

REQUEST FOR PROPOSAL
FOR
Comprehensive Banking Services
RFP #2024-01



Issued By:

Flagler County Sheriff's Office
Business Services Section
61 Sheriff E.W. Johnston Drive
Bunnell, Florida 32110-6310

Due Date/Time for Proposals: February 26, 2024 by 4:30PM

**FLAGLER COUNTY SHERIFF'S OFFICE
REQUEST FOR PROPOSALS

COMPREHENSIVE BANKING SERVICES**

To: All Prospective Proposers
From: Flagler County Sheriff's Office
Subject: Request for Comprehensive Banking Services
Date: January 23, 2024

Dear Prospective Proposer:

Notice is hereby given that the Flagler County Sheriff's Office, an accredited Law Enforcement Agency within the State of Florida, will accept proposals for Comprehensive Banking Services for the Flagler County Sheriff's Office.

Request for Proposal (RFP) packages may be obtained from Shanea Stankiewicz, Business Services Director, Flagler County Sheriff's Office via email [sstankiewicz@flaglersheriff.com](mailto:ssankiewicz@flaglersheriff.com) or may be downloaded from the Sheriff's Office website at www.flaglersheriff.com.

Qualified banking institutions desiring to respond to the RFP must submit one (1) original and two (2) copies, for a total of three (3) proposal packages for review and evaluation in a sealed envelope to Flagler County Sheriff's Office, Attn: Shanea Stankiewicz, 61 Sheriff E.W. Johnston Drive, Bunnell, FL 32110 on or before Monday, February 26, 2024, at 4:30PM.

The selection of the successful banking institution shall be at the sole discretion of the Sheriff's Office and will be made after receipt and evaluation of all responses but no later than March 11, 2024.

Please complete all requirements outlined in the RFP document. The Sheriff reserves the right to reject any proposal found to be incomplete, non-responsive, non-conforming or vague. The Sheriff may withdraw all or part of this proposal at any time to protect the interest of the agency. All Proposers are advised per Chapter 119, Florida Statutes, that all responses are deemed public record and open for public review.

PART I. GENERAL INFORMATION

1.1 Introduction

The Flagler County Sheriff's Office ("Sheriff"), an accredited Law Enforcement Agency within the State of Florida, will be accepting proposals for Comprehensive Banking Services for the Flagler County Sheriff's Office from all banking institutions interested in providing banking services. The selection of a qualified banking institution is the intent and purpose of this Request for Proposal (RFP).

The Sheriff encourages all prospective banks to examine this RFP carefully. Qualified banks are requested to submit thorough, yet concise, proposals to provide the services described in this RFP. The Sheriff's Office expects the banks which submit a proposal, to be highly experienced, a leader and innovator in the banking industry and able to provide comprehensive banking services at a competitive price.

The Sheriff's Office reserves the right to select one (1) bank to deliver the services described herein, if the combination of cost and level of services are beneficial to the agency. However, nothing shall restrict the Sheriff's Office from having banking accounts with multiple institutions or from using a combination of vendors to provide the banking services outlined within this RFP, if it is determined to be in the best interest of the agency. It is imperative that the financial assets of the Sheriff's Office are handled in a manner that is fiscally conservative and with the utmost fiduciary responsibility.

It is the intent for any contracts awarded as a result of this RFP to have an initial term of five (5) years, commencing on the date a contract is executed by both parties. Additionally, there shall be three, one-year options for renewal, subject to approval by both parties.

1.2 Financial Profile

Summary of Permanent Bank Accounts (subject to change in the future):

- FCSO Operating Account – The Sheriff's Office maintains one operating account. This account is used for all transactions related to the daily operations of the Sheriff's Office. Deposits consist of cash, checks and Automated Clearing House (ACH) transactions. Checks, wire transfers and Automated Clearing House (ACH) transactions are drawn on this account. A separate zero balance or sweep account is maintained as a payroll clearing account. The current annual operating budget is approximately \$50 million.
- Inmate Welfare Account – The Sheriff's Office maintains one Inmate Welfare account. This account is used for all transactions related to the enhanced welfare/wellbeing of inmates housed in the county jail. Deposits consist of cash, checks and Automated Clearing House (ACH) transactions which are distributions of commissions generated from commissary purchases. Checks, wire transfers and Automated Clearing House (ACH) transactions are drawn on this account.

