



REQUEST FOR PROPOSALS

Professional Services: Banking Services

Shelby County Commission, Office of the Chief Financial Officer

Shelby County, Alabama

The Shelby County Commission in Shelby County, Alabama is requesting proposals from qualified banking institutions for the county's banking services.

Proposals will be received in the Office of the Chief Financial Officer at the Shelby County Administration Building, 200 West College Street, Room 125, Columbiana, AL 35051 until 3:00pm CST on **April 8, 2025**. The table below outlines the anticipated schedule details of this RFP.

RFP Proposed Schedule

Topic	Date
RFP Available to Agencies	March 18, 2025
Final Day to Submit Questions regarding this RFP	March 28, 2025 by 4:00pm
Response to Written Questions	April 4, 2025 by 4:00pm
Proposals due	April 8, 2025 by 3:00pm

The Shelby County Commission reserves the right to reject any and all submittals and to waive irregularities and informalities in the submittal and evaluation process. This RFP does not obligate the County to pay any costs incurred by respondents in the preparation and submission of a proposal and it does not obligate the County to accept any expressed or implied services.

If you have questions about this RFP, contact Brian Wheeler, Chief Financial Officer, at bwheeler@shelbyal.com or Jesslan Wilson, Deputy County Manager, at jwilson@shelbyal.com.

Section I – General Information & Requirements

The County is requesting proposals from qualified banking institutions to test the market to assure that the County is receiving the optimum level of service at a competitive price. The County's expectation upon completion of the Request for Proposals (RFP) process is to develop a collaborative relationship with the selected vendor for the county's banking services.

A. *Qualifications & Requirements*

To be considered, vendors must meet at least the following minimum qualifications and provide a written, detailed response as to how the qualifications are met.

- Authority to offer Banking Services & Legal Compliance – Vendor must hold a charter from either the United States Government or the State of Alabama and must be in compliance with all applicable laws, rules, regulations, and ordinances of Shelby County, the State of Alabama, and the United States.
- Access to Federal Reserve System – Vendor must be a member of (or have access to) the Federal Reserve System and have access to all Federal Reserve System services.
- Security for Alabama Funds Enhancement (SAFE) Act & Insurance – Vendor must have fulfilled the necessary requirements and be designated a qualified public depository under the SAFE Act as prescribed in Section 41-14A of the Code of Alabama 1975 as amended. In addition, the vendor must be insured by FDIC/FSLIC and must be designated as a member of Qualified Public Depository (QPD).

In addition, the proposing vendors should also meet the following requirements and provide a written, detailed response as to how the requirements are met.

- Location of Banking Office – The vendor should have established offices or local branches within Shelby County, Alabama, or within a 10-mile radius of the county line boundary. The County has three offices with locations in Columbiana (200 W. College St.), Pelham (1018 County Services Dr.), and Highway 280 (19220 US-280), which require daily cash deposit services and cash denomination change orders as needed. The vendor should describe how existing branches will be able to serve each of these locations efficiently, especially if there is no local branch available.
- Experienced Staffing – It is expected that the selected vendor will assign dedicated staff to the county who are committed, capable, and experienced with servicing local government accounts and will be available for immediate response as needed. The vendor should describe these positions and how they will work with the County on the conversion process from the current provider.

B. *Account Descriptions*

The Shelby County Commission currently utilizes nineteen (19) individual accounts, including three (3) Proprietary Accounts, which include Landfill and Water Services operations. A description of the primary accounts are as follows:

Account Name	Account Type
General Operating Account	Public Funds - Primary Operating Consists of multiple sources for receipts, including daily deposits, occasional cash deposits, and ACH deposits. Serves as a Control Account for multiple funds.

General Payroll Account	Public Funds - Payroll - Bi Weekly A zero-based account used to process payroll and related payroll tax payments.
License Office Operations	Public Funds - Tag/Title Operating Operated by three locations throughout the County (Columbiana, Pelham, and Highway 280). Vendor must have convenient branch for each office to deposit daily receipts and/or make cash float adjustments; a courier or pick-up service to serve these locations will suffice in lieu of a convenient branch location.
License Office Internet	Public Funds - Internet Renewal Operations Online submittal account; currently must use credit card for payment. Serves as a collection account that is moved at the end of the month to primary account.
Development Service Account	Public Funds - Permit Issuance Operations Daily deposit of funds collected for building permits and inspections. Serves as a collection account that is moved at to primary account each month. Vendor must have convenient branch for each office to deposit daily receipts and/or make cash float adjustments; a courier or pick-up service to serve these locations will suffice in lieu of a convenient branch location.
Proprietary Operating Accounts	Public Funds - Landfill and Water Services Three accounts used for special collections & disbursements of funds from sources related to the landfill and water service operations. Used as prescribed under State law. Includes daily cash deposits. Vendor must have convenient branch for each office to deposit daily receipts and/or make cash float adjustments; a courier or pick-up service to serve these locations will suffice in lieu of a convenient branch location.

