

**SPECIFICATIONS
FOR
CITY OF PLAINFIELD**

UNION COUNTY, NEW JERSEY

**FOR THE PROVISION OF PROFESSIONAL
SERVICES – PRIMARY BANKING**



REQUEST FOR PROPOSALS

NOTE: The City of Plainfield will consider proposals only from firms or organizations that have demonstrated the capability and willingness to provide high quality services in the manner described in this Request for Proposals.

REQUEST FOR PROPOSALS

FOR THE PROVISION OF PROFESSIONAL SERVICES – PRIMARY BANKING

THE CITY OF PLAINFIELD WILL RECEIVE SEALED PROPOSALS FOR **THE PROVISION OF PROFESSIONAL SERVICES – PRIMARY BANKING**. ALL AS SHOWN DETAILED IN THESE SPECIFICATIONS, UNTIL 11:00 A.M. PREVAILING LOCAL TIME ON TUESDAY, JANUARY 8, 2013, **AT THE PURCHASING DIVISION, 515 WATCHUNG AVENUE, PLAINFIELD, NEW JERSEY 07061**, AT WHICH TIME AND PLACE ALL BIDS WILL BE PUBLICLY OPENED AND READ ALOUD.

THE ABOVE CONTRACT SHALL BE PERFORMED IN STRICT ACCORDANCE WITH THE CONTRACT DOCUMENTS, INCLUDING ANY TECHNICAL SPECIFICATIONS WHICH ARE ON FILE WITH **THE CITY PURCHASING AGENT, 515 WATCHUNG AVENUE, PLAINFIELD, NEW JERSEY, 07061**.

ATTENTION IS CALLED TO THE FACT THAT NOT LESS THAN THE MINIMUM SALARIES AND WAGES AS SET FORTH IN THE CONTRACT DOCUMENTS MUST BE PAID ON THIS PROJECT AND THAT EMPLOYEES AND APPLICANTS FOR EMPLOYMENT ARE NOT DISCRIMINATED AGAINST BECAUSE OF THEIR RACE, COLOR, RELIGION, SEX OR NATIONAL ORIGIN.

BIDDERS ARE REQUIRED TO COMPLY WITH THE REQUIREMENTS OF N.J.S.A. 10:5-31 et. seq. and N.J.A.C. 17:27 AS WELL AS THE AFFIRMATIVE ACTION REQUIREMENTS OF THE CITY OF PLAINFIELD. SUCH REQUIREMENTS ARE INCLUDED IN THE PROPOSAL DOCUMENTS.

THE CITY OF PLAINFIELD RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS, TO WAIVE DEFECTS OR INFORMALITIES IN BIDS, OR TO ACCEPT ANY BID AS IT SHALL DEEM FOR THE BEST INTEREST OF THE CITY OF PLAINFIELD, NEW JERSEY.

BIDS MAY BE HELD BY THE CITY FOR A PERIOD NOT TO EXCEED SIXTY (60) CALENDAR DAYS FROM THE DATE OF OPENING OF THE PROPOSALS FOR THE PURPOSE OF REVIEWING THE PROPOSALS AND INVESTIGATING THE QUALIFICATIONS OF THE VENDORS PRIOR TO AWARDING OF THE CONTRACT.

BY VIRTUE OF EXECUTIVE ORDER #34 (1976) VENDORS CURRENTLY SUSPENDED, DEBARRED, OR DISQUALIFIED ARE EXCLUDED FROM PARTICIPATION ON THIS PROJECT.

PURCHASING DIVISION
PLAINFIELD,NJ

GLOSSARY

The following definitions shall apply to and are used in this Request for Proposals:

“ACH” refers to the Automated Clearing House an electronic network for financial transactions.

“City” - refers to the City of Plainfield.

“Check 21” refers to the federal law that took place October 28, 2004 and is designed to increase the efficiency of the check processing system, reduce costs and make it less susceptible to delays. The main standard that is referred to in the Check21 Legislation is the ANSI X9.7 standard relating to the ability of a check to be scanned and converted into an electronic format.

“Qualification Statement/Proposal” - refers to the complete responses to this RFP submitted by the Respondents.

“Qualified Respondent” - refers to those Respondents who (in the sole judgment of the City) have satisfied the qualification criteria set forth in this RFP.

“RFP” - refers to this Request for Proposals, including any amendments thereof or supplements thereto.

“Respondent” or “Respondents” - refers to the interested firm(s) that submits a Qualification Statement/Proposal.

“Services” - refers to the responsibilities to be performed by a Respondent awarded a contract to provide primary banking services to the City in accordance with the provisions of this RFP.

