

NEW HANOVER COUNTY ALCOHOLIC BEVERAGE CONTROL BOARD
REQUEST FOR PROPOSAL
FOR
BANKING SERVICES
VIA THE NEW HANOVER COUNTY PURCHASING OFFICE

BOARD

CEDRIC DICKERSON, CHAIRMAN

ROBERT W. MARTENIS, VICE-CHAIRMAN

AUGUSTUS C. EVERETT, JR.-MEMBER

THOMAS WOLFE,-MEMBER

DAVID MATTHEWS-MEMBER

DAN SYKES, CEO

CAROL E. MARTIN, FINANCE OFFICER

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1.0 Advertisement

Sealed proposals addressed to Lena L. Butler, New Hanover County Finance Office, 230 Government Center Drive, Suite 165, Wilmington, North Carolina 28403 and marked **“NEW HANOVER COUNTY ALCOHOLIC BEVERAGE CONTROL BOARD RFP BANKING SERVICES”** will be accepted until **5:00 P.M. EST, Monday, February 10, 2014.**

A pre-proposal meeting will be held in the Finance Conference Room 500 located at 230 Government Center Drive, Suite 165, Wilmington, NC 28403 on **Thursday, January 23, 2014 from 2:00 PM – 4:00 PM.** Attendance at this meeting is **OPTIONAL BUT HIGHLY RECOMMENDED** for any Bidder wishing to submit a proposal. A written record of all questions and answers will be provided to all bidders who have notified the County of their intent to submit a proposal.

Proposals submitted under this section are not subject to public inspection until after award and execution of contract; therefore, there will be no public bid opening. Proposals will be evaluated and selected bidders may be requested to provide additional information regarding their proposed services.

The New Hanover County Alcoholic Beverage Control Board reserves the right to accept or reject any or all bids and to make the decision which will be in the best interest of the Board.

Issued: January 17, 2014

2.0 General Information to Bidders

2.1 Introduction: The New Hanover County Alcoholic Beverage Control Board is requesting proposals from qualified banking institutions to provide banking services, effective April 1, 2014 for a period of three (3) years ending March 31, 2017. The Board may elect to extend the terms for an additional two (2) year period at its option.

Current ABC Board General Banking Activity:

Deposits:

- Retail Store Deposits:
 - Volume: Annual cash and charge card deposits from retail stores would be about \$23 to \$25 million per year and is split about (50/50). The Board operates eight retail ABC stores within New Hanover County.
 - Cash:
 - ✓ Normally each retail store deposits cash on a daily basis (as a minimum) and the stores are open six days a week. The retail stores normally require change (small bills and coins once or twice a week).
 - ✓ Retail store deposit slips bear the store number. It is important that the store numbers are reflected on the statements and online for identification purposes.
 - ✓ Duplicate deposit tickets are included with the deposit bag and the bank mails the bank-validated copy to the Board.
 - Charge cards:
 - ✓ Charge cards account for over 50% of the retail store deposits. **The Board is not in the market for a charge card processor at this time.** Heartland Payment System has recently been contracted for these services for multiple years.
 - ✓ It is necessary for the on-line activity and the bank statement to reflect individual store account numbers for merchant deposits as well as each store credit card deposit amounts.
 - **Checks are not accepted from retail customers;** however, traveler's checks are accepted.
- Liquor-by-the-Drink Stores (LBD):
 - Volume: Annual cash and check deposits from the LBD stores are about \$10 million. The LBD stores sell strictly to businesses with a permit to re-sell liquor (mixed beverages) in New Hanover County.

Three stores (#103, #105 and #110) handle LBD accounts and they each make one or two deposits daily. LBD activity is weekdays only.

- Checks are accepted only from mixed beverage (LBD) account holders and are usually several hundred dollars. ABC personnel are responsible for collecting on returned checks. A large LBD check deposit has approximately 60 checks. Checks make up 75% of our LBD (Mixed Beverage) deposits, and check deposits are made daily.
 - **Charge cards are not accepted from LBD customers.**
- Miscellaneous Deposits: Miscellaneous deposits are made by the main office and they are an extremely small percentage of total deposits.
 - Delivery to Bank: Armed ABC law enforcement personnel make all bank deposits. The deposits are in sealed bags whether deposited in the night depository or presented to the teller.

