



City of Cartersville

March 18, 2022

To Whom it May Concern:

Please find enclosed the 2022 City of Cartersville Request for Proposal for its banking services. We appreciate your financial institution reviewing this document and placing a proposal for our banking services and needs. The City has attempted to include all of the information necessary for your organization to be able to submit a bid. However, please note that there is a pre-proposal meeting scheduled in the event that you have any questions or concerns with the Request for Proposal.

Again, thank you for your participation in the Request for Proposal process.

Sincerely,

Thomas C. Rhinehart

City of Cartersville Finance Director

770-387-5615



"Providing dependable service while preserving an exceptional quality of life."

P.O. Box 1390 • One North Erwin Street • Cartersville, Georgia 30120
Telephone: 770-387-5616 • Fax: 770-386-5841 • www.cityofcartersville.org



City of Cartersville
P. O. Box 1390
Cartersville, GA 30120

Request for Proposals
For
Banking Services

Finance Department

March, 2022

Request for Proposals

For Banking Services

I. Introduction

The City of Cartersville is seeking proposals for comprehensive banking services for a sixty (60) month period commencing July 1, 2022 and continuing through June 30, 2027. A one-year extension may be requested.

As used in this "Request for Proposals" document, the term "proposal" shall refer to the total package of price, service, and other information requested by the City of Cartersville and submitted by a financial institution. As explained below, the award of the City's banking services will be based on the proposal judged to be most favorable to the City's interest based upon both cost/revenue consideration and the ability to effectively meet the City's banking service needs.

The City of Cartersville shall receive sealed proposals completed on forms provided in the proposal package by the City in the Finance Department at the City Managers Building, second floor, 1 North Erwin Street, Cartersville, Georgia 30120.

II. Qualifications, Instructions, and Terms

A. Minimum Qualifications of Bidders

Financial institutions submitting bids for the City's banking services must meet the following minimum qualifications:

Institution Location

The financial institution must currently have and maintain throughout the period of this contract at least one full-service banking location within the city limits of Cartersville.

Service Capability

The financial institution must be prepared to demonstrate that it has successfully serviced customers of similar size and complexity as described herein with a commitment to customer satisfaction. The financial institution should have one person designated as the City of Cartersville's customer support liaison.

ACH/Direct Deposit/Pre-authorized Bill Payment

The financial institution must have experience servicing customers whose payroll is disbursed through direct deposit with electronic funds transfer; accounts payable file (Positive Pay) through electronic transmission; EFT disbursement capability and EFT pre-authorized payments for electric, gas, water, solid waste, and stormwater utility bills. The financial institution must also have technology capability to service data file uploads that are currently being used for utility billing check deposit processing upload (check scan). The financial institution will be required to provide at no charge any and all necessary software and training to designated City staff to ensure a proper understanding and operational competency of said functions. The city will provide our file layouts at your request.

Cash Management Support

The primary focus of the financial institution should be to establish a financial arrangement that will maximize the City's earnings on all account balances. The financial institution must have experience in

processing zero-based accounts, investments accounts, and should be capable of providing balance, float, and activity figures. The City's staff must be able to access this information via electronic means.

Collateral

The financial institution must pledge collateral security as specified by Georgia State law. At no time shall the par value of securities pledged less insurance coverage provided by the Federal Government be less than that required under Georgia State law. The financial institution must have a Collateral Security Agreement under current interpretations of FIRREA (Security Deposit) that fully protects the City's interest. The City will require that the financial institution enter into a collateral agreement with the City assuming full compliance with the applicable federal and state laws on collateralization of public funds with not less than collateralization of 1.1 times current balances for dedicated collateral, letter of credit, or a single bank pooled pledging. If participating in the multi-bank collateral pool, collateralization requirements must meet the percentage as required by law.

Deposits

The financial institution should be able to accept deposits at a branch location for same day ledger credit until at least 2:00 PM.

Financial Reporting

The financial institution should submit two (2) fiscal years of an audited financial report along with the most recent annual and quarterly Uniform Bank Performance Report (UBPR). The financial institution will also be required to comply with all federal compliance certifications as attached to this proposal. (Ex. – drug free workplace, etc.)

B. Instructions

All proposals must be submitted in sealed envelopes or containers bearing on the outside the name and address of the proposer, and the words "City of Cartersville Banking Service Proposal".

The proposal must be signed in the name of the proposer and must bear the handwritten signature of the person(s) duly authorized to sign the proposal. The name, office, and telephone number of the authorized contact person(s) must also be clearly identified.

Proposals will not be given consideration unless submitted on the attached Banking Services Proposal Form, or copies thereof. **Proposals not submitted on the required form will be discarded unread.** Supplemental information is encouraged and may be attached to the proposal.

Proposers shall thoroughly examine and be familiar with the specifications of the proposal. Any modifications from the service requirements may result in the rejection of the proposal as not being responsive to this proposal request.

