



REQUEST FOR PROPOSAL RFP 25P-FI-219

BANKING SERVICES, CUSTODY AND SAFEKEEPING

August 2025

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BANKING SERVICES, CUSTODY AND SAFEKEEPING

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SPECIFIED DATES

Description	Date and Time	Location
1. Bid Packet Available	September 02, 2025	CIHA Website
2. Questions Due Date	September 09, 2025, 2:00 p.m.*	Email
3. Proposal Due Date	September 23, 2025, 2:00 p.m.*	Email/Mail/Hand Delivery
4. Contract Execution	October 01, 2025*	

*All times stated in Alaska Time zone

** Estimated

CIHA Procurement Office is located at 3510 Spenard Road, Anchorage, AK 99503.

BANKING SERVICES, CUSTODY AND SAFEKEEPING

REQUEST FOR PROPOSAL RFP 25P-FI-219

Cook Inlet Housing Authority (CIHA) is a state-chartered Housing Authority primarily funded by the Department of Housing and Urban Development, with other State and private grant fund sources. CIHA is accepting proposals from responsive and responsible financial service companies to provide the following products and services:

- Professional Banking Services
- Investment / custody services; and
- Other services on an as needed basis.

PROPOSAL SUBMITTALS

Proposals must be submitted, clearly marked: **“Attn: Procurement, RFP 25P-FI-219, Banking Services, Custody and Safekeeping – Do Not Open”**. CIHA will reject proposals received after the deadline. Faxed proposals will not be accepted.

- **Mailed and hand-delivered proposals:** Proposals must be received at CIHA, Attention: Procurement, 3510 Spenard Road, Anchorage, Alaska 99503 no later than September 23, 2025, at 2:00 p.m., according to the time clock located at CIHA's front desk.
- **Emailed proposals:** Proposals must be received no later than September 23, 2025, at 2:00 p.m., according to the time and date received by CIHA's email server. Emailed proposals may be submitted to Procurement@cookinlethousing.org.

QUESTIONS

CIHA shall not be bound by any oral interpretation of this RFP. Questions are encouraged and should be sent in writing by email to procurement@cookinlethousing.org by the deadline in the Specified Dates.

No communication is to be directed to any other CIHA employees or CIHA representatives.

SPECIFIED DATES

Questions due date: by September 09, 2025 at 2:00 p.m. Alaska time. Questions received in writing by the deadline will be answered by addendum to all plan holders.

Proposal due date: All proposals must be received at CIHA no later than September 23, 2025 at 2:00 p.m. Alaska time. Any proposals received after that time and date will be considered nonresponsive.

CONTRACT TERM

The awarded contract will be in effect for a period of two (2) years with an option to extend for three (3) additional one (1) year terms based on satisfactory performance, mutual consent and agreed upon pricing. The option extensions shall automatically renew for one (1) year unless either party gives written notice thirty (30) days prior to the expiration thereof. This contract will not necessarily result in an exclusive agreement to provide these services to CIHA. CIHA may select more than one firm to provide services under this RFP.

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CURRENT CUSTODY, SAFEKEEPING, AND BANKING SERVICES

Depending on partner or lending requirements CIHA, CILC and affiliates currently utilize at least three different financial institutions for our general banking needs. Each affiliated LIHTC property will typically have a general operating account, a restricted savings account (for security deposits), and one or more replacement or operating reserve accounts that require lender or partner authorization to transact from. Currently CIHA, CILC and our affiliates have over 180 accounts, approximately 50 accounts have check or ACH payments regularly issued from.

As of June 2025, CIHA and affiliates held approximately \$89 million in investments in mutual funds or certificates of deposit. The investments consist of the following:

Mutual Fund	Ticker	June 2025 Market Value
Allspring Government Money Market Fund	WFFXX	\$65.4M
Vanguard Intermediate-Term Treasury Fund Admiral Shares	VFIJX	\$9.1M
Vanguard Total Stock Market Index Fund Admiral Shares	VTSAF	\$10.9M
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	\$3.5M
Certificates of Deposit / Cash Sweep		\$4.9M

The investments are currently held with Wells Fargo Securities, Wells Fargo Advisors, and Northrim Bank.

