

SPECIFICATIONS AND REQUEST FOR BID PROPOSAL  
FOR  
PIONEER TRAILS REGIONAL PLANNING COMMISSION (PTRPC) DEPOSITORY  
CONTRACT

PROPOSALS ARE DUE:

4:00 P.M. March 1, 2013

PIONEER TRAILS REGIONAL PLANNING COMMISSION (PTRPC)

CONCORDIA COMMUNITY CENTER

802 S. GORDON STREET

CONCORDIA, MISSOURI

SPECIFICATIONS AND REQUEST FOR BID PROPOSAL FOR  
PIONEER TRAILS REGIONAL PLANNING COMMISSION (PTRPC) DEPOSITORY CONTRACT

## I. GENERAL INFORMATION

The Pioneer Trails Regional Planning Commission, Concordia Missouri, will accept proposals for a bank Depository Contract until 4:00 p.m. on Friday, March 1, 2013 in the office of Pioneer Trails Regional Planning Commission at 802 S. Gordon Street, Concordia, Missouri, 64020. Envelopes containing bids are to be clearly marked: BID: BANK DEPOSITORY.

Current financial records are available for examination by interested bidders. Please contact Denise Jaegers for information. Telephone (660-463-7934).

Revenue is received by check and direct deposit each month. Payroll checks are direct deposited on a bi-weekly schedule. Accounts payable checks are generally issued after they have been approved by PTRPC Board meeting held on the third Tuesday of each month. The number of accounts payable checks and the amount of the payments vary.

In accordance with Missouri Revised Statutes §95.280: "The banking institution selected as the depository shall be offered a depository contract for a maximum of two years." PTRPC reserves the right to extend the contract for an additional three years if PTRPC deems that there is no competitive service available at the conclusion of the initial two-year period.

## II. BID PROCEDURES

The following bid procedures shall be utilized:

1. Upon receipt, all proposals will be taken under advisement. PTRPC may interview bidders to obtain an accurate understanding of each bid. Any informal, defective or irregular proposal may be rejected. All proposals shall comply with the stated specifications or noted exceptions. The attached Bank Depository Proposal must be submitted.
2. All proposals remain valid for sixty days to give PTRPC Board and staff adequate time for review. PTRPC reserves the right to reject any and all proposals for any reason deemed material and to accept any proposals deemed most advantageous to PTRPC.
3. The Depository will be selected to receive and disburse all funds of PTRPC, except funds invested by competitive bid at the discretion of PTRPC. The Depository must be chartered under existing federal and State of Missouri laws. Funds deposited must be fully secured as required by law.

### III. CONTRACT REQUIREMENTS

The successful bidder shall be required to enter into a written contract with PTRPC containing provisions for the following items:

1. The Depository shall at all times maintain securities as pledged collateral in an amount to equal 110% of the amount on deposit with the Depository, less the amount which is an insured deposit pursuant to the Federal Deposit Insurance Act, as amended.
2. The Depository shall maintain such collateral with a disinterested banking institution chartered under existing federal and State of Missouri laws. The Depository and the disinterested banking institution must agree to execute a Collateral Pledge Agreement which provides that the disinterested banking institution would immediately surrender the pledged collateral to PTRPC and PTRPC shall have the right to convert such collateral into cash and dispense it in the event the Depository shall fail to pay any PTRPC deposit, or part thereof.
3. If at any time pledged securities are not satisfactory to PTRPC for deposits made as provided by law PTRPC may require additional or substitute securities be pledged as are satisfactory to it.
4. Pledged securities may from time to time be withdrawn and other securities of like kind and character may be substituted with the consent of PTRPC prior to the action. The custodian bank shall confirm in writing the receipt, substitution and release of securities to and from the custodial account.
5. Securities pledged as collateral shall be evidenced with safekeeping receipts to be received by PTRPC. PTRPC will release safekeeping receipts by signing same and forwarding to the banking institution upon request and receipt of confirmation that the substitute securities have been received by the disinterested banking institution.
6. PTRPC may maintain four interest-bearing accounts and have the option of creating additional accounts as required.
7. Idle funds may be invested by competitive bid or in securities as PTRPC deems advisable.

8. The Depository must provide the following banking services.

**Make notation whether you can or cannot comply with each of the following requirements; describe any proposed changes, deviations or any additional features that would be included at no additional cost. Please reference your responses to the corresponding items in this section.**

**(a) Account Analysis:** The cut-off date for statement purposes for these accounts will be the last banking business day of each month. A monthly statement as well as a formal account analysis statement shall be provided. The monthly bank statement will list cancelled checks in numerical order with vendor name if the check number is noted on the check by magnetic character numbers. PTRPC also requires on-line access to account information.