If a service requirement cannot be met by the proposer, then the "Cannot Meet Requirement" line should be checked on the Proposal Form for that service requirement. The bidder may offer an alternative service. Acceptability of alternative services will be solely at the City's discretion. The City reserves the right to reject the proposer's entire proposal due to a deficiency in any of the required services. However, if the primary proposal response is acceptable to the City (i.e., mitigating comments on such proposal items are deemed acceptable), the proposal will be considered and evaluated.

Three copies with the original signatures of the proposal should be forwarded to: City of Cartersville, Finance Department Attn: Tom Rhinehart, Finance Director, City Managers Building, 1 North Erwin Street, PO Box 1390, Cartersville, GA 30120. The copies should arrive no later than **12:00 PM on Monday, April 18, 2022.** It is the sole responsibility of the bidder to ensure that the proposal arrives on time at the designated place.

C. Terms and Conditions

The City reserves the right to cancel all or parts of any contract awarded at any time for nonperformance, inadequate or poor performance of service, reports, or similar events, subject to one hundred twenty (120) days written notice. The financial institution cannot cancel the contract without written notice at least one hundred twenty (120) days in advance of such cancellation.

The Proposal must express agreement to meet or exceed all specifications.

Evaluation in awarding the contract will be made on

- A. Adherence to the written specifications and requirements.
- B. Total cost based on the estimates provided by the city.
- C. Technological capability.
- D. Best rate of deposit balances and revenue generation potential to the City.
- E. Qualification and experience of the institution to successfully complete the contract.
- F. Quality of customer support.
- G. Lowest administrative cost to the City.

The term of the contract will be sixty (60) months, with an anticipated beginning date of July 1, 2022, and continuing through June 30, 2027. The City also requests the option to extend the contract period one year with prior written notification.

In the event that the financial institution to which the contract is awarded does not execute a contract within thirty (30) days after such award, the City may give notice to such bank of intent to award the contract to the next most qualified bidder, or to call for new proposals. The awarded institution will be required to execute a contract covering the contents of this Request for Proposal.

By submitting a proposal, the financial institution certifies that it has read and understands the Request for Proposal and has full knowledge and willingness to comply with the scope, nature, quantity, and quality of the work to be performed, the detailed requirements of the services to be provided, and the conditions under which the services are to be performed.

D. Request for Additional Information

This Request for Proposal has been developed in order to provide sufficient information for financial institutions to prepare definite proposals and to permit the City to fully consider the various factors that may affect its decision. **The City will hold one Pre-Proposal Conference on April 4, 2022 at 2:00PM in the City Manager's Office Conference Room, 1 North Erwin Street, Cartersville, GA 30120 for any interested parties at which any questions regarding any aspect of the Request for Proposal may be asked. While not mandatory, it is highly recommended that all interested parties send a representative to this meeting.**

Following this conference, the City will provide in writing to all interested parties who have requested the RFP, any changes in the RFP and *answers not provided at the conference*, resulting from the conference.

Written answers for all written questions submitted will be provided to all interested parties by April 11, 2022.

E. Schedule of Events

The schedule for release, submitted, evaluation, and selection is as follows:

Issuance of Request for Proposal	<u>March 18, 2022</u>
Pre-Proposal Conference	April 4, 2022
Written Response to Questions	April 11, 2022
Proposal Due Date	April 18, 2022
Notification to Selected Financial Institution	May 4, 2022
Contract Award	May 19, 2022
Implementation Date	July 1, 2022

III. Services, Structure, and Operations

A. General

The banking services detailed in the section provide for these services to be performed for the City on a contractual basis. It is the intent of the City to have a single bank provide all of the banking services specified in this proposal with perhaps the exception of merchant services. This document is intended to convey the City’s specific requirements, but is not intended to provide total detail.

B. Account Structure

To enable the City to have maximum cash availability, an account structure as outlined below is specified. The structure will be comprised of a concentration account (main deposit account) and three (3) zero-balance accounts, with additional controlled disbursement accounts. Also included are several miscellaneous checking accounts with minimum activity. All balances will be maintained in the concentration account except for any balances in the bond sinking accounts and the miscellaneous checking accounts. Each zero-balance disbursement account will have a zero-balance. The City reserves the right to open additional zero-balance disbursement accounts or miscellaneous checking accounts during the term of this agreement at no additional cost, should it deem it necessary. No additional accounts are anticipated at this time.

Concentration Account

The purpose of the concentration account is to concentrate the City's cash balances for more effective cash management and investment. All deposits under this agreement shall be made to the concentration account with the exception of the miscellaneous checking accounts and bond sinking accounts. Funds collected into this account shall be considered collected as soon as the funds are made available by the bank. Incoming and outgoing wire transfers will be made from this account principally for investment and sales. This account will be titled **City of Cartersville Concentration Account**.

Miscellaneous Checking Accounts and Bond Sinking Account

Checks will be written on the miscellaneous checking accounts on an as needed basis. As these checks are presented for payment, the miscellaneous checking accounts will be debited. Deposits for these accounts will be made into the individual miscellaneous accounts as funds are received. Further, these accounts may have in and out transfers as needed.

