

HACC – CENTRAL PENNSYLVANIA’S COMMUNITY COLLEGE

**Request for Proposal**

**09-11: BANKING SERVICES**

**Acknowledgement:** Please acknowledge receipt of this RFP by completing the information requested below and faxing to 717/780-2325 upon receipt.

**Please also include this page with your response.**

Vendor Name:		Contact Name:			
Address (include city, state, zip):					
Phone:		Fax:		Email:	

Check One:	<b>We will</b>		<b>Will Not</b>		be responding to this RFP.
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If not responding, please explain briefly:	

**Dates:**

Date of Issue: **Wednesday – September 24, 2008**

Deadline for Questions: **Friday – October 3, 2008 – by 11:30AM**

Responses to the Questions: **Tuesday – October 7, 2008 – by 4:30PM**

Submit Notice of Intent to Submit Proposal Due Date: **– Wednesday – October 8, 2008 – by 11:00AM**

**PROPOSAL DUE DATE: Friday, October 10, 2008 – by 11:30AM**

Board Meeting: **Tuesday, November 4, 2008** (Please note: Final official bid results will be released after this date. All vendors who respond to the RFP will receive an award notification letter in the mail within one week of this date.)

**HACC Information and Proposal Delivery:**

Address: Purchasing Department/W130

One HACC Drive

Harrisburg PA 17110-2999

Contact: Garry Crider, Director of Purchasing

Phone: 717/780-1164

Fax: 717/780-2325

**Request For Proposal**  
**HACC, Central Pennsylvania Community College**  
**#09-11**

**for**

**BANKING SERVICES**

**for**

HACC, CENTRAL PENNSYLVANIA COMMUNITY COLLEGE  
Harrisburg, PA

DEADLINE TO SUBMIT PROPOSALS:

**Tuesday – October 10, 2008– 11:30AM**

PROPOSALS MUST BE DELIVERED TO:  
HACC, CENTRAL PENNSYLVANIA COMMUNITY COLLEGE  
PURCHASING DEPARTMENT  
ONE HACC DR  
HARRISBURG, PA 17110

For information concerning the RFP process, required format and the schedule of activities,  
Please direct questions to:

Garry Crider, Director of Purchasing  
HACC, Central Pennsylvania Community College  
Purchasing Department  
Harrisburg PA 17110  
Telephone: 717-780-1164

## TABLE OF CONTENTS

1.	KEY DATES .....	5
2.	PROPOSAL SUBMISSION CONTENTS .....	5
3.	DEFINITIONS .....	5
I.	REQUEST FOR PROPOSAL .....	6-7
	A. WORKSCOPE .....	6
	B. RFP CLARIFICATION .....	6
	C. ADDENDA TO THE RFP .....	7
	D. EQUAL EMPLOYMENT COMPLIANCE REQUIREMENT .....	7
	E. NON-DISCRIMINATION .....	7
	F. ACCEPTANCE OF PROPOSALS .....	7
II.	GENERAL CONTRACT PROVISIONS .....	7-8
	A. EXAMINATION OF CONTRACT CONDITIONS .....	7
	B. INDEMNIFICATION .....	8
	C. CONTRACT MANAGER .....	8
	D. TERM OF CONTRACT AND INSTALLATION .....	8
III.	RIGHTS AND REMEDIES .....	8-9
	A. ARBITRATION .....	8
	B. LITIGATION .....	8
	C. VENUE AND JURISDICTION .....	8
	D. RIGHT TO AUDIT .....	9
	E. FORCE MAJEURE .....	9
IV.	PROPOSAL SUBMISSION .....	9-10
	A. ECONOMY OF PREPARATION .....	9
	B. INCURRED COST .....	9
	C. SIGNATORIES .....	9
	D. ALTERNATE PROPOSALS .....	9
	E. PROPOSAL DEADLINE .....	9
	F. NUMBER OF COPIES AND MAILING OF PROPOSAL .....	10
V.	EVALUATION .....	10
	A. PROPOSAL PROCESS .....	10
	B. EVALUATION CRITERIA .....	10
VI.	AWARD .....	11
VII.	EXHIBITS / SPECIFICATIONS .....	12-19
	1. BACKGROUND INFORMATION .....	12
	2. INTENT .....	12
	3. TERM .....	12
	4. PROPOSER QUALIFICATIONS .....	12
	5. REQUESTED INFORMATION .....	13-19
	i. EXPERIENCE .....	13
	ii. PERSONNEL .....	13
	iii. CREDIT CRITERIA AND REFERENCES .....	13
	iv. COLLATERAL .....	14
	v. BANKING SERVICES .....	15-17
	vi. CONTROL .....	17

vii.	CONVERSION .....	18
viii.	NEW SERVICES AND IDEAS .....	18
ix.	PRICING AND ACCOUNT ANALYSIS .....	18
x.	REFERENCES.....	19
xi.	SAMPLE CONTRACT .....	19
xiii	LOCATIONS .....	19
VIII.	PROPOSAL SHEETS .....	20-21
IX.	NOTIFICATION OF INTENT TO SUBMIT PROPOSAL .....	22
X.	PROPOSAL CERTIFICATION.....	23
XI.	EXHIBIT B: MINIMUM REQUIREMENTS CERTIFICATION.....	24
XII.	EXHIBIT C: BANK CONTACT PERSONNEL.....	25
XIII.	EXHIBIT A: PROPOSED FEE SCHEDULE .....	SEE ATTACHED EXCEL DOCUMENT

1. KEY DATES

Important dates including proposal deadlines are shown below. Formal addendum to this RFP will be issued to the Proposers notifying of any changes to these dates. Dates indicated are tentative and may be changed during the RFP process due to revision(s) of any part of the Request for Proposal because of questions from Proposers and/or additional information requested after the Proposal Opening.