CIHA BACKGROUND

CIHA provides housing opportunities that empower our people and build our community. Our vision is to be a self-powered business that delivers quality, innovation, and equality to community through our housing and community development activities. While CIHA strives to provide quality affordable housing for low to moderate income families, the approach we take to fulfilling that goal results in a highly diversified business. CIHA acts as a residential and commercial property developer, manager, construction contractor, building maintenance provider, and lender. CIHA achieves its service delivery objectives through complex business strategies and today has approximately 45 subsidiaries and affiliates, the majority of which are Low Income Housing Tax Credit (LIHTC) partnerships.

CIHA is an Alaska Regional Housing Authority that receives funding through earned income; federal, state and private grants; loans proceeds; and investment income. CIHA receives and administers Indian Housing Block Grants (IHBG) and Indian Community Development Block Grant (ICDBG) funds awarded under the Native American Housing and Self-Determination Act (NAHASDA), and also secures funding from a variety of other sources that allows us to provide housing for a culturally diverse client base. CIHA's work often extends beyond the traditional boundaries of housing and community development, including research, public policy, and other functions that enhance our efficacy in achieving our primary mission.

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Cook Inlet Housing Authority (“CIHA”) develops, owns and operates affordable rental housing for seniors, families and individuals in south-central Alaska. CIHA also owns several commercial properties as part of our investment in neighborhood revitalization as well as for our own use. Our work varies from year to year as we endeavor to meet the needs of the communities we serve and to meet our mission: to create housing opportunities that empower our people and build our community.

CIHA and its affiliates including Cook Inlet Lending Center (CILC) currently employ approximately 220 people who work as a team to offer housing programs and manage rental housing located in Anchorage, Kenai, Seldovia and Ninilchik.

Additional information regarding CIHA and CILC can be found at www.cookinlethousing.org and www.cookinletlending.com.

SCOPE OF SERVICES

The following is an outline describing the Scope of Services required:

1. Electronic Banking & Treasury Management Services

Provide a fully secured electronic banking system that does not require the addition of any proprietary software to CIHA’s server system and is capable of the following:

- Processing of standard-format ACH payment files, with e-mail notifications to CIHA staff of any noted exceptions
- Processing positive pay files and subsequent edit for prevention of check fraud, with e-mail notification to CIHA of any noted positive pay exceptions
- Processing of intra-bank account transfers
- Processing of Wire Transfer initiation
- Processing of stop payment order initiation
- Processing of routine balance inquiries
- Processing of routine transactions inquiries
- Processing of request to view/print cancelled check images on-line
- Processing of remote desktop scanned checks for deposit
- Processing of credit and debit card payments from customers / applicants.
- Ability to establish pre-set, pre-authorized wire and ACH transfer template and \$ limits not requiring additional bank or CIHA interaction
- Ability to generate and print/save/export requested reports

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2. Disbursement and Deposit Services

Serve as CIHA's primary depository and processor for check issuance and electronic disbursement of funds. Most deposits are made electronically to CIHA via ACH or Remote Deposit Capture.

CIHA uses common check scanners (e.g. Panini Vision X) for incoming checks to deposit checks and money orders electronically. CIHA occasionally requires branch deposit services. Deposited checks should be cleared based on Bank's published availability schedule and all cleared deposits received by the bank's established deadline must be processed for same day credit.

3. Monthly Statements

Provide monthly account statements on-line for all accounts with complete supporting documentation. All accounts must be on a monthly calendar cycle and statements should be made available no later than the first five business days after the end of each month. For checking accounts, the bank should provide both a statement listing checks in numerical order and an electronic file of canceled checks sorted in numerical order.

4. Account Analysis

Monthly account analysis reports must be provided for each account and on a consolidated account basis. A complete account analysis will be required monthly regardless of the payment basis. The monthly statement must provide an analysis of the monthly interest calculation on interest-bearing accounts. If the Compensated Balances method is adopted, a monthly analysis of Compensating Balances utilized should be reported.

