



Mayor: Mario Garza
Mayor Pro-Tem: Leonardo "Lenny" Sanchez
Commissioners: Adina "Dina" Santillan
Ernesto "Neto" Guajardo
Marco "Markie" Villegas

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SAN JUAN CITY COMMISSION

Location: San Juan Memorial Library
Multipurpose Meeting Room
1010 S. Standard St.
San Juan, Texas 78589
Monday, October 17, 2022

SPECIAL CALLED MEETING AGENDA 12:00 PM

I. CALL TO ORDER

II. PLEDGE OF ALLEGIANCE

III. DISCUSSION AND POSSIBLE ACTION ON ALL THE FOLLOWING MATTERS:

- A.** Discuss and Consider Selection of the Depository Service for the City of San Juan "Depository of Public Funds" Beginning October 1, 2022 through September 30, 2024.

IV. ADJOURNMENT

CERTIFICATION

I certify that the above notice of the Special Called Meeting of the City of San Juan is true and correct; and that I posted such notice on the bulletin board. A place convenient and readily accessible to the public on the October 14, 2022 11:30 A.M. in accordance with the Texas Open Meetings Act (Tex. Gov't. Code §551-041 - §551.050).

BRENDA ESCALANTE

CITY SECRETARY
CITY OF SAN JUAN, TEXAS

CERTIFICATION OF REMOVAL

I certify that the agenda of items to be considered by the City Commission was removed by the City Secretary's Office from the San Juan City Hall bulletin area on the _____ of _____, 2022.

OFFICE OF THE CITY SECRETARY

AGENDA ITEM AND RECOMMENDATION SUMMARY
CITY COMMISSION REGULAR MEETING
OCTOBER 17, 2022

Discuss and Consider Selection of the Depository Service for the City of San Juan "Depository of Public Funds" Beginning October 1, 2022 through September 30, 2024.

STAFF COMMENTS AND RECOMMENDATIONS:

On August 24, 2022 and August 31, 2022, staff advertised RFP #22-014-09-08 Depository Services in the Advance News Journal. In response, staff received four responses from the following financial institutions:

Lone Star National Bank- Pharr, Texas
Plains Capital Bank - Pharr, Texas
Texas National Bank - San Juan
Texas Regional Bank - McAllen

RECOMMENDATION:

Selection of Financial Institution and authorize the City Manager to negotiate a contract for Depository Services.

PREPARED BY:

Brenda Escalante,
City Secretary

APPROVED BY:

Benjamin Arjona, City
Manager

CITY OF SAN JUAN
2022
PROPOSED FEES

additional fees.