Zero-Balance, Controlled Disbursement Accounts

The three (3) zero-balance accounts shall be the Accounts Payable Account, the Payroll Account, and the Water and Sewer Revenue Account. The city's zero-balance disbursement account will act as the disbursement accounts for all City issued checks, with the exception of the miscellaneous checking accounts. They will operate on the following basis:

Disbursements – As checks are presented for payment, the zero-balance accounts will be debited. A debit total will accumulate during the regular business day. At the end of the business day, the total amounts debited will be transferred from the concentration account and credited to the zero-balance accounts. All returned checks are to be re-deposited a second time before charging back to the city. All returned checks are to be charged to the account into which they were originally deposited.

Deposits - There will be no scheduled deposits to the disbursement accounts.

Transfers - The transfer debits between the zero-balance accounts and the concentration or sweep account will represent the total disbursements.

The City currently has one (1) concentration account, three (3) sweep accounts, and eighteen (18) separate checking accounts. The City can provide a list of these accounts to you upon request.

For detailed account analysis activity see Exhibit "A".

Technology Requirements

The City of Cartersville currently utilizes Microsoft GP Dynamics software for its payroll direct deposit, ACH export for utility billing, and for import of monthly data files for accounts payable checks. The City is looking at having some limited ACH processing for accounts payable vendors. Currently the City does not use this function, but is looking to technology to help eliminate fraud. The City has also teamed up with Invoice Cloud for utility customers to use to make their monthly utility payments to the City. The awarded bank should have technological capability to coordinate with our current software to continue these applications. The City uses the standard NACHA file layout. Please indicate if your financial institution uses the standard NACHA layout. **If you don't use the standard NACHA layout, describe your financial institutions ACH file layout.** The city can provide our file layouts at your request.

C. Direct Deposit of Payroll

Detail the specific system you will use to obtain the payroll information from our payroll files and process pre-authorization direct deposit of payroll into our employees' personal checking and savings accounts at the financial institution of their choice. Please specify time frames for wiring and deposit access given that the City of Cartersville normally processes payroll files on Tuesday mornings on each biweekly payroll with employee access to funds by Thursday morning. Currently, the City of Cartersville is about 85 percent direct deposit and does issue about 45 payroll checks every biweekly pay period. During the summer months, this numbers may change with the summer part time employees increasing the number of biweekly payroll checks being issued.

The City will be moving to a fully direct deposit payroll within the next couple of months. When this occurs, there may be some employees that do not own bank accounts. These employees will need to be issued a reloadable debit or credit card so that their net pay may be loaded on them when payrolls are created. Explain what options your bank has for the City employees that do not own bank accounts.

D. ACH Pre-Authorization Drafts

The City uses the standard National Automated Clearing House Association (NACHA) file layout for ACH transactions. Please detail the specific system you will use to obtain the data from our Utility Billing Department and process ACH pre-authorization drafts against the accounts of our utility customers who desire this monthly draft service. The city should receive electronic notification of all ACH activity or electronic wires. Please also include a description of the system whereby the City's federal and state withholding tax payments are processed (Electronic Federal Tax Payment System). The City also authorizes monthly drafts for City utility payments, MEAG drafts, GMA Leasepool drafts, payroll taxes, and state sales taxes. Currently, the City sends eleven (11) incoming draft files with an average monthly of approximately eight hundred (800) drafts from customer accounts. The City also has approximately one hundred sixty (160) outgoing drafts for various City location utility accounts. Please also describe the system whereby the bank can accept our utility billing ACH payments and what kind of files will be used.

E. Electronic Transfer of Checks

Detail the system whereby an electronic transfer of the monthly check reconciliation files can be sent and downloaded to our Microsoft GP Dynamics software files. The bank will provide the electronic means for the upload of our accounts payable check run to institute "positive pay" or other bank acronym for this service. Daily check payment exceptions should be available for review with the electronic notification of exceptions. The City would also request an ACH withdrawal "positive pay" implementation as well.

On-Line Payments

The City of Cartersville currently has several ways for utility customers to pay their monthly utility bills on-line. These include: on-line debit and credit card payments and e-check processing through the City's third-party utility bill paying service, Invoice Cloud. The utility bill payments are for monthly gas, electric, water and sewer, solid waste, fiber, and stormwater services offered by the City. Currently, Customer Service submits two (2) files a day. If it is a heavy mail and night drop day, customer service may submit up to six (6) or more files.

Police fines are handled currently through the City's Municipal Court using a third-party vendor. At the end of each day, these payments are totaled and brought to the City's customer service department in a batch. Customer Service then enters them into the City's billing system, Cogsdale, for processing. Recreation also has a third-party software vendor to handle its recreational activities payments. They are totaled at the end of the business day and sent to Customer Service for processing in the same way police fines are handled.

F. Monthly Statements

Electronic monthly statements are preferred by the City. Electronic access should be provided to the City by the 5th working day of the next month. The City wishes to have access to the monthly paid check copies with electronic access imaging. Please indicate on the proposal the intended method of presentment for cancelled checks. The financial institution should also provide a description of any archive system for these paid checks if not accessible on-line. Also, include a timeframe of how long the paid checks will be accessible through electronic means. The city would like the ability to download the monthly detail account transactions in CSV or Flat text format.

