



City of Salmon Arm

Request for Proposal

Banking Services

Sealed Proposals for the Banking Services Contract will be received at the office of the City of Salmon Arm until the Closing Date, Friday, August 27, 2021. Proposals shall be addressed to (in accordance with Schedule 4 attached hereto and forming part of this Request for Proposal (RFP)):

City of Salmon Arm

Box 40

Salmon Arm, BC

V1E 4N2

Attention: Chelsea Van de Cappelle, Chief Financial Officer

Telephone: 250.803.4032

cvandecappelle@salmonarm.ca

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Introduction

The City of Salmon Arm (City) invites Financial Institutions to submit a proposal to provide financial services to the City to support its operations. Day-to-day banking needs include (not an exhaustive list) daily deposits (some of which are postdated during the months of February, June and July), debit and credit card merchant services, deposit and processing of coin from parking meters and transit, pre-authorized online payment of property taxes, direct deposit of payroll and cheque issuance.

The objectives of this RFP are to ensure that the City is receiving competitively priced, high quality financial services.

Proponents who are considering submitting a Proposal pursuant to this RFP are encouraged to visit the City's website at www.salmonarm.ca to review the City's 2020 Annual Report, Audited Financial Statements and Five Year Financial Plan.

Term of Engagement

It is the intention of the City to enter into a five (5) year agreement with the successful Proponent to provide Banking Services commencing January 1, 2022 (anticipated) and ending December 31, 2026 inclusive, with the option to extend for a further two (2) year period.

Should this RFP not result in a Preferred Proponent, the City reserves the right to reduce the scope and term of the RFP so that work can be performed on a contract basis until such time as negotiations resulting from this RFP have been completed.

Customer Profile

The City is situated on Shuswap Lake in the central interior of British Columbia. The City has an estimated year round population base of 19,300 spread out over 18,500+ hectares.

The City is governed by a seven (7) member Council and has approximately one hundred (100) full time staff, seventy (70) paid on call fire fighters and forty-five (45) seasonal and part time staff. The City operates from three (3) main locations: City Hall, Fire Hall No. 3 and Public Works. Satellite operations are located at the Shuswap (Salmon Arm) Regional Airport, Salmon Arm RCMP Detachment, SASCU Recreation Centre, Shaw Centre, Water Treatment Plant and the Water Pollution Control Centre.

Confidentiality Requirement

All information contained in this RFP is strictly confidential and must only be used by the Proponent for the purpose of responding to the City with respect to this RFP. No portion of this document is to be copied, distributed or used, in whole or in part, without the express written permission of the City.

All Proponents and any other person(s) who, through this RFP process, gain access to confidential financial information of the City's are required to keep strictly confidential all information which in any way reveals confidential business, financial or investment details, programs, strategies or plans learned through this RFP process. This requirement will continue with respect to such information learned by the successful Proponent, if any, over the course of any contract for service, or amendments thereto, which may arise out of this RFP process.

Receipt and retention of this document will be construed as agreement to the above noted confidentiality requirements. Any Proponent or other person in possession of this document who does not agree with, and does not intend to comply with, this confidentiality requirement, must return the document immediately, in its entirety, to the City of Salmon Arm.

National Award

The City has received a National Award for its 2019 Annual Report for the thirteenth consecutive year in a row. This nationally recognized achievement was awarded by the Government Finance Officers Association (GFOA) of the United States and Canada in recognition of the City of Salmon Arm's financial accountability, stewardship responsibility, transparency and quality in financial reporting.

Background Information

The City currently has an annual operating budget of approximately \$40 million with an additional \$28 million in capital projects in 2021. Major services provided to residents include water and sewer services, roads and sidewalks, parks and trails, recreation, development services, fire protection and bylaw enforcement. Additional information may be found in the City's Annual Report on its website at www.salmonarm.ca

The City's chart of accounts contains approximately 12,600 active general ledger accounts. The General Municipal Taxation levy for 2021 was approximately \$23 million.

City Network Infrastructure

The City is currently running a 100/1000mb Ethernet LAN with Windows 10 on the desktop and Windows Server 2016 on TCP/IP protocol. The City operates Microsoft Office 365 for its email.

Financial Software

The City utilizes Vadim financial software (iCity) which includes the following modules:

• Accounts Receivable	• Business Licences
• Accounts Payable	• Purchase Orders
• General Ledger	• Property Taxation
• Payroll	• Utilities
• Pet Licences	• Cash Receipting

Scope of Services

The successful Proponent will assign a representative to the City's Banking Services Contract who will respond to and discuss with the Chief Financial Officer (or designate), banking and other issues arising throughout the year. This representative will be the first point of contact for any issues experienced by the City. Inquiries and issues are infrequent, usually brief and specific in nature, and may require a written confirmation. Proposals should indicate response time that Proponents will make in providing information requested by the City.

The City requires that the Proponents who submit Proposals offer services from a local branch. Proposals submitted must clearly indicate location, hours of services and telephone service policies.

Note: Appendix A - General Terms and Conditions attached hereto and forming a part of this RFP is an integral component of the RFP and must be reviewed in detail by any Proponent's intending on responding to this RFP.

Please refer to Appendix B - Bank Activity Statistics, attached hereto and forming part of this RFP, for a summary of historical banking activity.

Deposit Insurance

The Proponent's Proposal must include a description of the deposit insurance applicable to each bank account held with the Financial Institution.

Bank Accounts

The City requires two (2) operating bank accounts which have cheque writing privileges in the following currencies:

- Canadian Funds - General Operating Account; and
- US Funds - General Operating Account.

The City may require additional bank accounts in the future.

Signing Authority

Due to the legislation surrounding the elected body, the City's signing authorities may change every four (4) years. The Proponent's proposal must indicate the procedure and documents required to make such changes.

Electronic Services

The Proponent's electronic payment acceptance software must be compatible with Vadim financial software (iCity Enterprise). An output extraction text file (flat file) is created and electronically submitted to the City's Financial Institution for either deposit (i.e. payroll direct deposit or electronic funds transfer to suppliers) or withdrawal (preauthorized property tax prepayments) to various financial institution bank accounts. The Financial Institution's software must produce a 'reject' file advising the City as to which customer accounts were rejected for non-sufficient funds, account closed, incorrect banking information, etc. within two (2) days of receipt of the City's extraction text file.

Preauthorized Property Tax Prepayment Program

The City offers to its property owners a Preauthorized Property Tax Prepayment Plan. Currently, approximately 1,500 property owners participate in the monthly prepayment plan resulting in approximately \$475,000.00 electronic property tax prepayments. These monthly prepayments are processed through an electronic batch and deposited into the City's bank account on the 15th of each month excluding the months of June and July.

Direct Deposit - Payroll

The City utilizes proprietary bank software to electronically create and send its bi-weekly payroll for approximately 120 employees (\$190,000.00 net), monthly payroll for seven (7) Council Members (\$14,000.00 net) and bi-annual payroll for seventy (70) paid on call fire fighters (\$80,000.00 net).

Electronic Funds Transfer - Suppliers

The City offers to its suppliers the option of being paid electronically. The City processes a bi-monthly batch on the 15th and 30th of each month. These batches vary in both the number of suppliers (1 to 12) and in amount (\$800.00 to \$925,000.00).