	TRB				1,503.82 TNB				0.00 PLAINS				1,030.20 Lone Star National bank			
	Average Mo Volume	Proposed Fee	Extended	Notes	Proposed Fee	Extended	Notes	Proposed Fee	Extended	Notes	Proposed Fee	Extended	Proposed Fee	Extended	Notes	1,820.33
Average Relationship Balance	20,668,932															
Balance Based Fee		0.0000	0.00	waived												
FHLB Letter of Credit																
General Account Services																
Account Maintenance	7	10.0000	70.00		0.0000	0.00		5.0000	35.00	Analysed non-inf bearing	10.0000	70.00				
Sweep Maintenance (possible)			0.00		N/A	N/A		50.0000	0.00	Insured Cash Sweep-in bearing set		0.00				
ZBA Accounts - Master (possible 1)		0.0000	0.00		N/A	N/A		15.0000	0.00			0.00				
ZBA Accounts - Subsidiary (possible 2)		0.0000	0.00		N/A	N/A		10.0000	0.00			0.00				
Checks Paid-Debits	428	0.1500	64.20		0.0000	0.00		0.2000	85.60		0.1500	64.20				
Deposited Credits	111	0.2000	22.20		0.0000	0.00		0.3000	33.30	Branch Deposit	0.2500	27.75				
Research Fees	7	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	877.72				Balance @ 05/04/2023 x 2 of 26
ACH Debits	7	0.1500	1.05		0.0000	0.00		0.1500	1.05		0.2500	1.75				
ACH Credits	188	0.2000	37.60		0.0000	0.00		0.1500	28.20		0.2500	47.00				
E-Statements Via E-Access	7	0.0000	0.00		0.0000	0.00		0.0000	0.00	Included in BOS per acct fee	0.0000	0.00				
Check Cashing - Non-Account Holder		0.0000	0.00			0.00		0.0000	0.00		0.0000	0.00				
Overdraft											0.0000	0.00				
Gen Account Serv- E-Banking																
DPA Statement	7	4.0000	28.00		0.0000	0.00		0.0000	0.00	Included in BOS per acct fee	0.0000	0.00				
Compass E-Access Alerts	0	0.0000	0.00		0.0000	0.00					0.0000	0.00				
Info Services- E-Banking																
Info Reporting Maintenance	0	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00				
Info RPTG Maint - Adtl Acct	7	0.0000	0.00		0.0000	0.00		0.0000	0.00	See BOS Per Account fee set	0.0000	0.00				
Per report	0							0.0000	0.00		0.0000	0.00				
NETCASH PRIM ACCT MAINT	0	0.0000	0.00			0.00		0.0000	0.00		0.0000	0.00				
BOS Per Account Fee	7	0.0000	0.00		0.0000	0.00		8.0000	56.00							
Depository Services																
Returned Deposited Items	4	8.0000	32.00		0.0000	0.00		5.0000	20.00		6.9900	27.96				
CRD Thin Client Maintenance	0	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00				
ONUS Branch	0	0.0000	0.00		0.0000	0.00		0.8000	0.00	Per deposited item	0.0000	0.00				
ONUS Peak Branch	0	0.0000	0.00		0.0000	0.00		0.8000	0.00	Per deposited item	0.0000	0.00				
Transit Branch	0	0.0000	0.00		0.0000	0.00		0.8000	0.00	Per deposited item	0.0000	0.00				
Transit Peak Branch	37	0.0000	0.00		0.0000	0.00		0.8000	29.60	Per deposited item	8.0000	296.00				
Card Item			0.00			0.00		0.0000	0.00	Additional information require	0.0000	0.00				
Post verify deposit			0.00			0.00		0.0000	0.00		0.0000	0.00				
Deposit correction night drop		0.0000	0.00			0.00		1.5000	0.00		0.0000	0.00				
Deposit location reporting - item			0.00			0.00		0.0000	0.00		0.0000	0.00				
Return item chargeback	2	8.0000	16.00		0.0000	0.00		5.0000	10.00		6.9900	13.98				
Return item online retrieval of image			0.00			0.00		0.0000	0.00		0.0000	0.00				
Return item online mo. maintenance/acct			0.00			0.00		0.0000	0.00		0.0000	0.00				
Return item redeposited		0.0000	0.00			0.00		0.0000	0.00		0.0000	0.00				
Return item duplicate advice			0.00			0.00		0.0000	0.00		0.0000	0.00				
RCK			0.00			0.00		0.0000	0.00		0.0000	0.00				
Depository Services- E-Access																
Remote Deposit Maintenance	0	0.0000	0.00		0.0000	0.00		50.0000	0.00	Monthly maintenance fee per	0.0000	0.00				
Return Dep Item Imaging Rept	0	15.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00				
Remote Items Deposited	0				0.0000	0.00					0.0000	0.00				
RDI Items/Images Reported	0	0.5000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00				
STMT Item Online Image Maint	0	5.0000	0.00		0.0000	0.00		0.5000	0.00	BOS per item fee	0.0000	0.00				