- Inmate Trust Fund – The Sheriff’s Office maintains one Inmate Trust account. This account is used as a trust for the assets of inmates while housed in the county jail. Deposits consist of cash, checks and Automated Clearing House (ACH) transactions. Checks, wire transfers and Automated Clearing House (ACH) transactions are drawn on this account as inmates make commissary purchases and post bonds. Any remaining balance is returned to the inmate as they are released from the county jail or paid to another detention facility if the inmate is transferred. This account shall be non-interest bearing.

A summary of beginning balance, credits, debits and ending balance for each account has been included for reference.

Various short-term or temporary accounts may be needed from time to time.

1.3 Services to be Provided

The Sheriff desires to receive banking services including, but not limited to, the following:

1. Must comply with all sections of Chapter 280, Florida Statutes and confirm annually that the bank is a “Qualified Public Depository”, as defined in the statute.
2. Be a Federal or Florida chartered bank with a principal branch office located within Flagler County, Florida.
3. Must have adequate organization, facilities, equipment, and personnel to ensure prompt and efficient services to the Sheriff’s Office.
4. Proposer shall be a federally insured depository institution organized under the laws of the State or of any other State of the United States, or under the laws of the United States. Proposer shall be a member of the Federal Reserve and shall be fully insured with the Federal Deposit Insurance Corporation (FDIC).
5. Proposer shall provide interest and non-interest bearing accounts.
6. Provide Web Based Banking Services for all accounts. Provide an online information reporting system, including but not limited to; current account balances, posted and pending transactions by account, bank statements, electronic images of cancelled checks and deposits.
7. Ability to complete incoming and outgoing Wire Transfers online.
8. Ability to complete incoming and outgoing Automated Clearing House (ACH) transactions online, including data uploads/downloads from/to other software.
9. Ability to complete internal account transfers between Sheriff’s Office accounts.
10. Fraud protection through “Positive Pay” or similar banking services.
11. Bank software must interface with Tyler Technologies – Munis Application.
12. Ability to stop payment and process returned checks online.
13. Remote Deposit Services. The Proposer shall provide remote deposit services and supply the software and hardware for these services.
14. Weekly pickup of cash deposits from the Sheriff’s Office Operations Center.
15. Provide the supplies needed for use of the accounts; bank deposit bags, deposit slips, etc.

16. Ability for the Sheriff's Office to accept and process electronic payments; option to collect electronic payments in-person at 2 locations and option to collect payments made online.
17. Purchasing Card Services. The Proposer shall agree to furnish corporate credit cards in the names of approximately 20 Sheriff's employees with a combined limit of \$75,000.
18. Availability of Lease-Purchase Financing Agreements to finance agency vehicles (as needed).
19. Other available services that may be beneficial to the Sheriff's Office.

1.4 Schedule of Events

The following outlines the planned schedule of major events of the RFP distribution, proposal submissions, and the evaluation process:

ACTION	DATE
RFP released to general public & posted to FCSO website	1/23/24
Deadline for RFP inquiries and questions	2/5/24 at 4:30PM
Deadline for questions to be answered by FCSO staff	2/12/24 at 4:30PM
Deadline for acceptance of proposals	2/26/24 at 4:30PM
Selection by Sheriff's Office	On or before 3/11/24
Initiation of Services	Within 30 days of Selection

NOTE: The Sheriff reserves the right to deviate from these dates. Any change to the schedule will be posted on the Sheriff's website, <https://www.flaglersheriff.com/>

1.5 Inquiries and/or Questions

Inquiries and/or questions shall be submitted via email only to Shanea Stankiewicz, Business Services Director at sstankiewicz@flaglersheriff.com. The proposer is responsible for ensuring that its electronic inquiries and/or questions are successfully transmitted. The Sheriff is not responsible for any delays. The deadline for RFP inquiries and questions is no later than February 5, 2024 at 4:30PM, as shown in the Schedule of Events. Any communication received after the deadline will not be answered. Any proposer who wishes to request a copy of all inquiries and questions, along with the associated responses may request a complete list on or after February 12, 2024.

1.6 Proposal Submittal

This RFP is available in electronic form at the Sheriff's website at <https://www.flaglersheriff.com/>

All proposals shall be received in a sealed envelope by mail or hand delivered no later than February 26, 2024 at 4:30PM, as shown in the Schedule of Events.

Proposer is solely responsible for all costs to create and submit the proposal and for ensuring that the submission is successfully received by the deadline. The Sheriff's Office is not responsible for any delivery delays. Failure to meet the proposal opening date and time shall result in rejection of the proposal and it will not be opened.