SECTION 1

INTRODUCTION AND GENERAL INFORMATION

1.1. Introduction and Purpose.

The City is soliciting Qualification Statements/Proposals from financial institutions for the provision of Services, as more particularly described herein. Through a Request for Proposal process described herein, financial institutions interested in providing the City with such Services must prepare and submit a Qualification Statement/Proposal in accordance with the procedure and schedule in this RFP. The City will review Qualification Statements/Proposals only from those financial institutions who submit a Qualification Statement/Proposal that includes all the information required to be included as described herein (in the sole judgment of the City). The City intends to award a contract to a financial institution(s) that (a) possesses the professional, financial and administrative capabilities to provide the proposed Services, and (b) will agree to work under the compensation terms and conditions determined by the City to provide the greatest benefit to the taxpayers of the City.

The City anticipates awarding services for one year in January, 2013 **effective after a contract has been executed**. The City reserves the right to renew these Services for two (2) additional one (1) year time periods. The fees/formulas/services indicated in the Qualification Statement/Proposal shall remain in effect for the duration of the contract. The Respondent shall certify that any fees or formulas for affixing the rate of interest or providing Services will remain in effect for the duration of the contract.

Qualification Statements/Proposals will be accepted from Respondents who have the capacity to provide the Services with an experienced professional staff and are fully qualified as a "Public Depository" pursuant to N.J.S.A. 17:9-41 et seq., otherwise known as Governmental Unit Protection Act. *Please submit a copy.*

By submitting a Qualification Statement/Proposal, the Respondent certifies that it has fully read and understands the RFP and has full knowledge of the scope, nature, quantity and quality of the Services to be performed. The Respondent shall furnish such additional information as the City may reasonably require.

The City does not guarantee any minimum or maximum volume of activities or balances. All Respondents are to indicate unit prices for all Services. Failure to submit all information requested will be considered non-responsive and may result in disqualification.

1.2. Procurement Process and Schedule.

The award of a contract to a Qualified Respondent(s) is not subject to the bidding requirements of the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq.. The selection is subject to the "New Jersey Local Unit Pay-to-Play Law," N.J.S.A. 19:44A-20.4 et seq., however. The City has structured a procurement process that seeks to obtain the desired results described above, while establishing a competitive process to assure that each person and/or firm is provided an equal opportunity to submit a Qualification Statement/Proposal in response to the RFQ/P. Qualification Statements/Proposals will be evaluated in accordance with the criteria set forth in Section 5 of this RFP, which will be applied in the same manner to each Qualification Statement/Proposal received. Respondents agree to at all times abide by all requirements of New Jersey law, including, but not limited to the aforementioned "New Jersey Local Unit

Pay-to-Play Law,” as well as any and all relevant Executive Orders and the New Jersey Election Law Enforcement Commission disclosure requirements.

Qualification Statements/Proposals will be reviewed and evaluated by the City and its legal and/or financial advisors (collectively, the “Review Team”). The Qualification Statements/Proposals will be reviewed to determine if the Respondent has met the minimum professional, administrative and financial areas described in this RFP. Under no circumstances will a member of the Review Team review responses to an RFP for a job that they or their financial institution submitted a response. Based upon the totality of the information contained in the Qualification Statement/Proposal, including information about the reputation and experience of each Respondent, the City will (in its sole judgment) determine which Respondents are qualified (from professional, administrative and financial standpoints). Each Respondent that meets the requirements of the RFP (in the sole judgment of the City) will be designated as a Qualified Respondent and considered during the evaluation process for the award of a contract for the Services.

The RFP process commences with the issuance of this RFP. The steps involved in the process and the anticipated completion dates are set forth in Table 1, Procurement Schedule. The City reserves the right to, among other things, amend, modify or alter the Procurement Schedule upon notice to all potential Respondents.

All communications concerning this RFP or the RFP process shall be directed to the City’s Designated Contact Person, in writing.

Designated Contact Person:

Ms. Vanessa Harding
City of Plainfield
Office of Purchasing
515 Watchung Avenue
Plainfield, NJ 07060

Qualification Statements/Proposals must be submitted to, and be received by, the City, via mail or hand delivery, by 11:00 a.m. Prevailing Time on January 8, 2013. Qualification Statements/Proposals will not be accepted by facsimile transmission or e-mail. The Qualification Statements/Proposals will be publicly opened in the Office of Purchasing.

Subsequent to issuance of this RFP, the City (through the issuance of addenda to all financial institutions that have received a copy of the RFP) may modify, supplement or amend the provisions of this RFP in order to respond to inquiries received from prospective Respondents or as otherwise deemed necessary or appropriate by (and in the sole judgment of) the City.

TABLE 1

ANTICIPATED PROCUREMENT SCHEDULE

ACTIVITY	DATE
1. Issuance of Request for Proposals	October 25, 2012
2. Receipt of Qualification Statements/Proposals	November 20, 2012
3. Public Opening of Qualification Statements/Proposals	November 20, 2012
3. Completion of Evaluation of Qualification Statements/Proposals by the Review Team	November 27, 2012
4. Completion of City Review of Review Team Recommendations	November 27, 2012
5. Approval of Professional Services Resolutions by City Council	Prior to December 31, 2012

Section 1.3. Conditions Applicable to RFP.