G. Monthly Account Analysis

Monthly account analysis reports will be provided containing the following minimum requirements:

Average Book balance – ledger balance

Average collected balance – ledger balance less float

Average deposit balance – average collected balance less reserves/required restrictions

Interest earned

Interest rate on deposit balances

H. Electronic Account Reporting

The awarded financial institution will be required to have balance reporting available to the City Finance Department via electronic accessibility. The ability to void checks, view paid checks, issue stop payments, and initiate wires and ACH transactions should also be electronically accessible through this on-line access.

I. Credit Card Payment Processing from Customers

The city accepts credit and debit card payments for utility bills, police fines, business licenses, building permits, and similar fees at City Hall. The City currently has merchant locations that use credit card machines tied to the current bank. They are: Customer Service two (2) machines, Planning and Zoning one (1) machine, and the Police Department one (1) machine). The city would like the financial institution to submit a separate merchant service bid to provide credit card arrangements and processing, equipment, and any supplies and training to the City for the existing machines (total of 4 machines mentioned above). The city will need to access the merchant accounts on a daily basis to verify the daily activity. Please include the financial institution's proposal for providing credit card services either through the bank or their designated third-party vendor. Please provide all information pertaining to discount rates, settlement timeframes, and equipment. Please also provide detail of PCI

compliance requirements including responsible party. Also, please let the City know if your institution's settlement process is automatic or manual and if it settles daily at 11:59 PM. The City has provided "Exhibit C" a listing of current credit card equipment used. Please note if this equipment can be transferred to the designated third-party provider or if additional equipment will have to be purchased. All costs should be fully disclosed in the appropriate section. A detail monthly activity of each merchant service location is attached in "Exhibit B".

J. Banking Service Charge Calculation

It is the intent of the City to have the Bank provide as many of the specified services on the proposal form as possible at no charge. For any charges for services, the City would like to have a "fixed monthly cost" bid rather than activity based. For any exceptions---i.e., compensating balance or required balances, please note on the bid form. Any exceptions to these should be distinctly noted. Space is provided on the Proposal Form for any "other" services that are not specifically listed. "Incidental" banking services not detailed on the Proposal Form will be assumed to be provided to the City at no additional cost. Such services include deposit slips, coin wrappers, night depository bags, investment advisory services, etc. All banking service fees will be at gross.

K. Interest Rate Calculations

The City of Cartersville intends to earn a stated interest on all collected funds within each of its accounts with overnight balances. This rate should be stated in relation to the daily published Fed Fund rate in the Wall Street Journal. Interest earnings should be posted monthly at gross value with an analysis of calculation. In the event that the published Fed Fund rate drops to a rate that would create a negative interest earnings rate, please indicate the bottom threshold earnings rate to be paid by the banking institution.

L. Availability of Funds

Deposits will be delivered each day to a location mutually agreed upon by the City and the awarded bank. The bank will guarantee immediate credit upon on all wire transfers and U.S. Treasury checks upon receipt and all other checks based on the awarded bank's published availability schedule. Banks must specify exactly when interest on funds start accumulating.

M. Corporate Credit Cards

The City will request forty-seven (47) corporate purchasing credit cards to City management and staff. These will be furnished at no charge. Currently, the City is being paid a rebate on the current financial institutes purchasing cards and would like to continue to receive a rebate from the awarded financial institution. The City would like to have at least two corporate card administrators to make necessary changes to our employee credit cards using your institutions corporate credit card software. Please also detail the electronic access to manage these cards including card additions, deletions, limit increases/decreases, inquiries, and monthly balancing/general ledger coding. Total monthly account balances for all current City purchasing credit cards are listed on the activity statement in Exhibit "A".

N. Operational Services

The City would encourage any other suggestions, with cost estimates if applicable beyond the stated services that would provide improved efficiency of beneficial service enhancements. In addition to

typical banking services, any other marketing activities that could promote the financial relationship with the City would be welcomed.

Failure to Follow Required RFP Layout or Presentation Could Result in Proposal Rejection

City of Cartersville
Banking Services Proposal Form

1. Name and principal local address of bank.

2. Name, title, and phone number of senior staff person who will be the City's primary contact.

3. Name, title, and phone number of staff person who will be the City's technology contact.

4. Please attach a summary or organization chart showing principal staff members servicing the City's account.

5. Please attach a sheet listing 2-3 references (name, contact person, phone number) of customers with similar profiles (volume, complexity, zero-balance accounts, and computerized on-line banking) to the City of Cartersville.

6. Please include a copy of the latest two audited annual financial reports and the latest quarterly financial report. Also include the most recent annual and quarterly Uniform Bank Performance Report (UBPR).