Bank Statement

An itemized paper bank statement is required monthly. The City, as a first choice, would like to have its cleared cheques returned with the bank statement. This enables the City to facilitate the cancelling of same in the City's financial software application and the reproduction of readable copies of the front and back of cleared cheques for various government grant claims.

If the cleared cheques cannot be returned with the bank statement, an image of the front and back of each cheque will be required, produced in cheque number order.

The bank statement and any relevant supporting documentation are required within ten (10) working days of the end of the applicable month.

Deposits

The City receives payments for various levies and charges (i.e. property taxes, utilities, leases and contracts, airport fuel, licenses and permits, etc.) in addition to grants.

Payments may be made through a variety of methods:

- At City Hall (via cash, cheque, debit card, etc.)
- At the Shuswap (Salmon Arm) Regional Airport (via cash, cheque, credit card, debit card, etc.)
- At the Salmon Arm RCMP Detachment (via cash, cheque, debit card, etc.)
- Internet (Online) Banking;
- Electronic Funds Transfer;
- Telephone Banking; and
- Mail.

Deposits are delivered to the Financial Institution utilizing the night deposit facilities on a daily basis (5 days per week); consequently, access to the night deposit is required.

Most cheque deposits are scanned and submitted to the City's Financial Institution electronically, using Digital Check TS240 cheque scanners. The City owns four (4) cheque scanners. If the current equipment is not supported by the Proponent, the Proposal should outline the cost of new cheque scanning equipment.

During the months of February, May and June, deposits are postdated to a variety of dates. In 2020, there were 126 postdated deposits. Proposals must outline how the Proponent intends to process postdated deposits (i.e. night deposit or cheque scanning). If there are any restrictions to the length of time postdated deposits can be stored, either digitally or via night deposit, the Proposal must explain the restrictions.

Electronic Preauthorized Property Tax Prepayment Plan deposits are processed on the 15th of each month excluding the months of June and July.

The City requires the Financial Institution to contact the City when an error on a deposit has been found. It is critical that the City undertakes an investigation into such errors promptly to ensure customer accounts are correct at all times. While this is a rare occurrence, the City expects the Financial Institution to call the appropriate representative at the City prior to the deposit being processed. Timely investigation and response into enquiries posed by the City and notification and return of returned cheques is critical to the City's operations and consequently the Proponent must make reference to this in their proposal. In isolated situations, the City will require the Financial Institution to send returned cheques on collection. Proposals must outline if there are fees associated with this service.

The City expects that all deposits will be backdated to the actual date of receipt and that night deposit bags and deposit books will be supplied at no cost to the City.

Coin

The City collects and processes coin from two (2) main sources – Parking Meters and Transit. Coin is processed and deposited weekly and can vary in amount depending upon the time of year. On average the weekly deposit is approximately \$2,000.00.

Presently, the City outsources the rolling and processing of this loose coin to a 3rd party. A draft is obtained from the 3rd party and is processed with that day's City deposit. Proposals must outline how the Proponent intends to process the coin (i.e. pickup, roll, process and deposit). If the Proponent's proposal does not address this issue to the satisfaction of the City – the cost of outsourcing the coin will be added to the cost of the Proponent's proposal when being evaluated.

The City rarely requires 'change' orders (i.e. coin) and in the event that this would be required it would be for a nominal amount (i.e. under \$300.00).

Disbursements

Accounts Payable

The City issued approximately 2,800 accounts payable cheques in 2020. Proposals should outline if the cost of supplying accounts payable cheques, at no cost to the City, is part of their Proposal.

Investments

The City invests the majority of its Statutory and Non-Statutory Reserve funds (i.e. excess funds) with the Municipal Finance Authority of British Columbia (MFA) where excellent rates of return are realized due to, in part, MFA's volume markets. These 'no fee' daily compounding investments maintain liquidity and flexibility (no minimum balance requirements) for the City.

If a minimum balance is required in the City's bank account by a Proponent, the difference between the interest rate that can be obtained at MFA and the Proponent's rate multiplied against the minimum balance requirement will be added to the cost of the Proponent's Proposal when being evaluated. The MFA interest rate that will be used will be the Money Market Fund in the month being evaluated (one (1) year rate).

The City expects that the daily closing balance in both the Canadian and US bank accounts will earn interest and that this interest earned will be deposited by the Proponent on a monthly basis. Proposals must reflect the interest rate and whether there is a threshold amount used to compute the interest amount paid.

The Proponent's Proposal must provide a methodology that will allow the City to estimate the annual banking services cost and to calculate the estimated interest earned daily on bank balances.

Borrowing

The City requires the establishment of a Line of Credit to cover inadvertent overdrafts or emergency situations. This limit is set at \$1,000,000.00 and is authorized by bylaw annually by Council pursuant to Section 177 of the Community Charter. A copy is forwarded to the City's Financial Institution in February of each year. The City, as a rule, is never in an overdraft position as bank activity and the associated bank balance is monitored on a daily basis.

All short (five (5) years or less) and long term borrowings (ten (10) years or more) are undertaken through the MFA.

Credit and Debit Card Merchant Services

The Proponent's Proposal must include details on credit and debit card merchant services.

The City utilizes credit and debit card merchant services at the following locations:

Location	Transactions	Supplier
City Hall 2 Internet Based Terminals	Debit Card Transactions	Chase Paymentech
Shuswap Regional Airport 1 Internet Based Terminal	Debit and Credit Card Transactions	Chase Paymentech
Shuswap Regional Airport 1 Point-of-Sale Fueling System	Debit and Credit Card Transactions	Global Payments Canada GP
Salmon Arm RCMP Detachment 1 Internet Based Terminal	Debit Card Transactions	Chase Paymentech

The City's customers frequently request the option to pay property taxes and utility fees by way of credit card. As a result of the cost associated with credit card payments, the City has decided not to implement this payment option at City Hall.

Credit and debit card merchant services should address the following:

- Provision of point of sale machines and associated supplies for Visa, MasterCard and debit cards;
- Provision of comprehensive reporting by merchant name and number, available online within an appropriate period of time, including daily and monthly transaction reports by merchant name and number, with summary totals;
- Provision of same day credit for revenues received;
- Provision of same day notice by email of all disputed customer changes, including date dispute filed, merchant number, cardholder number, date of transaction, transaction amount and basis of dispute.

In all instances where a chargeback is made to a City bank account, provide the City by email the following information for each chargeback: date chargeback posted, merchant number, cardholder number, date of transaction, transaction amount and basis of dispute. This information should be provided on the same day the chargeback is posted

Corporate Credit Cards

The City utilizes three (3) corporate credit cards, each with a limit of \$5,000.00. The City requires a monthly statement so as to expense any charges. The City requires the ability to electronically modify limits as required. The Proponent's Proposal must indicate all fees and charges associated with the use of these three (3) corporate credit cards in addition to any rebate programs.

Safety Deposit Box

The City will require the use of a small safety deposit box. Proposals must outline any fees associated with a safety deposit box.

Other

While infrequent, the City may on occasion require bank drafts or certified cheques. Once annually, Bank Confirmations are required by the City's Auditors. Proposals must outline any fees associated with the above noted.

