

Three Rivers School District							
Banking Services RFP - Grading Matrix							
Weight		US Bank	PremierWest	KeyBank	Umqua	Home Federal	Wells Fargo
20%	COMPLETENESS OF PROPOSAL						
	Score	7	7	6.5	8	8	9
	Weighted Score	1.4	1.4	1.3	1.6	1.6	1.8
	FEE PROPOSAL FORM	x	x	x	x	x	x
	bank personnel experience & ability letter	Good	good - local	good all in PTLD	good - local	good - local	great - team
	Signature page	x	x	x	x	x	x
	Minimum Criteria						
	FDIC ins & ORS 295	x	x	x	x	x	x
	Full service branches	3	2	1	5	2	1
	account operation	x	x	x	x	x	x
	concentration account with ties to ZBA. Concentration acct will allow for overnight investment rate (not included in fees)	concentration account with ties to ZBA. Sweep each night.	concentration account with ties to ZBA. Sweep	concentration account with ties to ZBA. Sweep	ZBA to sweep	concentration account with ties to ZBA, Sweep	concentration to ZBA b
	short term investment	submit policy?	sweep	MM.1%	LGIP + .01 bp	sweep - .5%	0.65% - 1.0%
	overdraft protection	x	x	x	x	x	x
	convenient branch locations	Albertsons (2), 6th st	williams hwy & 7th st	williams hwy	6 locations!	Union Ave & 7th St	6th street
	statements	x	x	x	x	x	x
	monthly account analysis	x	x	x	x	x	x
	on-line banking	x	x	x	x	x	x
	positive pay	x	x	x	x	x	x
	no fee payroll cashing	x	x	x	\$3.00	x	x
	other banking svcs - no chg?	x	x	x	x	x	x
	bankcard processor	x	x	x	x	x	x
	DD & ACH	x	x	x	x	x	x
	Payroll Tax transfers	x	x	x	x	x	x
	2nd dep of returned checks	x	x	x	x	x	x
	repurchase agreement	sweep- monthly fee	sweep	sweep - \$75/mo	sweep	sweep - .5%	not utilized
	compensating balance	ECR .73%	ECR .30 changes	ECR .25%	ECR .3%	ECR .75%	ECR 1.0%
	FEE PROPOSAL FORM	x	x	x	x	x	x

Three Rivers School District							
Banking Services RFP - Grading Matrix							
Weight		US Bank	PremierWest	KeyBank	Umqua	Home Federal	Wells Fargo
40%	COST PER UNIT						
	Score	7.5	6	5	6.5	7.5	8.5
	Weighted Score	1.5	1.2	1	1.3	1.5	1.7
	Compensating Balance Req'mt	\$ 645,707	\$ 1,500,000	\$ 507,478	\$ 456,730	\$ 687,593	\$ 494,418
	service charge	\$ 365.68	\$ 502.10	\$ 625.83	\$ 417.69	\$ 394.19	\$ 406.37
	ECR (Earnings Credit Rate)	0.73%	0.30%	0.25%	0.30%	0.75%	1.00%
	ECA (Earnings Credit Allowance)	\$ 387.42	\$ 372.10	\$ 107.75	\$ 116.37	\$ 394.32	\$ 406.50
	Bal due:	\$ (21.74)	\$ 130.00	\$ 518.08	\$ 301.32	\$ (0.13)	\$ (0.13)
			(less \$200 in multi acct fees)		(sweep fee \$60, express dep \$50 incl)		1.0% fee based on using commercial card
30%	EXPERIENCE & ABILITY						
	Score	9	6.5	6.5	7	7.5	8
	Weighted Score	1.8	1.3	1.3	1.4	1.5	1.6
	experience	beaverton, sherwood, hillsboro	Ash, CP, EP	MFR	Phoenix-Talent	Brookings SD	Tillamook
	financial grade - Tier 1 Level %	8.38%	8.78%	10.71%	10.10%	13.25%	8.43%
10%	COST TO IMPLEMENT						
	Score	9.5	5	5	5	5	10
	Weighted Score	1.9	1	1	1	1	2
		additional svcs in 1st 90 days free					GREAT implementation direction
		\$1,500 credit			\$160 setup fees		\$5,000 credit
	Other:	Payroll cards					Commercial Card
		Purchasing cards			Pay Cards		
		Deposit Express - \$50/mo	Deposit Processing - \$30/mo, one time setup fee \$100, rent or purchase scanner	Remote Deposit	Express Deposit - \$50/mo	Remote Deposit - \$45/mo, one time setup \$150, \$35 lease scanner	Remote Deposit - free desktop scanner
	Total Score	6.6	4.9	4.6	5.3	5.6	7.1