounts payable and payroll check processing. The JACKSON COUNTY UTILITY AUTHORITY may convert to a separate zero-balance checking account for processing accounts payable in the future. The JACKSON COUNTY UTILITY AUTHORITY may also open additional checking accounts in the future. NSF checks must be processed twice before returning to the Jackson County Utility Authority. The basic checking account services should at least consist of:

- Month-end statements by the 10<sup>th</sup> day of the following month and provide statements to auditors upon request.
- Electronic check image retrieval on CD monthly including necessary software.
- Individual and consolidated monthly account analysis for all accounts by the 15<sup>th</sup> day of the following month.
- An on-line wire transfer system for transferring money to other institutions, along with appropriate security levels for wire transfers and initiations and approvals.
- An on-line balance reporting system with information on collected, available and closing balances, as well as detail of total debits and credits posted to the account for the previous day, by 7:00 am each business day.
- An on-line reporting system that shows current day ACH credits and debits by 7:00 am each business day.
- Deposit reporting by location via an auxiliary MICR field or other means.
- Positive Pay feature with exception reporting/return of unknown items.
- On-line stop pay look-up and notification.
- Support in answering questions, trouble shooting problems and resolving issues in a prompt manner.
- Means to inquire about canceled checks and stop payment on checks upon proper authorization.
- Interest overnight for daily net usable balance of funds after allowing for uncollected funds.
- Deposits accepted and/or received by 4:00 pm will be credited to the account on the same day.

*Overdraft protection:* Although the JACKSON COUNTY UTILITY AUTHORITY will attempt to minimize daylight and overnight overdraft situations, it recognizes that there are times these

situations occur. It is anticipated these overdraft situations will not exceed \$2 million, if and when they do occur. The financial institution will honor all demands upon the JACKSON COUNTY UTILITY AUTHORITY's account(s) including outgoing wire instructions by the Jackson County Utility Authority. In the proposal, the financial institution shall state the cost of providing the overdraft protection, including, if used, a benchmark on which the financial institution will determine the interest to be charged on overdrafts and current rates.

*Credit Services.* The JACKSON COUNTY UTILITY AUTHORITY has various credit needs over the next six years. The JACKSON COUNTY UTILITY AUTHORITY expects some of these credit needs to be placed with its bank. Currently, the provision of credit services by banks is tied to the banking relationship, therefore the JACKSON COUNTY UTILITY AUTHORITY must be sure the bank has the capability and willingness to meet the JACKSON COUNTY UTILITY AUTHORITY's needs. The following is a list of possible financings which can and will most likely change.

Interim Financings that Require Bank Placement:

*Trust and Escrow Agent Services:* The JACKSON COUNTY UTILITY AUTHORITY may require trust and escrow agent services to hold letters of credit and other third party commercial documents. The institution will, in most cases, be required to take physical custody of these securities, notify the Parties of their expiration thirty days prior to termination of the agreement and accept renewal or replacement of instruments. The JACKSON COUNTY UTILITY AUTHORITY may also require retainage accounts be maintained for contractors choosing to place retainage funds in an interest-bearing account.

*Safekeeping Services:* The institution may be required to provide safekeeping facilities and services for the JACKSON COUNTY UTILITY AUTHORITY's investment securities. Required safekeeping services include (but are not limited to):

- receive/deliver securities on a delivery versus payment method;
- price securities to market;
- collect coupon bond interest;
- provide delivery confirmation on new security purchases;
- provide a monthly statement of holdings;
- register or transfer securities;
- verify holdings as of specific dates for audit purposes;
- credit the JACKSON COUNTY UTILITY AUTHORITY's account for interest and principal payments on the day received;
- provide maturity and interest payment notices at least 5 days prior to payment date

The JACKSON COUNTY UTILITY AUTHORITY currently invests in U.S. Treasury and Agency securities that require safekeeping services. The JACKSON COUNTY UTILITY AUTHORITY may invest in other securities allowed by Mississippi State Statute in the future. The successful bidder will be required to comply with all State and Federal regulations regarding safekeeping of municipal securities.

*Banking Supplies:* The financial institution will be required to provide a supply of coin rollers, tamper proof deposit bags, deposit slips, other miscellaneous checks, and endorsement stamps for each location. The cost of such supplies may be charged against the JACKSON COUNTY UTILITY AUTHORITY's earnings credits.

*ACH Debit Services:* The JACKSON COUNTY UTILITY AUTHORITY processes a direct debit batch for the payment of both residential and commercial utility bills. As noted below, the JACKSON COUNTY UTILITY AUTHORITY also processes direct deposits of payroll bi-weekly. Other miscellaneous ACH transactions flow through the account each month.