Online Banking

The City utilizes the following functions through online banking services:

- Ability to have multiple users with different security levels;
- View account detail for both the Canadian and US bank accounts;
- Transfer between the Canadian and US bank account;
- Enter stop payment information;
- Automatic chargeback and returned cheque notifications;
- Access to historical and current Prime Rate;
- Ability to process government remittances (i.e. GST, PST, WCB, etc.); and
- Ability to view and print off images of cleared cheques.

Proposals must outline the security systems in place to protect the City.

Transition Implementation Plan

Proposals must include a detailed implementation plan outlining the steps required to transition to a new Financial Institution, along with the resources that the Proponent will dedicate to the transition. The implementation plan must indicate what resources, time and effort will be expected from the City and any technical or computer requirements. Based on the Proponent's Proposal and required City staff time, effort and resources, a cost will be calculated and added to each Proponent's Proposal when being evaluated.

The Proposal should include a proposed timeline (information gathering, preparation of forms, testing, startup, etc.) to meet the anticipated cut-over date of January 1, 2022 following notification of tentative Contract award on October 26, 2021.

Proposal Preparation and Submission

Proponents must conform to the instructions given within this RFP regarding the preparation and submission of Proposals.

A covering letter shall be provided with the Proposal clearly stating the Proponent's understanding of the services to be provided.

Proponents must respond to all items in this RFP. The Proposal should have a table of contents identifying the topics by page number.

Compensation

Proposals must include a detailed schedule of fees and listing all services or if a fixed flat rate proposal, a comprehensive listing of services included in the fixed flat rate for the term of January 1, 2022 (anticipated) and ending on December 31, 2026. In addition, the Proposal must include the proposed fee structure for 2027 and 2028 should the Banking Services Contract be extended for a further two (2) years.

All fees outlined in Proposal submissions must be clearly identified by the Proponent. Where no fee is identified for a service or where the service is not listed, it shall be deemed to be compensated elsewhere in the Proposal.

References

Proposals must include three (3) references of existing municipal clients. Include the number of years of service, contact name, telephone number and email address for each reference.

Proposal

Two (2) copies of the completed and signed proposal enclosed in a sealed, return-addressed envelope (in accordance with Schedule 4 of this RFP), clearly marked with the Proposal Name, should be submitted to the City, and it is the sole responsibility of the Proponent to deliver the required documents to the City before the Closing Date, Friday, August 27, 2021.

Proposals submitted by facsimile or other electronic media shall be rejected.

Proponent Forms - Confirmation and Declaration

Proponents must complete the Schedule 1 - Proponent Confirmation Form and Schedule 2 - Proponent Declaration Form attached hereto and forming part of this RFP and return them to the City as soon as the Proponent has determined that it will be responding to this RFP.

Any subsequent information regarding the RFP will be directed only to those Proponents who have registered their intention to submit a Proposal through a Proponent Confirmation Form.

City's Representative and RFP Clarification

It is the Proponent's responsibility to thoroughly examine these documents and satisfy themselves as to the full requirements of this RFP and to ensure that it seeks clarification on any matter relating to this RFP. Requests for clarification must be made prior to Monday, August 13, 2021 in writing or by email to the City's Representative:

Chelsea Van de Cappelle, Chief Financial Officer
City of Salmon Arm
Box 40 (500 2 Avenue NE)
Salmon Arm, B.C. V1E 4N2
Phone: (250) 803-4032
Email: cvandecappelle@salmonarm.ca

Any questions submitted, which in the City's discretion may affect the content of the RFP, will be answered by email or fax to all registered Proponents.

The City accepts no responsibility for any information provided by its employees or agents that is not given in writing in accordance with this Section. Proponents are cautioned not to seek or rely on any such information.

The City may issue written addenda up to Friday, August 20, 2021 and will make every effort to ensure that all Proponents receive all addenda, however it is the responsibility of the Proponent to ensure that all addenda is received before the Closing Date.

Evaluation of Proposals

This RFP is a guideline to assist in the preparation of a Proposal for the City's Banking Services. Responses to this RFP should address each of the service requirements specified herein. Proposals should include an executive summary, a statement of understanding and a commentary indicating how the Proponent proposes to handle each service requirement and the remuneration expected. The Proposal should communicate new and innovative methods of providing value added financial services including alternative methods of servicing a specific requirement and communicating current and future technology.

The City, through the development and distribution of this RFP document, is requesting that all interested Proponents submit sealed Proposals for Banking Services.

This RFP will be distributed to selected Proponents; however, the City reserves the right to add Proponents to the list up to Friday, August 20, 2021. After this date, the Proponent's list will be closed. Proponents must present their Proposal and attachments in a clear and concise manner and in a format that emphasizes the requirements that are most important to the City.

All Proposals will be opened and evaluated by the City. Following the evaluation of all Proposals by the City, a short list of qualified Proponents may be established. This list will be comprised of Proponents who are deemed to be fully capable of fulfilling the needs of the City, and who's Proposals offer, or appear to offer, the most favorable terms and the best value to the City.

The City may pursue negotiations with those short listed Proponents to ensure that the services meet the needs of the City, in search of the best possible value for the City.

The City requires that any representative put forward as an authorized representative for the Proponent to negotiate changes to the Proponent's RFP submission, have the capacity and legal corporate authority to negotiate changes, and to bind the Proponent to changes throughout the duration of the Contract resulting from this RFP process.

Upon completion of the negotiation process, it is the intention of the City to award a Contract to a specific Proponent for Banking Services.

The Contract governing the award shall be comprised of this RFP document, the successful Proponent's response to this RFP document, and any and all correspondence documenting changes to, or modifications of, the successful Proponent's Proposal.

The City may prior to Contract award, negotiate changes to the scope of the Banking Services with any one (1) or more of the Proponents without having any duty or obligation to advise any other Proponents or to allow them to vary their Proposal prices as a result of changes to the scope of the Banking Services, or any conditions, and the City shall have no liability to any other Proponent as a result of such negotiations or modifications.

The City may after the Contract award, negotiate changes to the scope of the Banking Services or any conditions with the successful Proponent without having any duty or obligation to advise any other Proponents or allow them to vary their Proposal prices as a result of changes to the scope of the Banking Services, or any conditions, and the City shall have no liability to any other Proponent as a result of such negotiations or modifications.

The award of any Contract shall be based on the evaluation of the Proposals by the City on any basis the City deems will best serve its interests.

Proponents should be aware that all Proposals will be evaluated in light of the following general criteria, which is not listed in order of importance. This list is not exhaustive. The City may take other factors into account that in their sole discretion are relevant to the best fulfillment of any Contract which may result from the RFP process.

1. Proposal is received before the RFP Closing Date and according to the RFP requirements;
2. Two (2) duly signed copies of the Proposal submitted; and
3. Proposal completed and signed by a person authorized to bind the Proponent to the statements made in the submission.

Proposals that comply with the mandatory requirements will be evaluated on the basis of the following criteria:

1. Understanding of Engagement;
2. Ability to meet Service Requirements;
3. Business and Technical Reputation and Capabilities;
4. Experience (and where applicable, the experience of personnel);
5. Financial Stability;
6. Quality of Proposal;
7. Deposit Insurance;
8. Customer Service;
9. Services;
10. Transition Implementation Plan and Timeline Schedule;
11. Computer Hardware and Software Compatibility and Requirements;
12. Other Services;
13. References; and
14. Fees.

The successful Proponent will be the Proponent who offers the best value, which will be assessed as a combination of pricing, scope and level of services offered and proposed service enhancements.

