

INSTRUCTIONS TO BIDDERS:

**Proposal Title.....Request for Proposals for Matagorda County
Navigation District's (MCND #1) Depository Funds**
Proposal Opening Date.....May 20, 2025
Proposal Opening Time..... 1:00 PM
Mark Envelope.....Depository Bank or Participating Bank Proposal
Questions MCND #1 361-972-5556 or info@portofpalacios.com

All sealed Proposals, along with a certified cashier's check in the amount of \$4571.52, must be received in the MCND #1 office at 1602 Main Street, Palacios, TX 77465, by the date and time specified above. **Late Proposals will be returned to the bidder unopened.** Public opening of the Proposals will be held in the Public meeting room area of the MCND #1 offices, 1602 Main Street, Palacios, TX 77465.

The Board of MCND #1 reserves the right to reject in part or in whole any or all Proposals, waive minor technicalities, and award the Proposal which best serves the interest of MCND #1.

Proposals may be withdrawn at any time before the official opening. Alterations made before the opening time must be initialed by the bidder as to their authenticity.

The MCND #1 Expressly Requests That Bidders Not Discuss This Engagement Or The Bank's Plans, Experience Or Credentials With Any Other Banks Or Any Member Of the Board Court Until Requested By MCND #1 Officials To Make A Personal Presentation.

The MCND #1 expressly makes no representation that MCND #1 deposits will continue at the same level of previous years, or that the character of deposits will follow the same or similar patterns of previous years.

Two copies of the bound and sealed proposal are required, not to be opened until the final submission date and hour noted. One of the copies must contain all original signatures.

Proposals are to be submitted on the attached "Proposal Worksheet". MCND #1's Proposal structure must be adhered to. The Proposal Worksheet **must be fully answered and completed in the spaces provided**, or risk rejection of the entire Proposal. Next to each question is an **M** for Managing Bank, and a **P** for Participating Bank. Bidders need only answer those questions pertaining to the nature of their Proposal. Additional attachments of explanation are allowed as long as the Proposal Worksheet has been answered completely in the space provided.

The period for acceptance of this bid will be fifteen (15) calendar days unless a different period is noted by bidder.

By returning the “Bid Proposal Worksheet”, each Bank certifies that:

1. All rates and fees bid are to be firm for two months, and for the life of the contract if accepted.
2. Awarding of contract(s) will be executed by the MCND #1 Board and will be confirmed by an award letter.

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PROPOSAL WORKSHEET FOR SERVICES TO BE PROVIDED

1-M) Interest Bearing Checking Accounts: Minimum Balance \$_____

*Variable Interest Rate Margin Fixed Interest Rate

*Variable Rate = 91 Day US T-Bill rate (as determined by the most recent weekly Treasury Bill Auction) +/- the banks pre-determined Basis Point margin. Example: If the 91 Day US Treasury Bill closing rate was 4.00% and the pre-determined margin is 50 Basis Points over the T-Bill, then the variable rate on the account becomes 4.50% for that week.

2-M) Non-Interest-Bearing Checking Accounts:

Comments:

3-M,P) Trust Funds

*Variable Interest Rate Margin Fixed Interest Rate

*Variable Rate = 91 Day US T-Bill rate (as determined by the most recent weekly Treasury Bill Auction) +/- the banks pre-determined Basis Point margin. Example: If the 91 Day US Treasury Bill closing rate was 4.00% and the pre-determined margin is 50 Basis Points over the T-Bill, then the variable rate on the account becomes 4.50% for that week.

4-M,P) Certificates of Deposit - Variable Interest Rate:

The variable rate should be based upon the nearest maturity US Treasury Bill Rate in order to comply with the **MCND #1** Investment Policy. This rate will be determined by the previous day's closing trade in the T-Bill maturity +/- the bank's pre-determined Basis Point margin. Example: If the Port Director is looking for a 48-day Certificate of Deposit, the 47 Day US T-Bill closed at 3.5% the previous night (as reported in the Wall Street Journal), and the pre-determined margin is 25 Basis Points over the T-Bill, then the variable rate that will become fixed during the life of the CD is 3.75%.

	Less than \$100,000.00	More than \$100,000.00
1. Maturity 7-29 days	+/- ____ basis points	+/- ____ basis points
2. Maturity 30-59 days	+/- ____ basis points	+/- ____ basis points
3. Maturity 60-89 days	+/- ____ basis points	+/- ____ basis points
4. Maturity 90-179 days	+/- ____ basis points	+/- ____ basis points
5. Maturity 180-365 days	+/- ____ basis points	+/- ____ basis points
6. Maturity over 365 days	+/- ____ basis points	+/- ____ basis points

Interest paid:

Daily____ Monthly____ Quarterly____ Semi-Annually____ Annually____ at Maturity____

(M) - indicates Managing Bank, (P) - indicates Participating Bank

Certificate of Deposit - Fixed Interest Rate:

	<\$100,000.00	>\$100,000.00
1. Maturity 7-29 days	_____ %	_____ %
2. Maturity 30-59 days	_____ %	_____ %
3. Maturity 60-89 days	_____ %	_____ %
4. Maturity 90-179 days	_____ %	_____ %
5. Maturity 180 days less than one year	_____ %	_____ %
6. Maturity one year or more	_____ %	_____ %

Interest paid:

Daily___ Monthly___ Quarterly___ Semi-Annually___ Annually___ at Maturity___

Services Provided:

	Yes	No	Dollar Amount of Fee
5-M) Pledged Collateral Management	___Y	___N	\$_____
Comments: (How the bank will ensure, on a daily basis, that sufficient collateral is pledged and how the bank will value collateral.)			