5. Collateral Requirements

Account funds not insured by the Federal Deposit Insurance Corporation should be fully (100%) and continuously collateralized with specific and identifiable U.S. Government or Agency securities. Such securities shall be pledged and set aside in accordance with applicable law or Federal regulations. A monthly report listing all collateral securities pledged to cover deposits of CIHA must be provided. Permitted investments include only securities or obligations issued or fully insured or guaranteed by the United States, an agency or instrumentality thereof, or a United States government sponsored entity.

6. Bank Services Contact

To ensure a smooth implementation and continuation of services, provide a specific account executive and a back-up contact to coordinate services and expedite the solution of any problems encountered. A corporate/business customer service department that can handle normal daily inquiries and changes should also be provided.

7. Corporate Credit Card

The Bank will provide Visa and/or MasterCard credit under CIHA's name for authorized corporate employees with customizable spending limits, merchant category restrictions and/or transaction types. Account management should be available through an online portal with tools to request new cards, deactivate cards, access statements, and review current transactions.

8. Other Services Offered

If the bank has any other alternative or supplemental services that could enhance value or be of interest to CIHA, please describe as part of the response to this RFP. The costs of such services should also be stated.

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QUALIFICATIONS AND REQUIREMENTS

Proposer is to have adequate resources of qualified personnel and equipment to comply with responsiveness requirements as stated.

- A banking corporation member of the Federal Deposit Insurance Corporation (FDIC) that is authorized to do business in the State of Alaska with at least \$2 Billion in assets; \$200 million in equity and Tier 1 Capital Ratio of at least 8%.
- Community Reinvestment Act (CRA) rating of "Satisfactory" or better.
- Geographic proximity to CIHA with a full service branch within two miles of CIHA headquarters.
- Ability to provide collateral on deposits exceeding FDIC insurance limits.

If required, contractor shall provide current certificate of insurance and business license as defined by this RFP.

Contractor shall not be suspended, debarred, or determined to be ineligible by HUD in accordance with HUD regulations or by other Federal agencies.

PREFERENCE STATEMENT

Small-, Minority- and Women-owned preference in contracting is applicable to this Request for Proposal and any contractor/firm/vendor stating a preference must submit a signed HUD 5369-C Certification Form (Attachment 004546) with their submitted bid to qualify for a preference; ownership must be a minimum of 51% and be active in the day-to-day control and operation of the business. CILC shall reserve ten percent (10%) of the total of available rating points for qualified Alaska Native/American Indian-owned organizations or economic enterprises and five percent (5%) for Small-, Minority- and Women-owned.

The prospective contractor must provide, to the greatest extent feasible, preference in employment and training opportunities created as a result of a contract awarded as a result of the RFP.

INDEMNITY AND INSURANCE REQUIREMENTS

Indemnification

To the fullest extent permitted by law, Contractor shall release, defend, indemnify and hold Cook Inlet Housing Authority (CIHA), its subsidiaries, directors, officers, agents, officials, employees and consultants (collectively, "Indemnified Parties") harmless from and against all claims or loss, including without limitation any and all demands, suits, expenses, damages, fines, charges, liens, actions or liability of any nature, kind or character whatsoever, and including without limitation, claims or loss resulting from injury, death, economic loss, violation of statutes, ordinances, constitutions or other laws, rules or regulations, contractual claims, attorneys' fees, costs or expenses or any other kind of loss (collectively, "claims or loss"), related to, resulting from or arising directly or indirectly out of the activities of Contractor, the performance, failure of performance or breach of any term of this Contract by Contractor, or by any person or entity employed by Contractor in the performance of this Contract, regardless of whether such claim or loss is caused in part by Indemnified Parties.

Contractor's responsibility for defense and indemnification extends to and includes any claim or loss alleging acts or omissions by Indemnified Parties that are said to have contributed to the claim or loss. However, Contractor shall not be required to indemnify an Indemnified Party for any claim or loss that results from the sole negligence or willful misconduct of the Indemnified

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Party.