	Average Mo Volume	Proposed Fee		Notes	Proposed Fee		Notes	Proposed Fee		Notes	Proposed Fee		Notes
		Extended			Extended			Extended			Extended		
Average Relationship Balance													
Online Images Stored	0	0.0000	0.00		0.0000	0.00		0.5000	0.00	IGOS per item fee	0.0000	0.00	
STMT Item Images Retrieved	13	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
Remote CR/DR	849	0.0800	67.92		0.0000	0.00		0.3000	254.70	Per Deposit	0.0000	0.00	
Remote Deposit Per Item	0	0.0000	0.00		0.0000	0.00		0.0800	0.00		0.0000	0.00	
Scanner Maintenance			0.00			0.00		50.0000	0.00	Monthly lease fee per scanner	0.0000	0.00	
Premium Reporting			0.00			0.00		25.0000	0.00		0.0000	0.00	
Cash Processing Services													
Branch Cash Dep Immed Ver	0	0.0007	0.00		0.0000	0.00		1.25000	0.00		0.0000	0.00	
ND Branch Cash Dep Immed Ver	0	0.0007	0.00		0.0000	0.00		1.25000	0.00		0.0000	0.00	
ND Branch Cash Dep NonCnfrm	0	0.0007	0.00		0.0000	0.00		1.25000	0.00		0.0000	0.00	
Change Order	0	4.0000	0.00		0.0000	0.00		1.0000	0.00		0.0000	0.00	
Loose Currency	118,484	0.2500	856.25		0.0000	0.00		0.0013	148.11	Per \$1,000	0.0008	94.79	
Full Strapped Currency	3,425	0.2500			0.0000	0.00		0.0013	4.28	Per \$1,000	0.0005	1.71	
Partl Strapped Currency	0	0.0000	0.00		0.0000	0.00		0.3000	0.00		0.0000	0.00	
Rolled Coins	0	0.0000	0.00		0.0000	0.00		0.1000	0.00	Per Pair	0.0000	0.00	
Disbursement Services													
Positive Pay monthly base			0.00		0.0000	0.00		10.0000	0.00	Exclude Positive Pay per account	0.0000	0.00	
Positive Pay exception - online image			0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
Positive Pay exception check returned			0.00	pp excep	0.0000	0.00		4.0000	0.00		0.0000	0.00	
Positive Pay checks with no issue record			0.00	pp excep	0.0000	0.00		0.1000	0.00		0.0000	0.00	
Payee Match								10.0000	0.00	Per Account	0.0000	0.00	
Payee validation - standard item			0.00	online pp item	0.0000	0.00		0.1500	0.00	per item	0.0000	0.00	
Payee Match Exception		0.0000	0.00		0.0000	0.00		0.1000	0.00		0.0000	0.00	
Positive Pay verification call			0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
Positive Pay exception per item			0.00		0.0000	0.00		0.1000	0.00		0.0000	0.00	
ARP partial - monthly maintenance	0		0.00		0.0000	0.00		0.0000	0.00	Included in Positive Pay Mod	0.0000	0.00	
ARP partial recon per item			0.00		0.0000	0.00		0.0000	0.00	Included in Positive Pay Mod	0.0000	0.00	
ARP output transmission			0.00		0.0000	0.00		0.0000	0.00	Included in Positive Pay Mod	0.0000	0.00	
Full Account Recon -Per Account			0.00		0.0000	0.00		40.0000	0.00		0.0000	0.00	
Partial Account Recon-Per Account			0.00		0.0000	0.00		20.0000	0.00		0.0000	0.00	
Deposit Account Recon-Per Account			0.00		0.0000	0.00		30.0000	0.00		0.0000	0.00	
Account Reconciliation Module			0.00		0.0000	0.00		25.0000	0.00	See Positive Pay per item fee	0.0000	0.00	
Outgoing transmission per item			0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
Online Pos Pay IMG Retrieved	0	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
Online POS Pay Exceptions	0	0.0000	0.00		0.0000	0.00		0.1000	0.00		0.0000	0.00	
Online POS Pay Per Item	0	0.0000	0.00		0.0000	0.00		0.0500	0.00		0.0000	0.00	
Image POS Pay W/O Recon	0	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
ALERT- Final PP Exc Email	0	0.0000	0.00		0.0000	0.00		0.0000	0.00		0.0000	0.00	
ALERT- Final PP Exc Phone	0	0.0000	0.00		0.0000	0.00		0.0000	0.00	Text Alert	0.0000	0.00	
Disbursement Services - Ebanking													
Ebanking Stop Payment	2	17.5000	35.00		0.0000	0.00		15.0000	30.00		17.0000	34.00	
General ACH Services													
ACH Return Item-Debit	3	8.0000	24.00		0.0000	0.00		2.0000	6.00		3.9900	11.97	
ACH Authorization Services	0	0.0000	0.00		0.0000	0.00	Mo Maint	0.0000	0.00	See ACH maintenance	0.0000	0.00	
Enhanced Ach Auth Service	0	0.0000	0.00		0.0000	0.00		10.0000	0.00	Same day ACH - per originator	0.0000	0.00	
ACH Auth Services -Per Item	0	0.0000	0.00	per item blk	0.0000	0.00		0.1600	0.00		0.0000	0.00	
ORIG Item NOC Repair	0	0.0000	0.00		0.0000	0.00		2.0000	0.00		0.0000	0.00	
UnAuth Return Surcing Item	0	0.0000	0.00		0.0000	0.00		6.0000	0.00		0.0000	0.00	
ACH Services- E-Banking													
ACH Maintenance	1	20.0000	20.00		0.0000	0.00		15.0000	15.00		20.0000	20.00	
ACH Direct File Upload Module	0		59.80		0.0000	0.00		0.0000	0.00		0.0000	0.00	
ACH Debit - Per Item	598	0.1000			0.0000	0.00		0.1600	95.68		0.1500	89.70	
ACH one day item			0.00			0.00		1.0000	0.00		0.0000	0.00	
ACH Two Day Item			0.00			0.00		0.1600	0.00		0.0000	0.00	

