Bank Depository Services

Supplement to
Finance Committee Packet
July 10, 2014

SOUTH TEXAS COLLEGE
DEPOSITORY BANK SUMMARY
PROJECT NO. 14-15-1006

NAME	**BBVA Compass**	**Frost Bank**	**J. P. Morgan**	**Lone Star National Bank**
ADDRESS	3900 N 10th St 2nd Fl	533 N Rudy Villarreal Rd	712 Main St Fl 09	520 E Nolana Ave
CITY/STATE/ZIP	McAllen, Texas 78501	Alamo, TX 78516	Houston, TX 77002	McAllen, TX 78501
PHONE	956-971-5901	956-702-6641	713-216-1936	956-984-2866
FAX	956-926-7840	956-702-6690	713-216-2818	956-984-2871
CONTACT	Gina Lobato	Rick Ramirez	Sarah Dunagin	David Penoli
PRICING INFORMATION				
Single Maturity Time Deposits of more than $100,000 (basis point spread over/under LIBOR rate closest to the Maturity Period)	LIBOR Rate Closest to the Maturity Period 7-29 Days = LIBOR 30-59 Days = LIBOR 60-89 Days = LIBOR 90-179 Days = LIBOR 180-364 Days = LIBOR 365 Days or More = LIBOR	13-week T-Bill 7-29 Days = -04 basis points 13-week Treasury Bill 30-59 Days = -04 basis points 13-week Treasury Bill 60-89 Days = -04 basis points 13-week Treasury Bill 90-179 Days = -04 basis points 13-week Treasury Bill 180-364 Days = +01 basis points 13-week Treasury Bill 365 Days or More = +01 basis points 13-week Treasury Bill Rates are valid for amounts over or under $100,000.00.	Due to the various forms of interest rate risk including basis and curve risk, we are unable to provide rates that are fixed, floating or tied to an index ahead of the actual funding date. As a valued client, we will provide spot rates on demand. Indicative rates as of June 13, 1014 for placements on that day were as follows: 6/12/14 3 month - 0.00% offered rate; 0.00% APY 6 month - 0.00% offered rate; 0.00% APY 9 month - 0.00% offered rate; 0.00% APY 12 month - 0.07% offered rate; 0.07% APY 18 month - 0.17% offered rate; 0.17% APY 24 month - 0.31% offered rate; 0.32% APY	The Bank will consider the amount of, the maturity of and yield on the investment that can be obtained by STC, and if LSNB then chooses it will match the same terms with a certificate of deposit properly collateralized in STC's name. If the Bank elects not to match the investment, STC will be authorized to invest its funds subject to this bid and subsequent contract outside of the Bank. All certificate of deposit rates will be determined at the time of investment and all certificates of deposit will be subject to a minimum of 7 day interest early withdrawal penalty.
The "variable interest rate" will be based as specified in this form, but will become a fixed rate at the time the STC purchases the investment and will remain fixed for the term of the investment.	Agreed	No Response	Due to the various forms of interest rate risk including basis and curve risk, we are unable to provide rates that are fixed, floating or tied to an index ahead of the actual funding date. As a valued client, we will provide spot rates on demand.	Agreed
Interest rates will be compounded ____ and will be payable (at maturity or monthly) ____ by direct deposit to bank account designated by STC.	Daily At Maturity	Upon Maturity at Maturity	Earnings Credit Rates, interest on interest bearing accounts, and interest on money market mutual funds is accrued daily and paid on an actual-365 basis. Commercial paper sweeps accrue interest daily and posted every business day on a 360-day basis.	Daily/Quarterly or at Maturity
__% interest per annum to be paid by Respondent to STC on demand deposit account average daily bank balances cover over $__ and will be payable (at maturity or monthly) __ by direct deposit to bank account designated by STC	Option 1: Current Rate: 5 bps -$150 million being appropriately collateralized per the terms of our deposit contract. To the extent additional collateral is required; BBVA Compass reserves the right to change the contracted interest rate on any aggregate balances over $150 million Option 2: Current Rate: 10 bps-$100 million being appropriately collateralized per the terms of our deposit contract. To the extent additional collateral is required; BBVA Compass reserves the right to change the contracted interest rate on any aggregate balances over $100 million The rates paid in either option will not be lower than the current rate(s) noted above during the term of the contract. $0 Monthly	Interest on Checking accounts (IOC) will earn interest at a rate based upon the previous month's average 91-day T-Bill auction discount rate LESS 35 basis points for a minimum of 0.01%.	Operating funds: - Non-interest bearing DDAs: Premium Managed Earnings Credit Rate + 5 bps (35 bps as of June 17, 2014) - Interest bearing DDAs: 20 bps as of June 17, 2014 - Commercial Paper: Up to 15 bps as of June 17, 2014 Non-Operating funds: - J.P. Morgan Asset Management: See question F - CDs-see rates above - Alternative funds See enclosed proforma and 3 above on interest payable. - Alternative funds	No interest on any non-certificate of deposit balances. Earnings credit on average collected balances computed monthly, adjusted for reserve requirements. These average collected balances will receive an earnings credit to offset hard analysis charges each month. STC will earn an earnings credit rate tied to an average 60% of the US Treasury 26 week bill rate which will be determined by taking the average of the "investment rate" from the weekly auctions from the previous month. The bank uses www.treasurydirect.gov to obtain the values. The bank will provide the STC a floor earnings credit rate of 8 basis points.
