



## REQUEST FOR PROPOSAL (RFP)

### BANKING SERVICES

Fallbrook Regional Health District (“FRHD”) is a government entity under the Local Health Care District Law (Statutes 1945, Chapter 932; Health and Safety Code, Division 23, Sections 32000 et seq., of the State of California). The FRHD serves residents of the Fallbrook, Bonsall, Rainbow and De Luz areas of northern San Diego County. Fallbrook is located approximately four miles west of Interstate 15, accessible from Mission Road, which traverses the center of downtown Fallbrook and terminates at California State Highway 76 near the community of Bonsall.

### INTRODUCTIONS

FRHD is currently seeking proposals from qualified financial institutions interested in providing banking services. The primary objective of requesting proposals is for FRHD to determine which financial institution can offer the highest quality of service, using new technology at the most reasonable cost. This process also provides FRHD the opportunity to explore alternative procedural methods that could improve its banking efficiencies.

We encourage you to be creative and educational in your responses. While your format must be consistent with the requirements of the RFP, if you believe that your proposed solution or services would be beneficial to FRHD, we invite you to offer them. Please provide options that may create efficiencies, make improvements, and take advantage of new, applicable technologies.

FRHD intends to establish a relationship with a local community-oriented bank. As a matter of policy, FRHD may conduct an RFP for banking services. Either party may cancel the arrangement for any reason.

Given the ongoing changes in the banking industry and evolving technologies, FRHD has determined that a review of the services offered by qualifying institutions is appropriate. FRHD is seeking a financial institution that provides overall value by creating efficiencies, taking advantage of new technologies, and provides competitive pricing. It is FRHD’s intent to maintain all banking services with one financial institution to maximize cash flow and minimize administrative costs. As such, banking service proposals must include services for the entire scope of the relationship outlined.

### QUALIFYING REQUIREMENTS – GOVERNMENTAL BANKING SERVICES

#### A. Qualified Depository/Member of FDIC

Any bank submitting a proposal must be a qualified public “depository,” as defined by California Government Code Section 53630, and must perform its obligation under this proposal in compliance with all applicable federal and state laws and regulations, statutes, and policies. In addition, the bank must be a FDIC Insured Bank and be in good standing. This would include, but is not limited to, the ability to collateralize all collected balances, in excess of balances insured by the FDIC, as required by Sections 53630 et. seq. of the California Government Code.

#### B. Federal Reserve Member

FRHD prefers a bank that is a member of the Federal Reserve System. Banks that are not members of the system shall identify their correspondent member bank.

## **SCOPE OF SERVICES**

FRHD is seeking to enter into a relationship with a bank that has demonstrated its ability to provide the following services:

- Relationship Banking
- Demand Deposit Accounts
- ACH, Wire, and Other Transfers
- Deposit Activity
- Account Reconciliation
- Balance & Detail Reporting
- Online Banking
- Mobile Banking
- Free Checking
- No Check Processing Limit

## **GENERAL PROPOSAL INFORMATION**

FRHD will endeavor to administer the proposal process in accordance with the terms and dates outlined in this RFP; however, FRHD reserves the right to modify the activities, time line, and any other aspect of the process at any time, as deemed necessary by FRHD staff and/or its Board of Directors.

1. Respondents are encouraged to carefully review this RFP in its entirety prior to preparation of their proposal response.
2. All proposal responses will become the property of FRHD.
3. Respondent may modify or amend its proposal response only if FRHD receives the amendment prior to the deadline stated herein for receiving proposals and statement of qualifications.
4. A proposal may be considered non-responsive if conditional, incomplete or if it contains alterations of form, additions not called for, or other irregularities that may constitute a material change to the proposal response.