Average Relationship Balance	Average Mo Volume	Proposed Fee			Proposed Fee			Proposed Fee			Proposed Fee		
		Extended	Notes	Extended	Notes	Extended	Notes	Extended	Notes	Extended	Notes	Extended	Notes
Average Relationship Balance	20,668,932												
ACH received item		0.0000		0.00	above dr/cr			0.1500		0.00		0.0000	
ACH Prenotes	0	0.0000		0.00				0.1600		0.00		0.0000	
ACH Input Fee	0	0.0000		0.00				8.0000		0.00		0.0000	
ACH Notification of Change	3	0.0000		0.00				2.0000		0.00		0.0000	
ACH Credits - Per Item	598	0.1000		59.80				0.1600		95.68		0.1000	
ACH Return Item - Credit	0	2.0000		0.00				2.0000		0.00		0.0000	
Addenda Record	0	0.0200		0.00				0.0000		0.00		0.0000	
ACH Returns Report	3	0.0000		0.00				0.0000		0.00		0.0000	
ACH online subscription per account				0.00				0.0000		0.00		0.0000	
ACH online subscription per item				0.00						0.00		0.0000	
ACH Fraud filter review mo maint.	0			0.00				25.0000		0.00		0.0000	
ACH Fraud Filter Review per Item				0.00				0.0000		0.00		0.0000	
ACH Block Authorized ID Setup Fee								15.0000		0.00		0.0000	
ACH NOC transmission advice - on-us				0.00						0.00		0.0000	
ACH NOC transmission advice - off-us				0.00						0.00		0.0000	

	Average Mo Volume	Proposed			Proposed			Proposed			Proposed		
		Fee	Extended	Notes	Fee	Extended	Notes	Fee	Extended	Notes	Fee	Extended	Notes
Average Relationship Balance	20,668,932												
EDI Services													
EDI On-Line RPTG Per Day	0	0.0000	0.00			0.00		0.0000	0.00	See EDI Reporting Below	0.0000	0.00	
EDI Items On-Line	0	0.0000	0.00			0.00		0.0000	0.00		0.0000	0.00	
EDI One-time Customer Setup								30.0000					
EDI 822 Reporting Fee								25.0000					
EDI 822 File Setup Fee								1000.0000					
Wire & Other Funds Trans Svcs													
Incoming Wire	2	10.0000	20.00			0.00		8.0000	16.00		12.5000	25.00	
Outgoing Wire	0	0.0000	0.00			0.0000		35.0000	0.00	Branch Wires	0.0000	0.00	
Wire Notification - Fax/Online	0	0.0000	0.00			0.00		1.0000	0.00	Online wire notifications are f	0.0000	0.00	
Email wire notification								0.0000			0.0000		
Book Transfers	0		0.00			0.00		3.0000	0.00		0.0000	0.00	
Wire Services- E-Banking													
Outgoing Customer Repetitive	0	0.0000	0.00			0.0000		10.0000	0.00	web	0.0000	0.00	
Outgoing Domestic Wire	6	15.0000	90.00			0.00	web	10.0000	60.00		8.0000	48.00	
Wire Transfer Maintenance	0	0.0000	0.00			0.0000		0.2000	0.00		0.0000	0.00	
Ebanking Account Transfer	0	0.0000	0.00			0.0000		0.0000	0.00		0.0000	0.00	
E-Access Wire Only/Addl	0	0.0000	0.00			0.0000		0.0000	0.00		0.0000	0.00	
Outgoing Wire-International US\$								55.0000					
OPTIONAL SERVICES													
Chd Mo Maintenance			0.00			0.00		0.0000	0.00	DPW Services expected late 2022	0.00	0.00 at cost	
Per check			0.00			0.00		0.0000	0.00		0.00	0.00 at cost	
Per attachment			0.00			0.00		0.0000	0.00		0.00	0.00 at cost	
Pay Mo Maintenance		0.0000	0.00			0.00		0.0000	0.00	Helpdesk Solutions available upon request	0.00	0.00 n/a	
Per card issuance		0.0000	0.00			0.00		0.0000	0.00		0.00	0.00 n/a	
Ref Digital Check CX 30		0.0000											