ACTIVITY	DATE & TIME
Advertisement – Date of Issue	Wednesday – September 24, 2008
Deadline for Questions	Friday – October 3, 2008 – by 11:30AM
Responses to Questions due back to bidders	Tuesday – October 7, 2008 – by 4:30PM
Submit Notice of Intent To Submit Proposal Due	Wednesday – October 8, 2008 – by 11:00AM
Deadline to Submit Proposals	Friday – October 10, 2008 – by 11:30AM
Award of Contract	After Tuesday – November 4, 2008 BOT Meeting

2. PROPOSAL SUBMISSION CONTENTS

Proposals must include all information required by the following sections:  
(Reference Section VI)

- a. Cover Letter
- b. Description of Qualifications
- c. Contractor History
- d. Cost Proposal

3. DEFINITIONS

The following terminology shall be used throughout this Request for Proposal.

**campus**-HACC, Central Pennsylvania Community College Campus, Harrisburg PA

**contract**-shall be used herein to refer to the purchase order(s) generated by the final award.

**Contractor** shall be used herein to refer to the Vendor receiving the final award.

**Purchaser**-HACC, Central Pennsylvania Community College

**response or proposal**-as used herein shall be understood to mean the written proposal to provide services.

**RFP**-Request for Proposal

**College**-HACC, Central Pennsylvania Community College, Harrisburg, PA

**Vendor, Bidder, Contractor, Proposer, Supplier**-as used herein shall be understood to mean the company, firm or corporation formally submitting a response to this RFP.

## I REQUEST FOR PROPOSAL

HACC, Central Pennsylvania Community College formally invites responses to this Request for Proposal to provide Banking Services as further described herein.

Interested parties are invited to submit proposals to HACC, Central Pennsylvania Community College, Purchasing Department, One HACC Drive, Harrisburg PA 17110. Proposals will be accepted until **Friday, October 10, 2008, by 11:30AM.**

This Request for Proposal contains the instructions governing the proposals to be submitted the materials to be included therein, requirements that must be met to be eligible for consideration, and general guidelines for submission of proposals.

### A. WORKSCOPE

Overall contract for Banking Services (see Section IX: Exhibits / Specifications).

### B. RFP CLARIFICATION

Proposers may request an explanation of the intent or content of this RFP and clarification of procedures used for this procurement. No interpretation made to any Proposer as to the meaning of the RFP shall be binding on the College unless repeated in writing and distributed as an addendum by College Purchasing Department. Official written responses to all relevant written questions will be mailed or faxed by HACC, Central Pennsylvania Community College Purchasing Department.

Requests for written explanation or clarification shall be made in writing and submitted in an envelope marked "Questions Related to RFP #09-11" to HACC, Central Pennsylvania Community College, Purchasing Department, ATTN: Garry Crider, Director of Purchasing, One HACC Drive, Harrisburg PA 17110, or by Fax 717-780-1164. Email Questions are acceptable at [cgcrider@hacc.edu](mailto:cgcrider@hacc.edu). Such requests must be received no later than **Friday, October 3, 2008, by 11:30AM.**

Failure of the Proposer to make appropriate inquires, evaluate any special conditions, or to verify requirements of this RFP shall not relieve the Contractor of the responsibility of fulfilling the contract in accordance with the terms of this RFP.

Communication concerning the Request for Proposal can only be with Garry Crider, Director of Purchasing (717-780-1164 or [cgcrider@hacc.edu](mailto:cgcrider@hacc.edu)). Oral communication with any other College employee, unit, department, or organization concerning their RFP is not binding on the College and shall in no way modify the RFP, or the obligation of the College or the Vendor, and may deem the Proposer's proposal void.

The college will evaluate a Proposer's "confidence in its own ability to perform" based on a given Proposer's willingness to provide the College with meaningful contractual assurances and remedies.

In summation of the College's general objectives regarding this Request for Proposal, the College has a sincere desire to award the transaction based on reliable information. In other words, Proposers to this RFP will have demonstrated their agreement that whether verbal or written, the company can perform to the requirements of this Proposal.

C. ADDENDA TO THE RFP

In the event that it becomes necessary to revise any part of this RFP, HACC, Central Pennsylvania Community College Purchasing Department will provide addenda in writing to the Proposers. No oral statements, explanations, or commitments by whomsoever made shall be of any effect except as the same are confirmed in writing by the College Purchasing Department.

D. EQUAL EMPLOYMENT COMPLIANCE REQUIREMENT

HACC, Central Pennsylvania Community College is committed to affirmative action in accordance with state and federal laws and regulations providing for equal employment opportunity. HACC, Central Pennsylvania Community College will not contract with any firm that is not an equal opportunity employer.

In accordance with federal and state laws, the contractor agrees not to discriminate against any client, employee or applicant for employment or for services, because of race, color, national origin, sex, age, marital status, religion, creed, political belief, mental or physical disability, or status as Vietnam era or disabled veteran. The contractor will comply with the Americans with Disabilities Act of 1990.

E. NON DISCRIMINATION

HACC, Central Pennsylvania Community College is committed to non discrimination and equal employment opportunity. HACC, Central Pennsylvania Community College will not contract with any firm that is not an equal opportunity employer.

