

REQUEST FOR PROPOSALS DOCUMENTS

COOS COUNTY GENERAL BANKING SERVICES
COOS COUNTY TREASURER

This Request for Proposals Documents includes the following four documents, totaling eleven pages:

- This Cover Sheet (1 page)
- Published Request for Proposals (1 page)
- Instructions for Proposers (6 pages)
- Initial Proposal Form (3 pages)

Please verify that your copy of the Request for Proposals Documents contains all pages of each of the above-referenced documents.

REQUEST FOR PROPOSALS

Coos County is soliciting proposals for a primary banking relationship from resident county banks listed by the Oregon State Treasury as qualified depositories for public funds.

Coos County is utilizing a Competitive Range process for this request for proposals solicitation. The County will establish a pool of proposers from among those who submit written proposals by the deadline, and will then negotiate with those selected toward the development of best and final proposals.

Request for Proposals Documents including instructions for proposers, and required proposal forms, may be obtained on the Coos County website at www.co.coos.or.us.

Proposals will be accepted by Bobbi Brooks, Administrative Aide to the Board of Commissioners' Office, in person at or by mail to the Coos County Courthouse, 250 N. Baxter, Coquille, OR 97423. Proposals must be submitted in sealed envelopes and must be clearly labeled "Coos County General Banking Services" on the outside of the envelope. No proposals, regardless of method of delivery, will be accepted if not received by 2:00 p.m. on July 11, 2018. Proposals will be publicly opened immediately after the proposal deadline in the Commissioners' Courtroom or another room to be determined at the County Courthouse in Coquille, OR.

Date: June 18, 2018

Robert "Bob" Main, Chair
Board of Commissioners

Publish: The World Newspaper on June 18, 2018

INSTRUCTIONS FOR PROPOSERS
COOS COUNTY GENERAL BANKING SERVICES

READ THESE INSTRUCTIONS CAREFULLY. FAILURE TO FOLLOW THESE INSTRUCTIONS WILL RESULT IN YOUR PROPOSAL BEING DEEMED NON-RESPONSIVE AND NOT ELIGIBLE FOR CONSIDERATION.

1.0 SOLICITATION AND SUBMISSION REQUIREMENTS

Coos County is soliciting proposals for a primary banking relationship with a bank that operates a branch within Coos County. The bank must be able to offer a full range of banking services required by this Request for Proposals.

The County makes extensive use of banking services to concentrate, manage, and disburse funds. The County intends to select one or more institutions to provide these services. Included in general banking services are deposit transactions, cash management, ACH and wire transfer processing, branch services, lock box services, and procurement card services. Specifically excluded from this quote are investment custody services.

Banks must be listed by the Oregon State Treasury as qualified depositories for public funds, be a full service institution capable of providing the required banking services identified in this request for proposals, and be insured by the Federal Deposit Insurance Corporation.

Responses to this request for proposals must be submitted on the provided Proposal Form.

Coos County is utilizing a Competitive Range process for this solicitation. The County will establish a pool of proposers from among those who submit written proposals by the deadline, and will then negotiate with those selected toward the development of best and final proposals.

Proposers are encouraged to carefully and completely review all of the Request for Proposals Documents before submitting a proposal.

To be considered for the general banking services, banks must have the following qualifications:

- Be a federally or State of Oregon Chartered financial institution, with branch locations in Coos County, Oregon.
- Be a member of the Federal Reserve System and have access to all of its services.
- Be a qualified bank depository in accordance in ORS 295.
- Be in compliance and good standing with the Community Reinvestment Act.
- Be sufficiently capitalized to accommodate Coos County's cash/investment management needs.
- Be able to facilitate transfers to and from the Local Government Investment Pool managed by the Oregon State Treasurer's Office.
- Be able to receive and initiate electronic (direct) deposits.

1.1 ANTICIPATED SOLICITATION SCHEDULE

June 18, 2018	Request for Proposals published
June 20, 2018, 5 p.m.	Request for Proposals Documents Clarification Request Deadline
July 3, 2018, 2 p.m.	End of Solicitation Protest Period
July 11, 2018, 2 p.m.	Initial Proposal Submission Deadline / Initial Proposal Opening
July 23, 2018, 5 p.m.	Notice of Results of Competitive Range
July 30, 2018 5 p.m.	End of Competitive Range Protest Period
August 3, 2018, 5 p.m.	Best and Final Offer Proposal Deadline
August 9, 2018, 5 p.m.	Notice of Intent to Award Issued
August 13, 2018, 5 p.m.	End of Contract Award Protest Period

August 21, 2018, 9:30 a.m.
September 3, 2018, 9 a.m.

