

South Plains Community Action Association, Inc.  
Levelland, Texas

## **Request for Proposals for Banking Services**

December 8, 2022

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## Timetable

Date	Action
December 8, 2022	RFP Packets distributed
December 13, 2022	Deadline to submit Letter of Intent, by 5:00 pm Submit to <a href="mailto:wquick@spcaa.org">wquick@spcaa.org</a>
December 15, 2022	Mandatory Bidders' Conference, 10:30am Virtual Meeting
January 3, 2023	Deadline for Questions Questions must be submitted by noon <a href="mailto:wquick@spcaa.org">wquick@spcaa.org</a>
January 6, 2023	Responses to questions will be posted
January 18, 2023	Deadline for Proposal Submission Proposals must be received by 3pm <a href="mailto:wquick@spcaa.org">wquick@spcaa.org</a>
February 3, 2023	Award notification to bidders and Contract initiated
April 3, 2023	Banking Services begin

## Request for Proposal for Banking Services

### Background Information

South Plains Community Action Association, Inc. (SPCAA) is a 501(c)3 non-profit corporation headquartered in Levelland, Texas; it was formally established on July 1, 1970. The primary function of SPCAA is the administration of grant-funded programs issued by State and Federal agencies to assist disadvantaged individuals and families obtain economic self-sufficiency. The mission of SPCAA is Helping People, Changing Lives.

SPCAA is a designated Community Action Agency funded in part by the United States Department of Health and Human Services (DHHS) Community Services Block Grant Program. SPCAA currently administers approximately 64 grant-funded programs in a 126-county area, including core services in: Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, and Yoakum Counties. SPCAA has a current annual operating budget of approximately \$60 million.

The agency administers grant funded programs including Head Start, Child Care Services, SPARTAN Transportation, Community Services, a multi-faceted Health Services Program, and Workforce Development.

In addition, SPCAA currently has a contract with the South Plains Public Health District (SPPHD) providing accounting services, and South Plains Regional Housing Authority (SPRHA) providing management and accounting services.

### Average Monthly Balances and Account Volume

SPCAA has approximately eleven (11) active bank accounts. Most of these bank accounts have average monthly balances of less than \$10,000. The following is a list of SPCAA accounts with higher levels of activity and their recent daily balances:

Account	Nov. 2022 Avg. Daily Balance	Deposit Transactions	Outgoing Transactions
Deposit	\$494,156.09	145	19
Payroll *	\$144,045.83	4	26
Central A/P	\$553,807.96	11	648
Reserve Savings	\$2,573,918.76	3	4
CHAMPS 340B	\$216,044.33	2	0
Agency Credit Card Clearing **	\$15,000.00	8	1

\*At this time, SPCAA's payroll is completely paid by direct deposit. While the daily balance comes to an average of around \$140,000, the true activity reflects twice a month deposit

transfers of approximately \$875,000 and a corresponding ACH file paid out the next business day.

\*\*SPCAA currently has a corporate credit card through the bank. This credit card account is separate from the line of credit, and currently has an overall credit limit of \$30,000 with 4 physical cards issued to employees and 3 virtual cards.

### **Receipts and Disbursements**

SPCAA has average monthly cash receipts in excess of \$5,000,000. Funds are deposited into the main deposit account and various individual program accounts.

#### **Central A/P Account:**

There are an average of 1,450 monthly payments processed through the Central A/P Account, consisting of approximately 550 paper checks and 900 ACH payments. The average monthly value of these disbursements is approximately \$2,250,000.

#### **Agency Payroll Account:**

An average of 1,250 payments are processed each month through the Payroll Account, consisting exclusively of ACH file uploads. The average monthly value of these payments is approximately \$1,750,000.

### **Notes Payable**

Currently, SPCAA has two (2) term loans outstanding with a local bank. The total outstanding balance on these loans is approximately \$21,000. Collateral consists of vehicles.

SPCAA currently has an operating line of credit in the amount of \$3,500,000. As of November 30, 2022, SPCAA had a \$0 balance on the LOC.

SPCAA has one (1) Real Estate note with a total outstanding balance of approximately \$1,300,000.