*Direct Deposit for Payroll:* JACKSON COUNTY UTILITY AUTHORITY offers and encourages direct payroll deposit for its employees. The JACKSON COUNTY UTILITY AUTHORITY pays its employees bi-weekly on Fridays. On an average payroll, 95 employees receive direct deposit, which generates approximately 120 transactions per pay period due to many employees having multiple bank account transfers. Currently, the JACKSON COUNTY UTILITY AUTHORITY transmits the payroll data to the institution via internet before 3:00 p.m. the second working day prior to payday. Deposits must be made into the employees' account by 8:00 a.m. on payday. Any deviation from these time limits must be stated in the bid. Any bidder with less restrictive time requirements will be given favorable consideration. The JACKSON COUNTY UTILITY AUTHORITY from time to time may need to transmit the payroll data one day prior to the pay date. We are therefore requesting bids on both a one-day and two-day turnaround. We are interested in what the deadlines for transmission are for both situations.

*Credit/Debit Card Services:* The Financial institution will provide the JACKSON COUNTY UTILITY AUTHORITY with a proposal to accept payment through the use of credit/debit cards. The JACKSON COUNTY UTILITY AUTHORITY currently accepts MasterCard, Discover, and Visa credit cards in person and online for collection of utility bills, planning, and permit fees. The JACKSON COUNTY UTILITY AUTHORITY currently has one physical location that accept credit cards, with the possibility of more locations in the future. Any sales discount fee or percentage proposed will be billed at the end of each month as part of the activity charges. This is not a requirement for the RFP, but for the JACKSON COUNTY UTILITY AUTHORITY's consideration.

*Corporate Credit Cards:* The JACKSON COUNTY UTILITY AUTHORITY also utilizes credit cards for travel and other purposes and would require the financial institution to itemize the cost for issuing credit cards to the JACKSON COUNTY UTILITY AUTHORITY and associated annual fees and rates. Currently the JACKSON COUNTY UTILITY AUTHORITY departmental Visa Accounts, 15 credit cards. The cards are used primarily for travel needs by JACKSON COUNTY UTILITY AUTHORITY staff while traveling for JACKSON COUNTY UTILITY AUTHORITY Business.

*Data Equipment Compatibility:* The JACKSON COUNTY UTILITY AUTHORITY is interested in equipment and data compatibility and therefore requests the specifications needed for an automated wire transfer, ACH debit & credit, credit card, balance reporting, check image and



endorsing machine and any other automated systems be included in this proposal. Any costs associated with automated data and equipment should be identified on the Bid Sheet.

## RFP OFFICIAL CONTACT

Upon release of this RFP, all vendor communications concerning the overall RFP should be directed to the RFP Coordinator listed below. Unauthorized contact regarding this RFP with other JACKSON COUNTY UTILITY AUTHORITY employees may result in disqualification. Any oral communications will be considered unofficial and non-binding on the Jackson County Utility Authority. Proposers should rely only on written statements issued by the RFP Coordinator.

Name: Scott McElroy  
Director of Finance/Administration  
Address: **JACKSON COUNTY UTILITY AUTHORITY**  
**1225 Jackson Ave, Pascagoula, MS 39567**  
Telephone: (228) 266-2225, Ext. 5321  
E-mail: smcelroy@jcua-ms.us

All questions related to errors, conflicts or inadequate information in the RFP must be submitted in writing to the RFP Coordinator named above. Questions of this nature must be received a minimum of 10 business days in advance of the scheduled deadline for receipt of proposals. A list of questions and answers will be provided only by request. Requests may be made to the RFP Coordinator.

The responsibility for determining and obtaining the full extent of all information needed to respond to the Request for Proposals (RFP) rests with the proposer. Submission of a proposal constitutes acceptance of the procedures, evaluation criteria, and other instructions of this RFP. Proposers are responsible for checking JACKSON COUNTY UTILITY AUTHORITY website for the issuance of any addenda prior to submitting a proposal. The website address is: [www.jcua-ms.us](http://www.jcua-ms.us).

To comply with the integrated accounting software systems in place with the JACKSON COUNTY UTILITY AUTHORITY a primary service institution may be named by the Authority. A pre-submittal conference will be mandatory. Any qualifying institution, or team, must have a physical branch presence in Jackson County, Mississippi.

## PROCUREMENT SCHEDULE

The procurement schedule for this project is as follows:

Note: The JACKSON COUNTY UTILITY AUTHORITY reserves the right to adjust this schedule as necessary.