In any and all claims against the Indemnified Parties by any employee of Contractor, anyone directly employed by Contractor or anyone for whose acts the Contractor may be liable, the indemnification obligation shall not be limited in any way by any limitation on the amount or type of damages, compensation or benefits payable by or for Contractor under workers' compensation acts, disability benefit acts or other employee benefit acts. Contractor agrees that as part of any subcontract, its subcontractor shall provide assurance of defense and indemnity in CIHA's favor that are identical in scope as those assumed by Contractor under the terms of this Contract.

The requirement of any insurance required of Contractor under this Contract shall not limit Contractor's indemnification responsibilities under this section in any way.

Insurance

Without limiting the Contractor's indemnification responsibilities, it is agreed that Contractor shall purchase, at its own expense, and maintain in force at all times during the performance of services under this agreement the following policies of insurance. Such policies shall be primary to any policies held by CIHA.

Where specific limits are shown, it is understood that they shall be the minimum acceptable limits. If the Contractor's policy contains higher limits, CIHA shall be entitled to coverage to the extent of such higher limits. Certificates of Insurance must be furnished to the Manager of Procurement

prior to fully executing the Contract, and as a condition of payment, Contractor shall purchase and maintain insurance that will protect it from the claims arising out of its operations under the Contract, whether the operations are by Contractor, or any of its consultants or subcontractors or anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable. This includes Worker's Compensation Insurance, Employer's Liability Insurance, Comprehensive General Liability Insurance and Automobile Liability Insurance.

Contractor's insurance shall name Cook Inlet Housing Authority (CIHA) as additional insured, except for Worker's Compensation. All insurance policies shall comply with and be issued by insurers licensed to transact the business of insurance under Alaska Statutes Title 21.

Failure to furnish satisfactory evidence of insurance or lapse of the policy is a material breach of this Contract and shall be grounds for termination of the Contractor's services. All insurance companies obligated under the following described policies must have a best rating of "A - VII" or better as identified in the A.M. Best Insurance Rating Guide, most recent edition.

Minimum Limits of Liability

Contractor shall maintain with a company satisfactory to CIHA at least the limits of liability set forth below. The requirements of this section shall not limit Contractor's indemnification responsibilities as provided in the Contract.

- a. Worker's Compensation and Employers' Liability: The Contractor shall provide and maintain, for all employees engaged in work under this Contract, coverage as required by AS 23.30.045; and, where applicable, any other statutory obligations including but not limited to Federal U.S.L. & H. and Jones Act requirements. This policy must waive subrogation against Cook Inlet Housing Authority (CIHA).
 - i. Workers Compensation - Statutory limits

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- ii. Employers Liability - \$1,000,000 Each Accident, \$1,000,000 Disease - Each Employee; \$1,000,000 Disease - Policy Limits
- b. Commercial General Liability Insurance: Covering all business premises used by and operations conducted by the Contractor in the performance of services under this Contract with minimum coverage limits of \$1,000,000 combined single limit per occurrence. This policy must waive subrogation against Cook Inlet Housing Authority (CIHA).
 - i. \$1,000,000 Each Occurrence
 - ii. \$2,000,000 General Aggregate
 - iii. \$2,000,000 Products/Completed Operations Aggregate
 - iv. \$1,000,000 Personal and Advertising Injury
 - v. \$50,000 Fire Damage Legal Liability (any one fire)
 - vi. \$5,000 Medical Expense (any one person)
- c. Professional Liability Insurance: Covering all errors, omissions or negligent acts in the performance of services under this Contract. Limits required per the following schedule:

<u>Contract Amount</u>	<u>Minimum Required Limits</u>
Under \$100,000	\$250,000 per Occurrence/Annual Aggregate
\$100,000 - \$499,999	\$500,000 per Occurrence/Annual Aggregate
\$500,000 - \$999,999	\$1,000,000 per Occurrence/Annual Aggregate
\$1,000,000 or over	Refer to Manager of Procurement