## **General Specifications**

### **A. Request**

SPCAA is requesting proposals from qualified sources for banking services. SPCAA considers a qualified source to be a banking institution that meets the following minimum requirements:

- Has a local officer and branch office in Levelland, Texas
- Provides online banking services
- Provides bank statements by the 5<sup>th</sup> of the month
- Can offer a minimum \$3,500,000 revolving line of credit
- Can pledge collateral to secure deposits in excess of the FDIC coverage

### **B. Deadline for Submission**

The deadline for submission is 3:00pm, January 18, 2023.

### **C. Submission Requirements**

Bidders must submit their complete proposal packet via email to:

Whitney Quick, Director of Finance

SPCAA

[wquick@spcaa.org](mailto:wquick@spcaa.org)

Please note that hard copy proposals will not be accepted.

### **D. Contact Person**

All questions concerning this RFP packet should be directed to: Whitney Quick, Director of Finance, by e-mail at [wquick@spcaa.org](mailto:wquick@spcaa.org). All questions must be submitted in writing, via email.

Questions must be received by January 3, 2023, at noon to receive a response. A summary of all questions and responses will be distributed to bidders by January 6, 2023.

### **E. Mandatory Bidders' Conference**

A mandatory bidders' conference will be held via a TEAMS meeting at 10:30 am on Thursday, December 15. Prospective bidders must submit a Letter of Intent by 5:00 pm on Tuesday, December 13, in order to be added to the meeting; the letter of intent should be emailed to [wquick@spcaa.org](mailto:wquick@spcaa.org). TEAMS invitations will be sent on Wednesday, December 14.

Attendees will be placed on the RFP communication list and will receive responses to questions and any other pertinent information throughout the procurement process. Proposals from entities not in attendance at the bidders' conference will be considered invalid and will not be reviewed and scored.

### **F. Time Line**

The successful bidder agrees to begin providing services on April 3, 2023, allowing 33 business days prior to that to make the necessary arrangements for implementation. Arrangements

such as establishing accounts and obtaining bank signature cards would be made during this period.

#### **G. Limitations and Reservations**

SPCAA reserves the right to accept or reject any and all proposals received as a result of this request, to negotiate with all qualified sources, or to cancel in part or in its entirety this RFP, if found to be in the best interests of SPCAA.

This RFP does not commit SPCAA to award a contract, to pay any costs incurred for preparation of proposals, or to procure or contract for any services.

SPCAA specifically reserves the right to vary the provisions set forth herein any time prior to the execution of a contract where such variance is deemed to be in the best interest of the needs of SPCAA.

If selected for contractual negotiations, proposer may be required to prepare and submit additional information prior to final contract execution, in order to reach terms for the provision of services, which are agreeable to both parties.

#### **H. Modifications and Renewals**

SPCAA reserves the right to negotiate a modification or renewal for these services in connection with any executed contract funded through this RFP without repeating the RFP process for a period of up to five years from the original contract initiation.

Contract modification and renewals shall be considered based upon the service provider's ability to meet SPCAA's needs.

#### **I. Signatures**

A proposal shall be signed by the bidder bank official authorized to bind that bank and shall contain a statement to the effect that proposal is a firm bid for a ninety (90) day period from the date the proposal is received by SPCAA. The proposal shall also provide the name, title, address, and telephone number of the individual(s) with authority to negotiate during the period of proposal evaluation.

#### **J. Evaluation Criteria**

The selection of a proposal for contracting award is to be made after a careful evaluation of proposals received. Each proposal will be evaluated, on its own merits, for acceptability with emphasis on the various factors enumerated in the Proposal Evaluation Table (page 13); this worksheet is provided for your information and will be used by SPCAA's independent evaluation committee. Scores will be used to develop a list of potential service providers with whom negotiations may be conducted. The factors total 100 points; proposals with scores of less than sixty points will not be considered.

**K. Protest Rights**

All protests or complaints regarding this RFP process shall be referred to the SPCAA Grievance Procedures for resolution. Copies of such procedures may be obtained from SPCAA upon request.

**L. Conflict of Interest**

To avoid any real or apparent conflict of interest in the procurement of this RFP, no SPCAA employee or their close family member with a relation to a proposing bank may vote or evaluate any of the proposals received.

**M. Subcontracting**

The bidder named on the contract must deliver the services of any contract awarded from this RFP. Subcontracting will not be allowed.

**N. Submission Requirements**

Proposals are to be submitted in compliance with the specifications contained in this RFP. Any limitations or deviations from these specifications must be designated in the proposal. Proposers will be strictly held to the specifications. This RFP and the selected proposer's response will be included in the final contract.