____% Interest per annum to be paid by STC to Respondent on overdrafts or their equivalent	Bank's standard overdraft interest rate is calculated as follows: Uncollected dollar amount at an annual rate equal to Bank's Prime Lending Rate plus four percent (4%), not to exceed eighteen percent (18%). Each change in the rate will become effective on the date of each change in the Prime Lending Rate. Accounts stand alone for overdraft calculation purposes. The standard fee for a check presented on insufficient funds is $38 per item. This fee will only be applied when NSF activity becomes frequent as deemed by Bank. Infrequent occurrences will be waived at the discretion of the designated Account Executive	Frost Prime Rate. All items presented for payment on an overdrawn account will be paid with hard dollar fees waived. Non-sufficient checks and drafts are subject to an item charge through account analysis, and overnight negative balances are subject to a fee based on the Frost prime rate. Frost's system defines a net overdraft by account, not collectively.	See enclosed proforma	18%; All NSF items presented for payment and subsequent Overdrafts will be covered as long as STC has cumulative collected balances in all accounts to cover the overdraft and the total overdraft is not in excess of $1,000,000. NSF items will be subject to the then current service charge.
In addition to the investments previously outlined, STC reserves the right to purchase, sell and invest its funds and funds under its control as authorized by the Government Code, Chapter 2256, Public Funds Investment, and in compliance with STC's investment policy.	Bank Agrees.	No Response.	No Response.	LSNB uses Frost Bank (3rd party) for safekeeping: the bank will provide this service at cost to STC. Frost Bank will set up an account under STC's name and tax id to safe keep STC's investments. STC will receive a statement of holdings at the end of each month. Any fees associated with the safekeeping of STC's investments will be provided at cost to STC.
If STC sells bonds, STC reserves the right to invest these monies as allowed by law.	Bank Agrees	No Response.	No Response.	Bank Agrees

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NAME	BBVA Compass	Frost Bank	J. P. Morgan	Lone Star National Bank
SERVICE	Can be included in compensation balance /Direct Fee or Service Charge	Can be included in compensation balance /Direct Fee or Service Charge		
Account Maintenance	Yes/No Charge * Bank agrees to waive all service fees to College for existing bank services. No minimum balance is required at this time however Bank reserves the right to readdress minimum balance requirement or pricing if aggregate deposit balances decrease significantly.	Yes/ $10.00/account/month	Yes/ $5.00	Yes/$10.00
Deposits/Credits Posted	Yes/No Charge	Yes/ $0.30	Yes/ $0.50	Yes/$0.20
Items Deposited Encoding Charge	Yes/No Charge	Yes/no charge	Yes/No Charge	No Response/No Charge
Items Deposited Clearing Charge	Yes/No Charge	Yes/$0.095/item (OTC)	Yes/ $0.09	Yes/$0.12
Debits/Checks Paid	Yes/No Charge	Yes/$0.10/item	Yes/ $0.09	Yes/$0.12
Arrange Canceled Checks in Numerical Sequence (Front and Back)	Yes/No Charge	Yes/No charge	Yes via online check images (JP Morgan Checks Tab)/ $0.02	No Response/No Charge