F. ACCEPTANCE OF PROPOSALS

The College reserves the right in awarding the contract to consider the competency, responsibility, and suitability of the Proposer, as well as the services provided. The College further reserves the right to accept or reject any or all proposals, to waive any irregularities or informalities, and to award the contract in the best interest of the College. Neither the College nor any agent thereof on behalf of the College will be obligated in any way by any Proposer's response to this RFP.

II GENERAL CONTRACTUAL REQUIREMENTS

A. EXAMINATION OF CONTRACT CONDITIONS

It is the intent of HACC, Central Pennsylvania Community College through this Request For Proposal and contract conditions contained herein, to establish to the greatest possible extent, complete clarity regarding the requirements of both parties to the contract resulting from the Request For Proposal.

Before submitting a proposal, the Contractor shall be thoroughly familiar with all contract conditions referred to in this document, and any addenda issued before the proposal submission date. Such addenda shall form a part of the RFP and shall be made a part of the contract. It shall be the Contractor's responsibility to ascertain that the proposal includes all addenda issued prior to the proposal submission date.

By submitting a response to this RFP contractor represents that:

- 1) The contractor has read and understands the Contract specifications and conditions.

- 2) The contractor will perform the work in compliance with Commonwealth of Pennsylvania, Federal and Local Laws, Regulations, Standards, Ordinances and Codes.

B. INDEMNIFICATION

The Contractor shall hold HACC, Central Pennsylvania Community College harmless from any liability, costs, or penalties in any way resulting from the performance of the services related to this contract or from the conduct or actions of any persons provided by the Contractor for performance of this agreement and will indemnify the College for any costs of defense paid because of actions of the Contractor or its employees in the performance of this agreement.

C. CONTRACT MANAGER

HACC, Central Pennsylvania Community College Purchasing Department shall be the authorized representative of the College for purposes of interpretation of contract requirements. Determination of adequacy of performance shall be the responsibility of the Project Manager. Neither the College nor the Project Manager nor any agent thereof on behalf of the College will supervise or be responsible for the actions of the Contractor's employees, subcontractors, or subcontractor's employees.

D. TERM OF CONTRACT AND INSTALLATION

January 1, 2009 through December 31, 2011.

III RIGHTS AND REMEDIES

A. ARBITRATION

All disputes between the parties to this agreement arising out of or in connection with the contract documents shall be submitted for arbitration. If arbitration is selected by the College, the College shall also select the number of arbitrators and the manner of arbitration, which shall be either: (1) arbitration according to the rules of the American Arbitration Association; or (2) referral to one of more arbitrators mutually agreed upon by the parties.

When a written decision of the College states that (1) the decision is final but subject to arbitration and (2) a demand for arbitration of a claim covered by such decision must be made within thirty (30) days after the date on which the party making the demand received the final written decision, then failure to demand arbitration within said thirty (30) days' period shall result in the College's decision becoming final and binding upon the College and Contractor.

In responding to a claim brought by a Contractor, the College shall have a minimum of forty-five (45) days in which to respond to a revised claim prior to the arbitration hearing.

B. LITIGATION

In the event that any term of this contract is the subject of litigation, it is hereby agreed that the parties in that litigation shall pay their own attorney's fees and court costs incurred including court costs and attorney's fees incurred in appellate proceedings.

C. VENUE AND JURISDICTION

The terms and conditions herein constitute the sole and entire agreement among parties and the laws of the State of Pennsylvania shall govern any disputes. The Dauphin County Court of

Common Pleas shall have exclusive jurisdiction over any and all litigation arising from the terms of this agreement.

D. RIGHT TO AUDIT

The College and appropriate designated representatives reserve the right to audit the College account records and other financial records of the Contractor, as they pertain to the College. Such audits, shall be performed by auditors selected by the College only if deemed necessary by the College.

E. FORCE MAJEURE

Neither party to this Agreement will be liable to the other for any failure or delay in performance under this Agreement due circumstances beyond its reasonable control including, without limitation, Acts of God, accident, labor disruption, acts, omissions and defaults of third parties, and official governmental and judicial action not the fault of the party failing or delaying in performance.

IV PROPOSAL SUBMISSION

To receive consideration, proposals shall be made in agreement with the instructions as stated in this RFP, and such proposals and awards made therein shall be subject to all of the terms and conditions hereof:

A. ECONOMY OF PREPARATION

Proposals should be prepared simply and economically, providing a straightforward, concise description of the Proposer's capabilities to satisfy the requirements of the RFP. Special bindings, colored displays, promotional materials, etc., are not desired. Emphasis should be on completeness and clarity of content.

B. INCURRED COST

The College is not liable for any costs incurred by the Proposer in the preparation and presentation of their proposals.

C. SIGNATORIES

The proposal shall include information as requested throughout the RFP. The signature of all persons authenticating the proposal shall be printed and written in longhand in the designated area on page one (1) of the RFP. The proposal shall be signed with ink or indelible pencil.

D. ALTERNATE PROPOSALS

A Contractor may submit an Alternate Proposal(s). The Alternate Proposal(s) may be submitted, showing in detail, where the Alternate Proposal differs from the requested specifications.

E. PROPOSAL DEADLINE

To be considered for selection, proposals shall arrive at HACC, Central Pennsylvania Community College Purchasing Department, Room W130A, One HACC Drive, Harrisburg, PA, 17110, by 11:30AM on or before Friday, October 10, 2008. Proposals must be in a sealed container, clearly marked "Proposal RFP #09-11- BANKING SERVICES".