Disbursements:

- Payroll: The Board has approximately 60 employees (full-time and part-time) who are paid every other week (26 paydays a year). With rare exceptions, these employees are paid by direct deposit.
- Vendor Payments:
 - Checks: Payments to vendors and distributions to beneficiaries are made by check (about 300 vendor checks per month). All check writing is computerized (no manual checks are issued).
 - Automatic Draft: Most of the utility bills are paid by automatic draft (about eight transactions monthly).
 - Electronic Funds Transfer: Payroll taxes, liquor taxes, sales taxes and related are paid by EFT (about 15 transactions monthly).

2.2 Definition of Parties: The New Hanover County Alcoholic Beverage Control Board will hereinafter be referred to as the "Board." Respondents to the RFP shall be referred to as "Bidders." The Bidder to whom the contract is awarded shall be referred to as the "Consultant."

2.3 Objective of Request: The purpose of this request for proposal is to identify the banking institution that can offer the highest quality services at the lowest cost to the Board. This objective is the same as all other goods and services placed on a competitive bidding approach by the New Hanover County Alcoholic Beverage Control Board.

2.4 Background:

Public Entity: The New Hanover County Alcoholic Beverage Control Board is a public entity, a component unit of New Hanover County Government, and an

independent political subdivision of the State of North Carolina.

Board: The New Hanover County ABC is a five-member Board; the individual members are appointed by the Board of County Commissioners.

Stores: The Board operates six retail stores, two retail/LBD stores, and one LBD-only store within New Hanover County. The LBD (Liquor-By-The-Drink) stores sell strictly to businesses with a permit to re-sell liquor (mixed beverages) in New Hanover County. A list of Board facilities is attached - see Attachment "AA".

Limitations: NC GS 18b-702(t), in part: A local board may deposit monies at interest in any bank or trust company in this State in the form of savings accounts or certificates of deposit.

Based on the information provided above and the attached December bank statements' page 1 (Attachment "BB (1)" and "BB (2)"), **the proposal should include a list of service fees (per item and/or flat rate)** and other applicable information such as:

- Bank facilities near ABC stores (please insert information on Attachment "AA").
- Interest rates paid on checking accounts and how the interest is computed.
- Current CD rates (short-term) only.
- Dun & Bradstreet rating (Or similar).

2.5 Communication with the New Hanover County Alcoholic Beverage Control Board:

It is the responsibility of the bidder to inquire about any requirement of this RFP that is not understood. Responses to inquiries, or clarification that change the RFP in a substantial manner, will be forwarded by addenda to all known parties that have notified the Board of their interest in receiving addenda and provided the relevant contact information. The Board will not be bound by oral responses to inquiries. **Deadline for all questions is 5:00 PM EST, Wednesday, January 29, 2014.** Inquiries should be emailed to Lena Butler, Purchasing Supervisor lbutler@nhcgov.com

Please indicate your intent to submit a proposal by sending an email to lbutler@nhcgov.com or you may also fax your notice of intent to (910) 798-7806. Please include your company's pertinent contact information. If any addendum is issued for this RFP, you will receive a copy of the addenda via email or fax.

2.6 Rights of Board: The Board reserves the right to waive minor irregularities. The Board may cancel this RFP or reject any or all proposals in whole or in part. Should the Board determine in its sole discretion that only one bidder is fully qualified, or that one bidder is clearly more qualified than any other under consideration, a contract may be awarded to that bidder without further action.

2.7 Confidentiality: All proposals received are considered public record and available for public inspection after award and execution of contract. According to General Statutes 132 - 1.2, trade secrets contained in a bid may be kept confidential if the bidder, at the time the bid is submitted, designates the secret and requests that it be kept confidential. Pricing and other information that is an integral part of the offer cannot be considered confidential after an award has been made. The Board will honor requests for confidentiality for information of a proprietary nature to the extent allowed by law. Clearly mark any information considered confidential. This right of privacy will be construed as narrowly as possible to protect the interests of the vendor while attempting to maximize the availability of information to the public. Bidders agree to indemnify The New Hanover County Alcoholic Beverage Control Board, its employees, and officers against any costs arising out of a public records request for documents the company claims contain protected trade secrets.

