

## City of Montgomery - RFP Banking Depository Services 2024 Evaluation Matrix

<b>Minimum Qualifications:</b> Indicate (Y for yes; N for no) if the proposer meets the following minimum qualifications. If any are "no," do not complete the Evaluation Criteria section.		First Finacial	WoodForest	
<b>Minimum Qualifications:</b>		Y/N	Y/N	
Is the proposer a Federal or Texas chartered bank or other institution lawfully authorized to conduct business in Texas?		Y	Y	
Does proposer have a physical location in Montgomery's city limits?		Y	Y	
Will Proposer provide collateral sufficient to cover 102% of Montgomery's uninsured deposit balance?		Y	Y	
Will proposer assign a senior level liaison to Montgomery?		Y	Y	
<b>Evaluation Criteria:</b> The evaluation of the proposals will be made based on the criteria listed below. Incomplete proposals will not be considered under any circumstances.		First Finacial	WoodForest	
Criterion:	Maximum Value	Rating	Rating	
<b>COST OF SERVICES</b>	<b>The estimated gross cost of depository services (ignoring earnings credits on available account balances)</b> - Award 23 points for the lowest cost provider. - Award 20 points for providers within 5% of the lowest cost provider. - Award 17 points for providers within 10% of the lowest cost provider. - Award 14 points for providers within 15% of the lowest cost provider. - Award 11 points for providers within 20% of the lowest cost provider. - Award 8 points for providers within 25% of the lowest cost provider. - Award 5 points for providers within 30% of the lowest cost provider. - Award 3 points for providers within 35% of the lowest cost provider. - Award 0 points for providers not within 35% of the lowest cost provider.	<b>23</b>	23	0
	<b>The earnings credit rate</b> - Award 5 points for the lowest cost provider. - Award 4 points for providers within 5% of the lowest cost provider. - Award 3 points for providers within 10% of the lowest cost provider. - Award 2 points for providers within 15% of the lowest cost provider. - Award 1 points for providers within 20% of the lowest cost provider. - Award 0 points for providers not within 20% of the lowest cost provider.	<b>5</b>	5	3
	<b>The earnings credit settlement period</b> - Award 5 points for an annual earnings credit settlement. - Award 3 points for quarterly earning credit settlement. - Award 1 point settlement periods less frequent than quarterly.	<b>5</b>	5	5
<b>FINANCIAL VIABILITY</b>	<b>The Bank's financial viability</b> - Award 4 points if the leverage ratio is over the "well-capitalized" threshold.	<b>4</b>	4	4
	<b>The Bank's financial viability</b> - Award 4 points if the Total Capital Ratio is over the "minimum + conservation buffer" threshold.	<b>4</b>	4	4
	<b>The Bank's financial viability</b> - Award 4 points if the Tier 1 Capital Ratio is over the "minimum + conservation buffer" threshold.	<b>4</b>	4	4
	<b>The Bank's financial viability</b> - Award 4 points if the Efficiency Ratio is under 50%.	<b>4</b>	4	0
<b>LOCATION</b>	<b>The location of the nearest branch of the Bank</b> - Award 10 points for 0.5 miles or less. - Award 5 points for 1.5 miles or less. - Award 0 points for over 1.5 miles,	<b>10</b>	10	5

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Evaluation Criteria: (Continued)		Maximum Value	First Finacial	WoodForest
			Rating	Rating
SERVICES	<b>The Bank's ability to provide the City with effective and innovative cash management services</b> - Award 4 points for each of the following services provided: - positive pay - online banking - ACH uploads for debit transaction (vendor payments) - ACH uploads for credit transaction (utility customer payment drafts)	16	16	16
	<b>The Bank's experience and success in providing depository services to similar public entities as substantiated by references provided</b> - Award 15 points for excellent references from public entities. - Award 10 points for good references from public entities. - Award 5 points for acceptable references from public entities. - Award 0 points for unacceptable references from public entities.	15	n/a	n/a
CUSTOMER SERVICE	<b>The Bank's experience working with the City of Montgomery</b> - Award 10 points if the bank has previously provided excellent depository services to the City. - Award 5 points if the bank has previously provided acceptable depository services to the City. - Award 0 points if the bank has previously provided unacceptable depository services to the City. - Award 0 points if the bank has not previously provided depository services to the City.	10	10	0
	<b>Total</b>	<b>100</b>	<b>85</b>	<b>41</b>