Where the City determines that any Proponent's prices are too high, the Proponent's Proposal will be rejected.

The City may award the Contract on the basis of policies and preferences not stated in the RFP package or otherwise than as stated in the RFP documents. Guidelines or policies that may be applicable shall not give rise to legal rights on the part of any Proponent, or others against the City and shall in no case create any liability on the part of the City.

Proponents are notified that the lowest or any Proposal may not necessarily be accepted, and the City reserves the right to reject any and all Proposals at any time without further explanation or to accept any Proposal considered advantageous to the City. Acceptance of any Proposal is contingent on funds being approved by Council or such other municipal bodies and/or departments responsible, and the Contract award being made by the City. Proposals which contain qualifying conditions or otherwise fail to conform to these RFP documents may be disqualified or rejected. The City may waive any noncompliance with the

RFP documents, or any conditions and may at its sole discretion elect to retain for consideration Proposals which are non-conforming because they do not contain the content or form required by the RFP documents, or because they have not complied with the process for submission set out herein.

Confidentiality of Proposals

The City is bound by the provisions of the *Freedom of Information and Protection of Privacy Act* (Act). All Proponents submitting a Proposal pursuant to this RFP are advised that such submissions will be treated as public documents and the contents of the same may be disclosed upon written request, pursuant to the Act. The City requests that the Proponent identify information in their Proposal that would reveal trade secrets, commercial, financial, or technical information that is supplied implicitly or explicitly in confidence as per Section 21(1) of the Act.

Closing Date

Sealed Proposals, signed by the Proponent’s authorized representative, will be received by the City until the Closing Date, Friday August 27, 2021.

Proposals received after the deadline will not be considered and will be returned to the sender unopened.

Timeline of Events

The following timetable outlines the anticipated schedule for the RFP and Contract process. The timing and sequence of events resulting from this RFP may vary and shall ultimately be determined by the City.

Activity Description	Anticipated Timeline
Request for Proposal Issued	July 5, 2021
Proponent Clarifications/Inquiries Deadline	August 13, 2021
Written Addendum Deadline	August 20, 2021
Request for Proposal - Closing Date	August 27, 2021
Award of Contract - Tentative	October 26, 2021

Award of Contract

The award of the Banking Services Contract will be based on the information submitted in the Proposals received and any negotiated items identified thereafter. The City reserves the right to work with the successful Proponent to modify any of the components outlined in this RFP that are agreeable to all parties.

Notice will be made in writing, to the successful Proponent of the approval of its Proposal and the award of the Banking Services Contract.

Note: Appendix A – General Terms and Conditions attached hereto and forming a part of this RFP is an integral component of the RFP and must be reviewed in detail by any Proponent’s intending on responding to this RFP.



Appendices

Request for Proposal

City of Salmon Arm

Banking Services

Request for Proposal
Banking Services
Appendix A
General Terms and Conditions

Definitions and Interpretations

1. In these General Terms and Conditions:
 - (a) "Contract" has the meaning set out in Section 2;
 - (b) "City" means the City of Salmon Arm;
 - (c) "Proponent" means a Financial Institution who's Proposal has been accepted by the City and who is supplying the Services under the Contract;
 - (d) "Services" means the services that are the subject of the Contract; and
 - (e) "Fees" means the fees quoted by the Proponent and accepted by the City, unless otherwise agreed by the parties in writing, and includes all taxes and other charges..
2. The Contract may be modified only by express and specific written Contract. In the event of a conflict between the provisions of any documents listed below, then the documents shall govern and take precedence in the following order:
 - (a) the General Terms and Conditions;
 - (b) the RFP;
 - (c) the Proposal; and
 - (d) other terms, if any, that are agreed to by the parties in writing.

Services

3. The Proponent will supply the Services in accordance with this Contract. The Services supplied will meet the criteria outlined in the RFP and as described in the Proposal.

Fees

4. The City will pay the Fees to the Proponent in accordance with the Contract.
5. Unless otherwise provided, all dollar amounts referred to in the Contract are in lawful money of Canada.

Time

6. Time is of the essence in this RFP or any Contract arising from this RFP.

Business Licence Requirement

7. With reference to City Business Licence Bylaw No. 3102 and amendments thereto, proof of a current, valid Business Licence must be provided before a Contract will be executed with the successful Proponent. For Business Licence information, call 250.803.4003.

Request for Proposal Rejection

8. The City reserves the right to waive or reject any or all submissions or accept the submission deemed most favourable in the interests of the City. Without limiting the generality of the foregoing, any submission which is incomplete, obscure, irregular, has erasures or corrections in the price sheet, unit prices omitted, etc. may be rejected. Awards shall be made on Proposals that meet the criteria as stated in the Evaluation of Proposals.

Right to Cancel RFP and to Accept Proposals

9. The City is entitled to cancel this RFP at any time by addendum issued to Proponents, without liability for any loss, damage, cost or expense incurred or suffered by any Proponent as a result of that cancellation.
10. This RFP is solely a request for expressions of interest and statements of qualification. It is not an invitation for tenders, an offer to contract, or an invitation for offers capable of acceptance to create a contract. No contractual or other legal obligations or relations between the City and any other person can or will be created except in a written Contract executed by authorized signatories of the City under the authority of the City.
11. In considering any responses delivered in response to this RFP, the City (including through the City's Representative) reserves the absolute and unfettered discretion to:
 - a) Accept or reject any proposal that fails to comply with the requirements set out in this RFP for the content of proposals;
 - b) Assess proposals as it sees fit, without in any way being obliged to select any proposal or Proponent;
 - c) Assess and select proposals as it sees fit without being obliged in any way to select the proposal that offers the lowest price or cost;
 - d) Determine whether any proposal or proposals satisfactorily meet the evaluation process set out in this RFP;
 - e) Require clarification after the dates and times set out above from any one or more of the Proponents in respect of proposals submitted;
 - f) Communicate with, meet with or negotiate with any one or more of the Proponents respecting their proposals or any aspects of the project; and
 - g) Reject any or all proposals with or without cause, whether according to the selection criteria set out above or otherwise.
12. Each Proponent is solely responsible for the risk and cost of preparing and submitting its proposal to this RFP and neither the City nor its officials, employees or consultants (including the City's Representative) are liable for the cost of doing so or obliged to remunerate or reimburse any Proponent for that cost.
13. By submitting its proposal to the City, each Proponent represents and warrants to the City that the information in its proposal is accurate and complete.
14. This RFP does not impose on the City any duty of fairness or natural justice to any or all respondents with respect to this RFP or the process it creates. Unless the City is expressly permitted or required by this RFP to "act reasonably," the City is entitled to act in its sole, absolute and unfettered discretion.

Proprietary Information

15. If a Proponent considers that any part of its proposal is proprietary, including by reason of being copyright, the proposal must clearly identify those portions of it that are considered proprietary.

Acceptance of Proposal

16. The City reserves the right to accept, amend or reject any or all Proposals received. The City is under no obligation to proceed with the RFP and, should it decide to abandon same, it may do so, at any time, or enter into any discussions or negotiations with any party for the provision of such services. Proposals, which contain qualifying conditions or otherwise fail to confirm to these RFP documents may be disqualified or rejected.