Milestone	Date
Release RFP to Vendors	October 14, 2019
Vendor Questions (if any) Due	November 7, 2019
Answers to RFP Questions Released	November 12, 2019
Proposal Responses Due	November 15, 2019
Proposal Evaluations Completed	November 22, 2019
Review by Finance Committee	December 4, 2019
Award at Board Meeting	December 9, 2019
Contract negotiation and award	December 16, 2019

JACKSON COUNTY UTILITY AUTHORITY reserves the right to change any or all the dates above.

## LETTER OF INTENT

Vendors wishing to submit proposals are encouraged to provide a written letter of intent to propose by October 22, 2019. An email attachment sent to [smcelroy@jcua-ms.us](mailto:smcelroy@jcua-ms.us) is fine. The letter must identify the name, address, phone, fax number, and e-mail address of the person who will serve as the key contact for all correspondence regarding this RFP.

A letter of intent is required in order for the JACKSON COUNTY UTILITY AUTHORITY to provide interested vendors with a list of any questions received and the JACKSON COUNTY UTILITY AUTHORITY's answers to those questions.

A list of all vendors submitting a letter of intent will be available upon request.

## QUESTIONS REGARDING THE RFP

Vendors who request a clarification of the RFP requirements may submit written questions to the RFP Coordinator by 4 p.m. (CST) on November 7, 2019. Written copies of all questions and answers will be provided to all vendors who have submitted letters of intent. An email attachment sent to [smcelroy@jcua-ms.us](mailto:smcelroy@jcua-ms.us) is fine.

## PROPOSAL PREPARATION

## General Information

**It is important that all bidders read this section carefully. Failure to comply with these instructions may result in your proposal being removed from consideration by the Jackson County Utility Authority.**

Vendors must prepare proposals using a word processor and electronic versions of the forms provided in Chapter II of this RFP. JACKSON COUNTY UTILITY AUTHORITY is using a “forms-based” approach to this procurement. This will allow all the bids received to be compared in a meaningful way. The RFP contains, in addition to the General RFP Information, a series of Response Forms.

## PROPOSAL SUBMISSION

The following provides specific instructions for submitting your sealed proposal.

**Due Date:** Sealed Proposals must be received by the JACKSON COUNTY UTILITY AUTHORITY Clerk no later than November 15, 2019 at 11 a.m. (Central Standard Time). Late proposals will not be accepted, nor will additional time be granted to any vendor. All proposals and accompanying documentation will become the property of the JACKSON COUNTY UTILITY AUTHORITY and will not be returned.

Firms submitting proposals assume all risk related to the method of delivery chosen. JACKSON COUNTY UTILITY AUTHORITY assumes no responsibility for delays caused by any delivery service. Postmarking by the due day will not substitute for actual proposal receipt. Late proposals will not be accepted, nor will additional time be granted to any firm wishing to submit a proposal. Proposals may not be delivered by facsimile transmission or other telecommunication or solely by electronic means.

**Number of Copies:** A total of 4 paper copies (3 bound and 1 unbound) and an electronic copy of the vendor’s proposal, in its entirety, must be received as specified above.

**Address for Submission:** JACKSON COUNTY UTILITY AUTHORITY  
Attention: Scott McElroy  
Banking Services RFP  
1225 Jackson Ave, Pascagoula, MS 39567

## EVALUATION PROCEDURES

The RFP Coordinator and other staff will evaluate the submitted proposals.

The evaluators will consider how well the vendor's proposed solution meets the needs of the JACKSON COUNTY UTILITY AUTHORITY as described in the vendor's response to each requirement and form. It is important that the responses be clear and complete so that the evaluators can adequately understand all aspects of the proposal. The evaluation process is not designed to simply award the contract to the lowest cost vendor. Rather, it is intended to help the JACKSON COUNTY UTILITY AUTHORITY select the vendor with the best combination of attributes, including price, based on the evaluation factors. The JACKSON COUNTY UTILITY AUTHORITY reserves the right to require that a subset of finalist vendors make a presentation to a selection team.

Selection criteria

Factor	Weight Given
<b>Responsiveness of the written proposal to the purpose and scope of service</b>	10%
<b>Ability and history of successfully completing contracts of this type and meeting criteria established and experience in similar work; and capability to provide internet-based services.</b>	35%
<b>Capability and willingness to provide credit services</b>	15%
<b>Net Price</b>	40%
<b>Total Criteria Weight</b>	100%

Each proposal will be independently evaluated all factors above.