Upon submission of a Qualification Statement/Proposal in response to this RFP, the Respondent acknowledges and consents to the following conditions relative to the submission and review and consideration of its Qualification Statement/Proposal:

- All costs incurred by the Respondent in connection with responding to this RFP shall be borne solely by the Respondent.
- All Qualification Statements/Proposals shall become the property of the City and will not be returned.
- All Qualification Statements/Proposals will be made available to the public at the appropriate time, as determined by the City (in the exercise of its sole discretion) in accordance with applicable law.
- The City may request Respondents to send representatives to the City for interviews.
- Any and all Qualification Statements/Proposals not received by the City by 11:00 a.m. Prevailing Time on January 8, 2013 will be rejected and returned unopened.
- Neither the City, nor their respective staffs, consultants or advisors (including but not limited to the Review Team) shall be liable for any claims or damages resulting from the solicitation or preparation of the Qualification Statement/Proposal, nor will there be any

reimbursement to Respondents for the cost of preparing and submitting a Qualification Statement/Proposal or for participating in this procurement process.

Section 1.4. Rights of City.

The City reserves, holds and may exercise, at its sole discretion, the following rights and options with regard to this RFP and the procurement process in accordance with the provisions of applicable law:

- To determine that any Qualification Statement/Proposal received complies or fails to comply with the terms of this RFP.
- To supplement, amend or otherwise modify the RFP through issuance of addenda to all prospective Respondents who have received a copy of this RFP.
- To waive any technical non-conformance with the terms of this RFP.
- To reject for any reason any and all responses and components thereof and to eliminate any and all Respondents responding to this RFP from further consideration for this procurement.
- To reject any Respondent that submits incomplete responses to this RFP, or a Qualification Statement/Proposal that is not responsive to the requirements of this RFP.
- To change or alter the schedule for any events called for in this RFP upon the issuance of notice to all prospective Respondents who have received a copy of this RFP.
- To conduct investigations of any or all of the Respondents, as the City deems necessary or convenient, to clarify the information provided as part of the Qualification Statement/Proposal and to request additional information to support the information included in any Qualification Statement/Proposal.
- To conduct personal interviews or require oral presentations of any or all Respondents prior to contract award. The City will not be liable for any costs incurred by the Respondent in connection with such interviews (i.e. travel, accommodations, etc.).
- To suspend or terminate the procurement process described in this RFP at any time (in its sole discretion). If terminated, the City may determine to commence a new procurement process or exercise any other rights provided under applicable law without any obligation to the Respondents.
- To reject any/or all proposals or to informally negotiate certain point of the final contract with a Qualified Respondent. The City reserves the right to split the relationship among different financial institutions if such would provide the City overall cost savings.

The City shall be under no obligation to complete all or any portion of the procurement process described in this RFP.

1.5 Addenda or Amendments to RFP.

During the period provided for the preparation of responses to the RFP, the City may issue addenda, amendments or answers to written inquiries. Those addenda will be noticed by the City and will constitute a part of the RFP. All responses to the RFP shall be prepared with full consideration of the addenda issued prior to the proposal submission date.

1.6 Cost of Proposal Preparation.

Each proposal and all information required to be submitted pursuant to the RFP shall be prepared at the sole cost and expense of the Respondent. There shall be no claims whatsoever against the City, its staff or consultants for reimbursement for the payment of costs or expenses incurred in the preparation of the Qualification Statement/Proposal or other information required by the RFP.

1.7 Proposal Format.

Responses should cover all information requested in the questions to be answered in this RFP.

Responses that, in the sole judgment of the City, fail to meet the requirements of the RFP or that are in any way conditional, incomplete, obscure, contain additions or deletions from requested information, or contain errors may be rejected.

SECTION 2

SCOPE OF SERVICES

It is the intent of the City to solicit Qualification Statements/Proposals from Respondents that have expertise in the provision of the Services. Financial institutions and/or persons responding to this RFP shall be able to demonstrate that they will have the continuing capabilities to perform the Services.

Section 2.1 Required Services for Respondents.

A. General

The banking services detailed in this section are to be performed for the City and the City reserves the right to terminate such contract for any reason by giving ninety (90) days advance written notice.

It is the intent of the City to have one single banking institution provide the entire general banking service needs of the City. As part of the Disbursement Services, the Qualified Respondent must have the capability to absorb the charges for checks ordered on all accounts, to provide for Escrow Accounting Services and to provide interest rates that are most comparable

The award of banking services and credit/debit payment services may be made to more than one institution. This may be done in the event that one institution does not meet the requirements or has not bid all of the items listed, or in the event that using more than one institution will result in a cost savings to the City.

The City expects the following accounts to be linked together to aggregate earnings credits, against which charges will be deducted:

1. Current Fund
2. Parking Meter Revenue
3. Capital
4. Dog Licensing Trust
5. Community Development Block Grant Program Income Funds
6. Community Development Block Grant Program
7. Payroll
8. Payroll Trust
9. Law Enforcement Forfeiture Funds
10. Sewer Utility
11. UEZ 2nd Generation Funds
12. Escrow Account
13. Trust Other
14. Auto Liability
15. Workers Compensation
16. General Account

The total property tax levy for calendar year 2012 is \$87,322,036. All tax collections and other receipts are deposited into the Current Fund Account.