CANCELLATION, RENEWAL AND MODIFICATION

Contractor shall maintain in effect all insurance coverages required under the Contract at Contractor's sole expense and with insurance companies acceptable to CIHA. All policies shall contain a provision that coverage will not be modified, cancelled or not renewed until at least thirty

(30) days prior written notice has been given to CIHA. Certificates of insurance showing required coverage to be in force pursuant to this Section shall be filed with CIHA prior to commencement of the Work. In the event Contractor fails to obtain or maintain insurance coverage required under the Contract, CIHA may purchase such coverage as desired for CIHA's benefit and charge the expense to Contractor or terminate the Contract for default.

CONTINUATION OF COVERAGE

If any of the required liability insurance is on a claims made basis, "tail" coverage will be required at the completion of this contract for twelve (12) months, or the maximum time period reasonably available in the marketplace. Contractor shall furnish certification of "tail" coverage as described or continuous "claims made" liability coverage for twelve (12) months following Contract completion. Continuous "claims made" coverage will be acceptable in lieu of "tail" coverage provided its retroactive date is on or before the effective date of this Contract. If Continuous "claims made" coverage is used, Contractor shall be required to keep the coverage in effect for not less than twelve (12) months from the end of the Contract. This will be a condition of the final acceptance of work or services.

CERTIFICATES OF INSURANCE

Certificates of insurance and copies of all insurance policies and endorsements if requested by CIHA required by this Section 10 shall be delivered to the Procurement

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Manager prior to commencement of the Work, or as soon thereafter, as is practicable. Renewable certificates shall be delivered to the **Procurement Manager** no later than thirty (30) days subsequent to the certificate's expiration date. No contract will be signed until the certificate of insurance has been received and approved by the Procurement Manager.

If the insurance expires or is cancelled during the term of the contract, services and related payments will be suspended. Certificates shall be addressed to Cook Inlet Housing Authority, ATTN: Procurement, 3510 Spenard Road, Anchorage, AK 99503.

EQUAL EMPLOYMENT OPPORTUNITY

The Contractor may not discriminate against any employee or applicant for employment because of race, religion, color, national origin, age, physical handicap, sex, marital status, changes in marital status, pregnancy, or parenthood. The Contractor shall post in conspicuous places, accessible to employees and applicants for employment, at the location of the grant project, notices setting out the provisions of AS 18.80.220.

The Contractor shall state, in all solicitations or advertisements for employees to work on this project, that the Contractor is an equal opportunity employer (EEO) and that all qualified applicants will be considered for employment without regard to race, religion, color, national origin, age, physical handicap, sex, marital status, changes in marital status, pregnancy, or parenthood.

The Contractor shall include the provisions of this EEO article in every subcontract relating to this Contract and shall require the inclusion of these provisions in every agreement entered into by any of its subcontractors, so that those provisions will be binding upon each subcontractor.

GENERAL REQUIREMENTS

The general rules and conditions which follow apply to all proposals issued by CIHA unless otherwise specified.

REQUEST FOR PROPOSAL (RFP): is defined as a request for an offer, by one party to another, of terms and conditions with reference to some work or undertaking.

This document constitutes a RFP, and is thus a solicitation for responses. Conversely, this RFP is NOT a bid. Moreover, any acceptance of a proposal shall NOT result in a binding contract between CIHA and the proposer, but instead will simply enable negotiations to take place which may eventually result in a detailed and refined agreement or contract between the proposer and CIHA.

Completeness/Authorization of Proposal: Proposer shall supply all information and submittals required by the proposal documents to constitute a proper proposal. The proposal shall clearly state the legal name, address, telephone number, and fax number of the proposer. The proposal shall be signed above the typed or printed name and title of the signer. The signer shall have the legal authority to bind the proposer to the proposal.

Corrections to Submitted Proposals. Any changes that are made to this proposal using correction fluid, writing utensils, etc. before submission must be dated and initialed in each area that a change was made.