Anticipated Recommendation of Award of Contract to Board of Commissioners
Anticipated Issuance of Notice to Proceed

1.2 TIME AND PLACE OF RECEIVING AND READING PROPOSALS

Proposals will be accepted by Bobbi Brooks, Administrative Aide to the Board of Commissioners' Office, in person at or by mail to the Coos County Courthouse, 250 N. Baxter, Coquille, OR 97423. Proposals must be submitted in sealed envelopes and must be clearly labeled "**Coos County General Banking Services**" on the outside of the envelope. No proposals, regardless of method of delivery, will be accepted if not received by **2:00 p.m. on July 11, 2018**, as determined by the clock in the Commissioners' Courtroom. Proposals will be publicly opened immediately after the proposal deadline in the Commissioners' Courtroom or another room to be determined at the County Courthouse in Coquille, OR. Because this is a Competitive Range solicitation, the County will disclose the identity of proposers at this time, but will not disclose the contents of proposals until the conclusion of the negotiation process described herein.

1.3 NO LATE PROPOSAL SUBMISSIONS

Misdelivered, late, faxed, and electronically submitted proposals will be considered non-responsive, with no exceptions. Please do not wait until the last minute for delivery. Proposers mailing a proposal should allow normal mail delivery time to ensure timely receipt of their proposals. **Any proposal received after the scheduled closing time for receipt of proposals will not be considered for award of contract.**

1.4 PROPOSAL FORM

To be considered, all proposals **must** be submitted on the attached Proposal Form.

1.5 PROPOSER QUESTIONS

All inquires, whether relating to the proposal process, administration, deadline, award, or technical aspects of the contract must be **in writing** and directed to Megan Simms, Coos County Treasurer, and Finance Director by mail at 250 N. Baxter, Coquille, OR 97423, or by e-mailing treasurer@co.coos.or.us.

All questions must be received no later than 5 p.m. on June 20, 2018. When appropriate, substantive questions and answers requiring revisions, substitutions, or clarifications of the Request for Proposals Documents will be issued as an official addendum as provided in section 1.6 below.

1.6 ADDENDA

Coos County reserves the right to make changes to the Request for Proposals Documents by written addenda prior to the closing time and date. Changes or clarifications will be transmitted to prospective proposers electronically via e-mail or facsimile. If required by any addenda, proposers must acknowledge receipt of the addenda by signing, dating, and returning a copy of the addenda with the Proposal Form prior to proposal closing. Any proposal submitted without the required addenda attached, signed, and dated will be considered non-responsive and will not be considered for contract award. Coos County is not responsible for a proposer's failure to receive notice of addenda. Any change or modification to the Request for Proposal Documents will be binding on the County only if it is in the form of written addenda issued by the County.

1.7 PRE-PROPOSAL SITE VISIT

A site visit is not required for this Request for Proposals.

1.8 PUBLIC RECORD

Coos County's business practice is to schedule requests for inspection of any proposal documents after a proposer has been notified of their selection status. If a proposal contains any information that is considered exempt from

disclosure under the various grounds specified in Oregon Public Records Law, ORS §§ 192.410–192.505, the proposer must clearly designate any portion of its proposal as exempt, along with a justification and citation to the authority relied upon. Application of the Oregon Public Records Law will determine whether any information is actually exempt from disclosure.

2.0 GENERAL INFORMATION

2.1 BANKING TERM

The Banking Services Agreement will be effective for an initial period of five (5) years. Upon mutual consent between the parties, the agreement may be extended multiple times for up to five (5) years for each extension.

2.2 CURRENT BANKING INFORMATION

The Coos County Treasurer and Finance Departments are responsible for banking services, accounts payable, accounts receivable, debt service, cash and investments, budget, payroll, and financial reporting. The County current has approximately 315 employees. The current fiscal year 2018 budget is \$104 million.

Coos County currently utilizes two banking institutions for all banking services. One zero-balance account for payroll disbursements. One primary checking account, one checking account for unsegregated property taxes, one checking account for funds held in trust, and one checking account for inmate commissary.

Average Balances

- Primary Checking Account: \$2 million
- Unsegregated Property Tax Account: \$500,000 to \$1 million most of the year, up to \$20 million during October and November
- Trust Checking Account: \$10,000
- Inmate Trust Checking Account: \$10,000

The County currently performs accounts payable functions weekly resulting in approximately 130 checks issued per week.