The mailing of proposals shall allow for normal mail delivery time to ensure timely receipt of their proposals by HACC, Central Pennsylvania Community College Purchasing Department. Proposals arriving after the deadline will not be considered. All proposals become the property of the College.

F. NUMBER OF COPIES AND MAILING OF PROPOSAL

Six (6) copies of the General Proposal will be submitted in a sealed container clearly marked with the name of the Proposer and labeled "GENERAL PROPOSAL - RFP #09-11". One (1) of the copies shall be marked "Master Copy" and will contain original signatures in all locations requiring a Contractor signature. The remaining copies do not require original signatures.

The proposals must be addressed as follows:

Proposal RFP # 09-11  
HACC, Central Pennsylvania Community College  
Purchasing Department  
ATTN: Garry Crider, Director of Purchasing  
One HACC Drive  
Harrisburg PA 17110

V EVALUATION

A. PROPOSAL PROCESS

1. After the date established for receipt of proposals, a register of proposals shall be prepared which shall include the name of each Proposer. The register of proposals shall be open to public inspection only after award of the contract. No additional proposals will be accepted after the opening date.
2. The evaluation shall be based on the evaluation factors set forth in this request for proposal. Factors not specified in the request for proposal shall not be considered.
3. Discussions may be held with one or more Proposers to:
  - (a) promote understanding of the College's requirements and the Proposers' proposals; and
  - (b) facilitate arriving at a contract that will be most advantageous to the College taking into consideration all factors set forth in the request for proposals.
  - (c) Discussions may include oral presentations, interviews, demonstrations, responses to specific questions, modifications, and negotiations. Proposers shall not be informed of their rank at the time of discussions. The College reserves the right to visit and inspect other sites of the potential Contractor.
  - (d) Proposers must be prepared to send qualified personnel to discuss technical and contractual aspects of the proposal.
  - (e) One or more Proposers may be provided an opportunity to submit a "best and final" offer.
5. References credit and financial responsibility of the Proposers may be verified as appropriate.

B. EVALUATION CRITERIA

Proposals will be evaluated on the following criteria listed in order of their relative priority with most important listed first:

- 1) Qualifications and Experience
  - a) Minimum Stockholder Equity Requirement
  - b) Experience, resources, and qualifications of institution and assigned staff
  - c) Credit Criteria and References
- 2) Collateral
- 3) Banking Services
  - a) Deposit Processing
  - b) Availability of Deposits
  - c) Check Clearing, Positive Pay, Stop Payments, ACH, Wire Processing, Balance Reporting
- 4) Control
- 5) Conversion
- 6) New Services and Ideas
- 7) Locations
- 8) Proposed fees and compensation

## VI. AWARD

The College will review all proposals. The College reserves the right to cancel the selection process or the negotiations when a selection is made, or at anytime prior to entering into a formal written agreement with the Contractor.

The College intends to execute a contract with the Contractor(s) submitting the proposal which the College determines to best meet the College's requirements. The College will be the sole judge of the acceptance of any and all proposals.

In awarding the contract, the College may take into consideration: the references, experience, responsibility, reputation, financial standing of the respondent, and the ability of the Contractor to provide an advantageous time schedule for providing service. The inability of any respondent to meet the requirements may be cause for rejection of his/her proposal.

After selection approval by the colleges Board of Trustees, HACC, Central Pennsylvania Community College Purchasing Department will cause a contract/purchase order to be prepared for signatures by both parties. A contract(s) will be issued to the responsible Contractor(s) whose proposal is the most advantageous to the College, taking into consideration all evaluation factors. No other evaluation criteria, other than that outlined in this proposal, will be used.

## **VII. EXHIBITS / SPECIFICATIONS For 09-11 BANKING SERVICES**

### **1. BACKGROUND INFORMATION**

HACC, Central Pennsylvania Community College (HACC), is seeking proposals from qualified banks to provide banking services as further described herein.

All Banks submitting a proposal must propose to provide all services as indicated in this RFP, unless the service is specifically noted as being optional.

HACC is also especially interested in knowing of services that are available from your firm that may not be presently in use by HACC.

### **2. INTENT**

The intentions of HACC are to have one overall contract for banking services.

### **3. TERM**

The presently planned period of appointment will be for a thirty-six (36) month period beginning January 1, 2009, and ending December 31, 2011, with one two-year extension thereafter possible by mutual agreement.

The College may also extend the contract for an additional sixth and/or seventh year after the first five years, if mutually agreed in writing and if the College President or designee determines in writing that such a contract extension would be advantageous to the College.

### **4) PROPOSER QUALIFICATIONS**

The College is soliciting proposals from Banks that are in the business of providing services as listed in this Request for Proposal. Your proposal shall include, at a minimum, the following information. Failure to include these items may be grounds for rejection of your proposal.

The proposer shall present evidence that the firm or its officers have been engaged for at least the past five (5) years in providing services as listed in this Request for Proposal.

Provide a minimum of five (5) references of existing customers, in Pennsylvania, having banking requirements most similar to those of the College in size and complexity, along with the date they became customers, name of knowledgeable individual that can be contacted and telephone number, email address. If possible, provide 2 College references, even if those references are from another state.