17. The City may waive any noncompliance with the RFP documents, service specifications, or any conditions, including the Contract commencement date or any condition under the terms and conditions of this RFP. It may at its sole discretion elect to retain for consideration Proposals which are non-conforming because they do not contain the content or form required by the RFP documents, or because they have not complied with the process for submission set out herein.

Acceptance Period for Proposals

18. All proposals received as a result of this RFP must be open for acceptance for a period of ninety [90] days from the Closing Date. Each Proponent must confirm their understanding and agreement to this general condition and will, by signing Schedule 3 - Proponent Commitment Form attached hereto and forming a part of this RFP.
19. Notwithstanding the above, a Proponent will be permitted to withdraw their Proposal prior to the Closing Date provided that it has first notified the City in writing of its intention to do so. A Proponent that has so withdrawn a Proposal may submit a new Proposal prior to the Closing Date, pursuant to this request, provided that such action is done in compliance herewith.
20. Unless otherwise authorized in writing by the herein designated City Officer, a Proponent must not contact or communicate with any elected or appointed officer or employee of the City other than the designated employee in relation to the Proposal prior to the award of such Proposal. Any such communication will result in disqualification of the Proposal from further consideration.

Proposal Commitment

21. The RFP and the Proposal of the successful Proponent will become part of any Contract awarded as a result of this RFP.

Proposals

22. Proposals may be withdrawn by written notice only, provided such notice is received by the City prior to the time set for the opening of the Proposals.
23. Proposals should be prepared simply and economically. Proponents may include any additional data or information deemed pertinent. All material contained in the Proposal must be clearly legible.
24. All prices and notations must be typewritten or written in ink. No erasures are permitted. Mistakes must be crossed out and corrections typewritten or written in ink adjacent thereto, and initialed in ink by the proper signing officer of the Proponent. In the case of a mistake in extension of price, Service prices will govern.
25. Proposals shall be based on material contained in this RFP. The Proponent shall disregard any draft material and/or any oral representations.

Request for Proposal Document

26. All information submitted in response to this RFP becomes the property of the City and will not be returned.
27. Any dispute arising under this RFP or any Contract resulting from this RFP shall be resolved according to the laws of the Province of British Columbia.
28. Any Proponent who finds any uncertainties, discrepancies, errors or omissions within any part of this RFP shall notify the City in writing addressed to the City of Salmon Arm (Attention: Chelsea Van de Cappelle, Chief Financial Officer) at Box 40 Salmon Arm, BC V1E 4N2. Such notification does not obligate the City to make changes, but if the City deems that changes are desirable the City will make every effort to ensure that all registered Proponents are notified, however it is the responsibility of the Proponent to ensure that they obtain all addenda prior to the Closing Date.

Contract

29. The City may, by notice of default to the successful Proponent, terminate the whole or any part of the Contract if the successful Proponent fails to make delivery of the Services, or to perform any other provisions of the Contract, within the time specified.
30. In the event that City terminates the Contract in whole or in part as noted in the above paragraph, the City may procure the Services similar to those so terminated from other parties.
31. The City reserves the right to give ninety (90) days notice to the successful Proponent to cancel all or part of the Contract in the event of a failure on the part of the successful Proponent to meet the terms and conditions of the Contract.
32. The successful Proponent shall keep all directly or indirectly related RFP information under its personal control. The successful Proponent shall not, without the consent in writing from the City, assign or transfer the Contract or any part thereof.

No Binding Contract

33. This RFP is simply an invitation for Proposals (including prices and terms) for the convenience of all parties. It is not a tender and no obligations of any kind will arise from this RFP or the submission of Proposals. Submission of a Proposal and its subsequent receipt by the City does not represent a commitment on the part of the City to proceed further in negotiating with the Proponent.
34. The City may, after reviewing the Proposals received, enter into discussions with one (1) or more of the Proponents, without such discussions in any way creating a binding contract between the City and any such Proponent. There will be no binding contract with the City until a formal, written Contract has been negotiated with a Proponent and approved by the City.
35. A Proposal will be an offer to the City which the City may accept at any time by signing a Contract Letter and delivering it to the Proponent. A Proposal is not accepted by the City unless and until the authorized signatory of the City has a Contract Letter on behalf of the City.

No Assignment of Proposal

36. The Proponent will not assign its Proposal or any rights in respect of the same to any other party. Such an assignment or purported assignment will immediately invalidate the submissions.

Proposal Preparation Cost

37. The Proponent acknowledges and agrees that the City will not be responsible for any costs, expenses, losses, damages (including damages for loss of anticipated profit) or liabilities incurred by the Proponent as a result of, or arising out of, submitting a Proposal for the proposed Contract, or due to the City's acceptance or non-acceptance of their Proposal, or any breach by the City of the bid Contract between the City and each of the Proponents arising out of any Contract award not made in accordance with the express or implied terms of the RFP documents.
38. The Proponent will assume all costs incurred in providing responses to this RFP and for providing any additional information required by the City to facilitate the evaluation process. The City reserves the right to discontinue the RFP process at any time, and makes no commitments, implied or otherwise, that this process will result in a business transaction with one (1) or more Proponents.

Proponent's Qualifications

39. By submitting a Proposal, a Proponent represents that it has the expertise, qualifications, resources, and relevant experience to supply the Services.

Misleading or False Information

40. If the City determines that a proposal contains false or misleading information, the City is entitled to reject that proposal at any time as being invalid.

Valid Authority

41. All submissions must be signed by the Proponent and witnessed. Any Corporate Proponent must ensure that it's authorized signatory or signatories sign the Proposal and that the Corporate seal is affixed.

Liability for Errors

42. While the City has used considerable efforts to ensure an accurate representation of information in this RFP, the information contained in this RFP is supplied solely as a guideline for Proponents. The information is not guaranteed or warranted to be accurate by the City, nor is it necessarily comprehensive or exhaustive. Nothing in this RFP is intended to relieve the Proponent from forming their own opinions and conclusions with respect to the matters addressed in this RFP.

Codes, Regulations and Standards

43. The Proponent represents and warrants that all Services delivered under the Contract shall comply with all applicable codes, statutes, by-laws, rules and regulations, of any federal, provincial, municipal or other competent authority for the time being in force. The Proponent shall obtain, at its expense, copies of all current codes, regulations and standard specifications of all authorities having jurisdiction over their operation in the Province of British Columbia in addition to any and all documents which have been referred to herein.

Insurance

44. The successful Proponent shall at its own expense carry general liability insurance that insures the Proponent's legal liability for error, omission or negligent act, to the extent of \$2,000,000.00 for each occurrence. The general liability insurance policies shall be available for inspection by the City at all times upon request. If the City, because of its particular circumstances or otherwise, desires to obtain further insurance to protect it against any risk beyond the coverage provided by such policies, the Proponent will cooperate with the City to obtain such insurance at the City's expense.

Additional Services and Extra Costs

45. If the Proponent is required to perform additional services beyond the scope of the agreed upon terms, all requests for increasing the Contract value and for change orders shall be supported with written detail and submitted to the City for written approval prior to any action taken. In no case, shall the City be obligated in any way to pay any additional costs for any reason without prior written approval from the City.
46. Anticipated costs for additional services are required to be included in the proposal. Proponents are encouraged to provide any additional information they deem appropriate.

Proponent Acknowledgement

47. The Proponent hereby acknowledges having examined this RFP and having full knowledge of the terms and conditions contained herein.