***Do you comply?***  ***Non Comply?***

**(b) Pledged Collateral:** Furnish a quarterly report listing collateral pledged and its market value at the time.

***Do you comply?***  ***Non Comply?***

**(c) Electronic Deposit:** The Bank under this contract shall provide on-site electronic deposit for each account.

***Do you comply?***  ***Non Comply?***

**(d) Wire (Electronic)Transfers:** The bank agrees to handle PTRPC's requests for Wire transfers of funds in an expeditious manner, regardless of whether the request is in writing, by telephone, or via terminal access. PTRPC prefers to utilize an electronic system to initiate wire transfers. The Bank is to notify PTRPC of the transfer with a credit or debit memorandum.

***Do you comply?***  ***Non Comply?***

**(e) ACH Transfers:** The Bank will accept and initiate ACH transfers on behalf of PTRPC.

***Do you comply?***  ***Non Comply?***

**(f) Direct Deposits:** Payroll direct deposit is a service provided to our employees processed through the automated clearinghouse via the Bank. PTRPC requires direct payroll deposit and has approximately 200 ACH transactions per bi-weekly payroll. PTRPC for direct deposit shall be electronically transmitted to the bank from PTRPC's computer on a bi-weekly basis.

***Do you comply?***  ***Non Comply?***

**(g) Overdrafts:** The bank will pay all checks issued against the account even if payment creates an overdraft to the account. PTRPC Fiscal Officer will be notified about any overdrafts within 24 hours of occurrence, at which time PTRPC agrees to cover the overdraft. PTRPC does not expect to be charged for overdrafts. PTRPC does understand that the overdrafts will reduce the average daily balance that will affect the interest earnings.

*Do you comply?*  *Non Comply?*

**(h) Stop Payments:** PTRPC requires the ability to initiate on-line stop payments through "Internet access". PTRPC requires immediate acknowledgment that the stop payment was accepted to the Bank's system. PTRPC does not expect to be charged for stop payments.

*Do you comply?*  *Non Comply?*

**(i) Availability of Funds:** PTRPC desires that any deposit received by the bank at or before 3:00 p.m. Central Standard Time will be credited on that day's business. Any cash or checks drawn on the Bank, which are deposited into PTRPC, account prior to 3:00 p.m. Central Standard Time must show up as collected funds on that same day. If a situation occurs where the bank fails to give PTRPC same day credit, PTRPC expects to be compensated at a rate equal to that which the funds would have earned in the account.

*Do you comply?*  *Non Comply?*

**(j) Coin Counting Services:** PTRPC desires that the Bank accept coin deposits in bulk and count loose coins and credit them to PTRPC's account on an occasional basis.

*Do you comply?*  *Non Comply?*

**(k) Returned Checks:** PTRPC requires that all items returned for insufficient funds be presented for payment two (2) times.

*Do you comply?*  *Non Comply?*

**(l) Account Detail:** The Bank shall provide PTRPC a software package or on line Internet access that will enable PTRPC to obtain daily balances and perform stop payment and wire activity. This software must allow PTRPC to contact the Bank via internet access in order to download data from the Bank's file on PTRPC's bank account.

*Do you comply?*  *Non Comply?*

**(m) Account Reconciliation:** It is preferred that cancelled checks be scanned available on-line and retrieval for 3 years. Checks shall be sorted by the bank in numeric order. Reporting shall be provided, listing all cleared items. PTRPC will expect to work with the Bank's data processing staff to coordinate the production of a check issue file to match to the cleared items file for an account reconciliation procedure that will be compatible and allow upload to PTRPC accounting software.

***Do you comply?***  ***Non Comply?***

**(n) Interest Rate Earnings:** Interest will be earned monthly on the average available balance. Please include an analysis of how the interest amount was derived (state yield basis).

***Do you comply?***  ***Non Comply?***

**(o) Short-Term Loans:** The Bank agrees to arrange short-term loans for PTRPC when necessary.

***Do you comply?***  ***Non Comply?***

**(p) Investments:** The Bank agrees to provide bids and offers on U. S. Government securities when requested, however PTRPC reserves the right to invest in time deposits or U.S. Government Securities through other Banks or institutions if such action is to the benefits PTRPC. The Bank will handle the purchase and liquidation of investments only upon instruction of PTRPC Board. The Bank will furnish safekeeping services for any book entry securities purchased by PTRPC.