Additional minimum qualifications:

1. Be nationally or Pennsylvania chartered (if you are licensed in the state of Pennsylvania that is adequate), approved to conduct business in the Commonwealth of Pennsylvania, a member of the Federal Deposit Insurance Corporation, and have immediate access to the Federal Reserve wire transfer system.
2. Have a minimum stockholder's equity of \$1.0 billion as of the last audited financial report to have been issued for the bank, its parent organization and other subsidiaries of the parent organization.

**5. REQUESTED INFORMATION**

i. EXPERIENCE

1. Provide a general overview and brief history of your organization, including parent and/or subsidiary companies and the number of employees.
2. Confirm that the financial institution is either a national banking association, federal savings and loan association or federal savings bank located in Pennsylvania or a bank, trust company or savings institution organized under Pennsylvania law that receives or holds public deposits. Provide the address of the office location(s) that will service the account
3. Describe the experience of the financial institution in providing similar banking services for governmental agencies.
4. Provide ratings for the bank and/or bank holding company from at least **two** of the following agencies: Standard & Poor's, Moody's, Thomson BankWatch, Sheshunoff, or LACE. If the proposer is not rated by two of these rating organizations, provide other evidence of the institution's credit quality.
5. Include a copy of the most recent audited annual financial statement and the latest 10-K report with the proposal. Electronic versions of these statements is preferred, but not required.
6. Provide a list of the bank's holidays.

ii. PERSONNEL

1. Please list the names and professional backgrounds of the following personnel that would be expected to deal with HACC on a regular basis:
  - a. the branch manager,
  - b. a cash management representative,
  - c. a regional vice president and/or municipal service representative.
  - a. What, if any, experience do these employees have in working with similar institutions?
  - b. Describe the proposed role of each with regard to HACC's account.
  - c. For each key person, show the number of years of experience in this field and the number of years with your firm.

iii. CREDIT CRITERIA & REFERENCES

1. Please include copies of your last **three (3) years audited financial statements**. Electronic versions of these statements is preferred, but not required. The successful bank is required to provide HACC with subsequent annual audit reports as they become available.
2. Each bank will submit with its proposal the following statistics based on information contained in the uniform bank performance reports, or in similar reports for calendar years **2004, 2005, and 2006 (and 2007 if available)**, and based upon Federal Reserve Bank definitions. Please specifically summarize:

2007 (if available)      2006      2005      2004

- a. Primary capital to total assets
- b. Equity growth less asset growth

- c. Loan loss reserve to total loans
  - d. Total relationships or accounts with deposits in amounts over \$1,000,000
3. As of January 1, 2006 and thereafter, each bidder will disclose whether it was acquired; did acquire; or will be acquiring another banking institution (if so, specify the institution, address, date of acquisition, and amount of assets acquired).
  4. The proposer shall present evidence that the firm or its officers have been engaged for at least the past five (5) years in providing services as listed in this Request for Proposal.

iv. COLLAERATAL

HACC considers itself to be a public entity and all of its deposits must be collateralized under PA Act 72. For Insurance and Collateralization, specifically answer the questions in the table below. For any question answered “No” please provide rationale for the exception.

<b><u>Insurance and Collateralization Questions</u></b>	<b><u>Yes / No</u></b>
1. Will the collateral be marked to market at least once a month?	
2. Will the market value of the collateral be equal to at least 102% of the amount of the applicable public deposits (in excess of FDIC insurance)?	
3. Will the collateral consist solely of either full faith and credit obligations of the United States government or fixed rate obligations of agencies or instrumentalities of the United States Government?	
4. Will the collateral be held by the custodian in a separately designated Act 72 pledge account (the “Act 72 Account”)?	
5. Will the bank automatically provide the [Entity Type] an Act 72 letter on a monthly basis with information regarding the aggregate applicable public funds deposits being secured by the collateral and a listing of the collateral?	
6. Will the collateral presented to the [Entity Type] show both the market value and the book value?	
7. Will the bank determine the value of collateral in good faith based on a nationally recognized valuation source?	
8. Will the bank provide in its monthly report and in writing its collateralization policies and procedures (e.g., specific securities used as collateral, valuation source, frequency and methodology, safekeeping of collateral, collateral margin relative to other public fund deposits, procedures for curing collateral valuation deficiencies)?	
9. Will the bank periodically provide financial data with regards to its credit ratings and credit standing?	

Please provide a collateral report as of July 31, 2008, that shows:

- Total balance of public funds secured in the pool less the portion covered by FDIC
- Total market value of securities in the pledged portfolio
- Full description of each security held in the Act 72 pledge account including security description (issuer name, CUSIP, coupon rate, maturity date, etc.), book value, and market value as of July 31, 2008.

v. BANKING SERVICES

1. Please indicate any deviations from the conditions relating to banking services contained in Section II – Scope of Banking Services.
  - a. Are length and general term of agreement acceptable?
2. Deposit Processing
  - a. Are night drop, vault, remote and branch service options available?
  - b. Is pricing different for utilizing these different deposit options?
  - c. What is the ledger cutoff time for deposits?
  - d. Do you limit the number of deposit tickets that can be included in one deposit bag?
  - e. Can checks, currency, and coin be included in the same deposit or are split deposits required?
  - f. Do you accept loose and/or rolled coin for deposit at vault, branch and night drop locations?
  - g. Is there a fee for depositing loose or rolled coin?
  - h. What type of deposit bags do you allow/require?
    - i. Do you provide these bags?
    - ii. Do you charge a fee for these bags?
    - iii. Are there any restrictions on deposit bags provided by the customer?
  - i. Can HACC assign an internally generated deposit identification number to deposit tickets for reconciliation purposes? (i.e. can the bank identify deposit tickets on summary reports to match HACC's internal deposit records)
  - j. Can return items be automatically redeposited?
    - i. If so, how many times?
    - ii. Are there additional charges for redeposited items?
  - k. How and when will you notify HACC of the reason for returned items?
    - i. Will this report show the payer's name?
  - l. Do you offer the ability to process checks by Remote Deposit Capture?
    - i. What are the advantages and disadvantages for using this service?
  - m. What location(s) are available for an armored car to deposit funds for processing?
3. Availability of Deposits
  - a. How do you determine and calculate availability of deposited items?
  - b. Do you give immediate availability for on-us items?
  - c. Do you calculate availability by item or formula?
  - d. Provide a copy of the availability schedule you propose to use for HACC.