In addition, the County utilizes the following services:

- Lockbox services for property tax payments.
- Controlled disbursements.
- Online reporting for previous day transactions, balance, stop payments, returned items.
- ACH, EFT and wire transfers.
- Coin and currency services – change orders.
- Direct deposit of payroll.
- Procurement card services.
- Positive Pay for checks and ACH debits.

The County deposits cash once every day. Additional cash deposits are made by various departments at other branch locations.

Coos County currently maintains approximately 85 procurement cards for employees. Ordering, maintenance, and cancellations are all achieved via an online platform.

The County receives ACH and wire transfers. They are currently all credited to the same main checking account. In addition, the County pays some vendors via ACH and wire transfers. County has the ability to block ACH debits to only authorized transactions.

The County transfers monies between the LGIP (Local Government Investment Pool) account and their main checking account as well as between their main checking account.

The County has a monthly payroll cycle consisting of a direct deposit transmission, paper checks (less than 100) and associated payroll tax and PERS electronic payments.

Coos County maintains a Trust fund for the inmates of the Coos County Jail. Deposits of cash and checks are made multiple times per week; ACH credits are received and checks are written on this account.

Megan, we may want to say something here about procurement card services.

3.0 PROPOSAL REQUIREMENTS

3.1 TERMS AND CONDITIONS

Any proposal that is received conditioned on Coos County's acceptance of any other terms and conditions or rights to negotiate will be rejected as non-responsive. Any subsequent negotiated changes are subject to approval by Coos County.

3.2 OREGON PREFERENCE

Each proposal must identify whether the proposer is a resident proposer pursuant to ORS 279A.120. Coos County shall prefer goods and services that have been manufactured or produced in the State of Oregon if price, fitness, availability, and quality are otherwise equal. Nonresident proposers will be subject to an out-of-state preference penalty equal to the percentage preference given in its state.

3.3 RECYCLED MATERIALS

Coos County shall prefer supplies or materials manufactured from recycled materials.

3.4 NON-DISCRIMINATION

Each proposer must certify that it has not discriminated against minority-owned, emerging, or women-owned businesses in obtaining required subcontracts.

3.5 PUBLIC IMPROVEMENT/PREVAILING WAGE

This contract is **not** for a public work and is **not** subject to prevailing wage laws.

4.0 EVALUATION OF PROPOSALS

4.1 PROPOSALS

Proposers must satisfy themselves, by such means as they prefer, as to the actual conditions and requirements of the service to be provided, and shall not at any time after submission of the proposal assert that there was any misunderstanding in regard to the nature, quality or description of the services to be provided.

4.2 COST OF PROPOSAL

Coos County is not liable for any cost incurred by the proposer responding to this solicitation. Proposer is responsible for all costs associated with preparing and submitting the solicitation response.

4.3 EVALUATION FACTORS

The County will award the contract to the most responsible proposer whose proposal the County determines is the most advantageous to the County based on the following factors:

Expected convenience of banking services for County personnel	35%
Services available and ability to perform required services	30%
Overall cost	30%
Overall Response and completeness of proposal	5%

The County will also consider the applicable preferences described in ORS 279A.120 and 279A.125. In determining whether the most advantageous proposal was submitted by a responsible proposer, the County will consider the factors in ORS 279B.110.

4.4 RIGHT TO REJECT OR WITHDRAW PROPOSALS

The County reserves the right to waive minor informalities in the proposals. In addition, the County may reject any proposal not in compliance with all prescribed procedures and requirements, including the requirement to demonstrate the proposer’s responsibility under ORS § 279B.110. The County may cancel the procurement or reject any or all proposals in accordance with ORS § 279B.100 upon a finding it is in the public interest to do so.

No proposer may withdraw a proposal after the hour set for receipt of proposals unless thirty (30) calendar days have elapsed and the County has not let a contract.

5.0 CONTRACT AWARD

5.1 SOLICITATION PROTESTS

Prospective proposers who believe that this procurement process is contrary to law or that a solicitation document is unnecessarily restrictive, is legally flawed, or improperly specifies a brand name must submit a protest to the Coos County Office of Legal Counsel. **All protests must be in writing and either mailed, hand-delivered, or faxed to: Coos County Office of Legal Counsel, 250 N. Baxter Street, Coquille, OR 97423, fax (541) 396-1012, and received no later than 2 p.m. on July 3, 2018.** Any such protest must include the information required by ORS § 279B.405(4) and a statement of the desired change(s) to the procurement process or solicitation document(s) that the prospective bidder believes will remedy the conditions upon which the protest is based. Coos County will not consider any solicitation protest submitted after the deadline or any protest which does not include the required information. Coos County will review the protest and respond in writing in accordance with ORS § 279B.405. If the County determines it is necessary in order to consider and respond to a protest, the County may extend closing. If the County upholds a protest, in whole or in part, the County may, in its sole discretion, either issue an addendum reflecting its disposition or cancel the solicitation. Before seeking judicial review, a proposer must file a written protest with the County and exhaust all administrative remedies.