Collusive Proposing: The Proposer certifies that the proposal is made without any previous understanding, agreement or connection with any person, firm, or corporation making a proposal

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for the same project, without prior knowledge of competitive prices, and that the proposal is in all respects fair, without outside control, collusion, fraud or otherwise illegal action.

Subletting of Contract: Proposer shall not assign, transfer, convey, sublet or otherwise dispose of the contract or their right, title or interest therein, or their power to execute such contract to any other person, firm or corporation without the prior written consent of CIHA, but in no case shall such consent relieve the Proposer from their obligations, or change the terms of the contract.

RFP PROVISIONS

- If any proposer is in doubt as to the intent or meaning of any part of this Request for Proposal, or should CIHA omit anything from this RFP which is necessary to a clear understanding of the work, or should it appear that various instructions are in conflict, the proposer should contact the CIHA Procurement representative listed on the cover page of this document by the deadline for questions.
- Proposers are expected to fully inform themselves as to the conditions, requirements, and specifications before submitting a proposal. The submission of a proposal by a vendor implies vendor acceptance of the terms and conditions herein, unless otherwise stated.
- The format of the vendor's proposal must be consistent with the format of the specifications listed.
- All participating Vendors, by their proposal submission, shall agree to comply with all of the conditions, requirements and instructions of this RFP as stated or implied herein.
- Proposers shall respond with sufficient detail to facilitate the evaluation of all factors included in the Evaluation Criteria. Failure to provide required items will result in the proposal being considered non-responsive. Failure to provide sufficient information for the evaluation criteria will result in loss of points.
- The proposer is responsible for all costs related to the preparation of this Proposal.

PROPOSAL SUBMITTAL REQUIREMENTS

Proposals should demonstrate the qualifications, experience, and capacity of the Bank to provide CIHA with the banking services requested in this RFP. In providing the following information, restate each item and sub-item with its letter and number. Responses to each item must be included immediately after the restated item without reference to any appendix or attachment. The following items must be included:

Mandatory Requirements. The following requirements must be met for a proposal to be further evaluated:

- a) Must demonstrate the banking corporation is authorized to do business in Alaska with assets of at least \$2 billion \$200 million in equity and Tier 1 Capital ratio of at least 8%.
- b) Must indicate ability to execute HUD Depository Agreement as written.
- c) Must have a Community Reinvestment Act (CRA) rating of "Satisfactory" or better.
- d) Must maintain at least one full-service branch or banking location within two miles of CIHA offices at 3510 Spenard Rd Anchorage, AK 99503.
- e) Must participate in the FDIC system and all CIHA individual accounts must be insured to the extent authorized by Federal law governing deposits.
- f) Must be able to collateralize deposits in excess of FDIC limits with permitted pledged government securities.

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- g) Must participate in both the Federal Reserve System's electronic funds transfer services, Fedwire and ACH
- h) Must maintain reasonable internal controls to safeguard funds, accounts, and confidential data.
- i) Must employ appropriate disaster recovery plans and resources to adequately and completely protect all CIHA accounts.
- j) Must maintain records of all CIHA transactions for a period of no less than seven (7) years.

Bank Qualifications and Experience

- k) Provide bank name, address, website and contact person name and information for the proposal.
- l) Provide background and attributes of the bank including information on the bank size and number of branches, a description of the services that the Bank provides, and the bank's experience in providing banking and investment services to government agencies.
- m) Qualifications to perform the services requested in this RFP.
- n) Any unique characteristics of your organization relevant to the requested services.

Earnings Credit Rate | Net Earnings Allowance

- o) Specify the Earnings Credit Rate (ECR) that CIHA can expect and history for the past twelve months.
- p) Provide relevant information regarding the bank's ECR rate setting (benchmark rate, the spread or margin applied, the frequency of rate review and adjustment); explain how the net earnings allowance is determined including consideration for reserve requirements to determine investable balances.
- q) Provide sample calculations assuming a \$5M average ledger balance.

Service Level and Banking Products.