- a. Is this your best schedule? If not, quantify the difference and explain how we can obtain your best availability schedule. Describe the extra charge, if any, for obtaining your best availability schedule.
4. Provide the check clearing method, schedule, and policy to identify the time deposited items become available for (a) investment, and (b) disbursement to include cash, local, out of state, and federal deposits.
5. Positive Pay
  - a. Describe the bank's ability to provide Positive Pay services.
  - b. What type of medium (i.e. magnetic tape, data transmission) can the bank accept?
  - c. What is the deadline for the transmission of check issuance files to the bank?
  - d. How will HACC be notified of rejected items?
    - a. What time will HACC receive the information on rejected items?
    - b. How much time will HACC have to review discrepancies and notify the bank to reject?
  - e. Is Teller Positive Pay available? Is HACC required to use Teller Positive Pay if it elects to use the bank's Positive Pay Services?
6. How soon after the cut-off date will bank statements, CD-ROM of cancelled checks, deposit tickets and reconciliation information be sent for partial reconciliation? For positive pay?
7. Overdraft charges
  - a. What are the fees and interest charges associated with overdrafts? How are these charges calculated?
  - b. Is there a fee per check or per occurrence when there is an overdraft?
  - c. Is there a daily cap on fees?
8. Stop Payments
  - a. How are stop payments orders placed?
  - b. Can stop payments be placed on-line?
  - c. If a check is expected to clear today, what is the latest time for a stop payment to be placed and be effective?
  - d. How long will the stop payments remain in effect?
  - e. Can stop payments be automatically renewed? If so, for how long?
  - f. Will a check with a stop payment request appear on the exception report for Positive Pay?
9. ACH Processing
  - a. What are the different ACH file transmissions options available?
  - b. What are the transmission deadlines for ACH files? When does the bank need the file from HACC and when are funds debited from HACC's accounts?
  - c. Describe your institution's ability to block unauthorized ACH debits? If your bank provides ACH debit blocking, what level of filtering can be applied?

## 10. Wire Processing

- a. Describe the process of initiating wire transfers.
- b. If wire transfers can be initiated on-line, describe the system's security features. Can varying degrees of authorization be set on (i.e. multiple authorizers, maximum dollar amounts, etc.)?
- c. What is the cut-off time for same-day wire transfers?

## 11. Balance Reporting

- a. Describe the reports that will be available to HACC through the bank's balance reporting system. Include sample reports.
  - b. How will HACC access the reporting system (i.e. dial up, Internet). Is specific software required to communicate with the bank's system? Is there an extra charge for this software?
  - c. Will the reporting system provide beginning and ending ledger (book) balances, collected balances, available balances, and float assignment?
  - d. What current day reporting is available through the reporting system?
  - e. Does your deposit reporting system report electronic transactions (e.g. ACH, wire) as well as paper documents?
  - f. Can reports be customized?
  - g. How many business days of balance history are stored on the reporting system and available for customer access?
  - h. How long are electronic images stored on the reporting system and available for customer access?
12. Give a detailed description of the direct deposit process including the initial submission of the direct deposit files, deadlines and the movement of funds. Please indicate whether or not the financial institution is able to accept the direct deposit file transmission of encrypted standard NACHA files. Please describe all fees associated with this process.
13. Please provide a description of the recommended account structure, including the basis for determining the amounts of funds invested and the method and basis for properly collateralizing funds.
14. Provide a detailed description of the investment vehicle utilized. This must include the information requested elsewhere in the request.
15. Describe the different reconciliation services including the associated fees, if any, offered to the HACC. Be sure to include complete descriptions on (a) partial recon, (b) full recon, and (c) positive pay. Also, please include any service costs for the above related services.

## vi. CONTROL

1. Describe the electronic and/or manual system used to provide the proposed services along with backup and recovery capabilities.
2. Describe the bank's security procedures for its information reporting system, both for access and information protection.

3. Describe the types of insurance and bonding carried.
4. Include a copy of your most recent reports issued in accordance with the Statement of Auditing Standards-70 (SAS70) for any processes or systems relevant to the services under this RFP.

vii. CONVERSION

1. Describe the bank's commitment to serve as a partner with HACC, Central Pennsylvania Community College.
2. Indicate your plans for educating and training HACC employees in the use of your systems.

viii. NEW SERVICES & IDEAS

1. Please provide any additional information that you believe to be pertinent but not specifically requested elsewhere in the RFP.

ix. PRICING AND ACCOUNT ANALYSIS

1. Provide a complete fee schedule for all of the services described in your proposal. A listing of services likely to be used is included in the Appendix. Fees related to all services described in the proposal must be listed – even if the service is not shown on the schedule. Also, include any one-time or set-up charges, research fees, minimum fees and all other fees that will be charged. Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures. Additionally, answer each of the following.

