

Depository Services Contract 2015-2017 Proposal Ranking

Criteria	Total Possible Points	BBVA Compass	Independent
1 Cost of Services	10	8	10
Does the Depository charge fees for services?		yes;to minimize and offset service fees offering an ECR of .28% for non-interest bearing balances	yes;tiered ECR ranging from .30% to .40% based on account balance
Does the Depository pay interest to the district?		yes;once all service fees are offset, remaining available balances automatically earn interest income in the same account at .05% minimum; offer Money Market account for investable funds at .10%	yes; can choose Money Market accounts that pay a tiered rate from .10% - .40% based on balance
Is the depository offering any transition incentives?		yes; \$10,000 and 2 remote deposit scanners	yes; on-site training and 1 remote deposit scanner
2 Additional services offered	10	10	9
Payroll Cards		yes;since 2004 with 206 clients	yes;since 2013 with 1 client
Other Services Offered		Integrated Payables	N/A
3 Funds availability schedule	5	5	5
Daily cut-off time for same day ledger credit		5:00 / 5:30 PM	4:00 PM
4 Automated services offered	20	20	19
Prior day summary and detail balance reporting on all accounts.		Information reporting on prior day summary and detail balance reporting available at 7:00 AM; 13 available reports	Prior day summary and detail balance reporting. Information must be downloaded into Excel. Report not currently available.Review account activity on all accounts - available 24 hours 7 days a week.
On-line service system capabilities.		Stop payments, wire transfers, Positive Pay, image access, book transfers,ACH files, manage users	Stop payments, wire transfers, Positive Pay, image access, book transfers,ACH files, manage users
5 Ability of the proposer to provide the necessary services and perform the duties as Depository. Experience in providing depository services to similar accounts (strength of project team)	25	25	24
Comparable accounts		TWU,White Settlement ISD, Temple ISD, Belton ISD	Howe ISD,Town of Little Elm, Prosper ISD
Remote Deposit cut-off		9:00 PM	4:00 PM
Online wire initiation cut-off		4:30 PM	4:00 PM

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Online stop pay initiation cut-off		9:00 PM; 5:00 PM through Business Relationship Services	4:00 PM; 5:00 PM in person
Positive Pay Issue file cut-off		Per Treasury Management agreement 6:00 PM	Per Postive Pay Services agreement 3:00 PM
Payroll cut-off		6:00 PM prior day	5:00 PM prior day
6 Collateralization policy and type of third-party institution holding collateral	5	5	5
Method of collateralization		offering up to \$25m Federal Home Loan Bank Atlanta Line of Credit	\$12.5m pledged securities or Federal Home Loan Bank Line of Credit
7 Fraud prevention/notification policy	20	20	20
All checks received by teller/vault verified against positive pay file?		Bank indemnifies positive pay customers against fraudulent checks cashed at the teller line in Compass Bank branches.	All items are compared against the positive pay file before processing and the teller information is updated throughout the day.
What time is Positive Pay exception information reported to District?		9:30 AM; disposition by 12:00 PM	9:00 AM; disposition by 11:00 AM
What filters/blocks are available on District accounts for ACH transactions?		ACH Authorizations Services. Can block all ACH, specified ACH transactions, and prevent certain companies from posting ACH transactions to District's accounts.	ACH blocking services available on all ACH debits, all ACH credits, or both. May provide a "white list" of authorized entities approved to transact ACH entries.
8 Interest rates offered on time deposits	5	5	5
Not applicable		Not applicable	Not applicable
Possible Points:	100		
Final Ranking:		98	97