Due care and diligence have been used in the preparation of these specifications, and the information contained herein is believed to be substantially correct. SPCAA and its representatives will not be responsible for any errors or omissions either in these specifications, or for the failure on the part of the proposer to determine the full extent and scope of the services required.

**O. Legal Compliance**

The proposer is responsible for full and complete compliance with all the applicable laws, rules, regulations, and licensing requirements imposed by any public/governmental authority having jurisdiction.

**P. Contract Award**

An award letter emailed by February 3, 2023, shall notify the successful bidder and the contract will be forwarded shortly thereafter. The award letter should be used as the basis for arranging SPCAA banking services.

**Q. Bid Packet**

Each bid packet will consist of the following items in the order listed:

1. Cover Letter
2. Table of Contents
3. Narrative Comments:
  - a. Organization and Capability
  - b. Accessibility
  - c. Online banking capability

- d. Other features or products available
- e. Bank Statement delivery schedule
- f. Line of Credit Offered
- g. Deposit Collateral
- h. Rate and Fees
- 4. Budget and Interest Rate Worksheet
- 5. Certification of Compliance with Specifications
- 6. Assurances
- 7. Certifications regarding Lobbying, Debarment, Suspension, and other responsibility matters.
- 8. Statement of Condition/Documents showing bank stability

## Scope of Work

Each bidder should address the following areas in narrative format, which would compose their proposal for providing banking services to SPCAA.

### **A. Organization and its Capability**

This section should describe the bidding organization and address how this organization would be capable of providing banking services to SPCAA. A copy of the most recent Statement of Condition should be an attachment and should be item 8 in the bid packet. Other documents could be attached which would establish the financial stability and capability of the bidding organization. Also in this section, the bidding organization should state the total deposits on hand and the equity capital.

This section should also describe to what extent the bidding organization has knowledge and experience working with non-profit agencies and organizations who administer grant-funded programs.

### **B. Availability**

This section should describe how the bidding organization is or could be easily available to the SPCAA Fiscal Office located in Levelland, Texas, for conducting its daily business.

Please provide information about Banking Officers and counterparts to be assigned to work with SPCAA Executive Director, Fiscal Officer, and Financial Staff.

### **C. Online Banking Capability**

This section should describe the bidding organization's online banking capability and features that would be made available to SPCAA.

### **D. Other Features or Products Available**

This section should identify any other features offered to SPCAA. Current features utilized by SPCAA include:

- Remote Deposit Capture
- Positive Pay
- Wire Transfers
- Online-Banking
- Stop Pay Requests
- ACH Payment Processing, including same-day ACH processing
- Credit Card/Online Merchant Processing
- Agency Credit Card (currently utilize credit limit of \$30,000 with 4 physical cards and 3 virtual cards)

Other Services that SPCAA is looking to implement:

- Investment Services/Wealth Management

- Deposit Sweep Accounts
- Any other value-added services not currently utilized

#### **E. Bank Statement Delivery Schedule**

This section should describe when the bidding organization can deliver or make available monthly bank statements.

#### **F. Line of Credit Offered**

This section should specify the amount and terms of Line of Credit that can be made available to SPCAA.

#### **G. Deposit Collateral**

This section should describe how the bidding organization would provide pledged collateral or provide assurances for SPCAA when the on-deposit amount exceeded \$250,000, the FDIC insured amount. SPCAA currently receives an average monthly pledged collateral of \$4,000,000 but this amount could be between \$3,000,000 - \$6,000,000 at different times of the year due to cash flows.

#### **H. Rate and Fees**

This section should outline any fees and interest rates SPCAA would be charged, including:

- Account maintenance
- Wire transfer
- Stop pay
- Positive pay
- Overdraft
- Other service fees
- Term loans for vehicles and equipment
- Real estate mortgages
- Revolving line of credit

Also provide current rates on interest-bearing accounts including:

- Savings accounts
- CDs
- Other products as available

## Budget and Interest Rate Worksheet

The bidder provides the following information regarding proposed annual costs and interest rates for providing banking services to SPCAA.