## APPEALS

Vendors who wish to appeal a disqualification of proposal or the award of contract may submit the appeal in writing to the Clerk's Office within SEVEN (7) calendar days of the postmark on the Notice of Award or disqualification.

Appeals should be sent to the following address:

**JACKSON COUNTY UTILITY AUTHORITY  
Attn: Scott McElroy  
1225 Jackson Ave,  
Pascagoula, MS 39567**

The appeal must describe the RFP and specific citation of law, rule, regulation, or common business practice upon which the protest is based. Include any and all supporting documentation. Neither the judgment used in the scoring by individual evaluators nor disagreement with the procurement process shall constitute grounds for appeal. The JACKSON COUNTY UTILITY AUTHORITY will not consider any protest based on items that could have been or should have been raised prior to the deadline for submitting questions or requesting addenda. The filing of a protest shall not prevent the JACKSON COUNTY UTILITY AUTHORITY from executing a contract with any other vendor.

## **Chapter II: Required Proposal Response Forms**

---

The proposal must provide a summary of the proposer's qualifications to perform the duties outlined in the requested services section. This chapter contains forms vendors must complete to submit their proposals. Vendors must complete all the forms in this chapter as well as other requests for information contained herein. The following forms are included and must be organized in order:

- 1) Cover Letter
- 2) Proposal Summary
- 3) Acceptance of Terms and Conditions
- 4) General Vendor Information
- 5) Proposed Services Staff Background Information
- 6) Customer Reference
- 7) Banking Services Descriptions
- 8) Proposed Fee Structure
- 9) Mississippi Collateral Requirements Certification
- 10) Interest Rate Bid for Depository Services

### **PROPOSAL PREPARATION INSTRUCTIONS**

Proposals are to be prepared on standard letter-size paper, printed not smaller than 11 point. Proposals should be prepared simply and economically, providing a clear, concise description of the proposer's capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content. Special bindings, colored displays, promotional materials are not desired.

To prepare your proposal, follow these instructions:

1. Open the electronic version of the forms of this RFP in your word processing application (Microsoft Word 2007 or later is highly recommended).
2. Using your word processing application's copy and paste commands, copy sections and forms as necessary and paste them into a new file. Save the new file.
3. Complete all of the forms in your word processing and spreadsheet applications. Also, please create a table of contents with page numbers. Delete instructions (i.e., materials contained in brackets) from each form.
4. When your proposal is finished, refer to the proposal submission instructions in this document.

## **FORM 1: COVER LETTER**

[Use this space to compose a cover letter for your proposal. All proposals must include a cover letter signed by a duly constituted official legally authorized to bind the applicant to both its proposal and cost schedule. NOTE: The cover letter is not intended to be a summary of the proposal itself; this is accomplished in Form 2.]

The cover letter must contain the following statements and information:

1. “Proposal may be released in total as public information in accordance with the requirements of the laws covering same.” (Any proprietary information must be clearly marked.)
2. “Proposal and cost schedule shall be valid and binding for ONE HUNDRED EIGHTY (180) days following proposal due date and will become part of the contract that is negotiated with the Jackson County Utility Authority.”
3. Company name, address, and telephone number of the firm submitting the proposal.
4. Name, title, address, e-mail address, and telephone number of the person or persons to contact who are authorized to represent the firm and to whom correspondence should be directed.
5. Proposals must state the proposer’s federal and state taxpayer identification numbers.

**[TEXT WITHIN THE BRACKETS IS TO BE DELETED IN YOUR RESPONSE.]**



## **FORM 2: PROPOSAL SUMMARY**

[An overview of your proposal and summary statements associated with the key elements of the RFP. The purpose of the Proposal Summary is to help the evaluation committee determine the proposal's distinguishing characteristics compared to other proposals. Additionally, you may use this form at your discretion to articulate why your firm is pursuing this work and how it is uniquely qualified to perform it.]

Your proposal summary is not to exceed two pages.

**[THE TEXT WITHIN THESE BRACKETS IS TO BE DELETED AND REPLACED BY YOUR PROPOSAL SUMMARY.]**

[Use this space as needed for page 2 of your proposal summary.]

### FORM 3: ACCEPTANCE OF TERMS AND CONDITIONS

Proposers must return the following certification with their proposals.

With my signature, I certify the following:

1. I am authorized to commit my firm to this Proposal and that the information herein is valid for 45 days from this date.
2. That all information presented herein is accurate and complete and that the scope of work can be performed as presented in this proposal upon the JACKSON COUNTY UTILITY AUTHORITY's request.
3. That I have had an opportunity to ask questions regarding this RFP and that those questions have been answered.
4. That I understand any material omission of required forms or information may result in rejection of this proposal as non-responsive.
5. That this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting an offer for this proposal, and is in all respects fair and without collusion or fraud.