Default and Termination

48. The City may, by Notice of Default to the successful Proponent, immediately terminate in whole or in part of the Contract if the Proponent fails to perform the services required. In the event the City does terminate the Contract in whole or in part as specified above, the City may purchase services so terminated and the Proponent shall be liable to the City for any excess costs for such services and for reasonable liquidated damages.

49. The City (at its sole discretion) may immediately terminate any Contact awarded through this RFP process if there is a major violation of agreed conditions or where the Proponent has taken an action against the City.
50. If the Proponent becomes insolvent or makes an assignment for the benefit of creditors or a receiver or trustee is appointed for the property of the Proponent, then the City may, at its election, and without prejudice to its rights at law or in equity, terminate the Contract.
51. A Contract entered into may be terminated by either party with three (3) months written notice to the other party. Termination by the successful Proponent, in the opinion of the City, without just cause or reason, shall eliminate that Proponent from bidding on subsequent work for the City for a period of time, that will be determined by the City.

No Collusion

52. Proponents must not communicate, directly or indirectly, with any other Proponents (including through any employees, agents or contractors) regarding the preparation, content or submission of proposals. Each proposal must be submitted without any collusion, or knowledge, in the preparation of or about any other proposal. Submission of a proposal to the City is deemed to be a representation and warranty by the Proponent submitting that proposal that it has complied with the requirements of this paragraph. If the City determines that a Proponent has violated this paragraph, the City is entitled to disqualify that Proponent and to reject its proposal as being invalid.

Indemnity

53. The Proponent will indemnify and save harmless the City, its employees and agents from and against all claims, legal costs, demands, losses, damages, costs and expenses made against or incurred, suffered or sustained by the City at any time (either before or after the expiration or sooner termination of any Contracts resulting from this RFP) where the same or any of them are based upon or arise out of or from anything, done or omitted to be done by the Contractor or by any servant, employee, officer, director or sub-contractor of the Contractor pursuant to the Contract.

WorkSafe BC

54. The Proponent must be registered with WorkSafe BC and maintain WorkSafe BC coverage for the duration of the engagement. The Proponent shall abide by all provisions of the Workers Compensation Act of British Columbia and ensure that all assessments have been paid should the scope of services include any on-site work.

Safety

55. If the Contract includes any inspection, installation or other work on the City's premises by the Proponent, or representative or Sub-Proponent of the Proponent, all such activity shall be performed and undertaken in strict compliance with all applicable health and safety laws and regulations, including, without limitation, the Workers Compensation Act, the Occupational Health & Safety Regulation and the Hazardous Products Act, and also in strict compliance with any published and issued by the City for use at the City's premises.

Confidentiality of Information

56. All information contained in this RFP is strictly confidential and must only be used by the Proponent for the purposes of responding to the City with respect to this RFP. No portion of this document is to be copied, distributed or used, in whole or in part, without the express written permission of the City, and you agree to return this complete document in its entirety upon request. Please return this document if you are not in agreement with these terms.

Waiver and Allocation of Risk

57. The City accepts no responsibility or liability for the accuracy or completeness of this RFP (including any appendices or schedules to it) or of any recorded or oral information communicated or made available for inspection by the City (including through the City's Representative) and no representation or warranty, either express or implied, is made or given by the City with respect to the accuracy or completeness of any of those things.
58. The sole risk, responsibility and liability connected with reliance by any Proponent or any other person on this RFP or any other such information as is described in this paragraph is solely that of each Proponent. Each Proponent acknowledges and agrees that it is solely responsible for obtaining its own independent financial, legal, accounting and other advice with respect to the contents of this RFP or any such information as is described in this paragraph.
59. Each Proponent who submits a proposal to the City is deemed to have released the City from, and waived, any action, cause of action, claim, liability, demand, loss, damage, cost or expense, of every kind, in any way connected with or arising out of the contents of this RFP or any such information as is described in this paragraph. Each Proponent who submits a proposal is deemed to have agreed that it is solely responsible and liable to ensure that it has obtained and considered all information necessary to enable it to understand the requirements of this RFP, and of the project, and to prepare and submit its proposal. Nothing in this RFP is intended to relieve the Proponent from forming their own opinions and conclusions with respect to the matters addressed in this RFP.

Applicable Law

60. The Contract shall be governed by and construed in accordance with the laws of the Province of British Columbia. The City and the Proponent accept the jurisdiction of the courts of British Columbia and agree that any action under the Contract shall be brought in such courts.

Notices

61. Any notice, report or other document that either party may be required or may wish to give to the other must be in writing, unless otherwise expressly provided for, and will be deemed to be validly given to and received by the addressee:
 - (a) by hand, on delivery;
 - (b) by facsimile, on transmission; or
 - (c) by mail, five (5) calendar days after posting.

The address for the City of Salmon Arm (Attention: Chelsea Van de Cappelle, Chief Financial Officer) at Box 40 Salmon Arm, BC V1E 4N2 and to the successful Proponent at the address set forth in the Proponent's Proposal. In addition, the City may give notice to the Proponent by email at the Proponent's email address as outlined in Schedule 2 to the RFP, which email will be deemed to be validly given and received by the Proponent on transmission. The Proponent may not give notice to the City by email.

Merger and Survival

62. The representations, agreements, covenants and obligations set out in the Contract, including without limitation Section 51, shall survive the delivery of the Services.

Entire Contract

63. The Contract, including any other documents expressly included by reference in the Contract, contains the entire agreement of the parties regarding the provision of the Services, and no understandings or agreements, oral or otherwise, exist between the parties except as expressly set out in the Contract. The Contract supersedes and cancels all previous agreements between the parties relating to the Services.

Gifts, Gratuities, etc.

64. Proponents will not offer entertainment, gifts, gratuities, discounts or special services, regardless of value, to any employee or elected official of the City.