2.8 Costs of Preparation: Bidder assumes all costs of preparation of the proposal and any presentations necessary to the proposal process.

2.9 Debarment: Submission of a signed proposal in response to this solicitation is certification that your bank is not currently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any State or Federal department or agency. Submission is also agreement that the Board will be notified of any change in this status.

2.10 Proposal Understanding: By submitting a proposal, the bidder agrees and assures that the specifications are adequate, and the bidder accepts the terms and conditions herein. Any exceptions should be noted in your response.

2.11 Proposal Validity: Unless specified otherwise, all proposals shall be valid for 90 days from the due date of the proposal.

2.12 Proposal Submission: All proposals in response to this RFP shall be delivered to the address listed below. Any proposal arriving after the deadline will not be accepted and will not be considered. Bidders shall submit **one (1)** original and **one (1)** clearly identified copy of their proposal in a sealed envelope properly marked "**NEW HANOVER COUNTY ALCOHOLIC BEVERAGE CONTROL BOARD RFP BANKING SERVICES**" and shall be addressed to the County at the following address:

New Hanover County Finance Office
Attn: Lena Butler, Purchasing Supervisor
230 Government Center Drive, Suite 165
Wilmington, NC 28403

Proposals must be received by 5:00 PM EST, **Monday, February 10, 2014.**

There will be no public opening of proposals (see Confidentiality clause).

2.13 Evaluations: Proposals submitted will be evaluated by Board staff. During the evaluation process, the Board reserves the right, where it may serve the Board's best interest, to contact the proposer to request additional information or clarifications from proposers, or to allow corrections of errors or omissions.

2.14 Withdrawal of Proposals: Bidders may withdraw or withdraw and resubmit their proposal at any time prior to the closing time for receipt of proposal. No proposal may be withdrawn after the scheduled closing time for receipt of bids for a period of sixty (60) days except as provided under G.S. 143-129.1 which allows a bidder to withdraw his/her bid from consideration after the bid opening without forfeiture of his/her bid security if the price bid was based upon a mistake, which constituted a substantial error, provided the bid was submitted in good faith, and the bidder submits credible evidence that the mistake was clerical in nature as opposed to a judgment error, and was actually due to an unintentional and substantial arithmetic error or an unintentional omission of a substantial quantity of work, labor, apparatus, supplies, materials, equipment, or services made directly in the compilation of the bid, which unintentional arithmetic error or unintentional omission can be clearly shown by objective evidence drawn from inspection of the original work papers, documents or materials used in the preparation of the bid sought to be withdrawn.

2.15 Signature Required: Please be sure that your proposal is signed by a representative authorized to bind the company. Failure to sign the proposal prior to submittal shall render proposal invalid.

2.16 Ownership of Documents: All material received in response to this RFP shall become the property of the Board and will not be returned to the bidder.

2.17 Insurance Requirements

Consultant's Liability Insurance: During the term of this agreement, the Consultant shall maintain the following insurance:

A. Commercial General Liability: \$1 million each occurrence, \$1million Products/Completed Operations; General Aggregate Limit shall apply separately to this project/location or the general aggregate limit shall be twice the required limit.

B. Automobile Liability: \$1 million each accident; Any Auto including Hired & Non-owned Liability.

C. Workers Compensation: Statutory Limits \$500,000/\$500,000/\$500,000. This policy must include a Waiver of Subrogation.

D. Professional Liability: \$1 million each occurrence; 2-year Extended reporting Endorsement is required if Claims-Made Form.

Upon award, the New Hanover County Alcoholic Beverage Control Board, its officers, officials, agents and employees shall be named as **Additional Insured** on the Commercial General Liability insurance CG 2026. Certificates of Insurance for all of the above insurance shall be submitted to the Board.