Proposer Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (printed) \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email Address \_\_\_\_\_

## **FORM 4: GENERAL VENDOR INFORMATION**

1. Where is your headquarters located? Branch located in JACKSON COUNTY, MS?

2. Which office would service this account?

3. Additionally, attach the most recent audited financial statement or annual report for your company.

4. Provide information regarding the proposer's current and/or most recent Community Reinvestment Act policies, procedures and ratings with respect to JACKSON COUNTY UTILITY AUTHORITY and other community involvement.

5. Please attach a copy of latest Public Depository Liability Report as submitted to the Public Deposit Protection Commission.

## FORM 5: KEY PROPOSED SERVICES STAFF BACKGROUND INFORMATION

[Complete the following table for each of the individuals who will be working on the proposed services and their areas of responsibility including specific experience relative to the request for proposal. Use your word processor’s copy and paste commands to create additional copies of this table as necessary. Please allow one page for each table. At a minimum, key staff must include your proposed project manager and key contributors to this project.]

[TEXT WITHIN THE BRACKETS IS TO BE DELETED IN YOUR RESPONSE.]

<b>Vendor Name</b>	
<b>Staff member name</b>	
<b>Position in the company</b>	
<b>Length of time in position</b>	
<b>Length of time at company</b>	
<b>Proposal responsibilities</b>	
<b>Education</b>	
<b>Previous Work Experience</b>	
<b>Technical skills and qualifications for the project position.</b>	

## FORM 6: CUSTOMER REFERENCE FORM

[Using the tables below, please provide a listing of at least five (5) current public-sector clients similar in size and need to JACKSON COUNTY UTILITY AUTHORITY's size and banking needs. Use your word processor's copy and paste functions to create additional tables as needed.]

<b>Customer/Client Name</b>			
<b>Reference Name</b>			
<b>Title</b>			
<b>Phone Number</b>			
<b>Mailing Address</b>			
<b>Email Address</b>			
<b>Population</b>	<b>Start Date</b>	<b>End Date</b>	<b>Service Description</b>

## FORM 7: BANKING SERVICES DESCRIPTIONS

Describe your overall approach to the following items.

- Describe the credit/debit card services provided. Include in the discussion the process for issuing and the use of purchase cards.
- Provide a funds availability schedule. Describe one day, two-day availability and wire requirements.
- Provide specifications for automated service hardware and software capability proposed (i.e. wire transfers, ACH debit/credit, daily balance reporting, etc.)
- Identify the proposed compensation method (i.e. compensating balances, straight fees, other methods or combination thereof).
- Describe the mechanism and fee for handling possible overdraft situations and identify a line of credit/overdraft interest charge formula and when it is applicable. Describe what constitutes a daylight and overnight overdraft situation.
- Describe the time lines associated with payroll direct deposits and if possible, alternatives to the standard time line, as well as associated costs.
- Please describe the availability, date range available and data download/file transfer format of the following internet services. Identify any costs related to such internet services. The JACKSON COUNTY UTILITY AUTHORITY will consider the internet services availability in its selection of banking services but may choose to pursue none or any number of available services.
  - Account Administration
    - Ability to view and download transaction detail of all utility accounts
    - Ability to view and print cancelled checks, deposit slips and/or other debit/credit documents scanned.
    - Ability to view and print debit/credit activities in merchant services and credit card transactions.
    - Ability to transfer/upload files for positive pay
    - Ability to transfer/upload files for payroll direct deposits
    - Ability to receive account reconciliations and analysis data on-line.
    - Ability to retrieve and download current and prior period monthly statements on-line.
  - Initiate On-line Banking Transactions
    - Fund transfers – ACH, wires
    - Stop Payments
    - Payments to Credit Card accounts from checking account
    - Transfers between accounts
    - Transfer funds to accounts at other banks
  - E-commerce Capabilities
    - Please describe on-line payment acceptance and payment settlement methods and costs. Specifically identify:

- Payment validation – credit card and/or check, method and scope of validation and costs
  - Settlement
  - Merchant account options
- Describe the conversion plan you would coordinate to ensure a smooth transition from the current provider.
- Describe any enhancements, technological, or otherwise that we should consider improving operational or cash management efficiencies.
- Describe your emergency preparedness and disaster recovery procedures. How quickly will backup facilities be activated?
- Time in the morning (CST) we can access account information for previous banking business day.
- Latest time (CST) we can initiate electronic funds transfers for current business day.
- What timeframe can the JACKSON COUNTY UTILITY AUTHORITY expect to receive monthly bank statements and account analysis
- Describe your institution’s customer service philosophy and organizational structure and provide meaningful examples to illustrate.
- Provide the following examples of reports:
  - Analysis and bank statements
  - Safekeeping statement and receipts
  - Sample printout of the daily on-line balance information
- ACH Services
  - What is the recommended service delivery method (i.e. direct transmission, on-line, or other)?
  - What training does the bank provide?
  - Does the software offer the ability to manage security and access levels by user?
  - What report options are available?
  - What controls are in place to protect against lost files and duplications of transmissions?
  - Does the bank provide automatic file receipt acknowledgement? If so, how?
  - Describe the role of any third-party processor used by the bank to provide this service.
  - What are the hours of operation of the ACH unit?
  - What are the bank’s cut-off times for customer initiation of ACH transactions?
  - Describe the procedures used to verify accurate and secure receipt of transmissions.
  - Can the bank automatically redeposit items returned for insufficient or uncollected funds?
  - How does the bank handle file, batch, and item reversals and deletions?
- Positive Pay
  - What is the recommended service delivery method (i.e. direct transmission, on-line, or other)?
    - What are the hardware/software requirements?



- What controls are in place to protect against lost files and duplications of transmissions?
- Does the bank provide automatic file receipt acknowledgements? If so, how?
- Describe the role of any third-party processor used by the bank to provide this service?
- What is the bank's deadline for transmitting files/data?
- What is the process of notifying the bank of a single check or small check run outside of the regular batch file?
- How does the JACKSON COUNTY UTILITY AUTHORITY notify the bank of voided and stop payment checks?
- Does your bank have payee verification?
- Is the positive pay service fully implemented at all bank branches?
- How does the bank handle exception items?
- Merchant Card Services
  - Provide a fund availability schedule by card type. Is it negotiable?
  - What is the settlement deadline?
  - What daily and/or monthly reconciliation reports are available?
  - Do you offer recurring billing processing?
- Credit Services
  - Ability to provide sufficient number of credit cards to Jackson County Utility Authority.

## FORM 8: PROPOSED FEE STRUCTURE

The items listed are current ongoing services and reflect the current service provider's terminology. Also included is transition/setup costs. Estimated volume is intended to serve as a guide only and not a guarantee of minimum or maximum activity. Please provide proposed fee structure for the services identified in this attachment and any other services and/or fees proposed. Provide more detail cost data under each description if needed. Indicated which services require direct payment (hard dollars). All other services will be assumed to be paid through service charge credit.

### Formulas:

Daylight Overdraft: \_\_\_\_\_

Overnight Overdraft \_\_\_\_\_

FDIC Insurance: \_\_\_\_\_

Service Charge Credit: \_\_\_\_\_

For the Credit Services, fee and rate estimates should be provided in the prior section as requested.

Item	Unit Price	Est Mthly Volume	Monthly Cost	Explanation
<b>General Account Services</b>				
Account Maintenance		2		
Debits Posted		25		
Credits Posted		43		
DDA Statement - Paper		2		
<b>Depository Services</b>				
Deposited Checks - On Us		167		
Deposited Checks - Local Clearing		591		
Deposited Checks - Regional		848		
Deposited Checks - Transit		620		
Cash Dep/\$1 ver @ Teller Window		22387.6		
Return Item - Chargeback		6		
Return Item Special Instructions		6		
Return Item Special Inst Mthly Base		2		
Return Item Redeposited		8		
<b>Paper Disbursement Services</b>				
Pymt Auth Max Check Mthly Base		1		
Positive Pay Only Monthly Base		1		
Positive Pay Only - Item		240		
Positive Pay Only Checks Paid		259		
Online Image View < 90 Days - Item		46		
Checks Returned w/ Statement-Item		259		
CEO Search		6		
<b>Paper Disbursement Recon Services</b>				
ARP Register Input CEO - Item		240		
ARP Optional Reports		1		
ARP Aged Issue Records On File-Item		15		
Positive Pay Exceptions - Item		1		
ARP Statement Monthly Base CEO		1		
<b>General ACH Service</b>				
Electronic Credits Posted		86		
ACH Received Item		95		
ACH Return Item - Fax Advice		2		
ACH Fax Service		4		
Internet ACH One Day Item		162		
Internet ACH Two Day Item		233		
Internet ACH Base Fee		5		
Internet ACH Batch Release		4		
ACH Fraud Filter Rev Mthly Base-Fax		1		