5.2 COMPETITIVE RANGE PROCESS

The County will evaluate all responsive proposals in accordance with the evaluation criteria set forth herein and will rank eligible proposers and determine a Competitive Range. The County will issue written notice of the selection of the Competitive Range to all proposers on **July 23, 2018**.

Proposers may protest the selection of the Competitive Range. **All protests must be in writing and either mailed, hand-delivered, emailed or faxed to: Coos County Office of Legal Counsel, 250 N. Baxter Street, Coquille, OR 97423, fax (541) 396-1012, email njohnson@co.coos.or.us, and received no later than 5 p.m. on July 30, 2018** unless otherwise provided by the notice of selection of the Competitive Range. A protest must specify the grounds for the protest, include evidence or supporting documentation, and specify the relief sought. The County shall not consider any written protest not received by the deadline or which does not contain the required information. The County will issue a written disposition of the protest in a timely manner in accordance with ORS § 279B.410. If the County upholds the protest, in whole or in part, the County may, in its sole discretion, either issue an addendum reflecting its disposition or cancel the solicitation. Before seeking judicial review, a proposer must file a written protest with the County and exhaust all administrative remedies.

After selection of the Competitive Range, the County will engage in competitive simultaneous negotiations with those proposers in the Competitive Range. Subject matters eligible for negotiation in this solicitation include: cost

and services to be provided to the County. The County will not disclose a proposer's proposals or the substance of negotiations with other proposers during the period of negotiations.

After concluding negotiations, the County will receive best and final offers, in writing, from proposers based on the negotiations **either mailed, hand-delivered, emailed or faxed to: Coos County Office of Legal Counsel, 250 N. Baxter Street, Coquille, OR 97423, fax (541) 396-1012, email njohnson@co.coos.or.us, no later than 5 p.m. on August 3, 2018.** If an eligible proposer does not submit notice of withdrawal or a best and final offer by said deadline, their immediately previous written proposal will be construed as their best and final offer. Except as otherwise provided herein, the County may disclose the contents of the initial proposals and best and final offers after the deadline for submitting best and final offers.

The County will evaluate the best and final offers using the same criteria specified herein for evaluation of initial offers. After receiving best and final offers, the County may either issue a notice of intent to award as specified below, or make a written determination that it is in the County's best interest to conduct additional negotiations and require another submission of best and final offers.

5.3 INTENT TO AWARD AND CONTRACT AWARD PROTESTS

County will issue notice of intent to award by e-mail or facsimile on **August 9, 2018 by 5 p.m.** Proposers may protest the notice of intent to award pursuant to ORS § 279B.410. **All protests must be in writing and either mailed, hand-delivered, or faxed to: Coos County Office of Legal Counsel, 250 N. Baxter Street, Coquille, OR 97423, fax (541) 396-1012, and received no later than 5 p.m. on August 13, 2018** unless otherwise provided by the notice of intent to award. A protest must specify the grounds for the protest, include evidence or supporting documentation, and specify the relief sought. The County shall not consider any written protest not received by the deadline or which does not contain the required information. The County will issue a written disposition of the protest in a timely manner in accordance with ORS § 279B.410. If the County upholds the protest, in whole or in part, the County may, in its sole discretion, either issue an addendum reflecting its disposition or cancel the solicitation. Before seeking judicial review, a proposer must file a written protest with the County and exhaust all administrative remedies.

5.4 AWARD OF CONTRACT

Award of the contract by Coos County will be to the responsible proposer whose proposal the County determines is the most advantageous to the County based on the evaluation process and evaluation factors described herein and applicable preferences described in ORS 279A.120 and 279A.125. No significant deviation from the terms contained herein is acceptable. The contract will be awarded according to the anticipated solicitation schedule set forth herein or within thirty (30) calendar days of proposal closing.

5.5 TIE

In case of a tie, the County will decide the matter on its own with a coin toss.