The Municipal Operating Budget for 2012 is \$72,348,195.

The City issues approximately 10,550 checks annually from seventeen (17) checking accounts. All these accounts will require check printing services provided by the bank at **no cost** to the City. There are approximately 1,200 deposits made annually which includes approximately 20,000 deposited items.

The City anticipates issuing 90 stop payments per year and the total number of returned deposited items/charge backs is 100.

In regards to wire transfers, the total number of anticipated incoming wire transfers annually is 40 and outgoing wire transfers is 43.

The total number of Automated Clearing House (ACH) items is 350 and the average monthly positive collected balances are \$21,000.

B. Payroll

The City currently uses Paychex, Inc. for their payroll which is processed bi-weekly. The annual cost for 2013 is anticipated to be approximately \$52,000. The cost associated with Paychex, Inc. is part of the City's Budget. A part of this RFP the City is seeking the respondent's willingness to absorb this cost.

The City requires the successful banking institution to coordinate with Paychex, Inc. to obtain the City's direct deposit information in the required Paychex, Inc. format.

C. Deposits

The bank institution shall provide courier service at no cost to the City. Services should include or be related to:

- Checks deposited on U.S. banks
- Check deposited-Transit
- A provision for checks to be encoded
- Provide deposit corrections
- Provide for return items to be returned
- Provide for deposits to be verified immediately.
- Count and deposit coinage from parking meters

D. Disbursement Services

As part of the Disbursement Services, the Qualified Respondent must have the capability of providing for all checks to be posted, for check photocopy retrieval, for automatic stop payment retrieval, for paper check return and for electronic-stop payments.

E. On-Line Banking

As part of on-line banking, the Qualified Respondent must have the capability of providing for wire transfers, stop payments, post Electronic debits and credits to all accounts, provide for internet statements for all accounts, ACH transfers, accounts transfers, monthly statement retrieval, detail of accounts activities, check detail look-up capabilities including ability to print copy (front and back) of cancelled checks and detail of State of New Jersey direct deposits.

F. Wire Transfers

The Qualified must have the capability to originate incoming and outgoing wire transfers.

G. Account Statements

The Qualified Respondent will maintain the various City accounts, providing monthly statements along with all cancelled checks (or some report in compliance with CHECK 21) no later than the 10th day of the following month. All accounts will receive monthly statements regardless of activity.

Interest on all accounts will be credited directly to operating accounts so designed.

The City expects the financial institution to provide at least next business day availability for

checks being deposited in the City accounts.

The Qualified Respondent will provide monthly account analyses to include bank earnings credit, itemized fees, and interest earned to be credited to the City.

H. Record Keeping

The Qualified Respondent will be required to retain all records on microfilm and/or CD's for a reasonable period of time.

Section 2.2. Required Information from Respondents.

1. The cost proposals submitted to the City must be all inclusive. Compensating balance levels, reserve requirements, etc. should be addressed. All services not mentioned or general services incidental to the operations of accounts maintained by the City and not addressed are expected to be provided at no cost.

2. In order to simplify and standardize all proposals, please show an analysis that must be used when submitting your proposal. Fees should be presented on a unit cost basis. The rate quoted per item by the Respondent will be considered fixed, regardless of activity. The City does not guarantee any minimum or maximum volume of activity.

SECTION 3

SUBMISSION REQUIREMENTS

Section 3.1 General Requirements.

The Qualification Statement/Proposal submitted by the Respondent must meet or exceed the professional, administrative and financial qualifications set forth in this Section 3 and shall incorporate the information requested below.

In addition to the information required as described below, a Respondent may submit supplemental information that it feels may be useful in evaluating its Qualification Statement/Proposal. Respondents are encouraged to be clear, factual, and concise in their presentation of information.

Section 3.2 Administrative Information Requirements.

The Respondent shall, as part of its Qualification Statement/Proposal, provide the following information in accordance with Attachment A:

1. An executive summary (not to exceed two (2) pages) of the information contained in all the other parts of the Qualification Statement/Proposal.
2. An executed Letter of Qualification (See Appendix B to this RFP).
3. An executed Letter of Intent (See Appendix C).