All proposals shall be hand delivered or mailed to:

Flagler County Sheriff's Office
Attn: Shanea Stankiewicz, Business Services Director
61 Sheriff EW Johnston Drive
Bunnell, FL 32110- 6310

PART II. PROPOSAL

2.1 Proposal Format

Proposals submitted for consideration should follow the format and order of presentation described as follows:

- A. Sealed Envelope: All proposals must be submitted in a sealed envelope. The envelope shall be addressed to Flagler County Sheriff's Office Attn: Shanea Stankiewicz at 61 Sheriff E.W. Johnston Drive, Bunnell, FL 32110. Please write "RFP 2024-01 Do Not Open" on the envelope.
- B. Cover Page: Include a cover page that identifies the proposal as a response to RFP 2024-01 - Comprehensive Banking Services. Include the proposer's company name, address and phone number. Also include the name of the authorized representative who has the authority to obligate the proposer with their address, phone number and email address.
- C. Cover Letter: Summary of proposer's ability to perform the services described in the RFP and confirms that proposer is willing to perform those services and enter a contract with the Sheriff. The letter shall be signed by the authorized representative identified on the cover page.

- D. Proof of Binding Authority: The Proposer shall include proof that the authorized representative identified on the cover page and cover letter, has the authority to commit/bind the company. This may be evidenced by a corporate resolution or other such documentation.
- E. Table of Contents: Organized in the order cited in the format contained herein.
- F. Organization: Give a general overview of the organization. Specifically identify all branches/locations within Flagler County. For each location within Flagler County, detail the organizational structure of that location and how the Sheriff's Office accounts and services will be managed within that organizational structure. Include the names, contact information, resumes and responsibilities for all personnel who will be providing services to the Sheriff's Office.
- G. Experience: Describe the history and background of proposer, its financial strength and stability. Reference any services provided to other governmental entities within Flagler County and a contact for those governmental entities. If any financial services are currently or have previously been provided to Flagler County Sheriff's Office, please outline those services.
- H. Technical Capabilities and Safety/Security: Provide a summary of the technical capabilities being offered, as well as safety and security mechanisms in place. Please include information related to disaster recovery capabilities.
- I. Implementation: Provide a detailed implementation plan for the services being proposed. This schedule includes, but is not limited to, implementation actions, timelines, training, and responsible parties.
- J. Services and Fee Schedule: Detail a list of each service the proposer is offering to provide. For each service, include a detailed description of the service and the proposer's fees to be charged for that service. The cost outlined for each service shall be all inclusive. For interest bearing accounts, please include the calculation used to determine the interest earnings.
- K. Any Other Information to be Considered: Proposers may submit any other information deemed pertinent by the proposer that should be considered by the Sheriff's Office.
- L. Other Documents to be Provided:
- a. W-9
 - b. Summary of the bank's financial resources (most recent audited financial statements)
 - c. Documentation supporting membership of the Federal Reserve System and FDIC with evidence of deposit insurance pursuant to the Federal Deposit Insurance Act.

2.2 Number of Response Copies

Each Proposer shall submit one (1) signed original and two (2) copies, for a total of three (3) proposal packages for review and evaluation in a sealed envelope to Flagler County Sheriff's Office Attn: Shanea Stankiewicz at 61 Sheriff E.W. Johnston Drive, Bunnell, FL 32110 on or before February 26, 2024, at 4:30PM.

2.3 Legibility / Clarity

The Proposer's response to the requirements of the RFP in the format requested is mandatory with all questions answered in as much detail as practicable. The proposer's response is to demonstrate an understanding of the requirements, presented in a straightforward, concise manner.

2.4 Cost of Preparation

The Proposer assumes sole responsibility for any and all costs associated with the preparation and reproduction of any offer submitted in response to the RFP.

2.5 Withdrawals

If the proposer chooses to withdraw its proposal response, the withdrawal notice shall be sent via email to sstankiewicz@flaglersheriff.com and received prior to proposal opening. A proposal cannot be withdrawn once it is opened.

PART III. EVALUATION

3.1 Selection Criteria

The following criteria will be utilized to evaluate the proposals:

- Overall Organization and Ability to Provide Services
- Experience & References
- Technical Capabilities
- Reliability and Resources
- Project Approach/Implementation Process and Costs
- Fee Quotation and Earnings Potential

3.2 Electronic or Oral Discussions

After the initial evaluation of all proposals, electronic or oral discussions may be conducted with proposers who submit proposals determined to be reasonably susceptible of being selected for award. Proposals may be accepted without such discussions and the award made on the basis of the initial offers so proposals should be complete and reflect the most favorable terms available from the proposer.