5. Proposal Validity – Proposals must be valid for a period of at least 90 days from the closing date and time of this solicitation. Proposals may not be withdrawn after the submission date.
6. Pre-Contractual Expenses – FRHD shall not, under any circumstance, be liable for any pre-contractual expenses incurred by Respondents in the preparation of their Proposals. Respondents shall not include any such expenses as part of their Proposals. Pre-contractual expenses are defined as expenses incurred by the Respondent in preparing its Proposal in response to this solicitation; submitting that Proposal to FRHD; negotiating with FRHD any matter related to the Proposal; and, any other expenses incurred by the Respondent prior to the date of award.
7. Confidentiality – Confidentiality of Proposals is subject to the following:
  - a. FRHD is subject to the Public Records Act, California Government Code Section 6250 et. seq. As such, all required submittal information is subject to disclosure to the general public.
  - b. Respondent may provide supplemental information exempt from public disclosure under Gov. Code § 6254, including “trade secrets” under Evidence Code § 1060. Such supplemental information shall not be material to the required submittal information and FRHD shall be under no obligation to consider such supplemental information in its evaluation.
  - c. If submitting confidential, supplemental information, such information shall be submitted on a different color paper than, and bound separate from, the rest of the submittal, and shall be clearly marked "Confidential." Upon completion of its evaluation, FRHD will destroy any confidential, supplemental information submitted, or return such information to Respondent if so requested.
8. FRHD reserves the right to:
  - a. Reject any or all Proposals;
  - b. Select the Proposal most advantageous to FRHD;
  - c. Verify all information submitted in the Proposal;
  - d. Withdraw this solicitation at any time, without prior notice and furthermore, makes no representations that any contract will be awarded to any Respondent responding to this solicitation;
  - e. Award its total requirements to one Respondent or to apportion those requirements among two or more Respondents as FRHD may deem to be in its best interests;
  - f. Negotiate the final contract with any Respondent(s) as necessary to serve the best interests of FRHD;
  - g. Amend this solicitation;
  - h. Amend the final contract to incorporate necessary attachments and exhibits or to reflect negotiations between FRHD and the successful Respondent

## **ANTICIPATED PROPOSAL SCHEDULE**

FRHD has identified anticipated key dates as follows:

Issue Solicitation – Thursday, December 13, 2018

Proposal Due – On or before 5:00 p.m. on Thursday, December 27, 2018

Interview of Selected Finalists – Wednesday, January 2, 2019 at 5:00 p.m. at 1636 E. Mission Rd., Fallbrook CA 92028.

Recommendation to Board – TBD

## **RESPONDENT QUESTIONS, REQUESTS FOR CLARIFICATION, AND EXCEPTIONS**

All questions and responses will be posted to <https://www.fallbrookhealth.org/>. So that all Respondents will continue to have a fair and equal opportunity in this solicitation, any exception(s) will only be considered to correct errors or if all proposals submitted take exactly the same exception(s). FRHD's consideration of any exception shall not, in any way, be construed as FRHD's intent to grant said exception. Exceptions will be evaluated on a case-by-case basis and will be granted only to correct errors in the documentation, or when it is deemed to be in the best interest of FRHD.

## **SUBMISSION OF RFP**

All responses to this RFP must be delivered to the point of contacts shown below. All questions and requests for additional information must be in writing and received through the point of contacts shown below (email is acceptable).

Qualified firms are required to submit seven (7) hard copies of the RFQ letter of response to:

Bobbi Palmer, MBA, MSW  
CEO  
Fallbrook Regional Health District  
138 S Brandon Rd  
Fallbrook, CA 92028  
(760) 731-9187  
[bpalmer@fallbrookhealth.org](mailto:bpalmer@fallbrookhealth.org)

Linda Bannerman  
Administrative Assistant  
Fallbrook Regional Health District  
138 S Brandon Rd  
Fallbrook, CA 92028  
(760) 731-9187  
[lbannerman@fallbrookhealth.org](mailto:lbannerman@fallbrookhealth.org)

Pam Knox  
Special Projects Coordinator  
Fallbrook Regional Health District  
138 S Brandon Rd  
Fallbrook, CA 92028  
(760) 731-9187  
[pknox@fallbrookhealth.org](mailto:pknox@fallbrookhealth.org)