- r) Discuss the Scope of Services giving details about the methods and resources you will use and how you will accomplish each of the tasks involved.
- s) Provide a list of bank branches in the proximity of CIHA's office at 3510 Spenard Rd, Anchorage AK 99503.
- t) Describe the capabilities of your online banking platform and detail any software, networking, and authentication requirements.
- u) Describe how deposits will be insured or collateralized.
- v) Describe Corporate Credit Card program administration including card issuance, management, account management, reporting analytics, spending controls, real-time spending alerts and fraud prevention features including Merchant Category Code (MCC) blocking.
- w) Describe Corporate Credit Card program cost structure including any rebate or cash-back program if applicable.
- x) Describe specific fraud prevention tools the bank utilizes that CIHA would have available on its accounts including positive pay, ACH debit filters (white lists), multi-factor authentication and transaction monitoring.
- y) Describe bank feed download and integration to ERP system abilities and state whether accounts utilizing such feature would incur fees on a per account or per transaction basis.
- z) State the average elapsed time for a new checking account is fully operational once a new account request is initiated.

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- aa) Discuss the training and other resources, if any, that would be offered to CIHA for the operations and use of the bank's electronic banking system and other services.
- bb) If the Bank is unable to provide any of the requested services, specifically identify any exceptions.
- cc) Describe the Bank's ability to offer products and service enhancements.
- dd) Describe how the Bank would ensure a smooth transition from CIHA's current bank(s).

Fee Proposal. Provide a detailed fee schedule

Federal Forms:

- a. Representations, Certifications, and Other Statements of Bidders, form HUD 5369-C
- b. Completed Lobbying Certification Disclosure

EVALUATION PROCESS

CIHA will appoint an Evaluation Committee. The Evaluation Committee will review proposals submitted in response to this RFP. The committee may, at its discretion, decide to interview the offerors.

An evaluation committee will independently evaluate the merit of proposals received in accordance with the evaluation factors defined in the RFP. Failure of the offeror to provide any information requested in the RFP may result in disqualification of the proposal and shall be the responsibility of the offeror. The evaluation process shall be based on a 100-point scale. The proposal that accrues the highest point total shall be recommended for award subject to the best interests of CIHA. Categories have been identified for the evaluation process. Each category shall receive a point value within the specified range based on how well the proposal meets or exceeds CIHA's requirements. The following table lists the maximum points associated with each category.

Each proposal submitted stands alone and will be evaluated on its own merits in terms of meeting CIHA's requirements and terms and conditions, pricing, and overall responsiveness to the RFP.

Contractor submission of a proposal implies contractor acceptance of the evaluation technique and contractor recognition that some subjective judgments shall be made by CIHA during assignment of points.

CIHA reserves the right to request a presentation from any contractor who submitted a proposal prior to selection. At the sole discretion of CIHA, finalists for consideration of award may be required to provide a software demonstration and oral presentation to the evaluation committee.

The oral presentation may be considered in the evaluation of the Offeror's proposal, and overall scores under Offeror Information may be adjusted at the discretion of the evaluation committee.

All contractors who submitted a proposal will be notified in writing of the results after the scoring and subsequent due diligence is completed.

Any award as a result of this proposal shall be contingent upon the execution of an appropriate contract. This RFP and its attachments shall form the basis of the Contract Terms and Conditions.

Exceptions or deviations to this proposal must not be added to the proposal pages but must be on vendor's letterhead and accompany the proposal. Any exceptions to the Terms

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and Conditions will be taken into consideration when evaluating proposals submitted. CIHA reserves the right to reject any or all of your proposed modifications.