Upon award, certificates shall be filed prior to the date of performance under this Agreement. Said certificates, in addition to proof of coverage, shall contain the standard Accord statement pertaining to written notification in the event of cancellation, with a thirty (30) day notification period.

Upon award, any self-insured retention must be disclosed and will be allowed only if pre-approved by the Board.

Upon award, Consultant must provide a Waiver of Subrogation on Worker's Compensation/Employer's Liability.

2.18 E-Verify: Pursuant to N.C.G.S 147-33.95(g), New Hanover County ABC Board shall not enter into a contract unless the Bidder and each of its sub-contractors comply with the E-Verify requirements of N.C.G. S. Chapter 64, Article 2. Bidders are directed to review the foregoing laws. The successful Bidder must submit a certification of compliance with E-Verify to the County, and on a periodic basis thereafter as may be required by the Board.

3.0 ADDITIONAL BOARD INFORMATION

3.1 General Operating Account

The majority of the Board's daily transactions, such as deposits, checks and EFTs are processed through this account. Deposits are made daily by armed ABC law officers of the Board. Deposit tickets shall be designed so that the Store making the deposit can be determined from the deposit ticket, online view, and the bank statement.

3.2 Payroll Account

All employees are paid from this account. The Board employs approximately 60 full and part time employees. The Board pays on a biweekly basis and the majority of employees are on direct deposit. The Board strives for all employees to be on direct deposit. This is a zero-balance account.

4.0 REQUIRED SERVICES

The bank must, at a minimum, furnish the following services for the Board's accounts during the period of this service agreement. Please complete Appendix C and return with the bank's proposal for the required services as listed below.

4.1 Account Executive

The Bank awarded this contract shall name an account executive for the Board's account; account executive shall serve as liaison with the Board regarding matters of the account.

4.2 Contingency Plan

Each proponent shall provide in its Proposal, a Contingency Plan for providing banking services to meet the Board's needs in the event of catastrophic damage due to hurricanes, tornadoes, riots, fire, power failure or other catastrophic events that may severally damage banks infrastructure and curtail or impact on the normal operation of the Bank. Contingency Plans shall include any information to demonstrate Bank's capability of responding to catastrophic occurrences.

4.3 Deposit Account

The bank will handle the Board's deposit account, securing all funds by deposit insurance, surety bonds, or investment securities as prescribed by the Local Government Commission. All banks submitting a proposal must utilize the approved Pool Concept of Collateralization, and the bank shall comply with those regulations relative to reporting requirements.

4.4 Interest

The bank will maintain all Board funds in interest-bearing accounts.

4.5 Online Banking Services

The bank will provide online banking services. This will include inquiry to detailed daily transactions; daily account balances, and check image inquiry. Physical bank statements will be unavailable online and will be received by the Board via US Postal Service.

4.6 Stop Payments

The Bank will provide the Board the capability to place or remove stop payments via email from the Board Finance Officer.

4.7 Deposit Bags

The bank shall provide tamper-resistant depository bags as requested by the Board.

4.8 Deposit Tickets

All initial deposit tickets will be provided by the bank at no cost to the Board. The bank shall provide only the initial three-part deposit slips in a form approved by the Board, with the ABC Store number printed on each initial set (nine different sets). Subsequent deposit ticket orders will be borne by the Board outside of the bank.

4.9 Credit Card Processing

The Board recently renewed a multi-year contract with Heartland Payment Systems and is not in the market for a charge card processor at this time.

4.10 Returned Checks

All checks returned against the General Operating Account for uncollected or insufficient funds shall be debited from the Board's account. Returned debited items shall be faxed and then mailed to the Board. The Board only accepts checks from LBD [Liquor-By-The-Drink businesses with a permit to re-sell liquor (mixed beverages) in New Hanover County], and the Board will collect the insufficient funds from the LBD businesses.

4.11 Bank Generated Debit or Credit Items

The Board must be notified of all bank generated debit or credit items within two (2) working days.

4.12 Research

The bank will furnish research items (lost checks, mutilated checks, lost deposit slips, etc.) within 72 hours.