**Name of Bidder:** (enter legal business name here) \_\_\_\_\_

Budget Information	Proposed Annual Cost
Processing checks	(enter proposed cost here)
On-line banking services	(enter proposed cost here)
Bank statement delivery	(enter proposed cost here)
Interest rates on loans	(enter proposed cost here)
Other proposed rates and fees :	
(enter proposed rate or fee here)	(enter proposed cost here)
(enter proposed rate or fee here)	(enter proposed cost here)
(enter proposed rate or fee here)	(enter proposed cost here)
(enter proposed rate or fee here)	(enter proposed cost here)
(Add more rows if needed)	

### Current Interest Rates

Demand deposits – NOW Accounts	(enter current rate here)
Demand Deposits – Money Market Deposit Account	(enter current rate here)
Open saving account	(enter current rate here)

### CD Rates

30-59 days	(enter current rate here)
60-89 days	(enter current rate here)
90-179 days	(enter current rate here)
180 days or more	(enter current rate here)
One year	(enter current rate here)
Compounded how often?	(enter information here)
When is interest paid?	(enter information here)

No-charge services offered:

(List all no-charge services here)

## Certification of Compliance with Specifications

This is to certify that to the best of the undersigned's knowledge and belief, the data in this proposal is responsive and is true and correct. The undersigned understands that a non-responsive proposal, as defined by South Plains Community Action Association, Inc., may not be reviewed and considered for agreement/contract selection. Further, the submission of the proposal has been authorized by the governing body of the vendor.

Please indicate which represents your business:

Is business a HUB vendor? (Historically Underutilized Business)	(enter Yes or No)
Is business a DBE vendor? (Disadvantaged Business Enterprise)	(enter Yes or No)
Is business a Minority-Owned Business)	(enter Yes or No)
Is business part of a larger company?	(Please specify)
Other	(Please specify)

	(enter information here)	(enter information here)
Signature	Typed name and title	Date

Name and title of person authorized to negotiate a contract if different from person listed above	(enter information here)
Legal business name	(enter information here)
Full contact information (address, telephone, email)	(enter information here)

## Assurances

We understand and agree that this proposal is not a contract and does not obligate SPCAA to pay for costs incurred in the preparation of this proposal or costs incurred prior to the execution of a written contract or prior to the receipt of funds designated for this program from the funding agency.

We understand and agree that the contract provisions may vary from the provisions set forth in this request, when deemed necessary by SPCAA; however, we agree to abide by the contract provisions contained in the proposed contract.

We understand and agree that SPCAA may utilize information provided outside of this request in evaluating this proposal.

We understand and agree that we may be subject to an on-site review and must be able and willing to provide documentation of information in the proposal at the request of SPCAA prior to execution of a contract.

We understand and agree that SPCAA has the right to reject any and all proposals and negotiate outside of the terms of this proposal.

We understand and agree that SPCAA is not required to select the lowest cost proposal.

We understand and agree that any material misrepresentation or deliberate omission of a fact in this proposal may be justification for rejection of the proposal.

We understand and agree to abide by all federal, state, and local laws, policies, and regulations governing these and those additional rules which may be promulgated, or as amended, subsequent to the execution of a contract.

We understand and agree that we may be subject to a monitoring review or audit by the U.S. Department of Labor, Texas Workforce Commission, Office of Inspector General, and/or SPCAA. We also understand that we may be required to provide a copy of the most recent audit as part of the contracting process.

We understand and agree to submit this proposal in a good faith effort to provide services to the benefit of economically disadvantaged individuals eligible for services under this proposal.

_____ Signature (enter information here)	_____ (enter information here) Date (enter information here)
_____ Printed Name	_____ Title

# Certifications Regarding Lobbying, Debarment, Suspension and Other Responsibility Matters

Applicants should refer to the regulations cited below to determine the certification to which they are required to attest. Applicants should also review instructions for certification included in the regulations before completing this form. Signature of this form provides for compliance with certification requirements under 34 CFR Part 85, "Government-wide Debarment and Suspension (Non-procurement and Government-wide Requirements for Drug-Free Workplace (Grants))." The certifications shall be treated as a material representation of fact upon which reliance will be placed when the South Plains Community Action Association, determines to award the covered transaction, grant, or cooperative agreement.