Item	Unit Price	Est Mthly Volume	Monthly Cost	Explanation
<b>General ACH Service (Continued)</b>				
ACH Fraud Filter Review - Item Fax		15		
ACH Fraud Filter Stop Mthly Base - Fax		2		
<b>Wire &amp; Other Funds Transfer Service</b>				
Wire IN Domestic		3		
Wire Mail Confirmation		3		
<b>Information Services</b>				
Event Messaging Service - Email		22		
Basic Banking - Monthly Base		1		
Basic Banking Addl Acct - MO Base		23		

# FORM 9: MISSISSIPPI COLLATERAL REQUIREMENTS CERTIFICATION

Name of Financial Institution: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The undersigned certifies that the financial institution will comply with Section 27-105-5, Mississippi Code of 1972, as amended, regarding type and amount of collateral to be pledged as security for municipal deposits in excess of Federal Deposit Insurance Corporation coverage.

The undersigned certifies that the financial institution is certified by the State Treasurer as meeting the capital ratio requirement specified in Section 27-105-5 or 27-105-6.

In response to the Jackson County Utility Authority requests for bids for the privilege of keeping JCUA's funds the undersigned offers this bid and these certifications.

\_\_\_\_\_  
NAME

\_\_\_\_\_  
DATE

\_\_\_\_\_  
TITLE

# FORM 10: INTEREST RATE BID FOR DEPOSITORY SERVICES

Name of Financial Institution: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In the space below, state the monthly variable interest rate (expressed as the number of basis points above (+) or below (-) the discount rate on U S Treasury 28 day Treasury Bills as determined by the Treasury Auction conducted in the first week of the applicable month, that the financial institution will pay during the period January 1, 2016 through December 31, 2017, on Jackson County Utility Authority automated sweep investment accounts (example: 28 Day Treasury Bill discount rate +10 basis points):

\_\_\_\_\_

If another rate is used other than the rate on U.S. Treasury 28-day Treasury Bills, please state method and current rate.

\_\_\_\_\_

Signature

Date

## **Appendices**

---

### **RFP AMENDMENTS**

The JACKSON COUNTY UTILITY AUTHORITY reserves the right to change the schedule or issue amendments to the RFP at any time. The JACKSON COUNTY UTILITY AUTHORITY also reserves the right to cancel or reissue the RFP.

### **VENDOR'S COST TO DEVELOP PROPOSAL**

Costs for developing proposals in response to the RFP are entirely the obligation of the vendor and shall not be chargeable in any manner to the Jackson County Utility Authority.

### **WITHDRAWAL OF PROPOSALS**

Proposals may be withdrawn at any time prior to the submission time specified in this RFP, provided notification is received in writing. Proposals cannot be changed or withdrawn after the time designated for receipt.

### **REJECTION OF PROPOSALS – WAIVER OF INFORMALITIES OR IRREGULARITIES**

The JACKSON COUNTY UTILITY AUTHORITY reserves the right to reject any or all proposals, to waive any minor informalities or irregularities contained in any proposal, and to accept any proposal deemed to be in the best interest of the Jackson County Utility Authority.

### **SINGLE RESPONSE**

A single response to the RFP may be deemed a failure of competition, and in the sole discretion of JACKSON COUNTY UTILITY AUTHORITY, this RFP may be terminated and re-advertised.

### **PROPOSAL VAILIDITY PERIOD**

Submission of the proposal will signify the vendor's agreement that its proposal and the content thereof are valid for 180 days following the submission deadline and will become part of the contract that is negotiated between the JACKSON COUNTY UTILITY AUTHORITY and the successful vendor.

### **CITY TAXATION**

The contractor awarded said contract will be required to purchase a JACKSON COUNTY UTILITY AUTHORITY Business License.

### **PUBLIC RECORDS**

"Under Mississippi state law, the documents (including but not limited to written, printed, graphic, electronic, photographic or voice mail materials and/or transcriptions, recordings or reproductions thereof) submitted in response to this request for proposals (the "documents") become a public record upon submission to the JACKSON COUNTY UTILITY AUTHORITY, subject to mandatory disclosure upon request by any person, unless the documents are exempted from public disclosure by a specific provision of law. If the JACKSON COUNTY UTILITY AUTHORITY

receives a request for inspection or copying of any such documents provided by a vendor in response to this RFP, it will promptly notify the vendor at the address given in response to this RFP that it has received such a request. Such notice will inform the vendor of the date the JACKSON COUNTY UTILITY AUTHORITY intends to disclose the documents requested and affording the vendor a reasonable opportunity to obtain a court order prohibiting or conditioning the release of the documents. The JACKSON COUNTY UTILITY AUTHORITY assumes no contractual obligation to enforce any exemption.”