All of the above noted accounts are maintained in accordance with regulations established by the State of Alabama. From time-to-time additional accounts are closed and/or deleted as required by specific circumstances.

C. Public Records

Under Alabama state law, the documents submitted in response to this request (the "documents") become a public record upon submission to the County, subject to mandatory disclosure upon request by any person, unless the documents are exempted from public disclosure by a specific provision of law or the vendor specifies that the submitted package contains confidential proprietary information. If the County receives a request for inspection or copying of any such documents, it will promptly notify the vendor contact provided in the proposal by email notification. The vendor will then have up to five days to request the postponement of the disclosure of the documents for a reasonable period of time as permitted by law to enable such person to seek a court order prohibiting or conditioning the release of the documents. The County assumes no contractual obligation to enforce any exemption.

D. RFP Contacts & Addendums

Upon release of this RFP, all vendor communication concerning this request should be directed to the contacts listed below and submitted in writing by email. Unauthorized contact regarding this RFP with other County employees may result in disqualification. Any oral communications will be considered unofficial and non-binding on the County. The vendor should rely only on written statements issued by the RFP contacts. Vendors who wish to ask questions regarding this RFP must submit written questions to the applicable RFP contact via email by the time and date specified in the RFP Schedule on Page 1.

Shelby County Contacts:	Brian Wheeler, CFO bwheeler@shelbyal.com	Jesslan Wilson, Deputy County Manager jwilson@shelbyal.com
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The list of collected questions and corresponding answers will be uploaded as an Addendum in the E-Bid portal alongside the RFP document. The vendor can access all information relating to this RFP by visiting www.ebid.shelbyal.com and selecting “Current Bids” at the top of the screen. However, to receive email notifications relating to Addendums to this RFP, vendors should register an account with the County’s E-Bid system by selecting “Register” at the top, right-hand corner of the screen. Notifications will be sent to vendors registered under the “Code 946 Financial Services”.

E. RFP Amendments

The County reserves the right to request any vendor to clarify its proposal or to supply any additional material deemed necessary to assist in the evaluation of the proposal. The County reserves the right to conduct the following: 1) Change the RFP schedule or issue amendments to the RFP at any time; 2) Cancel or reissue the RFP; 3) Reject any and all responses; 4) Waive any irregularities or/and informalities in the selection process; and 5) Request clarification of proposals from any vendor and to effect any agreement deemed by the County to be in its best interest.

The County will not reimburse any vendors for any costs involved in the preparation and submission of responses to this RFP. Furthermore, this RFP does not obligate the County to accept or contract for any expressed or implied services.

Section II – RFP Submission Information & Package Elements

The vendor should submit one (1) original and two (2) copies of the proposal package in a sealed envelope to the Office of the Chief Financial Officer at the Shelby County Administration Building, 200 West College Street, Room 125, Columbiana, AL 35051 by 3:00pm CST on **April 8, 2025**. Envelopes should be clearly labeled with the Vendor’s Name, the title of this RFP, and the due date of April 8, 2025. Information should be prepared simply and clearly, providing a straightforward, concise description of provider capabilities to satisfy the requirements of this request.

Submitted proposal packages should include the following information, clearly organized and labeled with page numbers.

A. Proposal Cover Sheet – Checklist:

The proposal must include the cover sheet checklist form as supplied in **Attachment I**. This form should be the first page of the vendor’s proposal and should assist the County with locating the information outlined in the proposal package.

B. Statement of Qualifications & Requirements

The proposal must include written documentation of how the vendor qualifies as a financial institution per the requirements listed in “Section I, A: Qualifications & Requirements”.

C. Proposed Fee Schedule:

The proposal must include a schedule of services and corresponding fees provided by the bank to meet the needs of the County as described in this RFP, including General Depository Services, ACH Origination Services, Business Check Express Services, Information Reporting Services, and Fraud Mitigation Services. If a courier or pick-up service is available to service accounts, provide a description of those services and costs if applicable. Provide a full pricing proposal addressing interest earnings and bank service fees on a level of detail for each service area that indicates the unit price of any and all fees that the vendor expects to charge for each activity or service provided.