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SCORING CRITERIA

1)	Earnings Credit Rate Net Earnings Allowance Provide a statement describing the proposer's ECR, ECR rate methodology and sample calculations of the net earnings allowance Maximum points shall be 5 .	5
2)	Qualifications, Expertise and Work Approach Provide a statement as to the proposer's qualifications to perform the services requested in this RFP. Maximum points shall be 5 .	5
3)	Service Level and Banking Products Provide a statement as to the proposer's ability to perform the services requested in this RFP. Maximum points shall be 50 .	50
4)	Client References Provide a minimum of three (3) client references. Maximum Points shall be 10 .	10
5)	Fee Proposal Indicate specifically what is included in the proposed fee, plus any additional fee-for-service items if applicable; complete provided attachment. Maximum Points shall be 20 .	20
6)	Alaska Native/American Indian owned contractor preference (if applicable must submit HUD 5369-C). OR Small/Minority/Woman-Owned (if applicable, must submit HUD 5369-C) Maximum Points shall be 10 .	10

Total Possible Points ----- 100

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PREFERENCE FACTOR

Alaska Native, American Indian and Minority preference in contracting is applicable to this Request for Quote and any contractor/firm/vendor stating a preference must submit a signed HUD 5369-C Certification Form with their submitted bid to qualify for a preference; ownership must be a minimum of 51% and be active in the day-to-day control and operation of the business. CIHA shall reserve ten percent (10%) of the total of available rating points for qualified Alaska Native/American Indian-owned organizations or economic enterprises and five percent (5%) for Small-, Minority- and Women-owned.

The prospective contractor must provide, to the greatest extent feasible, preference in employment and training opportunities created as a result of this Request for Proposal.

PROTEST

A protest may be submitted according to the procedures set forth below. A Bidder who wishes to appeal a Notice of Intent to Award must file a written protest within five (5) calendar days following the date this notice is issued. If the fifth day falls on a weekend or holiday, the last day of the protest period is the first working day following the fifth day.

The protest shall be filed with in writing and include the following information:

1. the name, address, and telephone number of the protester;
2. the signature of the protester or the protester's designated representative;
3. identification of the solicitation, contract, or grant agreement at issue;
4. a detailed statement of the legal and factual grounds of the protest, including copies of relevant documents; and
5. the form of relief requested.

Protest must be mailed or hand-delivered to:

Cook Inlet Housing Authority
Attn: Rashaad Esters, Procurement Manager
3510 Spenard Road, Suite 100
Anchorage, Alaska 99503

AWARD

Multiple Award: CIHA reserves the right to issue multiple awards as a result of the solicitation. CIHA reserves the right to award the contract locally and/or nationally in the aggregate, by section, multiple award, primary, secondary, and tertiary, whichever is in the best interest of CIHA.

Rejection of Proposals: CIHA reserves the right to accept or reject any or all proposals, to waive irregularities and technicalities. CIHA also reserves the right to reject the proposal of any proposer who has previously failed to perform properly or complete on time contracts of a similar nature, or a proposal from a proposer who, investigation shows, is not in a position to satisfactorily and timely perform the contract.

Selection: CIHA desires to enter into negotiations and ultimately reach an agreement with a Proposer, or Proposers, who demonstrate the best combination of attributes to conduct the service, and who also negotiate a service cost with CIHA that is fair and reasonable. CIHA may conduct discussions with any proposer who has submitted a proposal to determine qualifications, for further consideration. Since the initial review by CIHA will be deemed preliminary in nature, the document and process will be deemed confidential until such time as the successful proposer

BANKING SERVICES, CUSTODY AND SAFEKEEPING

is selected. CIHA is not required to accept the proposal with the lowest cost estimate. CIHA reserves the right to award to more than one contractor/vendor/firm.

No proposal shall be withdrawn for a period of ninety (90) days subsequent to the deadline date for receipt of the proposals without the written consent of CIHA. In no way does this request for proposal constitute a contract, or obligate CIHA in any way

A firm, fixed-price contract for the work will be awarded in accordance with CIHA's procurement policies to the Contractor(s) that submit the highest rated proposal which will be graded on the scoring criteria. The awarded Contractor(s) will be required to provide the following:

- State of Alaska Business License
- Certificate of insurance as defined by this RFP
- IRS Form W-9

LIST OF ATTACHMENTS

- A- Certifications & Representations of Proposers, form HUD-5369-C
- B- Lobbying Certification and Disclosure
- C- Sample Form of Contract