4. Name, address and telephone number of the firm or firms submitting the Qualification Statement/Proposal pursuant to this RFP, and the education, qualifications, experience and reputation in the field, and training of all senior bankers who would be assigned to provide services along with their names and titles.
5. A listing of all other engagements where services of the types being proposed were provided by the assigned banker in the past five (5) years. This should include other City governments and other levels of government. Contact information for at least three recipients of the similar services must be provided. The City may obtain references from any of the parties listed.
6. A description of the business organization (i.e., corporation, partnership, joint venture, etc.) of each firm, its ownership and its organizational structure. (See Appendix D and Appendix I)
 - (a) Provide the names and business addresses of all Principals of the firm or firms submitting the Qualification Statement/Proposal. For purposes of this RFP, "Principals" mean persons possessing an ownership interest in the Respondent. If the Respondent is a corporation, "Principals" shall include each investor who would have any amount of operational control over the Respondent and every stockholder having an ownership interest of 10% or more in the firm.
 - (b) If a financial institution is a partially-owned or a fully-owned subsidiary of another financial institution, identify the parent company and describe the nature and extent of the parents' approval rights over the activities of the firm submitting a Qualification Statement/Proposal. Describe the approval process.
 - (c) If the Respondent is a partnership or a joint venture or similar organization, provide comparable information as required in (b) above for each member of the partnership, joint venture or similar organization.
 - (d) A statement that the Respondent has complied with all applicable affirmative action (or similar) requirements with respect to its business activities, together with evidence of such compliance.
 - (e) The number of years your organization has been in business under the present name and current management.
 - (f) A description of all other areas of Banking services of the submitter.
7. Provide examples of cost saving measures realized by your clients based upon your recommendations.
8. Statement that neither the firm nor any individuals assigned to this engagement are suspended, or otherwise prohibited from professional practice by any federal, state, or local agency.
9. Availability to accommodate any required meetings as may be required by the City of

Plainfield

10. Other factors if demonstrated to be in the best interest of the City of Plainfield.
11. Any judgments, claims or suits within the last three (3) years in which Respondent has been adjudicated liable for professional malpractice. If yes, please explain.
12. Whether the business organization is now or has been involved in any bankruptcy or re-organization proceedings in the last ten (10) years. If yes, please explain.
13. Confirm appropriate federal and state licenses to perform activities. Submit a copy of the Respondent's Business Registration Certificate.
14. An Affirmative Action Statement (Appendix H).
15. A completed Non-Collusion Affidavit (Appendix E).

Section 3.3 Professional Information Requirements.

- a. Respondent shall submit a description of its overall experience in providing the type of Services sought in the RFP. At a minimum, the following information on past experience should be included as appropriate to the RFP:
 1. Description and scope of work by Respondent
 2. Name, address and contact information of references
 3. Explanation of perceived relevance of the experience to the RFP
- b. Describe the Services that Respondent would perform directly.
- c. Describe those portions of the Respondent's Services, if any, that are sub-contracted out. Identify all subcontractors the Respondent anticipates using in connection with this project.
- d. Does the Respondent normally employ union or non-union employees?
- e. Résumés of key employees
- f. A narrative statement of the Respondent's understanding of the City's needs and goals.
- g. List all immediate relatives of Principal(s) of Respondent who are City employees or elected officials of the City. For purposes of the above, "immediate relative" means a spouse, parent, stepparent, brother, sister, child, stepchild, direct-line aunt or uncle, grandparent, grandchild, and in-laws by reason of relation.

SECTION 4

INSTRUCTIONS TO RESPONDENTS

4.1 Submission of Qualification Statements.

Respondents must submit an original and one (1) CD copy of their Request for Proposal (RFP)/Qualification Statement to the Designated Contact Person:

Ms. Vanessa Harding
City of Plainfield
Office of Purchasing
515 Watchung Avenue
Plainfield, NJ 07060

Qualification Statements/Proposals must be received by the City no later than 11:00 a.m. (prevailing time) January 8, 2013 and must be mailed or hand-delivered. Qualification Statements/Proposals forwarded by facsimile or e-mail will not be accepted.

To be responsive, Qualification Statements/Proposals must provide all requested information, and must be in strict conformance with the instructions set forth herein. Qualification Statements/Proposals and all related information must be bound, signed and acknowledged by the Respondent.

SECTION 5

EVALUATION

The City's objective in soliciting Qualification Statements/Proposals is to enable it to select a financial institution that will provide high quality and cost effective Services to the citizens of the City. The City will consider Qualification Statements/Proposals only from financial institutions that, in the City's sole judgment, have demonstrated the capability and willingness to provide high quality Services to the citizens of the City in the manner described in this RFP.

Qualification Statements/Proposals will be evaluated by the City to determine the most advantageous to the City and its citizens, all relevant factors considered. The evaluation will consider:

1. Experience and reputation in the field; (10 points)
2. Knowledge of the City and the subject matter addressed under the contract; (10 points)
3. Availability to accommodate the required meetings of the City; (5 points)
4. Other factors demonstrated to be in the best interest of the City; (5 points)
5. Responsiveness of the proposal related to the scope of the work; (10 points)
6. Ability, capacity and skill of the financial institution to perform the services on a timely basis; (20 points)
7. Response to client references; (5 points)
8. Experience of the financial institution in establishing and maintaining similar accounts; (10 points)
9. Physical proximity of City Hall to banking location; (5 points)
10. Net earnings potential; (10 points)
11. The reputation, stability, and longevity of the institution; (5 points)
12. The quality, availability, and adaptability of the services to the particular need required; (5 points)