4.13 Cleared Checks

The bank must be able to provide online images of cleared checks

4.14 Access to Records and Cooperation

The bank shall, upon authorization from the Board Finance Officer or CEO, allow reasonable access to bank records by the Board's external auditors, and where state or federal assistance is involved, to the state and federal auditors, to examine records relating to the use of Board funds. The bank shall also cooperate in any prosecution for misuse of checks and misappropriation of funds.

4.15 Transfers Between Accounts

The bank will make transfers between Board General Operating Account and Board Zero-Balance Payroll Account held by the bank. Also, the bank will give the Board the capability to transmit electronic funds transfers.

4.16 Aggressive Bidding

The bank will bid aggressively on Board investments offering its best secured interest rates on certificates of deposit and other forms of investments permitted to the Board.

5.0 OTHER SERVICES OFFERED

5.1 Employee Accounts

The Board currently has mandatory direct deposit of payroll for all employees; however, some employees may be unable to obtain bank accounts. Please provide information on how your institution can assist the Board in fulfilling its mission of direct deposit of all payroll checks for all Board employees.

6.0 SCHEDULE

Proposal Calendar

The following is a list of key dates up to and including the date proposals are due to be submitted:

Request for proposal issued	Friday, January 17, 2014
Pre-proposal conference	Thursday, January 23, 2014 (2-4:00pm)
Deadline for Questions	Wednesday, January 29, 2014
Questions Answered by	Friday, January 31, 2014
Due date for proposals	Monday, February 10, 2014 (5:00pm)
Award by New Hanover County Alcoholic Beverage Control Board	Tuesday, February 18, 2014
Date Service May Commence	Tuesday, April 1, 2014

7.0 PROPOSAL REQUIREMENTS

A. General Requirements

1. Pre-proposal Conference

A pre-proposal meeting will be held in the Finance Conference Room 500 located at 230 Government Center Drive, Suite 165, Wilmington, NC 28403 on **Thursday, January 23, 2014 from 2:00 PM – 4:00 PM**. Attendance at this meeting is **OPTIONAL BUT HIGHLY RECOMMENDED** for any Bidder wishing to submit a proposal. A written record of all questions and answers will be provided to all bidders who have notified the County of their intent to submit a proposal.

2. Questions

Deadline for all questions is 5:00 PM EST, Wednesday, January 29, 2014. Inquiries should be made in writing to:

Lena Butler, Purchasing Supervisor
lbutler@nhcgov.com
Fax: (910) 798-7806

3. Submission of Proposals

Bidders shall submit **one (1)** original and **one (1)** clearly identified copy of their proposals in a sealed envelope properly marked **“NEW HANOVER COUNTY ALCOHOLIC BEVERAGE CONTROL BOARD RFP BANKING SERVICES”** and shall be addressed to the County at the following address:

New Hanover County Finance Office
Attn: Lena Butler, Purchasing Supervisor
230 Government Center Drive, Suite 165
Wilmington, NC 28403

Proposals must be received by 5:00 PM EST, **Monday, February 10, 2014.**

Proposals shall include the following:

a. Title Page

Title page showing the request for proposals subject; the banking institution's name; the name, address and telephone number of the contact person; and the date of the proposal.

b. Table of Contents

c. Transmittal Letter

- i. A signed letter of transmittal briefly stating the proposer's understanding of the services to be performed
- ii. A commitment to perform the services within the time period
- iii. A statement as to why the banking institution believes itself to be best qualified to provide the services

d. Detailed Proposal

The detailed proposal should follow the order set forth in this request for proposal.

e. Executed copies of the Proposer Guarantees attached to this request for proposal (Appendix A).

f. Executed copies of the Offer of Services attached to this request for proposal (Appendix B).

g. Completed Appendix C form for Required Services.

h. Completed Appendix D form for Other Services

i. Completed Appendix E form for Exceptions (if any).