Appendix B 2020 Bank Activity Statistics

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Monthly Average
<i>Canadian Bank Account Information</i>														
Total Value of Cash (bills/notes) Deposited														
No. of Debits	348	225	249	200	255	257	311	242	279	280	241	280	3,167	263.92
Total Dollar Value - Debits	6,270,224.56	3,287,094.02	1,781,872.73	3,078,454.52	2,017,491.79	7,316,849.56	13,412,975.64	3,945,153.89	7,320,708.21	4,059,442.31	7,583,927.86	3,292,553.33	63,366,748.42	5,280,562.37
No. of Credits	351	360	318	292	280	438	458	392	450	333	341	376	4,389	365.75
Total Dollar Value - Credits	7,020,717.12	3,134,025.08	1,605,512.42	3,072,412.42	3,222,001.16	10,004,566.06	10,156,733.97	4,352,708.49	7,406,612.24	3,111,670.58	8,336,895.19	2,919,427.30	64,343,282.03	5,361,940.17
Monthly Closing Balance	2,319,950.08	2,166,881.14	1,990,520.83	1,984,478.73	3,188,988.10	5,876,704.60	2,620,462.93	3,028,017.53	3,113,921.56	2,166,149.83	2,919,117.16	2,545,991.13	33,921,183.62	2,826,765.30
No. of Enclosures (Cheques Cleared)	320	199	224	177	227	224	275	207	245	234	210	249	2,791	232.58
No. of Electronic Funds Transfer Payments														0.00
- Accounts Payable	8	10	8	11	10	10	11	10	9	8	12	10	117	9.75
- Payroll	3	3	3	4	4	4	4	5	6	8	5	6	55	4.58
- Payroll Remittances and Municipal Pension	10	11	9	9	13	9	10	14	11	14	11	11	132	11.00
Total Dollar Value - Electronic Transfer Payments														0.00
- Accounts Payable	112,318.72	120,353.33	91,771.97	132,917.04	94,696.13	155,371	330,635.70	368,362.79	1,028,853.74	108,112.75	776,576.72	118,179.93	3,438,149.36	286,512.45
- Payroll	378,036.18	382,634.21	384,698.69	395,081.98	505,324.45	430,743.03	368,654.38	389,095.94	409,585.52	611,460.47	421,722.39	534,722.95	5,211,760.19	434,313.35
- Payroll Remittances and Municipal Pension	272,765.11	346,372.04	261,461.87	263,993.59	294,669.16	247,145.57	279,940.11	328,738.16	255,727.03	295,991.30	241,210.55	250,904.58	3,338,919.07	278,243.26
No. of Incoming Investment Fund Transfers	3	1	0	1	3	0	1	1	0	1	2	1	14	1.17
No. of Outgoing Investment Fund Transfers	1	1	0	0	0	3	4	1	2	1	1	0	14	1.17
No. of Chargebacks/Returned Cheques	6	2	0	0	1	1	2	4	1	6	3	1	27	2.25
No. of Stop Payments	0	0	0	1	0	1	0	0	0	0	2	0	4	0.33
No. of Certified Cheques	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
No. of Bank Drafts/Money Orders	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
No. of Post-Dated Deposits	0	24	1	0	0	13	31	6	49	1	0	1	126	10.50
Total Dollar Value - Post-Dated Deposits	0.00	161,798.53	16,888.25	0.00	0.00	232,925.82	1,534,425.03	50,844.79	691,508.67	15,655.79	0.00	10,653.11	2,714,699.99	226,225.00
No. of Payments Received via Telephone/Internet Banking	225.00	216.00	194.00	210.00	203.00	276.00	256.00	229.00	244.00	191.00	206.00	263.00	2,713.00	226.08
Total Dollar Value - Telephone/Internet Banking	318,088.80	595,102.09	132,448.83	173,247.64	145,887.56	2,800,474.12	1,723,825.84	865,635.74	2,499,470.57	385,672.56	180,751.38	468,145.01	10,288,750.14	857,395.85
Total Fee Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Cash and Coin Services

Presently, transit and parking meter coin is delivered to the Credit Union (coin machine is utilized) and a draft is obtained and deposited into Canadian Bank Account. - If Proponent is unable to provide coin services - the fee paid to the Credit Union will be added to the Proposal.

Total Dollar Value - Coin	5,404.80	4,968.90	4,681.20	0.00	0.00	0.00	3,727.20	1,921.30	2,615.00	3,925.30	3,496.00	2,161.60	32,901.30	3,655.70
Total Fee Paid	580.48	528.89	500.12	0.00	0.00	0.00	404.72	224.13	285.50	432.53	373.60	240.16	3,570.13	396.68

Appendix B 2020 Bank Activity Statistics

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Monthly Average
<u>US Bank Account Information</u>														
No. of Debits	1	1	1	3	0	0	1	1	1	0	1	1	11	1
Total Dollar Value - Debits	879.60	75.00	861.00	10,845.64	0.00	0.00	15,832.80	17,074.97	630.00	0.00	702.58	263.88	47,165.47	3,930.46
No. of Credits	1	0	2	0	0	1	1	0	0	1	0	0	6	1
Total Dollar Value - Credits	1,000.00	0.00	11,700.00	0.00	0.00	16,000.00	17,000.00	0.00	0.00	1,200.00	0.00	0.00	46,900.00	3,908.33
Monthly Closing Balance	5,128.21	5,053.21	15,892.21	5,046.57	5,046.57	21,046.57	22,213.77	5,138.80	4,508.80	5,708.80	5,006.22	4,742.34	104,532.07	8,711.01
No. of Enclosures	1	1	1	3	0	0	1	1	1	0	1	1	11	1
No. of Electronic Payments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Dollar Value - Electronic Payments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
No. of Chargebacks/Returned Cheques	0	0	0	0	0	0	0	0	0	0	0	0	0	0
No. of Stop Payments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
No. of Certified Cheques	0	0	0	0	0	0	0	0	0	0	0	0	0	0
No. of Bank Drafts/Money Orders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
No. of Outgoing Wire Transfers	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<u>Interac/Credit Card Statement Information</u>														
<u>City Hall</u>														
No. of Debits	784	684	168	0	0	1	439	299	341	225	191	256	3,388	282.33
Total Dollar Value - Debits	243,592.70	240,182.18	23,290.51	0.00	0.00	30.00	263,870.75	187,469.60	264,494.81	73,390.60	33,305.37	79,894.31	1,409,520.83	117,460.07
Total Fee Paid	94.37	131.90	123.99	73.48	70.32	70.32	70.40	105.26	94.09	97.42	88.19	85.36	1,105.10	92.09
<u>RCMP (set up September 2020 - Interac Only)</u>														
No. of Debit Card Sales	0	0	0	0	0	0	0	0	0	15	19	21	55	18.33
Total Dollar Value - Debit Card Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	700.00	825.00	1,050.00	2,575.00	858.33
No. of VISA Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Dollar Value - VISA Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
No. of Mastercard Sales	0	0	0	0	0	0	0	0	0	1	1	0	2	0.67
Total Dollar Value - Mastercard Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	0.00	100.00	33.33
Total Fee Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.00	62.37	63.94	64.47	218.78	72.93
<u>Shuswap Regional Airport (Chase Paymentech)</u>														
No. of Debit Card Sales	0	3	0	2	0	0	0	0	0	0	0	0	5	0.42
Total Dollar Value - Debit Card Sales	0.00	393.31	0.00	286.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	679.54	56.63
No. of VISA Sales	2	2	0	7	1	1	1	1	1	0	1	0	17	1.42
Total Dollar Value - VISA Sales	320.25	346.24	0.00	1,180.60	77.13	134.36	21.00	63.00	105.00	0.00	84.11	0.00	2,331.69	194.31
No. of Mastercard Sales	0	0	0	1	3	1	1	1	3	0	2	0	12	1.00
Total Dollar Value - Mastercard Sales	0.00	0.00	0.00	95.02	504.63	164.54	300.00	52.50	101.25	0.00	178.42	0.00	1,396.36	116.36
Total Fee Paid	60.13	61.55	61.54	50.18	80.49	63.77	62.61	60.44	60.24	60.34	60.13	60.39	741.81	61.82