BANK SERVICES EVALUATION MATRIX
CITY OF San Juan
Service Analysis

Incumbent

		TRB		TNB		PLANS		LONE STAR NATIONAL	
Question		Bank Services	Notes	Bank Services	Notes	Bank Services	Notes	Bank Services	Notes
1	Creditworthiness								
a.	audited financials provided and confirmation	link provided		provided		link provided		provided	
b.	CRA rating and confirmation on changes	outstanding		outstanding		hi satisfactory lend/invest, low satisfactory service		satisfactory - full report	
c.	Independent rating	Baa2/BBB+ - A2/P2		5-Star Bauer Financial rating		Fitch/KBRA BBB/A-, F2/BBB+		no debt rating.	
2	Customer Service								
a.	Customer Services	highest moral and ethical		assigned rep		team at HQ, monitored weekly/voicemail		will provide optimal customers service and support	
b.	Local support	McAllen Banking Center		local bank		team there		4 in McAllen, commitment	
c.	What at holding company	n/a		local in San Juan		financing and investment link		equal services	
d.	Monitoring	public funds admin		communication with staff		annually meeting and monitored		semi-annual mtg	
e.	Automation needs	as per automated needs		new products when available		committed		city & bank mtg to discuss new services	
f.	Incentives?	\$3,500 for bank supplies per year over the terms of contract		3 free remote deposit machines. One-time credit to \$2,000 to offset check print cost		6 mo waiver on fees, \$1,000 two scanners		no offers and transition or retention	
g.	Auditor	agreed		agreed		agreed		agreed	
h.	Local support?	Financial Literacy and ongoing volunteer		community support		investment and financial mostly		sponsorships	
3	References - three	San Benito, Falkurteas, Pharr		Edinburg, Mission, Mercedes		McAllen, Donna, S TX ISD		Pharr, Hidalgo, Alton	
4	Agreements and Service Agreements								
a.	Service Agreements provided	provided		provided		provided		agree, provided	
b.	Exceptions to Master	no exceptions		provided		accepts, pending legal review		reviewed by legal	
5	Implementation Timetable								
a.	Proposed timeline.	will not exceed 90 days		agree		ok		current contract	
VI	REQUIRED SERVICES								
1	Account structure								
a.	Describe proposed account structure	distributed at the acct level for all interest-bearing accts. ZBA are not necessary but available		Interest Checking No Fees		ICS over non-IB - floor 0.3%- max collateral \$4mm -		no ZBA - offer, ECR last 12 mth 2.25% int bear. 51% current 2.25% int bear 1.73%	
b.	Ability to provide sweep, master/ individual acct	yes		no		ok		bank does not offer	