j. Ratio Analysis of Financial Institution

1) Capital Adequacy (GAAP basis):

a) GAAP Capital or Equity/Total Assets
(GAAP Capital or Equity = Total Assets - Total Liabilities - Deferred Net Loss)

b) GAAP Capital or Equity + Loan Loss

Reserves/Total Assets

c) GAAP Capital or Equity/Risk Assets

Risk assets = Total assets - fixed assets,

2) Profitability

a) Return on Assets Before Taxes = Pre-Tax Net Income/Total Assets

b) Return on Equity Before Taxes = Pre-Tax Net Income/Total Equity

c) Earnings Assets/Total Assets

3) Asset Quality

a) Loan Loss Reserve/Total Loans

b) Problem Loans/GAAP Capital or Equity Ratio = Loan 90 days or more past due/GAAP Capital

4) Liquidity

a) Liquid Assets/Total Deposits = (Cash and Marketable Securities)/Total Deposits
(Cash and marketable securities = cash, fed funds sold, securities portfolio, and interest bearing deposits in other financial institutions)

b) Net Loans and Leases/Deposits

c) Total Loans/Total Assets

d) Investments/Total Assets = (Securities Portfolio + Fed Funds Sold)/Total Assets

k. Please provide a minimum of three (3) names and address of references that may be contacted, preferably governmental accounts of similar size.

l. The proposer shall submit an original and one copy of the bank proposal in a sealed envelope marked as follows:

“NEW HANOVER COUNTY ALCOHOLIC BEVERAGE CONTROL BOARD RFP BANKING SERVICES” and shall be addressed to the County at the following address:

New Hanover County Finance Office
Attn: Lena Butler, Purchasing Supervisor
230 Government Center Drive, Suite 165
Wilmington, NC 28403

8.0 EVALUATION PROCEDURES

A. Review of Proposals

The New Hanover County Alcoholic Beverage Control Board will use a point formula during the review process to score proposals. The Board will score each required service and then review these evaluations and combine the individual scores to arrive at a composite score for each banking institution. At this point, if any of the required services cannot be offered the proposal will be rejected.

The New Hanover County Alcoholic Beverage Control Board reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.

B. Evaluation Criteria

Proposals will be evaluated using the criteria below. Banking institutions meeting the mandatory criteria will have their proposals evaluated and scored. The following represent the principal selection criteria which will be considered during the evaluation process.

1. Mandatory Elements

- a. The bank will handle the Board's deposit accounts, securing all funds by deposit insurance, surety bonds, or investment securities as prescribed by the Local Government Commission (G.S. 159-31 {b}). All banks submitting a proposal must utilize the approved Pool Concept of Collateralization, and the bank shall comply with those regulations relative to reporting requirements.
- b. The banking institution has no conflict of interest with regard to any other work performed by the banking institution for the New Hanover County Alcoholic Beverage Control Board.
- c. The banking institution adheres to the instructions in this request for proposal on preparing and submitting the proposal.
- d. Financial Strength of Bank (based on asset information supplied [in item 7,3. (j) 1-4 above].

e. Banking institutions must have a branch office located within the limits of New Hanover County.

2. Required Services

1. The bank has named an account executive.
2. The bank has provided a contingency plan.
3. The bank will handle the Board's deposit accounts
4. The bank will maintain all Board funds in interest-bearing accounts.
5. The bank will provide online banking services
6. The bank will furnish ability to place or remove stop payments.
7. The bank will provide deposit bags at no cost to the board.
8. The bank will provide only initial three-part deposit tickets with store number on each set (9 different sets) at no cost to the board.
9. The bank will debit the Operating Account for returned checks, and both fax and mail the debited items.
10. The bank will notify the Board of bank generated credit or debit items within two days.
11. The bank will furnish research items within 72 hours.
12. The bank will provide internet images of cleared checks
13. The bank will allow access to records at the Board's request.
14. The bank will make transfers, including electronic fund transfers, upon request.
15. The bank will bid aggressively on Board investments.

3. Other Services

1. The bank can assist with employee accounts for depositing payroll check.
4. The bank that receives the highest cumulative total on the proposal will be given the highest consideration.

C. Final Selection

The Board will select a banking institution based upon the recommendation of the Finance Officer. It is anticipated that a banking institution award will be made by **February 18, 2014**. Effective contract date will be **April 1, 2014**.