- |   |          |
|---|----------|
| a. Permit redeposit of NSF checks?                                      | Yes / No |
| b. Assess FDIC insurance cost?  | Yes / No |
| c. Assess 10% reserve requirement?                                      | Yes / No |
| d. Provide all check stock and three part deposit tickets free of cost? | Yes / No |
| e. Provide interest earning on all [Entity Type] checking accounts?     | Yes / No |

1. Does HACC have the option of compensating your bank on either a fee or balance basis?
  - a. Is the price the same for either option? If not, what is the difference?
2. Using the service fees summary, prepare the calculation of the compensating balance if any fees are proposed. Also, provide your policies relating to the evaluation of this established balance.
3. Please provide a sample analysis statement for HACC's accounts.
  - a. How soon after month-end is the analysis statement mailed?
  - b. Does the bank offer electronic analysis and bank statements?
4. How is your earnings credit determined, adjusted, and applied? Please include in your explanation:
  - a. The impact of your reserve requirement
  - b. Your formula for converting service charges to balance requirements
  - c. A listing of your earnings credits and reserve requirements for the 24-month period from January 2006 through December 2007.
5. What time frame does your bank use when reviewing balances for deficiency or excess (e.g. rolling 12 month average, calendar quarter, calendar year, etc.)?
6. Describe the bank's policies concerning daylight and end-of-day balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.

7. Will the bank pass on FDIC or FICO charges to HACC? If so, what is the current charge and how is it computed?
8. Is the bank willing to guarantee the proposed fees for the entire term of the contract (up to five years)? If not, for how long are the fees guaranteed?
9. Can fees be invoiced to HACC rather than debited directly from HACC's accounts?

x. REFERENCES

1. Provide a minimum of five (5) references of existing customers, in Pennsylvania, having banking requirements most similar to those of the College in size and complexity, along with the date they became customers, name of knowledgeable individual that can be contacted and telephone number, email address. If possible, provide three other College references, even if those references are from another state.
2. How many public sector clients terminated services in the last three years?

xi. SAMPLE CONTRACT

1. Provide a sample of the proposed contract for your firm's services. Please also provide samples of any other documents which will need to be signed/entered into related to the provision of the services requested in this RFP.

xii. LOCATIONS

HACC desires that the successful bank maintain at least one banking office within five miles of the HACC Campuses listed below:

Harrisburg Campus One HACC Drive Harrisburg, PA 17110	Gettysburg Campus 731 Old Harrisburg Pike Gettysburg, PA 17325	Lancaster Campus 1641 Old Philadelphia Pike Lancaster, PA 17602
Lebanon Campus 735 Cumberland Street Lebanon, PA 17042	York Campus 2010 Pennsylvania Avenue York, PA 17404	

1. Indicate in your proposal the location of banking office locations within the above-designated distance.

Alternatively, should no Branch Office locations meet the above distance requirements successful vendor must agree to make arrangements with a bank, which is located within the above mentioned requirements, to accept deposits from Branch campus's without fees to the college for sweeping funds into the College's accounts on a daily basis from said location.

## **VIII. PROPOSAL SHEET**

### **For**

### **09-11: BANKING SERVICES**

Your proposal should include the following information in the order specified. If the proposer fails to provide any of the following information, with the exception of the mandatory proposal certification, the College may, at its sole option, ask the proposer to provide the missing information or evaluate the proposal without the missing information.

1. A mandatory proposal certification as per Section X.
2. Specific indication that the bank meets the qualifications specified in Section VII, item 5.
3. Management summary consisting of at least an organization staffing chart of those employees to be utilized in their performing of this contract. Specifically address whether there will be “one” single point of contact or multiple points of contact and the location of HACC’s contacts. Complete and include Exhibit C, Section XII).
4. Firm’s capability and capacity in providing banking services to organizations of comparable size and complexity to HACC. Respond to specifications/scope of work as described in Section VII: Exhibits / Specifications of this Request For Proposal.
  - i. Qualifications and Experience
  - ii. Personnel
  - iii. Credit Criteria & References
  - iv. Collateral
  - v. Banking Services
  - vi. Control
  - vii. Conversion
  - viii. New Services & Ideas
  - ix. Pricing and Account Analysis
  - x. References
  - xi. Sample Contract
  - xii. Locations
5. Complete Exhibit A: Proposed Fee Schedule (attached Excel Spreadsheet)

**Proposers need to be accurate, complete, and clear.**

6. Describe in detail the firm’s ability to provide each of the services, documented by completing Exhibit B (Section XI: Minimum Requirements Certification).
7. For the non-incumbent proposals, indicate your bank’s conversion approach and the team from the bank that would be assigned.

8. Indicate how your bank goes about monitoring the service levels being provided large clients and how client feedback is obtained.

Company Name: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

Name (Printed): \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**IX. Notification of Intent to Submit Proposal**

**NOTIFICATION OF INTENT TO SUBMIT PROPOSAL**

Please refer to the Request for Proposal Package covering the acquisition to provide Banking Services for Proposal Number **09-11: BANKING SERVICES** for HACC, Central Pennsylvania Community College.

If you are interested in submitting a Proposal, please fill out the information requested below and return this form to Garry Crider, Director of Purchasing, HACC, Central Pennsylvania Community College, One HACC Drive, Harrisburg, PA 17110 no later than **Wednesday, October 8, 2008, by 11:00AM**. Or fax this document to 717-780-2325 or e-mail this document to [cgcrider@hacc.edu](mailto:cgcrider@hacc.edu).