***Do you comply?***  ***Non Comply?***

**(q) Positive Pay Services:** PTRPC requires the capability of this fraud protection feature.

***Do you comply?***  ***Non Comply?***

**(r) Special Services:**

**Electronic Federal Tax Payment System (EFTPS):** PTRPC currently files payroll federal and state tax deposits through the EFTPS system and shall require coordination with these agencies and the bank for continuing access.

***Do you comply?***  ***Non Comply?***

**Procurement Cards:** PTRPC currently utilizes a 'Monthly By-Check' reimbursement for specific authorized employee expenses. PTRPC desires information about a credit card program to manage employee expenses and that provides an annual cash rebate on purchases. Please describe your program and include costs.

**NOTE: Bidders are not limited to this listing of services. Additional services may be shown on the Bank Depository Proposal.**

9. The transfer of funds at the beginning and the end of the contract period will be made as promptly as is consistent with orderly business procedures.
10. The Depository shall agree to cooperate with PTRPC's auditor by supplying necessary records as requested.
11. It is the responsibility of the Depository to adhere to all State of Missouri statutory provisions.
12. The selected Depository must provide minutes showing that this agreement has been approved by the bank's board of directors and that the person executing the agreement has been so authorized to do so. The Depository must maintain the contract as an official record of the institution.
13. In accordance with Missouri Revised Statute §95.280, this proposal will cover an initial two-year period. At the conclusion of the two-year, statutory period, PTRPC reserves the right to continue the agreement under the same terms for an additional three-year period if no competitive service is available at that time.

#### IV. FINANCIAL INFORMATION ON BIDDER

PTRPC requires the following financial information to be submitted about the bidder:

1. The latest Consolidated Report of Condition.
2. The bank's rating as shown in the latest publication listing Missouri Bank's ratings.
3. Liquidity ratios:
  - (1) Loan to deposit ratio
  - (2) Loan to asset (minus plant and equipment) ratio
  - (3) Cash (and equivalents) to total asset ratio
  - (4) Percentage of assets maturing in one year
  - (5) Cash (and equivalents) to deposit ratio

4. Asset ratios:

- (1) Current loan losses to total loans
- (2) Reserves as a percentage of total loans
- (3) Non-performing loans to total loans

5. Profitability ratios:

- (1) Return on earning assets
- (2) Return on equity

6. Financial Strength ratios:

- (1) Capital to deposits
- (2) Capital to loans
- (3) Capital to assets

V. REFERENCES

Please provide three references (public or large commercial clients, if possible) to whom similar services are being provided.

Reference #1

Client Name:		
Address:		
Type of Organization:		
Length of time with your institution:		
Contact Personnel:		Phone Number:

Reference #2

Client Name:		
Address:		
Type of Organization:		
Length of time with your institution:		
Contact Personnel:		Phone Number:

Reference #3

Client Name:		
Address:		
Type of Organization:		
Length of time with your institution:		
Contact Personnel:		Phone Number:

Pioneer Trails Regional Planning Commission

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Randall (Randy) B. White, Executive Director

**PIONEER TRAILS REGIONAL PLANNING COMMISSION  
BANK DEPOSITORY PROPOSAL**

1. Acceptance of conditions.

A. The \_\_\_\_\_ agrees to provide the services and deposit activities noted in the specifications. Services provided in addition to the specifications are noted below.

B. The \_\_\_\_\_ agrees to provide the services and deposit activities noted in the specifications with the following exceptions:

2. Rate of interest on checking accounts is \_\_\_\_\_ % compounded daily to equal \_\_\_\_\_ %. How many calendar days are used in calculating interest earned?

**PLEASE MARK YOUR SUBMITTAL "BID: BANK DEPOSITORY" AND SEND IT TO:**

**Pioneer Trails Regional Planning Commission  
Attention: Denise Jaegers, Fiscal Officer  
802 S. Gordon Street  
P.O. Box 123  
Concordia, Missouri 64093  
660-463-7944**

PTRPC reserves the right to reject any and all proposals, to waive technical defects, and to select the proposal(s) deemed most advantageous to PTRPC. The undersigned certifies that he/she has the authority to bind this company in an agreement to supply the service or commodity in accordance with all terms and conditions specified herein. Please type or print the information below.

Company Name		Authorized Person (Print)	
_____		_____	
Address		Signature	
_____		_____	
City/State/Zip		Title	
_____		_____	
Telephone #	Fax #	Date	Tax ID #
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____