D. Right to Reject Proposals

Submission of a proposal indicates acceptance by the banking institution of the conditions contained in this request for proposal unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the New Hanover County Alcoholic Beverage Control Board and the banking institution selected.

The New Hanover County Alcoholic Beverage Control Board reserves the right without prejudice to reject any or all proposals.

APPENDIX A

PROPOSER GUARANTEES

The proposer certifies it can and will provide and make available, at a minimum, all services set forth in Section 4 Required Services.

Signature of Official: _____

Name (typed): _____

Title: _____

Banking institution: _____

Date: _____

APPENDIX B

OFFER OF SERVICE

The bank proposes and offers to provide banking services as required in above.

BANK _____

LOCAL ADDRESS _____

LOCAL MANAGER _____

TELEPHONE _____

SIGNATURE OF BANK REPRESENTATIVE MAKING THIS PROPOSAL:

_____ TITLE _____

_____ DATE _____

(PLEASE PRINT FULL NAME)

APPENDIX C

SCOPE OF REQUIRED SERVICES

The bank must, at a minimum, furnish the following services for the Board accounts during the period of this service agreement.

Please place a check mark for each item indicating whether the bank will/will not provide a particular service.

1. The Bank awarded this contract shall name an account executive for the Board's account; account executive shall serve as liaison with the Board regarding matters of the account

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

2. Each proponent shall provide in its Proposal, a Contingency Plan for providing banking services to meet the Board's needs in the event of catastrophic damage due to hurricanes, tornadoes, riots, fire, power failure or other catastrophic events that may severally damage banks infrastructure and curtail or impact on the normal operation of the Bank. Contingency Plans shall include any information to demonstrate Bank's capability of responding to catastrophic occurrences.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

3. The bank will handle the Board's deposit accounts, securing all funds by deposit insurance, surety bonds, or investment securities as prescribed by the Local Government Commission. All banks submitting a proposal must utilize the approved Pool Concept of Collateralization, the bank shall comply with those regulations relative to reporting requirements.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

4. The bank will maintain all Board funds in interest-bearing accounts.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

5. The bank will provide online banking services.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

6. The bank will provide the Board the capability to place or remove stop payments via email from the Board Finance Officer.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

7. The bank will provide tamper resistant deposit bags at no cost to the Board.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

8. The bank will provide only the initial three-part store-numbered deposit slips approved by the Board, at no cost to the board.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

9. The bank will notify the Board of all bank generated debit or credit items within two (2) working days.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

10. The bank will furnish research items within 72 hours.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

11. The bank will provide internet access to images of cleared checks. Interim statements and detailed monthly accounting and analysis shall be provided upon request.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

19. The bank will allow reasonable access to bank records upon authorization from the Board Finance Officer or CEO.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

20. The bank will bid aggressively on Board investments.

BANK WILL PROVIDE___ **BANK WILL NOT PROVIDE**___

APPENDIX D

SCOPE OF OTHER SERVICES

1. The bank can assist with employee accounts for depositing payroll checks.

BANK CAN PROVIDE___

BANK CAN NOT PROVIDE___

APPENDIX E

EXCEPTIONS

State here any conditions, exceptions, alternatives, or explanations related to the services **required** above, if more space is necessary attach a separate page.

BANK EXCEPTION LIST

PLEASE LIST ALL EXCEPTIONS TO THE SERVICES REQUIRED:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

APPENDIX "AA"

New Hanover County ABC Board

Request for Proposals, January, 2014

* Please round to nearest tenth of a mile. If less than a mile, then write "under a mile".