APPENDIX A

**City of Plainfield
BID DOCUMENT CHECKLIST***

Required by owner	Submission Requirement	Initial each required entry and if required submit the item
<input checked="" type="checkbox"/>	Stockholder Disclosure Certification	
<input checked="" type="checkbox"/>	Non-Collusion Affidavit	
<input checked="" type="checkbox"/>	Bid Proposal Form	
<input checked="" type="checkbox"/>	References, provided by bidder	
<input checked="" type="checkbox"/>	Status of Present Contracts, provided by bidder	
<input checked="" type="checkbox"/>	Receipt Of Addendum	
<input checked="" type="checkbox"/>	Letter of Qualifications	
<input type="checkbox"/>	Bid Guarantee (with Power of Attorney for full amount of <i>Bid</i> Bond)	
<input type="checkbox"/>	Minimum Insurance Requirements	
<input checked="" type="checkbox"/>	Letter of Intent	
<input checked="" type="checkbox"/>	Mandatory Affirmative Action Language	
<input type="checkbox"/>	Prevailing Wage	
<input checked="" type="checkbox"/>	Americans with Disabilities Act of 1990 Language	
<input checked="" type="checkbox"/>	Proof of Business Registration	
<input checked="" type="checkbox"/>	Banking Services Questionnaire	
<input checked="" type="checkbox"/>	Pay to Play Disclosure	

APPENDIX B

**City of Plainfield
LETTER OF QUALIFICATION**

(Note: To be typed on Respondent's Letterhead. No modifications may be made to this letter)

[Insert date]

Ms. Vanessa Harding
City of Plainfield
Office of Purchasing
515 Watchung Avenue
Plainfield, NJ 07060

Dear Ms. Harding:

The undersigned have reviewed our Qualification Statement/Proposal submitted in response to the Request for Qualifications/Proposals issued by the City of Plainfield (“City”), January 8, 2013 in connection with the City’s need for primary banking services.

We affirm that the contents of our Qualification Statement/Proposal (which Qualification Statement/Proposal is incorporated herein by reference) are accurate, factual and complete to the best of our knowledge and belief and that the Qualification Statement/Proposal is submitted in good faith upon express understanding that any false statement may result in the disqualification of (Name of Respondent).

(Respondent shall sign and complete the spaces provided below. This Letter of Qualification must be signed by an officer of Respondent empowered to sign and commit the Respondent. If a joint venture, appropriate officers of each company shall sign.)

(Signature of Officer)

(Typed Name and Title)

(Type Name of Firm)

Dated: _____

APPENDIX C

City of Plainfield LETTER OF INTENT

(Note: To be typed on Respondent's Letterhead. No modifications may be made to this letter)

[Insert date]

Ms. Vanessa Harding
City of Plainfield
Office of Purchasing
515 Watchung Avenue
Plainfield, NJ 07060

Dear Ms. Harding:

The undersigned, as Respondent, has (have) submitted the attached Qualification Statement in response to a Request for Qualifications/Proposals ("RFP"), issued by the City of Plainfield ("City"), January 8, 2013, in connection with the City's need for primary banking services.

(Name of Respondent) HEREBY STATES:

1. The Qualification Statement/Proposal contains accurate, factual and complete information.
2. (Name of Respondent) agrees (agrees) to participate in good faith in the procurement process as described in the RFP and to adhere to the City's procurement schedule.
3. (Name of Respondent) acknowledges (acknowledge) that all costs incurred by it (them) in connection with the preparation and submission of the Qualification Statement/Proposal and any proposal prepared and submitted in response to the RFP, or any negotiation that results therefrom shall be borne exclusively by the Respondent.
4. (Name of Respondent) hereby declares (declare) that the only persons participating in this Qualification Statement/Proposal as Principals are named herein and that no person other than those herein mentioned has any participation in this Qualification Statement/Proposal or in any contract to be entered into with respect thereto. Additional persons may subsequently be included as participating Principals, but only if acceptable to the City. (Name of Respondent) declares that this Qualification Statement/Proposal is made without connection with any other person, firm or parties who has submitted a Qualification Statement/Proposal, except as expressly set forth below and that it has been prepared and has been submitted in good faith and without collusion or fraud.
5. (Name of Respondent) acknowledges and agrees that the City may modify, amend, suspend and/or terminate the procurement process (in its sole judgment). In any case, the City shall have any liability to the Respondent for any costs incurred by the Respondent with respect to the procurement activities described in this RFP.

6. (Name of Respondent) acknowledges that any contract executed with respect to the provision of primary banking services must comply with all applicable affirmative action and similar laws. Respondent hereby agrees to take such actions as are required in order to comply with such applicable laws.

(Respondent shall sign and complete the spaces provided below. This Letter of Intent must be signed by an officer of Respondent empowered to sign and commit the Respondent. If a joint venture, appropriate officers of each company shall sign.)