Appendix B 2020 Bank Activity Statistics

	January	February	March	April	May	June	July	August	September	October	November	December	Total	Monthly Average
<u>Shuswap Regional Airport (Global POS)</u>														
No. of Sales	30	39	76	48	77	84	169	214	117	71	50	58	1,033	86.08
Total Dollar Value - VISA Sales	2,469.34	3,711.30	6,651.77	5,546.33	15,969.10	6,739.94	14,668.89	23,750.50	15,882.64	8,667.18	5,425.57	5,664.31	115,146.87	9,595.57
Total Dollar Value - Debit Card Sales	525.13	1,146.74	3,422.87	1,617.86	362.15	433.20	1,421.38	3,376.73	445.62	619.68	833.04	2,910.44	17,114.84	1,426.24
Total Dollar Value - Mastercard Sales	1,683.43	3,051.96	2,033.84	1,421.02	3,541.04	9,092.52	12,241.56	15,054.83	7,527.57	5,004.81	3,395.17	1,542.09	65,589.84	5,465.82
Total Fee Paid	109.85	172.12	229.08	189.45	478.92	420.44	670.80	1,143.82	582.65	455.33	237.22	201.49	4,891.17	407.60
<u>Total Locations</u>														
No. of Sales	816	728	244	58	81	87	610	515	462	312	264	335	4,512	376.00
Total Dollar Value - Debit Card Sales	244,117.83	241,722.23	26,713.38	1,904.09	362.15	463.20	265,292.13	190,846.33	264,940.43	74,710.28	34,963.41	83,854.75	1,429,890	119,157.52
Total Dollar Value - VISA Sales	2,789.59	4,057.54	6,651.77	6,726.93	16,046.23	6,874.30	14,689.89	23,813.50	15,987.64	8,667.18	5,509.68	5,664.31	117,479	9,789.88
Total Dollar Value - Mastercard Sales	1,683.43	3,051.96	2,033.84	1,516.04	4,045.67	9,257.06	12,541.56	15,107.33	7,628.82	5,054.81	3,623.59	1,542.09	67,086	5,590.52
Total Fee Paid	264.35	365.57	414.61	313.11	629.73	554.53	803.81	1,309.52	764.98	675.46	449.48	411.71	6,957	579.74
<u>ScotiaDirect/ScotiaConnect Statement Information</u>														
<u>ScotiaConnect - Online Banking</u>														
No. of Transfers Between Cdn and US Account	1	0	2	0	0	1	1	0	0	1	0	0	6	0.50
Total Fee Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<u>ScotiaDirect - Tax Prepayments, Payroll Transmission and Vendor Payments</u>														
No. of Batches - Tax Prepayments	1	1	1	1	1	0	0	1	1	1	1	1	10	1.00
No. of Transactions Per Batch - Tax Prepayments	1,595	1,595	1,591	1,581	1,574	0	0	1,210	1,337	1,463	1,510	1,518	14,974.00	1,497.40
Total Dollar Value - Tax Prepayments	496,257.03	496,172.39	495,390.65	493,922.64	492,841.34	0.00	0.00	375,823.87	414,410.81	464,454.87	519,751.02	524,133.02	4,773,157.64	477,315.76
No. of Batches - Payroll Transmission	3	3	3	4	4	4	4	5	6	8	5	6	55	4.58
No. of Transactions Per Batch - Payroll Transmission	255	264	266	274	292	269	216	250	260	385	265	319	3,315.00	276.25
Total Dollar Value - Payroll Transmissions	378,036.18	382,634.21	384,698.69	395,081.98	505,324.45	430,743.03	368,654.38	389,095.94	409,585.52	611,460.47	421,722.39	534,722.95	5,211,760.19	434,313.35
No. of Batches via Electronic Funds Transfer	2	2	2	2	2	2	2	2	2	2	3	2	25	2.08
No. of Transactions Per Batch - Vendor Payments EFT	8	10	8	11	10	10	11	10	9	8	12	10	117	9.75
Total Dollar Value - Vendor Payments EFT	112,318.72	120,353.33	91,771.97	132,917.04	94,696.13	155,370.54	330,635.70	368,362.79	1,028,853.74	108,112.75	776,576.72	118,179.93	3,438,149.36	286,512.45
Total Fee Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
No. of Rejects - Payroll	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
No. of Rejects - Property Tax Prepayments	4	1	0	0	1	0	0	3	0	1	3	0	13	1.08

Proponent Response Forms

Request for Proposal

City of Salmon Arm

Banking Services

Request for Proposal
Banking Services

Schedule 1
Proponent Confirmation Form

COMPANY: _____

The aforementioned Financial Institution would like the City of Salmon Arm to include them on the communication list for any addendums, changes, modifications, or adjustments issued for the RFP indicated above.

Direct all correspondence to:

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____

Fax: _____

E-mail: _____

Authorized Signatory: _____

EMAIL THIS FORM TO: cvandecappelle@salmonarm.ca

City of Salmon Arm
Box 40
Salmon Arm, BC
V1E 4N2

Attention: Chelsea Van de Cappelle, Chief Financial Officer
Telephone: 250.803.4032
cvandecappelle@salmonarm.ca

Request for Proposal
Banking Services

Schedule 2
Proponent Declaration Form

To: The City of Salmon Arm

I/We _____

(Title/Position)

of _____

(Name of Financial Institution)

1. DECLARE that no person, firm or corporation other than the one whose signature or the signature of whose proper officers is attached below, has any interest in this Proposal or in the Contract proposed to be undertaken.
2. FURTHER DECLARE that this Proposal is made without any connection, knowledge, comparison of figures or arrangement with any other company, firm or person making a Proposal for the same work and is in all respects fair and without collusion or fraud.
3. FURTHER DECLARE that no employee of the City of Salmon Arm, or member of Council and their families is, or will become interested directly or indirectly as a contracting party or otherwise or in the performance of the Contract or in the provision of Services, work or business to which it relates or in any portion of the profits thereof, or of any such supplies to be used therein or any of the monies to be derived there from.
4. FURTHER DECLARE that the several matters stated in the said Proposal are in all respects true.
5. FURTHER DECLARE that I/we have verified the requirements of the RFP, and propose to enter into a Contract to do all of the work and to provide all of the labour and all materials proposed to provide the Services as described or implied therein, under the provisions set forth and to accept in full payment of the sums stated in this Proposal.
6. AGREE that this Proposal is open for acceptance until the formal Contract is executed by the successful Proponent.

Signature of Witness

Signature of Authorized Officer

Name of Witness (print)

Name of Authorized Officer (print)

DATED at _____, this _____ day _____, 2021.

Request for Proposal
Banking Services
Schedule 3
Proponent Commitment Form

COMPANY: _____

To: The City of Salmon Arm

Provided that this Proposal is accepted within ninety (90) calendar days from the Closing Date of the RFP for the Banking Services, the undersigned offers and agrees, on behalf of the Financial Institution named below, at the fees quoted, under the terms and conditions set forth in this RFP document and in the Proponent's Proposal to enter into a Contract. This Proposal is valid and enforceable for a period of not less than ninety (90) days following the Closing Date of the RFP for the Banking Services. In accordance with the terms, conditions and instructions the undersigned agrees to provide Banking Services at the fees quoted.

Financial Institution: _____

Address: _____

Telephone No.: _____ Email Address: _____

Signature of Witness

Signature of Authorized Officer

Name of Witness (print)

Name of Authorized Officer (print)

Title of Signing Officer (print)

DATED at _____, this _____ day _____, 2021.

Request for Proposal
Banking Services

Schedule 4
Proposal Submission Label

Insert Return Address here:

Request for Proposal to be returned to:

City of Salmon Arm
Attention: Chelsea Van de Cappelle, Chief
Financial Officer
Box 40
Salmon Arm, B.C. V1E 4N2

Request for Proposal
Banking Services

This label must be attached to the front of the submission Envelope.