6-M) Monthly Account Analysis (individual and group)	___Y	___N	\$_____
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Comments: (Attach sample account analysis using the attached Appendixes)

7-M) Automated Balance Reporting	___Y	___N	\$_____
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Comments: (Attach product description, pricing, and sample reports. Does product require special software? Available to access 24/7? Routine maintenance not to be scheduled during normal business hours. Percentage of downtime in the last 12-month period.)

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8-M) Wire Transfer:

Incoming	___Y	___N	\$ _____
Outgoing	___Y	___N	\$ _____
Repetitive	___Y	___N	\$ _____
Non-repetitive	___Y	___N	\$ _____

Comments: (Please describe security measures in place by the bank to avoid fraud)

9-M,P) ACH Service Transfers:

Outgoing Bank Initiated	___Y	___N	\$ _____
Computerized	___Y	___N	\$ _____

Comments: (Please describe security measures in place by the bank to avoid fraud)

10-M) In-house Accounts Transfers:

Repetitive	___Y	___N	\$ _____
Non-repetitive	___Y	___N	\$ _____
Computerized	___Y	___N	\$ _____

11-M,P) Account Maintenance on

Checking Accounts	___Y	___N	\$ _____
Monthly Bank Statement	___Y	___N	\$ _____

Comments:

12-M,P) Contact Person

Bank Officer _____
 Bank Officer _____

Comments:

13-M) Aggregate Overdraft Provisions ____Y ____N \$_____

Comments:

14-M) Stop Payment Orders ____Y ____N \$_____

Comments:

15-M) Stale Dated Checks

Comments:

16-M) Standard Deposit Services ____Y ____N

Comments:

17-M) Standard Disbursement Services ____Y ____N

Comments:

18-M) Provide safekeeping for outside
purchases of securities by MCND #1
at the Managing Bank,
a Third-Party Financial Institution
or with the Federal Reserve Bank

____Y ____N \$_____

Comments:

19-M) Payment for Services:

Comments:

Services Provided:

	Yes	No	Dollar Amount of Fee
20-M,P) Allow eligible repurchase agreements or eligible money market mutual funds from the Bank's portfolio of US Government Obligations on an overnight or monthly basis	____Y	____N	\$_____

Comments:

21-M,P) Computer telecommunications link from which MCND #1 accounts can be monitored by only authorized individuals in the Treasurer's office

____Y ____N \$_____

Comments:

Please document online services available and image & statement history available.

21-M) Payroll Direct Deposit

____Y ____N \$_____

22-**M,P**) Lock Box Services &
Related Fees

____Y ____N \$_____

Comments:

23-**M**) Positive Pay Services &
Related Fees (Please
include any supporting
information about software,
training, etc...)

____Y ____N \$_____

Comments:

24-**M**) Account Reconciliation Service
(When paired with positive pay
Please document any if any
Additional fees apply)

____Y ____N \$_____

Comments:

25-**M,P**) Research (Includes reprinting
cleared checks, statements,
and general account research)

____Y ____N \$_____

26- **M**) Accounts Receivable
Check Conversion (ARC)

____Y ____N \$_____

27- **M**) Point of Purchase Check
Conversion (POP) also know as
Point of Sale (POS)

____Y ____N \$_____

28- **M**) Imaging Services &
Related Fees (on CD-
ROM)

____Y ____N \$_____

Other Specific Services:

29- M,P) Online Bill Pay	___Y	___N	\$_____
Furnish deposit slips, deposit books	___Y	___N	\$_____
Endorsement stamp	___Y	___N	\$_____
Locked or sealable bags	___Y	___N	\$_____
Night depository services Including bags & keys	___Y	___N	\$_____
Laser Checks	___Y	___N	\$_____
Checks (individual books or binders)	___Y	___N	\$_____
Coin wrappers	___Y	___N	\$_____
Currency straps	___Y	___N	\$_____
Controlled Disbursement Accounts	___Y	___N	\$_____
Zero Balance Accounts	___Y	___N	\$_____
Paid Checks Tapes per account	___Y	___N	\$_____
Check Sort Account (checks)	___Y	___N	\$_____
Returned Items	___Y	___N	\$_____
Account Reconciliation's per account	___Y	___N	\$_____

Comments:

* MCND #1 is open to any suggestions and/or services not listed on this Proposal worksheet. Please attach any suggestions and/or services on an attached sheet, or in the space provided along with the price, if any, of the service(s) available.

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Settlement for service charges will occur every month. If the earnings credit exceeds the total service charges for the month, there is no service charge payment due. If the earnings credit is less than the total service charges for the month period, an invoice for the amount of the net deficiency will be presented to the Port Director.

Services	Fee/Unit
_____	_____
_____	_____
TOTAL monthly charges for all services	\$ _____

COMPLIANCE WITH LAW

Bank understands the condition, specifications and Texas Civil Statutes that govern the holding of MCND #1 funds as a participating bank and will adhere to those rules to the best of its ability.

Does the bank wish to be designated as a participating Bank?

_____ Yes

_____ No

A bank **must** complete the below information to validate the Proposal.

The undersigned affirms that they are duly authorized to execute this contract. The Bank has not prepared this Proposal in collusion with any other bidder and the contents of this Proposal as to fees, interest rates, terms, or conditions of said Proposal have not been communicated by the undersigned nor by any employee or agent to any other bidder or to any other person(s) engaged in this type of business prior to the official opening of this Proposal.

Name and address of Bidder: **All unsigned Proposals will be disqualified**

Signature

Print/type name

Title

Note: By my signature above, I hereby certify that the following are attached:

- A. Two completed copies of the completed Proposal worksheet with responses to every question.
- B. A Certified Check or Cashier's Check made payable to **MCND #1** in the amount of \$4571.52 as a guarantee of good faith.
- C. Statement of the banks paid up capital stock
- D. Statement of the banks permanent surplus
- E. Statement of the banks financial condition

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