(Signature of Officer)

(Typed Name and Title)

(Type Name of Firm)

Dated: _____

APPENDIX D

**City of Plainfield
STOCKHOLDER DISCLOSURE CERTIFICATION**

Name of Business: _____

I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned.

OR

I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

Check the box that represents the type of business organization:

- Partnership Corporation Sole Proprietorship
 Limited Partnership Limited Liability Corporation Limited Liability Partnership
 Subchapter S Corporation

Sign and notarize the form below, and, if necessary, complete the stockholder list below.

Stockholders:

Name: _____

Name: _____

Home Address: _____

Home Address: _____

Name: _____

Name: _____

Home Address: _____

Home Address: _____

Name: _____

Name: _____

Home Address: _____

Home Address: _____

Subscribed and sworn before me this ____ day of _____, 2__.

(Affiant)

(Notary Public)

(Print name & title of affiant)

My Commission expires:

(Corporate Seal)

APPENDIX E

**City of Plainfield
NON-COLLUSION AFFIDAVIT**

State of New Jersey
County of _____

ss:

I, _____ residing in _____
(name of affiant) (name of municipality)

in the County of _____ and State of _____ of full
age, being duly sworn according to law on my oath, I depose and say:

1. THAT I EXECUTED THE SAID PROPOSAL WITH FULL AUTHORITY SO TO DO;
2. THAT THIS SUBMITTER HAS NOT, DIRECTLY OR INDIRECTLY ENTERED INTO ANY AGREEMENT, PARTICIPATED IN ANY COLLUSION, OR OTHERWISE TAKEN ANY ACTION IN RESTRAINT OF FAIR AND OPEN COMPETITION IN CONNECTION WITH THIS ENGAGEMENT;
3. THAT ALL STATEMENTS CONTAINED IN SAID PROPOSAL AND IN THIS AFFIDAVIT ARE TRUE AND CORRECT, AND MADE WITH FULL KNOWLEDGE THAT THE CITY OF PLAINFIELD RELIES UPON THE TRUTH OF THE STATEMENTS CONTAINED IN SAID PROPOSAL AND IN THE STATEMENTS CONTAINED IN THIS AFFIDAVIT IN AWARDING THE CONTRACT FOR THE SAID ENGAGEMENT; AND
4. THAT NO PERSON OR SELLING AGENCY HAS BEEN EMPLOYED TO SOLICIT OR SECURE THIS ENGAGEMENT AGREEMENT OR UNDERSTANDING FOR A COMMISSION, PERCENTAGE, BROKERAGE OR CONTINGENT FEE, EXCEPT BONA FIDE EMPLOYEES OR BONA FIDE ESTABLISHED COMMERCIAL SELLING AGENCIES OF THE SUBMITTER. (N.J.S.A.52: 34-25)

Subscribed and sworn to

before me this day

_____, 2 _____

Signature

(Type or print name of affiant under signature)

Notary public of

My Commission expires _____

(Seal)

APPENDIX F

City of Plainfield

ACKNOWLEDGMENT OF RECEIPT OF ADDENDA

The undersigned Bidder hereby acknowledges receipt of the following Addenda:

<u>Addendum Number</u>	<u>Dated</u>	<u>Acknowledge Receipt</u> (initial)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

No addenda were received:

Acknowledged for: _____
(Name of Bidder)

By: _____
(Signature of Authorized Representative)

Name: _____
(Print or Type)

Title: _____

Date: _____

APPENDIX G

**City of Plainfield
BID PROPOSAL FORM**

Professional Services – Primary Banking

The undersigned proposes to furnish and deliver the above goods/services pursuant to the bid specification and made part hereof:

Amount in words

\$ _____
Amount in numbers

Company Name

Federal I.D. # or Social Security #

Address

Signature of Authorized Agent

Type or Print Name

Title

Date

Telephone Number

Fax Number

E-mail address

APPENDIX H
CITY OF PLAINFIELD
Banking Services Questionnaire

Bank Name: _____

Branch Location: _____

Mailing Address: _____

Telephone Number: _____

Fax Number: _____

1. Monthly bank statement:

Closing date: _____

Mail date: _____

Interest posting date: _____

2. Checks sorted for reconciliation? Yes _____ No _____
Available on diskette? Yes _____ No _____

3. Wire transfers available by telephone? Yes _____ No _____
by computer? Yes _____ No _____

4. Limit to number of transfers per month? Yes _____ No _____
If yes, how many? Yes _____ No _____

5. Intrabank transfers by telephone? Yes _____ No _____
by computer? Yes _____ No _____
by paper? Yes _____ No _____

6. Daily account balance available
by telephone? Yes _____ No _____
by computer? Yes _____ No _____

7. Participant in GUDPA? **(REQUIRED)** Yes _____ No _____
(Please provide current letter)

8. Permit redeposit of NSF checks? Yes _____ No _____

9. Stop payment by telephone? Yes _____ No _____
by computer? Yes _____ No _____
10. Account analysis available monthly? Yes _____ No _____
11. Availability of Safe Deposit box? Yes _____ No _____
12. Compensating balance required? Yes _____ No _____
13. Annual Report/Financial Condition available? Yes _____ No _____
14. Locked bags for night deposit available? Yes _____ No _____
15. Provide overdraft protection? Yes _____ No _____
16. Are accounts linked for any purposes? Yes _____ No _____
17. Are you able to provide EDI/Corporate Payment Notification (ACH) information? Yes _____ No _____
18. Hour that deposits must be made by for same day credit is: _____
19. Interest rate paid on deposits: _____
20. Account information retention/retrieval process is: _____
21. Direct deposit of payroll available? Explain procedure:
22. Will bank underwrite costs of payroll processing?
Please list terms and conditions (if any):
23. Explain wire transfer procedure from #3.
24. Explain Stop Payment procedures from #9.
25. Explain funds availability policies
26. List charges, if any, for the following services:
- Monthly account maintenance per account _____
Serial sort – monthly maintenance _____

Serial sort – each item	_____
Check printing per hundred	_____
Deposit slip printing per hundred	_____
Payroll service per month	_____
Direct deposit per employee	_____
Other payroll charges	_____
Intrabank transfers per item	_____
Outgoing wire transfers per item	_____
Incoming wire transfers per item	_____
Overdraft per item	_____
Returned check per item	_____
Stop payment per item	_____
Deposit processing per ticket	_____
Deposit processing per item	_____
Check processing per item	_____
Information retrieval per item/request	_____
Safe deposit box	_____
Daily telephone calls	_____
Locked bank bag	_____
Night deposit	_____
Duplicate bank statement (per statement)	_____

27. Please provide the following formulas and calculations, if they apply:

Net Monthly Earnings Calculation:

Average Daily Ledger Balance Calculation:

Reserve Requirement (%): _____ Not applicable

FDIC Insurance Assessment: _____ Not applicable
Per \$1,000

Average Daily Float Calculation _____ Not applicable

Average Collected Balance Calculation:

Compensating Balance Formula: _____ Not applicable

Earnings Credit Formula:

Completed by:

_____ Name

_____ Title

_____ Telephone Number

APPENDIX I

**City of Plainfield
AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27**

**GOODS AND SERVICES CONTRACTS
(INCLUDING PROFESSIONAL SERVICES)**

This form is a summary of the successful bidder's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

The successful bidder shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

(a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);

OR

(b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;

OR

(c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) from the contracting unit during normal business hours.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27 and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

COMPANY: _____

Signature of Authorized Representative

Print or Type Name

Title

Date

City of Plainfield
AMERICANS WITH DISABILITIES ACT OF 1990
Equal Opportunity for Individuals with Disability

The contractor and the City of Plainfield, (hereafter "owner") do hereby agree that the provisions of Title 11 of the Americans With Disabilities Act of 1990 (the "Act") (*42 U.S.C. §12101 et seq.*), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant there unto, are made a part of this contract. In providing any aid, benefit, or service on behalf of the owner pursuant to this contract, the contractor agrees that the performance shall be in strict compliance with the Act. In the event that the contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the contractor shall defend the owner in any action or administrative proceeding commenced pursuant to this Act. The contractor shall indemnify, protect, and save harmless the owner, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The contractor shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the owner's grievance procedure, the contractor agrees to abide by any decision of the owner which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the owner, or if the owner incurs any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the contractor shall satisfy and discharge the same at its own expense.

The owner shall, as soon as practicable after a claim has been made against it, give written notice thereof to the contractor along with full and complete particulars of the claim, If any action or administrative proceeding is brought against the owner or any of its agents, servants, and employees, the *owner shall* expeditiously forward or have forwarded to the contractor every demand, complaint, notice, summons, pleading, or other process received by the owner or its representatives.

It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

It is further agreed and understood that the owner assumes no obligation to indemnify or save harmless the contractor, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the contractor expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

APPENDIX K

City of Plainfield

OWNER DISCLOSURE and POLITICAL CONTRIBUTION CERTIFICATION

This Statement *MUST BE INCLUDED* with RFP Submissions

OWNER DISCLOSURE SECTION

Company Name: _____

I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned.

OR

I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

OR

I certify that there are no stockholders

Check the box that represents the type of business organization:

Partnership

Corporation

Sole Proprietorship

Limited Partnership

Limited Liability Corporation

Limited Liability Partnership

Subchapter S Corporation

Other (describe) _____

AND

Sign and notarize the form below, and, if necessary, complete the stockholder list below.

Stockholders:

Name: _____ Home Address: _____ _____	Name: _____ Home Address: _____ _____
Name: _____ Home Address: _____ _____	Name: _____ Home Address: _____ _____

Subscribed and sworn before me this ____ day of _____, 2_____ .

(Notary Public)

My Commission expires:

(Affiant)

(Print name & title of affiant)

(Corporate Seal)