

President Brian L. Lockhart, District 3

Vice President Rebecca J. Demmler, District 2

Commissioner James T. Mullin, District 1

Commissioner Wayne L. Tome, Sr., District 4

Commissioner Robert J. Hodge, District 5



Alfred C. Wein, Jr.
County Administrator

David Pyle, Purchasing Agent
410.996.8121

County Information
410.996.5200
410.658.4041

CECIL COUNTY GOVERNMENT
County Purchasing Office
200 Chesapeake Boulevard, Suite 1400, Elkton, MD 21921

Pre-Proposal Meeting Summation

RFP 10-10: **Banking Services**

CECIL COUNTY GOVERNMENT **January 29, 2010**

1. A pre-proposal meeting was held on **Thursday, January 28th 2010 at 2:30 p.m.** in the Perryville Conference Room Cecil County Administration Building, 200 Chesapeake Boulevard, Elkton, MD 21921. Some of the items discussed are as follows:
 - All packages are due by February 26, 2010, NLT 4:00 P.M. Any package received after that time will not be accepted.
 - **Reminder all questions are requested by close of business, February 12, 2010.**
 - Require 1 original copy of the proposal and 7 copies. The proposal can be mailed or hand-carried to the Purchasing Office. No electronic copies will be accepted.
 - **Reminder all vendors submitting proposals are required to be registered within the State of Maryland and a Certificate of Insurance will be required from the vendor awarded the RFP.**
2. Comments from Treasurer:
 - Cecil County is looking for the best combination of price and customer service. A full service branch would be preferable to us, but we realize it may not be possible.
 - County reserves the right to choose the solution that best meets our needs. We may choose some services from one bank and some from another.
 - RFP is what would be ideal to the County... If the bidder has other suggestions or cannot provide some services, it does not automatically eliminate them from consideration.

Questions:

1. Q. Must they be chartered in Maryland? A. If they are eligible to do business *with* the State of Maryland they are eligible to do business with us.
2. Q. Are the tax bills MICR encoded? A. Yes.
3. Q. When are peak volumes for lockbox? A. July, September and December with July being the biggest.
4. Q. Do we require dual signatures? A. We understand that banks use volume processing now that eliminates human review. However, the County uses dual signatures as an additional control and would feel more comfortable knowing that the bank checks signatures.
5. Q. Do we understand that there is a liability associated with issuing departmental credit cards? A. Yes and we believe it is an acceptable risk based on the tradeoffs for us.
6. Q. Number of utility customers. A. Approximately 4,000.
7. Q. Is Elkton lockbox address critical? A. No, but it is preferred.
8. Q. How many people in building? A. Approximately 200 employees, plus constant public traffic to Treasurer's Office, Permits, DPW, Zoning, Senior Services and other County offices. Another 100 or so at sheriff / ems office.
9. Q. Do we require the bank to accept over-the-counter payments at the branch. A. No, but we will continue to maintain accounts with all banks that do.
10. Q. Number of "non-payroll" checks issued? A. 12,408
11. Q. Total amount of payments made via check? A. \$78,279,872.
12. Attached: example: "Real Property Tax Billing statement"
13. Amount of currency and rolled coins:

	Coins	Cash	Checks	Daily Deposit
average	\$ 56.42	\$ 9,861.23	\$ 296,978.22	\$ 306,895.87
median	\$ 53.88	\$ 6,532.50	\$ 176,304.37	\$ 182,891.17
minimum	\$ 0.05	\$ 404.00	\$ 16,801.83	\$ 20,593.98
maximum	\$ 135.50	\$ 136,864.00	\$ 2,958,095.85	\$ 2,985,265.56

3. Questions/Answer from vendor:

Under section 1.4.1, we would like to ascertain whether Cecil County may consider a bank that is chartered in a state other than Maryland. **Yes**

Under section 2.2.2,

- Is your lockbox remittance document a scannable document? **Yes**
- What is your peak period for lockbox volumes?

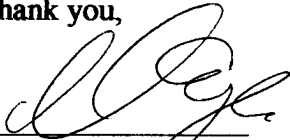
- **Would you please provide a detailed list of instructions for handling your lockbox payments and remittance information? In a few days**

Under section 2.12, how frequently will you require a list of all accounts by Tax ID number? Annually to biannually. How many audit confirmations do you request annually? Guess 30. Depends on auditors.