7. Provide detailed information regarding computerized on-line banking including:

- 1) Inquiry capability
- 2) Transaction capability
- 3) Report generation capability
- 4) Hardware/software requirements
- 5) Other

8. Provide an availability of funds schedule for checks deposited to the City's account.

9. Provide any other information that supports proposer's ability to meet terms and conditions of this "Request for Proposals" in the most economical and efficient manner. Also, provide information, with cost, regarding specific optional services or other services that might improve efficiency or enhance service to the City.

City of Cartersville

Banking Services Proposal Form

Merchant Services Proposal, One Time Fees, and Other Services

Description	Estimated One-Time Fee	Estimated Monthly Charge
One-Time Fees:		
Software	_____	_____
Equipment	_____	_____
On-Site Training	_____	_____
	_____	_____
	_____	_____
	_____	_____
Card Fees	_____	_____
	_____	_____
	_____	_____
	_____	_____
Optional Services:		
Other Services in Your Proposal	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

City of Cartersville

Banking Services Proposal Form

Check List and Certification

Check List of Specified Services	Can Meet Requirements	Cannot Meet Requirements
Concentration account, misc checking accounts and bond sinking accounts with overnight investment of all available cash at quoted rates	_____	_____
Zero-balance, controlled disbursement accounts (Section III part B)	_____	_____
Ability to pay payroll through direct deposit using automated transmission (Section III part C)	_____	_____
Ability to automate federal and state withholding tax payment process (EFTPS)(Section III part D)	_____	_____
Ability to upload Accounts Payable files for positive pay processing (Section III Part E)	_____	_____
Full service location with dedicated customer rep.	_____	_____
ACH Pre-authorized drafts on customer accounts	_____	_____
Standard NACHA Layout	_____	_____
If not standard NACHA explain below		
FIRREA collateral security agreement	_____	_____
On-line computer inquiry and bank transactions	_____	_____
Electronic transfer of check reconciliation files	_____	_____
Electronic transfer of utility check deposit payments with file	_____	_____
Monthly statements (Section III Part F)	_____	_____
Monthly account analysis (Section III Part G)	_____	_____
Daily balance reporting	_____	_____
Credit card payment processing from customers	_____	_____
Sixty month contract period with one year extension option	_____	_____
Contract execution within 30 days	_____	_____

Itemize and explain any exceptions and alternatives to the specified services.
(attach additional sheets if necessary)

City of Cartersville
Banking Services Proposal Form

Certification

_____ certifies that it is familiar with and understands the City of Cartersville's "Request for Proposals for Banking Services". We agree to meet or exceed all specifications included in the bid package and to comply with the scope, nature, quantity, and quality of the work to be performed. Any exceptions have been noted and we understand that deficiencies may result in rejection of the proposal (see Section XX.X.X). if successful, we agree to execute a contract with the City within thirty (30) days.

By: _____

Title: _____

CERTIFICATE OF NON-DISCRIMINATION

In connection with the performance of work under this contract, the bidder agrees as follows:

The bidder agrees not to discriminate against any employee or applicant for employment because of race, creed, color, sex, national origin, ancestry, or disability. The vendor shall take affirmative action to ensure that employees are treated without regard to their race, creed, color, sex, national origin, ancestry, or disability. Such action shall include, but not limited to the following: employment, upgrading, demotion, transfer, recruiting and recruitment, advertising, lay-off or termination, rates of pay or other compensation, and selection for training including apprenticeships.

In the event of a bidder's non-compliance with this non-discrimination clause, the contract may be canceled or terminated by the City of Cartersville. The bidders may be declared, by the City of Cartersville, ineligible for further contracts with the City of Cartersville until satisfactory proof of intent to comply shall be made by the vendor.

The Bidder agrees to include this non-discrimination clause in any sub-contracts connected with the performance of this agreement.

Bidder

Signature

Title

CITY OF CARTERSVILLE
DRUG-FREE WORKPLACE CERTIFICATE

By signature on this certificate, the Bidder certifies that the provisions of O.C.G.A. Section 50-24-1 through 50-24-6 related to the "Drug-Free Workplace Act" will be complied with in full. The Bidder further certifies that:

1. A drug-free workplace will be provided for the Bidder's employees during the performance of the contract: and
2. Each contractor who hires a subcontractor to work in a drug-free workplace shall secure from the subcontractor the following written certification: "As part of the subcontracting agreement with (contractor's name), (subcontractor's name) certifies to the contractor that a drug-free workplace will be provided for the subcontractor's employees during the performance of this contract pursuant to O.C.G.A Section 50-24-3(b)(7).

By signature on the certificate, the Bidder further certifies that it will not engage in the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana during the performance of this contract.

Bidder: _____

By: _____

Name Printed: _____

Title: _____

Date: _____

E-VERIFY CONTRACTOR AFFIDAVIT AND AGREEMENT

By executing this affidavit, the undersigned contractor verifies its compliance with O.C.G.A. 13-10-91, stating affirmatively that the individual, firm, or corporation which is contracting with City of Cartersville has registered with and is participating in a federal work authorization program* [any of the electronic verification of work authorization programs operated by the United States Department of Homeland Security or any equivalent federal work authorization program operated by the United States Department of Homeland Security to verify information of newly hired employees, pursuant to the Immigration Reform and Control Act of 1986 (IRCA), P.L. 99-603], in accordance with the applicability provisions and deadlines established in O.C.G.A. 13-10-91.