### **ACQUISITION AUTHORITY**

This RFP and acquisition are authorized pursuant to RCW 39A.40.030.

### **CONTRACT AWARD AND EXECUTION**

- The JACKSON COUNTY UTILITY AUTHORITY reserves the right to make an award without further discussion of the proposal submitted. Therefore, the proposal should be initially submitted on the most favorable terms the vendors can offer. It is understood that the proposal will become a part of the official file on this matter without obligation to the Jackson County Utility Authority.
- The JACKSON COUNTY UTILITY AUTHORITY reserves the right to request clarification of information submitted and to request additional information from any proposer.
- Any proposal may be withdrawn up until the date and time set above for opening of the proposals. Any proposal not so timely withdrawn shall constitute an irrevocable offer, for a period of ninety days (90) days to sell the JACKSON COUNTY UTILITY AUTHORITY the services described in the attached specifications, or until one or more of the proposals have been approved by the JACKSON COUNTY UTILITY AUTHORITY administration, whichever occurs first.
- The general conditions and specifications of the RFP and as proposed by the JACKSON COUNTY UTILITY AUTHORITY and the successful vendor's response, as amended by agreements between the JACKSON COUNTY UTILITY AUTHORITY and the vendor, will become part of the contract documents. Additionally, the JACKSON COUNTY UTILITY AUTHORITY will verify vendor representations that appear in the proposal. Failure of the vendor's products to meet the mandatory specifications may result in elimination of the vendor from competition or in contract cancellation or termination.
- The vendor selected as the apparently successful vendor will be expected to enter into a contract with the Jackson County Utility Authority. The JACKSON COUNTY UTILITY AUTHORITY reserves the right to reject any proposed agreement or contract that does



not conform to the specifications contained in this RFP, and which is not approved by the JACKSON COUNTY UTILITY AUTHORITY Attorney.

- If the selected vendor fails to sign the contract within five (5) business days of delivery of the final contract, the JACKSON COUNTY UTILITY AUTHORITY may elect to cancel the award and award the contract to the next-highest-ranked vendor.

## **DEFENSE, INDEMNIFICATION, HOLD HARMLESS AND INSURANCE REQUIREMENTS**

In addition to other standard contractual terms the JACKSON COUNTY UTILITY AUTHORITY will need, the JACKSON COUNTY UTILITY AUTHORITY will require the selected vendor to comply with the defense, indemnification, hold harmless and insurance requirements as outlined below:

Proposer shall defend, indemnify and hold the Jackson County Utility Authority, its officers, officials, employees and volunteers harmless from any and all claims, injuries, damages, losses or suits including attorney fees, arising out of or resulting from the acts, errors or omissions of the Consultant in performance of this Agreement, except for injuries and damages caused by the sole negligence of the Jackson County Utility Authority.

The vendor shall procure and maintain, for the duration of this Agreement, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Contractor, his agents, representatives, employees or subcontractors. The cost of such insurance shall be paid by the Contractor. Insurance shall meet or exceed the following unless otherwise approved by the Jackson County Utility Authority.

## **EQUAL OPPORTUNITY COMPLIANCE**

The JACKSON COUNTY UTILITY AUTHORITY is an equal opportunity employer and requires all Proposers to comply with policies and regulations concerning equal opportunity.

The Proposer, in the performance of this Agreement, agrees not to discriminate in its employment because of the employee's or applicant's race, religion, national origin, ancestry, sex, sexual preference, age, or physical handicap.

## **OTHER COMPLIANCE REQUIREMENTS**

In addition to nondiscrimination and affirmative action compliance requirements previously listed, the Proposer awarded a contract shall comply with federal, state and local laws, statutes, and ordinances relative to the execution of the work. This requirement includes, but is not limited to, protection of public and employee safety and health; environmental protection; waste reduction and recycling; the protection of natural resources; permits; fees; taxes; and similar subjects.

## **OWNERSHIP OF DOCUMENTS**

Any reports, studies, conclusions, and summaries prepared by the Proposer shall become the property of the Jackson County Utility Authority.

## **CONFIDENTIALITY OF INFORMATION**

All information and data furnished to the Proposer by the Jackson County Utility Authority, and all other documents to which the Proposer's employees have access during the term of the contract, shall be treated as confidential to the Jackson County Utility Authority. Any oral or written disclosure to unauthorized individuals is prohibited.