Under section 3.2.1, is an affirmative statement considered a proof of membership as required? yes

4. **If you have any questions, please e-mail Pamela Lowe at plowe@ccgov.org (cc-dpyle@ccgov.org) or call 410-996-5396.**

Thank you,



**David E. Pyle, CPPB
Purchasing Agent
Cecil County Government**

Pamela R. Howard
Treasurer

CECIL COUNTY MARYLAND
Real Property Taxes
Second Semi Annual Billing

Levy Period:
07/01/2009-06/30/2010



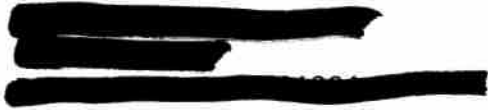
*Taxes paid on or after
March 1st are subject
to a delinquent charge
of 3% of the tax
amount plus interest.*

DETACH AND RETAIN THIS COPY

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Bill Date 07/01/2009
Prop# 07-014104
Invoice# 39326
Principal Residence - Yes
Property Description
IMPSLOT 14 - .0548 ACRE
75 NORTH MAIN STREET
PORT DEPOSIT

Description	Assess	Rate/\$100	Tax
STATE	164,466	.112000	184.20
COUNTY	164,466	.940000	1,545.98
PORT DEPOSIT	164,466	.551000	906.21
PORT DEPOSIT REFUSE			179.52
ASMT. CR - STATE	-12,231	.112000	-13.70
ASMT. CR-COUNTY	-23,005	.940000	-216.25
PORT DEP HOMESTEAD C	-12,231	.551000	-67.39



Prior Payments	0.00
Interest	37.78
SUBTOTAL	\$2,556.35
Delinquent Fee	
Total Due - See payment schedule below	

Use	Map	Block	Parcel	Liber	Folio	Town
R	0700	0020	0213		49	070

CECIL COUNTY MARYLAND
Real Property Taxes

Payment Schedule

If paid during:	Disc/Int	Pent/Fee	Amount Due
DEC	0.00	0.00	1259.28
JAN	12.59	0.00	1271.87
FEB	25.20	0.00	1284.48

↑ Fold and separate here ↑

Remittance Coupon 2
DUE NOW

County Tax Rate	
Education	.5467
Public Safety	.1938
Health & Welfare	.0384
Other Government	.1611
Total	.9400

Property No. 07-014104 Invoice# 39326



RETURN THIS PORTION WITH
2ND SEMI-ANNUAL PAYMENT

Return entire bill with a self addressed stamped envelope if a receipt is required

Make checks payable to:

Treasurer of Cecil County

Mail To:

Pamela R. Howard, Treasurer
200 Chesapeake Blvd., Ste. 1100
Elkton, Maryland 21921

Payment Date	Amount

In order to satisfy your entire bill in full, please pay the amount indicated on each remittance coupon.
DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

000020&20099000393264000012592&2

CECIL COUNTY MARYLAND
Real Property Taxes

Payment Schedule

If paid during:	Disc/Int	Pent/Fee	Amount Due
DEC	37.78	0.00	1297.07
JAN	50.37	0.00	1309.66
FEB	62.96	0.00	1322.25

↑ Fold and separate here ↑

Remittance Coupon 1
PAST DUE

RETURN THIS PORTION WITH
1ST SEMI-ANNUAL PAYMENT

Return entire bill with a self addressed stamped envelope if a receipt is required

Make checks payable to:

Treasurer of Cecil County

Mail To:

Pamela R. Howard, Treasurer
200 Chesapeake Blvd., Ste. 1100
Elkton, Maryland 21921

Property No. 07-014104 Invoice# 39326



Payment Date	Amount

For this taxable year the actual real property tax rate is \$.9400, which is different from the constant yield tax rate. The rate is 4.3 cents more than the constant yield tax rate and will produce in real property tax revenues \$4,225,789 more than would be produced by the constant yield tax rate.

In order to satisfy your entire bill in full, please pay the amount indicated on each remittance coupon.
DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

000020&2009900039326400001297076