The undersigned further agrees that, should it employ or contract with any subcontractor(s) in connection with the physical performance of services pursuant to this contract with City of Cartersville, contractor will secure from such subcontractor(s) similar verification of compliance with O.C.G.A. 13-10-91 on the Subcontractor Affidavit provided in Rule 300-10-01-.08 or substantially similar form. Contractor further agrees to maintain records of such compliance and provide a copy of each such verification to the City of Cartersville at the time the subcontractor(s) is retained to perform such service.

The undersigned Contractor is using and will continue to use the federal work authorization program throughout the contract period.

EEV/Basic Pilot Program* User Identification Number

BY: Authorized Officer or Agent
(Contractor Name)

Date

Contractor/Entity Name

Title of Authorized Officer or Agent of Contractor

Contractor Address

Printed Name of Authorized Officer or Agent

SUBSCRIBED AND SWORN
BEFORE ME ON THIS THE
____ DAY OF _____, 20 ____

Notary Public
My Commission Expires:

* As of the effective date of O.C.G.A. 13-10-91, the applicable federal work authorization program is the "EEV/Basic Pilot Program" operated by the U.S. Citizenship and Immigration Services Bureau of the U.S. Department of Homeland Security, in conjunction with the Social Security Administration (SSA).

**AFFIDAVIT VERIFYING STATUS FOR
CITY OF CARTERSVILLE BENEFIT APPLICATION**

By executing this affidavit under oath, as an applicant for a City of Cartersville, Georgia Occupation Tax Certificate, Alcohol License or other public benefits as referenced in O.C.G.A. Section 50-36-1, I am stating the following with respect to my application for a City of Cartersville, Georgia Occupational Tax Certificate, Alcohol License or other public benefit (circle one) for

[Name of natural person applying on behalf of individual, business, corporation, partnership, or other private entity]

[Name of business, corporation, partnership]

- 1) _____ I am a United States citizen
- 2) _____ I am a legal permanent resident 18 years of age or older or I am an otherwise qualified alien or non-immigrant under the Federal Immigration and Nationality Act 18 years of age or older and lawfully present in the United States.*

In making the above representation under oath, I understand that any person who knowingly and willfully makes a false, fictitious, or fraudulent statement or representation in an affidavit shall be guilty of a violation of Code Section 16-10-20 of the Official Code of Georgia.

Signature of Applicant: Date

Printed Name:

SUBSCRIBED AND SWORN
BEFORE ME ON THIS THE
____ DAY OF _____, 20__

* _____
Alien Registration number for non-citizens

Notary Public
My Commission Expires:

*Note: O.C.G.A. § 50-36-1(e)(2) requires that aliens under the federal Immigration and Nationality Act, Title 8 U.S.C., as amended, provide their alien registration number. Because legal permanent residents are included in the federal definition of "alien", legal permanent residents must also provide their alien registration number. Qualified aliens that do not have an alien registration number may supply another identifying number below:

NON-COLLUSION AFFIDAVIT

The following affidavit is to accompany the Bid:

STATE OF

COUNTY OF

Owner, Partner, or Officer of Firm

Company Name, Address, City, and State

Being of lawful age, being first duly sworn, on oath says that he/she is the agent authorized by the bidder to submit the attached bid. Affidavit further state as bidder, that they have not been a party to any collusion among bidders in restraint of competition by agreement to bid at a fixed price or to refrain from bidding; or with any office of the City of Cartersville or any of their employees as to quantity, quality, or price in the prospective contract; or any discussion between bidders and any official of the City of Cartersville or any of the employees concerning exchange of money or other items of value for special consideration in submitting a sealed bid for:

FIRM NAME _____

SIGNATURE _____

TITLE _____

Subscribed and sworn to before me this ____ day of _____, 20____

NOTARY PUBLIC

**Request for Taxpayer
 Identification Number and Certification**

Give Form to the requester. Do not send to the IRS.

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line, do not leave blank. If filer is not the filer, do not leave blank.

2 Business name or registered entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on this line. Check only one of the following categories.

Individual sole proprietor or single-member LLC
 Corporation
 S Corporation
 Partnership
 Trust/estate

Limited liability company. Enter the tax classification on the appropriate line (S-Corporation, S-S, partnership, or Partnership).
 Note: Check the appropriate box on the line above for the tax classification of the single member owner. Do not check LLC if the LLC is classified as a single member LLC that is disregarded from the owner under the rules of the LLC or another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single member LLC that is disregarded from the owner should check the appropriate box for the tax classification of the owner.

Other (see instructions) ▶

4 Exemption codes apply only to certain entities. See instructions on Page 2.
 Example: 0000 (None)
 Exemption from FATCA reporting code (if any) _____
 (Apply business master file rules, if any.)

5 Address (number, street, and apt. or suite no.) (See instructions.) Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) (See instructions)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on this line to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.