	Question	Bank Services Notes	Bank Services Notes	Bank Services Notes
h	straps and rolls	not required	not required	no
i	limit to deposits in bag	no limit	okay just keep separate	no limit clearly separated
j	CrDr advices	online next day	same day trans/online	advice same day or armored car sys sc
k	ACH assistance	yes TRB will work with city	yes	bank can provide ACH origination not cleared answer
l	Online City portal collections	yes TRB does provide	no	multiple - no detail yes, merchant services team
m	verification of deposit	next bus day no later than 3 days	time of deposit	at deposit time
n	Change orders advance time	2 business days	24-48 hrs notification	1 day in advance
o	Deposit locations	Closes is Westlaco	San Juan branch	300 s cage blvd, pharr
p	RCK?	no	no	uses checXchange - 1st or 15th not available
q	Fees total on sample?	\$35.00/\$0.00	0.00/0.00	\$90.54 \$72.20 branch/\$80.20 vault
4	Remote Deposit			
a	Capabilities. Describe equipment.			
b	Cut off time for remote deposits			
c	Reports			
d	What scanners required?			
	NSF Checks Received by District			
a	Current NSF process. Re-deposited?	yes, acct exec will review	no re-deposit/can be 2 times	redeposit and notify answer not clear
b	Notifications for return items	yes, contract phone & email	next day of trans (email)	chargeback and mail advice - notice by email mail w/support
c	Second presentment processing as ACH	no	no	checXchange no
d	RCK reconciliation process	no	no	report of transaction - save it and use it not available
e	Images online? How long?	7 years	online - email available online for 24 months	online online 24 months
6	Disbursements			
a	All images online - when and how long?	yes, can search - 7 years	dr/cr imaged - 18 mos - online	next day and 18 months all checks online - 6 months
b	Transactions on line when? How long?	next business day 7 years	real-time- transit checks next day 18 months	checks real time - transit check following day
c	Image all?	yes	yes	yes, dr & cr
d	Employee checks free	yes	yes	yes with ID yes

	Question	Bank Services		Bank Services		Bank Services	
		Notes	Notes	Notes	Notes	Notes	Notes
e	Payment consolidation	cash mngt portal with ACH, and online wire initiation	does not provide services	with FIS, integrated payables, notices, acknowledgements, reports SFTP	ACH services NACHA Format		
f	Payee info	work with city accommodate payee info	does not provide services	multiple - will talk	City will designate the pymnt field		
g	commercial or procurement card?	yes	does not provide services	T&E card, purchasing card, managed spend, ELAN program	yes, purchasing cards		
h	Rebate available with commercial card?	yes 1%	does not provide services	on velocity, spend and volume	cash rebate based on the City annual spend		
5	Positive Pay and Recon						
a	Payee match ?	no	yes	yes and with filters for ACH PP	yes		
b	Manual check online input	yes	yes, #, amt and date	yes if \$\$, chk#, date and payee	yes		
c	transmission info	not clear	transmit file preferred format	upload online	upload as a CVS fixed format		
d	Online entry process	not clear	ok	yes	same as a		
e	Exception reporting online	yes	yes	yes	online by 11am		
f	Alerts for PP	reports emailed to authorized users	online in morning	online, email or txt to PP authorized, mobile too	online banking 1st thing in morning		
g	What time is it reported	8am	9am	9am	1st thing in morning		
h	Response time for exceptions	11am	12pm	2pm	11am		
i	Review for encoding errors	yes	no	no	no does not review		
j	All check verified for PP	yes	yes	yes	yes		
k	Partial and Full recon processes	avallate online 24/7	has both no description	ok	ok		
l	Recon file requirements	through cash mgmt	fixed, CVS	SFTP preferred - can help	CSV and Manual entry		
m	Posting to InCode?	no	no	will work with you to see	no		
n	Recon reports - when?	24/7 through cash mgmt	daily weekly monthly-18mon	based on prior day - carate anytime	sent via reports at the end of the month		
o	Sample of recon reports	ok	ok	ok	given		
6	Wires and Transfers						
a	Online wire initiation available?	input and view	all online and mntor online	online initiation, or direct with PIN, monitoring real time	initiated and monitored online		
b	Alerts on incoming?	email to authorized user	can set up alert email	online, email or txt	can get advices emailed		
c	Repeat templates	yes and paper no fee	can be set up/no mention of fee	yes no cost to city	yes, no fee		
d	Security provisions	choice on dual	choice on dual	recommended dual,	city will set levels		