## 1. LOBBYING

As required by Section 1352, Title 31 of the U.S. Code, and implemented at 34 CFR Part 82, for persons entering into a grant or cooperative agreement over \$100,000, as defined at 34 CFR Part 82, Section 82.105 and 82.110, the applicant certifies that:

(a) No federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the making of any Federal grant, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal grant or cooperative agreement;

(b) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal grant or cooperative agreement, the undersigned shall complete and submit Standard Form - LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions;

(c) The undersigned shall required that the language of this certification be included in the award documents for all subawards at all tiers (including subgrants, contracts under grants and cooperative agreements, and subcontracts) and that all subrecipients shall certify and disclose accordingly.

## 2. DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS

As required by Executive Order 12549, Debarment and Suspension, and implemented at 34 CFR Part 85, for WFCP active participants in primary covered transactions, as defined at 34 CFR Part 85, Sections 85.105 and 85.110 -

A. The applicant certifies that it and its principals:

(a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department of agency;

(b) Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

(c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (1) (b) of certification; and

(d) Have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default; and

(e) Where the applicant is unable to certify to any of the statements of this certification, he or she shall attach an explanation to this application.

## 3. DRUG-FREE WORKPLACE (GRANTEES OTHER THAN INDIVIDUALS)

As required by the Drug-Free Workplace Act of 1988, and implemented at 34 CFR Part 85, Subpart F, for grantees, as defined at 34 CFR Part 85, Sections 85.605 and 85.610

A. The applicant certifies that it will or will continue to provide a drug-free workplace by:

(a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

(b) Establishing an on-going drug-free awareness program to inform employees about - (1) The dangers of drug abuse in the workplace;

(2) The grantee's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

Making it a requirement that each employee to be engaged in the performance of

the grant be given a copy of the statement required by paragraph (a);

(d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the grant, the employee will -

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such a conviction;

(e) Notifying the agency, in writing, within 10 calendar days after receiving notice under subparagraph (d)(2) from an employee or otherwise receiving actual notice of such conviction.

Employers of convicted employees must provide notice, including position title to:

Bill Powell  
South Plains Community Action Association, Inc.  
411 Austin St. -- P.O. Box 610  
Levelland, Texas 79336

Notice shall include the identification number(s) of each affected grant;

(f) Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph (d)(2), with respect to any employee who is so convicted -

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employees to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

(g) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs (a), (b), (c), (d), (e), and (f).

B. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (street address, city, county, state, zip code)

Check  if there are work places on file that are not identified here.

## 4. DRUG-FREE WORKPLACE (GRANTEES WHO ARE INDIVIDUALS)

As required by the Drug-Free Workplace Act of 1988, and at 34 CFR Part 85, Sections 86.605 and 85.610 -

A. As a condition of the grant, I certify that I will not engage in the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance in conducting any activity with the grant.

B. If convicted of a criminal drug offense resulting from a violation occurring during the conduct of any grant activity, I will provide notice of such conviction, in writing, within 10 calendar days of the conviction to:

Executive Director  
South Plains Community Action Association, Inc.  
411 Austin St.  
P.O. Box 610  
Levelland, Texas 79336

## 5. AMERICANS WITH DISABILITIES ACT

By signing the certification below, the applicant assures that it will comply with the provisions of the Americans with Disabilities Act (ADA) of 1990, and the Rules and regulations promulgated thereunder, requiring employers to not discriminate against a qualified job applicant or employee because of a disability and ensuring that all existing and new facilities provide easy access for people with disabilities.

As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the above certifications.

NAME OF APPLICANT: \_\_\_\_\_ (enter information here)  
 CONTRACT NUMBER AND/OR PROJECT \_\_\_\_\_ (enter information here)  
 NAME: \_\_\_\_\_  
 PRINTED NAME AND TITLE OR \_\_\_\_\_ (enter information here)  
 AUTHORIZED REPRESENTATIVE: \_\_\_\_\_  
 SIGNATURE: \_\_\_\_\_  
 DATE: \_\_\_\_\_ (enter information here)

## Proposal Evaluation Worksheet

For SPCAA Use Only

Name of Proposer: \_\_\_\_\_ (enter information here)

Evaluation Criteria	Maximum Points	Points Awarded
Organization and its Capacity	20	
Availability	10	
Banking on-line capability	10	
Other features available	5	
Bank statement delivery schedule	5	
Line of Credit Offered	15	
Deposit Collateral	10	
Rates and Fees	25	
TOTAL	100	

Proposal Recommendations:

Justification:

\_\_\_\_\_  
Evaluator Signature

\_\_\_\_\_  
Date