INITIAL PROPOSAL FORM
COOS COUNTY GENERAL BANKING SERVICES
COOS COUNTY TREASURER

Submitted by: _____
Name of Banking Institution

ALL PROPOSALS MUST BE COMPLETE AND MUST BE SUBMITTED ON THIS PROPOSAL FORM TO BE CONSIDERED. Additional pages, if required, should be attached to this Form.

1. Describe the Bank’s experience in providing services to the public sector. Include exclusive resources dedicated to the public sector.
2. Provide a list of bank locations in Coos County, and state which branch location would primarily service this account.
3. Cost.

Service Unit	Unit Charge	Cost of Service
Account Maintenance	Per month	
Daily Balance Reporting	Per month	
Zero Balance Account	Per month	
Online Banking Services	Per user/per month	
Deposits Posted	Per transaction	
Checks Paid	Per transaction	
ACH Credits	Per transaction	
ACH Debits	Per transaction	
Returned Deposit Item	Per item	
Account Reconciliation Services	Per month	
Stop Payments	Per transaction	
ACH Processing		
Online maintenance	Per month	
Transactions	Per transaction	
Wire Transfers		
Online maintenance	Per month	
Incoming (under 10 per year)	Per transaction	
Outgoing (under 5 per year)	Per transaction	
Fraud Prevention Services		
ACH Positive Pay Maintenance	Per month	
ACH Positive Pay	Per transaction	
Check Positive Pay Maintenance	Per month	
Check Positive Pay	Per transaction	
Retail Lockbox Services		
Monthly maintenance	Per month	
Items	Per item	
Deposit	Per transaction	
Check image services	Per month/item	
Any other relevant services:		

4. **Deposit Processing - Describe your current deposit method. Indicate deposit options. Describe the bank's procedures for requesting change/currency orders. Also include information on the bank's processing of returned/precleared items.**
5. **Account Reconciliation - The bank must provide monthly account reconciliation reports, bank statements, account analysis statements, confirmations and other report related features. Please describe your ability to provide various reports and statements in an electronic format and ability to provide online access.**
6. **Electronic Money Transfers - Describe your incoming and outgoing electronic money transfer services. Include safeguards, security measures and notification options offered. Please include a discussion of inter-bank book transfers.**
7. **Information Reporting – The bank must have online communication/file transfer system to allow us to receive, no later than 9:00 a.m. PST previous day balance and transaction information for each account designated. This system should also have wire transfer capability. Describe the reporting systems offered, including features and user-friendliness.**
8. **Direct Deposit – The bank must have the capability to accommodate a wide range of electronic payment and deposit services. We utilize direct deposit services for payroll. Please describe the bank's direct deposit services. Please describe the bank's services to facilitate payment and reporting of payroll taxes.**
9. **Collected Balances – Describe the methodology that would be used to credit the County for bank balances. Describe the types of accounts offered (demand, interest bearing, sweep, etc.**
10. **Service Enhancements – The County is interested in various technological advances and pilots that could improve our banking cash management and customer service capabilities. Describe any enhancements that should be considered by the county to improve these services. Also provide any additional information that you believe should be given consideration.**
11. **Provide a complete fee schedule. Include any one-time or set-up charges, research fees, minimum fees and all other fees that will or could be charged. Discuss any incentives or price breaks offered based on volume, rebates, etc.**
12. **Describe how the earnings credit is determined, adjusted and applied. What time frame does the bank use when reviewing balances for deficiency or excess.**
13. **How long are fees guaranteed?**
14. **Any other information considered pertinent to this proposal.**

PROPOSAL CERTIFICATION

The Undersigned Proposer declares that the only person or parties interested in this proposal as principals are those named herein; that this proposal is made without collusion with any other person, firm, or corporation; that the Proposer has not and will not discriminate against minority, women, or emerging small business enterprises in obtaining any subcontracts; that the Proposer has carefully examined the contract documents and the project site (if any) and submits this proposal subject to the terms, conditions, and understandings regarding the same.

The Proposer will comply with all applicable provisions of Oregon law as well as Coos County ordinances and rules relating to public contracting.

The party by whom this proposal is submitted and by whom the contract will be entered into in case award is made does business at the address listed below the Proposer's signature, to which all communications concerned with this proposal and contract should be sent.

The proposer

- is
- is not

a resident proposer as defined in ORS § 279A.120.

If not a resident proposer as defined above, the state in which the proposer resides is _____.

Proposer's business organization is best described as:

- Sole Proprietor
- Corporation
- Partnership
- Other (explain) _____

Proposer:

Name of Banking Institution

By:

Authorized Signature

Printed Name

Title

Date: _____

Address: _____

E-mail _____

Phone: _____

Fax: _____