<u>List of Board Facilities</u>				<u>Nearest Banking Facility</u>		
Facility/Type	Street Address	City	Zip	Street address & City	Distance Between Board/Bank *	Comments
Main Office	523 S 17th Street	Wilmington				
Store 101-Retail	523 S 17th Street	Wilmington	28401			
Store 103-LBD	523 S 17th Street	Wilmington				
Store 102 Retail	2378 Carolina Beach Road	Wilmington	28401			
Store 104 Retail	6730 Wrightsville Ave	Wilmington	28403			
Store 108 Retail	5410 Market Street	Wilmington	28405			
Store 110 Retail & LBD	8122 Market Street	Wilmington	28411			
Store 106 Retail	3544 S College Road	Wilmington	28412			
Store 105 Retail & LBD	1020 N Lake Park Blvd	Carolina Beach	28428			
Store 109 Retail	6015 Castle Hayne Road	Castle Hayne	28429			

FIRST BANK

PO Box 866 • Troy NC 27371
866-792-4357

Return Service Requested



00005336-0014081-0001-0002-FIMC8006481231134288

NEW HANOVER COUNTY ABC BOARD
PAYROLL ACCOUNT
523 S 17TH ST
WILMINGTON NC 28401-5548

DL
1/7/2014

Statement Period: December 01, 2013 Thru December 31, 2013

Account Number:

Account Name	Account Number	Balance
PUBLIC FUND TIERED CHKING		.00

Account Name	Account Number	Acct
PUBLIC FUND TIERED CHKING	NEW HANOVER COUNTY ABC BOARD PAYROLL ACCOUNT	

Beginning Balance	12/01/13	.00
Deposits / Misc Credits	2	103,492.68
Withdrawals / Misc Debits	2	103,492.68
** Ending Balance	12/31/13	.00 **
Service Charge		.00
Interest Paid Thru 12/31/13		.00
Interest Paid Year To Date		.00
Average Balance		0
Average Collected Balance		0
Minimum Balance		0
Average Rate / Cycle Days		/ 31

MISCELLANEOUS CREDITS

Date	Amount	Activity Description
12/12	51,268.78	Trnsfr from Checking Acct Ending in 2252
12/24	52,223.90	Trnsfr from Checking Acct Ending in 2252

MISCELLANEOUS DEBITS

Date	Amount	Activity Description
12/12	51,268.78	NEW HANOVER COUN/Payroll
12/24	52,223.90	NEW HANOVER COUN/Payroll

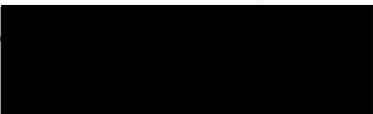
00005336-0014081-0001-0002-FIMC8006481-288(00005336)-000014083



FIRST BANK

PO Box 866 • Troy NC 27371
866-792-4357

Return Service Requested



00000347-0008837-0001-0032-FIMC8006481231134298

NEW HANOVER COUNTY ABC BOARD
OPERATING ACCOUNT
523 S 17TH ST
WILMINGTON NC 28401-5548

Duk
1/7/14

Statement Period: December 01, 2013 Thru December 31, 2013

Enclosure Count: 304
Account Number:

Account Name	Account Number	Balance
PUBLIC FUND TIERED CHKING		5,704,807.47

PUBLIC FUND TIERED CHKING	NEW HANOVER COUNTY ABC BOARD OPERATING ACCOUNT	Acct
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Beginning Balance	12/01/13	5,471,194.14	
Deposits / Misc Credits	704	3,625,546.18	
Withdrawals / Misc Debits	357	3,391,932.85	
** Ending Balance	12/31/13	5,704,807.47	** √
Service Charge		.00	

Interest Paid Thru 12/31/13		
Interest Paid Year To Date		
Average Balance		5,573,398
Average Collected Balance		5,546,218
Minimum Balance		5,035,313
Average Rate / Cycle Days	√	/ 31

MISCELLANEOUS CREDITS

Date	Amount	Activity Description
12/02	2,186.83	Deposit# 000000000000101
12/02	6,700.00	Deposit# 000000000000101
12/02	7,897.54	Deposit# 000000000000101
12/02	18,400.00	Deposit# 000000000000101
12/02	3,872.67	Deposit# 000000000000102
12/02	6,109.44	Deposit# 000000000000102
12/02	44,077.75	Deposit# 000000000000103
12/02	793.93	Deposit# 000000000000104
12/02	3,449.72	Deposit# 000000000000104
12/02	3,520.00	Deposit# 000000000000104
12/02	6,800.00	Deposit# 000000000000104

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