Notes: If the account to which more than one name is applied, see the instructions for line 7, Non non What Many and Number to Give the Requester for guidelines on whose number to enter.

Social security number								
				-				
OR								
Employer identification number								

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA checkbox entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments of other taxes and dividends, you are not required to sign this certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ Date ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1099-J (mortgage interest), 1099-E (student loan interest), 1099-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Exhibit "A"
City of Cartersville
Account Activity
Twelve Months Ended
December 31, 2021

Multi Accounts Analysis (18 accounts included)	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Average Collected Balance	\$ 26,461,406	\$ 27,230,973	\$ 26,721,919	\$ 26,957,664	\$ 25,854,519	\$ 25,411,009	\$ 24,206,952	\$ 26,122,698	\$ 29,305,548	\$ 30,551,964	\$ 34,703,920	\$ 34,118,298
Balanced Related Services												
Dep Acct Usage Fee	\$ 26,849,541	\$ 27,586,294	\$ 26,982,333	\$ 27,247,807	\$ 26,110,981	\$ 25,632,194	\$ 24,513,175	\$ 26,442,431	\$ 29,564,771	\$ 30,797,123	\$ 35,080,529	\$ 34,342,850
General Banking Services:												
Maintenance Fee	17	17	17	17	17	17	17	17	17	17	17	17
Credits Posted	188	215	238	222	206	231	213	205	233	224	228	222
Items Deposited Bank	302	284	321	265	249	292	264	334	261	271	289	315
Items Deposited - In State	1583	1376	1541	1408	1254	1559	1404	1706	1271	1361	1447	1596
Items Deposited - Other	923	1058	953	783	755	876	779	829	697	802	867	875
Remote Deposit Items-On Us	253	253	281	241	238	219	226	148	244	220	217	206
Remote Deposit Items-In State	1248	1329	1523	1289	1350	1264	0	1217	1635	1603	1628	1428
Remote Deposit Items-Other	427	439	485	403	431	243	0	711	0	0	0	0
Checks Paid and Other Debits	678	671	722	731	593	787	666	0	703	693	676	1266
Checks Paid-Reject	1	6	0	5	1	1	7	2	0	0	0	6
Check PC View or Print -NC	0	0	0	0	0	0	0	0	0	0	2	0
Coin Roll Sales	39	17	22	62	33	24	17	22	32	15	19	17
Currency Order per \$1	100	100	900	250	292	46	199	210	200	2125	50	1100
Coin & Currency Deposited	302,294	290,658	327,690	264,203	211,717	232,497	257,238	282,795	285,836	291,806	257,237	275,775
Deposit Corrections	1	2	1	1	1	0	0	0	1	1	0	0
Check Images with Statement	10	10	10	10	10	10	10	10	10	10	10	10
RDI Special Handling Maint	1	1	1	1	1	1	1	1	1	1	1	1
Returned Deposit/Cash Item Fee	11	5	6	1	5	1	4	6	5	8	6	9
Special Collection Services:												
Remote Deposit Monthly Maint	2	2	2	2	2	2	2	2	2	2	2	2
Remote Deposit Image Captured	1928	2021	2289	1933	2019	1726	1859	1365	1879	1823	1845	1634
Remote Dep RemIt-File Downloac	2	2	2	2	2	2	2	2	2	2	2	2
Remote Dep RemIt Coupons	2247	2523	2681	2231	2405	2106	2191	1682	2255	2172	2171	2022
Wire Transfer Fees:												
Incoming Wires	12	16	12	18	12	15	16	14	11	16	24	13
CMOL Non Repetitive Wire	0	1	11	0	0	0	1	0	0	0	0	0
CMOL Repetitive Wires	12	11	1	11	11	10	15	10	10	10	10	13
CMOLINE Wire Maintenance	1	1	1	1	1	1	1	1	1	1	1	1
ACH Services:												
ACH Received Credits	257	232	313	269	194	270	255	296	225	253	248	312
ACH Received Debits	213	224	251	228	212	234	250	234	231	216	240	232
ACH Notification of Change	0	0	0	0	0	0	6	3	1	1	1	2
Return ACH Items Unauthorized	2	0	0	0	0	0	0	0	0	0	0	0
Return ACH Items	2	3	1	2	3	1	2	3	3	1	1	2
Ach Monthly Maintenance	2	2	2	2	2	2	2	2	2	2	2	2
ACH Input File Received/Vendor	2	2	2	2	2	4	3	2	2	2	3	2
ACH Input File Received/Trans	10	11	11	12	11	10	12	9	11	12	11	10
Total ACH Originated Items	1672	1749	1747	1821	1759	2148	2003	1504	1735	1820	2195	1741
ACH Positive Pay Monthly Maint	13	13	13	13	13	13	13	13	13	13	13	13
ACH Authorization Record	0	0	0	1	0	0	0	0	0	1	0	0
CMOL ACH Item	12	14	12	15	12	15	15	11	12	14	18	17
AR-Box Services:												
AR-Box Monthly Maintenance	1	1	1	1	1	1	1	1	1	1	1	1
AR Box Payment Items	1738	1739	1991	1708	1625	1672	1732	1701	1606	1663	1762	1836
Reconciliation Services:												
CD ROM Maintenance	1	1	1	1	1	1	1	1	1	1	1	1
CD Rom Items	540	532	568	587	452	640	519	573	551	543	528	1100
CD-ROM Disk	1	1	1	1	1	1	1	1	1	1	1	1
CD-ROM Multiple Account Fee	1	1	1	1	1	1	0	1	1	1	1	1
CMOL Positive Pay Image	0	0	0	0	3	3	1	4	5	0	1	0
Positive Pay/Reverse Pos Pay:												
Check Block	1	1	4	1	1	1	1	1	1	1	1	1
CPR/PosPay/Payee D/T Bank/File	0	0	0	0	0	0	0	0	0	5	5	5
CPR/Pos Pay/Payee Exceptions	0	0	0	0	0	0	0	0	0	1	1	1
Positive Pay Maintenance	5	5	5	5	5	5	5	5	5	5	5	5
Positive Pay Items	397	435	462	491	362	523	390	466	452	454	438	470
Information Services:												
CMOL CD Account Maint	1	1	1	1	1	1	1	1	1	1	1	1
CMOL Business Banking	16	16	16	16	16	16	16	16	16	16	16	16
CMOL - CD Loaded Items	630	622	743	668	564	667	679	703	633	626	662	708
CMOL Busbank - PD Loaded Items	725	728	774	848	689	805	781	741	788	833	728	1376
CMOL Busbank - PD Loaded Items	682	618	639	628	621	648	667	632	639	628	616	710
CMOL Busbank - Account Transfer:	15	16	21	20	15	17	15	16	19	18	15	17
CMOL Busbank - Image Retrieval	18	28	10	16	17	15	30	8	6	5	5	5
CMOL Stop Payment - 7 Year	1	1	0	0	0	0	0	2	3	1	3	0
Stop Payment Cancel	0	0	0	0	0	0	0	0	0	0	1	0
ZBA Master Account Maint	1	1	1	1	1	1	1	1	1	1	1	1
ZBA Account Maintenance	3	3	3	3	3	3	3	3	3	3	3	3
Monthly City Corporate Credit Card Balances												
(Visa Purchasing Charges)	\$61,167.38	\$148,697.38	\$84,828.89	\$56,737.21	\$162,312.26	\$63,299.82	\$85,966.86	\$66,429.60	\$110,383.66	\$60,231.62	\$55,764.63	\$62,103.82