3.3 Sheriff's Rights

The Sheriff's Office reserves the right to reject any or all proposals or parts thereof or to accept any proposal in full or in part when considered in the best interest of the Sheriff's Office.

PART IV. ATTACHMENT(S)

- Calendar year 2023 Summary of beginning balance, credits, debits and ending balance for each bank account.

**ATTACHMENT TO RFP 2024-01 COMPREHENSIVE BANKING SERVICES
FCSO BANK ACCOUNTS
CALENDAR YEAR 2023**

FCSO OPERATING ACCOUNT

	START BAL	CREDITS	#TRANS	DEBITS	#TRANS	END BAL
January 2023	1,984,084.20	3,337,461.59	30	4,060,987.91	70	1,260,557.88
February 2023	1,260,557.88	3,976,151.12	51	3,436,660.72	61	1,800,048.28
March 2023	1,800,048.28	3,964,186.81	33	4,307,399.41	69	1,456,835.68
April 2023	1,456,835.68	4,645,098.14	41	3,151,007.05	49	2,950,926.77
May 2023	2,950,926.77	5,807,260.80	38	4,725,069.46	64	4,033,118.11
June 2023	4,033,118.11	3,730,964.23	62	4,518,012.21	66	3,246,070.13
July 2023	3,246,070.13	4,045,327.46	48	4,304,407.36	55	2,986,990.23
August 2023	2,986,990.23	4,027,563.86	63	4,671,255.70	61	2,343,298.39
September 2023	2,343,298.39	4,003,134.28	55	4,467,533.88	57	1,878,898.79
October 2023	1,878,898.79	4,379,549.95	64	3,871,198.24	72	2,387,250.50
November 2023	2,387,250.50	4,926,019.73	59	4,369,414.73	70	2,943,855.50
December 2023	2,943,855.50	4,400,040.97	57	4,122,004.67	60	3,221,891.80

INMATE WELFARE ACCOUNT

	START BAL	CREDITS	#TRANS	DEBITS	#TRANS	END BAL
January 2023	414,793.81	17,329.17	4	42,355.94	12	389,767.04
February 2023	389,767.04	48,080.83	16	5,502.23	11	432,345.64
March 2023	432,345.64	54,086.83	7	61,899.45	23	424,533.02
April 2023	424,533.02	51,677.36	5	25,003.93	12	451,206.45
May 2023	451,206.45	55,407.84	5	30,980.59	11	475,633.70
June 2023	475,633.70	56,634.78	8	9,169.36	11	523,099.12
July 2023	523,099.12	54,372.12	8	25,828.41	9	551,642.83
August 2023	551,642.83	51,975.43	9	19,117.53	18	584,500.73
September 2023	584,500.73	42,966.63	9	257,167.21	13	370,300.15
October 2023	370,300.15	39,804.69	9	18,230.71	9	391,874.13
November 2023	391,874.13	42,847.64	5	54,762.70	16	379,959.07
December 2023	379,959.07	46,803.32	7	34,577.02	10	392,185.37

INMATE TRUST ACCOUT

	START BAL	CREDITS	#TRANS	DEBITS	#TRANS	END BAL
January 2023	174,176.73	126,125.12	38	181,201.14	96	119,100.71
February 2023	119,100.71	115,400.30	40	109,390.94	105	125,110.07
March 2023	125,110.07	109,696.45	43	124,253.53	107	110,552.99
April 2023	110,552.99	102,738.18	59	101,680.87	94	111,610.30
May 2023	111,610.30	112,911.39	64	127,908.86	102	96,612.83
June 2023	96,612.83	103,164.70	103	120,940.69	112	78,836.84
July 2023	78,836.84	99,292.74	73	108,964.31	73	69,165.27
August 2023	69,165.27	120,972.27	66	124,829.65	101	65,307.89
September 2023	65,307.89	120,537.46	72	119,575.29	91	66,270.06
October 2023	66,270.06	82,768.99	76	99,736.15	103	49,302.90
November 2023	49,302.90	104,647.75	59	109,075.60	81	44,875.05
December 2023	44,875.05	112,331.02	74	93,261.95	79	63,944.12