Name of Organization \_\_\_\_\_

Mailing Address \_\_\_\_\_

\_\_\_\_\_

Representative's Name \_\_\_\_\_

Representative's Title \_\_\_\_\_

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

Phone Number \_\_\_\_\_

FAX Number \_\_\_\_\_

We intend on doing the following: (check one)

- 1. ( ) We will submit a Proposal
- 2. ( ) We will NOT submit a Proposal

If number 2 is checked, please give a brief explanation in the spaces provided.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**X: PROPOSAL CERTIFICATION**

\_\_\_\_\_  
(date)

Purchasing Department  
HACC, Central Pennsylvania Community College  
One HACC Dr.  
Harrisburg, PA 17110

The undersigned certifies that to the best of his/her knowledge: (check one)

- ( ) There is no officer or employee of HACC, Central Pennsylvania Community College who has, or whose relative has, a substantial interest in any contract award pursuant to this proposal/bid.
- ( ) The names of any and all public officers or employees of HACC, Central Pennsylvania Community College who have, or whose relative has, a substantial interest in any contract award pursuant to this proposal/bid are identified by name as part of this submittal.

The undersigned further certifies that their firm (check one) \_\_\_\_\_ IS or \_\_\_\_\_ IS NOT currently debarred, suspended, or proposed for debarment by any state or federal entity. The undersigned agrees to notify the College of any change in this status, should one occur, until such time as an award has been made under this procurement action.

In compliance with Request for Proposal No. 09-11 for Banking Services and after carefully reviewing all the terms, conditions and requirements contained therein, the undersigned agrees to furnish such goods/services in accordance with the specifications/scope of work.

\_\_\_\_\_  
(firm)

\_\_\_\_\_  
(address)

\_\_\_\_\_  
(signature required)

\_\_\_\_\_  
(phone no.)

\_\_\_\_\_  
(print name)

\_\_\_\_\_  
(fax no.)

\_\_\_\_\_  
(title)

\_\_\_\_\_  
(fed. tax id no.)

**XI: EXHIBIT B: MINIMUM REQUIREMENTS CERTIFICATION**

**Chartered by the State Bank Commission to conduct Banking services within the State of Pennsylvania.** Yes\_\_\_\_ No\_\_\_\_

**Member Federal Deposit Insurance Corporation.** Yes\_\_\_\_ No\_\_\_\_

**Immediate access availability to Federal Reserve Wire Transfer System.** Yes\_\_\_\_ No\_\_\_\_

**Please indicate what the last audited stockholders Equity is for your institution. The College will Accept proposals from banks with less than \$1 billion In equity but reserves the right to weight the level Of equity in its decision process.** Yes\_\_\_\_ No\_\_\_\_

\_\_\_\_\_  
(firm)

\_\_\_\_\_  
(address)

\_\_\_\_\_  
(signature required)

\_\_\_\_\_  
(phone no.)

\_\_\_\_\_  
(print name)

\_\_\_\_\_  
(fax no.)

\_\_\_\_\_  
(title)

\_\_\_\_\_  
(fed. tax id no.)

**XII: EXHIBIT C: BANK CONTACT PERSONNEL**

*Indicate the person that would serve as the overall coordinator between HACC and the bank. This would be the overall managerial contact and the person that HACC would turn to if (1) assistance were needed as to whom within the Bank needed to be contacted for a particular service or (2) assistance was needed in getting a specific situation resolved.*

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

PHONE NO.: \_\_\_\_\_

ALTERNATE PHONE NO.: \_\_\_\_\_

FAX NO.: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

*If the regular phone number listed above goes into voice mail if not answered, indicate an alternate number that is answered during normal business hours if HACC needed to make immediate contact with a live person, e.g., to find out when the intended person will be available to call back.*

ALTERNATE PHONE NO.: \_\_\_\_\_

Name (either individual or department): \_\_\_\_\_

*Indicate below the same information for the person that the overall coordinator reports to and for the next reporting level above that person.*

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

PHONE NO.: \_\_\_\_\_

ALTERNATE PHONE NO. \_\_\_\_\_

FAX NO.: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

*The person directly above reports to:*

NAME: \_\_\_\_\_

TITLE: \_\_\_\_\_

PHONE NO.: \_\_\_\_\_

ALTERNATE PHONE NO.: \_\_\_\_\_

FAX NO.: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

*Also indicate additional contacts for HACC if HACC was to select your bank or firm*

**HACC, Central Pennsylvania Community College**  
**Request for Proposal**  
**09-11- BANKING SERVICES**

HACC, Central Pennsylvania Community College is requesting quotes to provide BANKING SERVICES. A copy of RFP # 09-11 may be obtained at: [www.hacc.edu](http://www.hacc.edu) (click on “Business & Community” – under “Purchasing”, click on “Request for Proposals”) beginning **Wednesday, September 24, 2008**. Responses due by **11:30AM on Friday, October 10, 2008** in Whitaker Hall room W130A. HACC, Central Pennsylvania Community College reserves the right to accept or reject any or all Proposals. HACC is committed to providing opportunities for Minority Business Enterprises (MBE), and Woman Business Enterprises (WBE). HACC encourages MBE and WBE firms to submit a Proposal for the Work and all bidders to proactively solicit MBE and WBE firms in the bidding and subcontracting process.