Exhibit "B"
Credit Card Analysis
January 2021 through December 2021

	<u>Jan-21</u>	<u>Feb-21</u>	<u>Mar-21</u>	<u>Apr-21</u>	<u>May-21</u>	<u>Jun-21</u>	<u>Jul-21</u>	<u>Aug-21</u>	<u>Sep-21</u>	<u>Oct-21</u>	<u>Nov-21</u>	<u>Dec-21</u>
Customer Service												
Total Sales	803.50	1,023.00	1,320.68	1,669.90	1,418.30	1,471.23	966.15	1,216.70	1,277.50	1,505.15	1,854.65	1,549.10
# of Sales	30	40	47	62	54	56	37	46	50	57	67	58
Police												
Total 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
# of Sales	0	0	0	0	0	0	0	0	0	0	0	0
Planning												
Total Sales	10,531.84	7,977.80	19,540.27	17,067.61	14,789.69	10,009.18	10,426.10	13,781.06	6,358.04	9,500.40	9,551.38	17,343.57
# of Sales	78	72	101	83	90	67	63	50	52	49	63	95

Exhibit "C"

City of Cartersville

Miscellaneous RFP Notes

Current Credit Card Machines

<u>Name Brand</u>	<u>Model Number</u>	<u>Location</u>
IDTECH SREDkey	IDSK-534833TEB	Customer Service
IDTECH SREDkey	IDSK-534833TEB	Customer Service
Ingenico ICT220	ICT220-11P2372A	Police Department
Ingenico ICT220	ICT220-11T2371A	Planning

City Issued Credit Cards

The city's current purchasing card program is an umbrella program with a \$1,000,000 overall limit. When an employee needs a purchasing card, management gives approval and a purchasing card is issued, usually with a \$3,000 limit. Currently, the City has a total of forty-seven (47) purchasing cards issued with thirty nine (39) having a limit of \$3,000; two (2) having a limit of \$5,000; two (2) having a limit of \$10,000; two (2) having a limit of \$30,000; one (1) having a limit of \$75,000; and one having a limit of \$90,000.

City Personnel Contacts

List contact names and phone numbers and what they are responsible for.

Other Miscellaneous Notes

A direct link for the Bank's required two year audited financial information is acceptable.

The city averages 2-4 physical deposits daily.

The City accepts M/C, VISA, and on-line E-Checks for customer payments.

Attached file layouts are generic required layouts and some customization may be needed.

Attach file layouts for AP Reconciliation, Secure payments, Direct Deposit file format, EFT Layout.

The city will provide our files layouts at your request.