D. Summary of Vendor Experience

The proposal must provide a summary of the vendor's experience regarding providing banking services, including:

1. A list of the specific positions who would be assigned to work on the account and their qualifications, separately for each of the following areas: General banking services, ACH direct deposit and payments, and local office/branch contact.
2. A summary of the vendor's experience in providing required services to government entities in Alabama;
3. A list of the number and location of vendor's branches in Shelby County and/or within a 10-mile radius of county line boundary, including hours of operation, deposit cut-off times, and whether the location offers a courier or pick-up service.

E. Banking Service Descriptions

The proposal must provide a description of services to be provided to the county, specifically covering the following areas:

1. Account Reconciliation: Describe the account reconciliation services offered by the vendor, including CD based check document image storage, end-of-period report availability schedule, and include other electronic options.
2. Reporting and Money Transfer: Describe the system(s) available to access account transactions and balances, perform electronic money transfer (ACH and Wire), and perform operations such as stop payments on checks. Include specifications for automated service hardware and software capability proposed as well as data download/file transfer formats for internet services proposed.
3. Collected Balances and Earnings Allowances: Describe the vendor's calculation of collected balances, including the effective rate, method used, and formula proposed to calculate the service charge credit or the earnings allowance on collected balances.
4. Overdraft Protection: Describe the vendor's overdraft protection program as it would relate to the County. Specify the fees and interest charge formula, when it will be applicable, and when fees will be applied.
5. Credit/Debit Card Processing: Describe the vendor's ability to provide an electronic system to accommodate credit/debit card authorizations and processing.

6. Conversion Plan: Provide a detailed conversion plan on how the vendor would coordinate an efficient transition from the County's current provider. The plan should include efforts to transition credit card processing and direct deposits from federal, state, and other sources, as well as provide staff assistance and training as applicable.
7. Competitive Position and Community Commitment: Describe what differentiates the vendor's service from other providers. In addition, outline the community involvement initiatives the vendor has been active with in local communities the past 5 years (sponsorships, etc.). Include total amount invested and which communities and/or events were involved.
8. Emergency Preparedness and Disaster Recovery: Describe in detail the vendor's disaster recovery procedures. Provide an estimate of how quickly back-up facilities will be activated.

F. Client References

The vendor must submit three (3) references, preferably from current local government customers of similar size and scope, who can attest to the vendor's experience as it relates to providing banking services. The references must include contact name, title, address, telephone number, and email address.

Section III – Evaluation Process

The County will evaluate proposals on a qualitative basis and will determine the vendor best suited to meet the needs and requirements of the County. The County reserves the right to accept or reject any or all proposals. Evaluation criteria includes the following areas:

A. Responsiveness to RFP

The County will consider all the material submitted to determine whether the vendor's offering is reflective and responsive with the RFP requests.

B. Ability to Perform Required Services

The County will consider all the relevant material submitted by each vendor, and other relevant material it may otherwise obtain, to determine whether the vendor is capable of and has a history of successfully servicing accounts of the type held by the county. The following elements may be given consideration by the County in determining whether a vendor is capable:

1. The ability and capacity of the vendor and the skills, experience, and availability of the specific individuals to be assigned to the County to perform the services required.
2. Compliance with and responsiveness to the basic services requirements of the RFP.
3. The commitment of the vendor to support local communities through investments and engagement.

C. References

The ability of the vendor to perform professional and effective work to similar organizations as illustrated by the relevance and quality of the submitted references as outlined in "Section II.F. - Client References".

D. Fees

The ability of the vendor to provide competitive market rates to county accounts detailed in the proposed fee structure based on the requirements outlined in "Section II.C. – Proposed Fee Schedule".



Request for Proposals for Professional Services – Banking Services

Attachment I: Proposal Cover Sheet – Checklist

- I. Package Elements: The following information is attached as required by the RFP on the corresponding page numbers.

Element	Page Number(s)
Statement of Qualifications & Requirements	
Proposed Fee Schedule	
Summary of Vendor Experience	
Banking Service Descriptions	
Client References	

- II. Exceptions to any elements required by the RFP:

The authorized signature below indicates our acceptance of all the terms and conditions as presented in the RFP.

Vendor Name: _____

Signed: _____

Date: _____

By: _____

(Name, Title)