	Question	Bank Services		Bank Services		Bank Services	
		Notes	Notes	Notes	Notes	Notes	Notes
e	Future dating	2 business day	14 days if ACH - yes future on online	yes, no limit online before 5pm		3 business days	
f	Times	online 3 pm domestic	online 3:00 pm	5pm		2pm	
g	Use of ledger balances	verify available balances	collected	are used as basis to release funds		Funds available prior to release	
h	Internal transfers all online? Fee?	yes-no fee	yes-no fee	yes standard fee		yes and no fee	
7 ACH Services							
a	File and individual? Online?	yes, system can initiate individual ACH items	by 3pm two days prior	single or batch, until 4pm, same day til 1am		online until 4 a days prior, initiation funding	
b	Online input?	thru templates or by unloading NACHA File	online-manually, can chose to dual control	online full info		online manual proper authorization	
c	Initiation or settlement?	collected on initiation day	collected at initiation	initiation		initiation	
d	Return ACH items process	email notification	email when done	charge back		secure email	
e	ACH future dating	yes 2 days prior	yes'	yes		yes	
f	Filters and blocks	Blocked	ACH Debit Blk-ACH Filters	ACH PP, blocks on accts		block, filters	
g	Addenda	yes- EDI Report	yes- all reporting is available on line	no limit on statement		online and available on reports	
h	Pre-note fee?	no charge	no charge	charged as standard ACH		\$0.05 per item \$5 per file	
8 Safekeeping							
a	Safekeeping services available?	yes	no	yes BNY		not offered	
b	Online availability for trade input? Describe.	na	n/a	online not availabl - montiro only		n/a	
c	Describe correspondent	na	n/a	Plans Wealth Mgmt division		n/a	
d	Hard fee or AA	no charge	n/a	either		n/a	
e	Notifications	notify city	n/a	receipt next day,		n/a	
f	Cutoff on instructios	12pm	n/a	10am, no fee if late		n/a	
9 Collateralization							
a	Acceptance of conditions?	confirm	confirm	102% of principal		agrees	
b	Propose any collateral charges?	no fee	no fee	no fee		no	
c	Which custodian?	FHLB Dallas	Frost	FRB		FHLB	
d	Online inquiry of collateral	no	no	no		not online bank will notify City	
f	Monthly reports required	confirms	confirms	confirms		confirms	

	Question	Bank Services Notes	Bank Services Notes	Bank Services Notes	Bank Services Notes
10	Account Analysis				
a	Sample provided?	okay provided	okay provided	okay provided	okay provided
b	Availability? Online?	online 10 business days after mth ends	7th day	online 9th day - fee 15th - paper can be had	Beginning of the month, no online
c	How long online?	18 mths	not available on line	7 years	not available on line
11	Monthly Statement				
a	Sample provided?	ok	ok	ok	ok
b	Availability when? Online	1-2 days after mth ends	3rd bus-day of subseqt-EOM	1-3 days online, paper on request	Business day after closing
c	How long are statements on line?	18 mths	18 months	7 years	18 months
d	Fee for paper?	no fee	no fee	no fee	no fee
12	Account Executive				
a	Client support - local?				
b	Names and titles				
c	Daily operations				
d	Tech support				
13	Overdrafts				
a	Aggregation for charges?	no	no	acct level balance	acct level balance
b	Fee for overcharged occurrence	\$30.00	no fee	\$20. interest prime+3.5%	current charge schedule
14	Stop Payments				
a	How are stop pays initiated?	online	online or bank or call	online	online
b	How long are period? Extended?	6 months	6 months	6 months	180 days from date int
c	Options for renewal?	online or in person	new one	new stop for 6 months	new stop for 180 days
d	Deadline for same day?	no answer	online-no deadline	6pm same day	9pm same day
f	Authorizations	no answer	no paper if online	Online W/Credentials	authorized user
g	Info on line	current	current can be viewed	currents can be viewed	current and expired can be viewed
	ALTERNATIVE SERVICES OFFERED				
	TOTAL FOR REQUIRED BANK SERVICES				
	Alternatives	consolidated payables, co plan		See list from bid	

	Question	Bank Services		Bank Services		Bank Services	
		Notes		Notes		Notes	
	OPTIONAL SERVICES						
	Check Printing						
a	Check printing services? Describe.		does not offer	yes	yes	no	
b	turn-around		7 - 10 business days	next day printing	no answer	n/a	
c	Detail required		na	determined by the deluxe	no answer	n/a	
d	Location for printing?		not right answer	Shoreview, MN	No answer	n/a	