Return Items - Charged back	Yes/No Charge	Yes/$3.00/item	Yes/ $2.00	Yes/$6.99
Stop Payment	Yes/No Charge	Yes/$6.00 per online item/$30.00 manual	Yes/ $5.00	Yes/$4.99
Daily Balance Reporting Via Telephone	Yes/No Charge	Yes/No Charge requires check card	Yes via Client Service Professional/No Charge	No Response
Daily Balance Reporting Via Fax	Yes/No Charge	Yes/No Charge (back up to online)	N/A	No Response
Daily Balance Reporting Via World Wide Web	Yes/No Charge	Yes/$50.00/month-+ $15.00/account (Prev Day Rptg) +$0.03/item (Prev Day Posted Items) + $50.00/acct (Curr Day Rptg)	Yes (JP Morgan ACCESS)/$20.00	Yes/$25.00
Cash Deposit Processing	Yes/No Charge	Yes/ $0.30/$1000/per deposit thru vault or $3.50/deposit in branch	Yes branch Night Drop per $1.00/$0.0010	Yes/See Schedule 1 for details
Coin Counting & Wrapping Service	Yes/No Charge	Yes/$4.00/mixed or partial bag (coin deposited)	Yes branch coin deposit per or mixed bag/$2.50	Yes/See Schedule 1 for details
Rolls of Coin/Straps of Currency Purchased	Yes/No Charge	Yes/ $0.10/roll; $0.60/strap (Branch)	Yes branch order per roll/$0.07	Yes/See Schedule 1 for details
Wire Transfers Outgoing	Yes/No Charge	Yes/$10.00/domestic/online	Yes Electronic Fed Debit S/T/$5.00	Yes/$5.00 web based
Wire Transfers Incoming	Yes/No Charge	Yes/$5.00	Yes Fed Credit S/T/$5.00	Yes/$10.00
Wire Transfers Mail Advices	Yes/No Charge	Yes/$5.00 (This fee can be avoided with use of Cash Manager Current Day Reporting at no additional charge)	Yes via Email/$2.00	Yes/$3.99
Telephone / Fax Transfers Between Accounts	Yes/No Charge	Yes/$2.00/assisted transfer	Yes via JP Morgan ACCESS Payments/$0.75	Yes/$5.99
On line transfer between Accounts	Yes/No Charge	Yes/$0.50	Yes via JP Morgan ACCESS Payments/$0.75	No Response/No Charge
Direct Deposits/ACH Transfers Payroll/Employees	Yes/No Charge	Yes/$30.00/mo (ACH Origination Maintenance Fee); $0.08/item	Yes via JP Morgan ACCESS Payments per account/$20.00	Yes/$3.00 per file
Direct Deposit/ACH Transfers Student	Yes/No Charge	Yes/$0.08/item	Yes via JP Morgan ACCESS ACH per item/$0.07	Yes/$0.10 per item
Direct Deposit/ACH Transfers Vendor	Yes/No Charge	Yes/$0.08/item	Yes via JP Morgan ACCESS Payments per item/$0.07	Yes/$0.10 per item
Insufficient Funds Items	Infrequent Occurrences / No Charge	Yes/$33.00/item (max $165.00/day)	Yes overdraft items paid/$25.00	Yes/$20.00
CPA Confirmations	Yes/No Charge	Yes/No Charge	Yes per confirmation/$25.00	No Response/No Charge
Cashier's Checks	Yes/No Charge	Yes/No Charge	Yes/No Charge	Yes/$7.00
Money Order checks	Yes/No Charge	Yes/$3.00/item	Yes/No Charge	Yes/$5.00
FDIC Insurance	Yes/No Charge	No/ N/A	Yes Premium Assessment Fee based on the account balance	No Response/0.09% of avg. balance
Research/Statement	Yes/No Charge	Yes/Bank Errors: $0.00 (no charge); Other $20.00/hour + $3.00/copy	Yes via Client Service Professional/No Charge	Yes/$50.00 1 hour minimum
Reproduction Fee	Yes/No Charge		Yes via Client Service Professional/No Charge	Yes/$25.00
Detailed monthly collateral report	Yes/No Charge	No/No Charge	No/No Charge	No Response/No Charge
One Safe Deposit Box (Size: Large)	Yes/No Charge	Subject to Availability/No Charge	No/No Charge subject to availability	No Response/$100.00
Night depository services - Locking bank bags and Night Drop Keys	Yes/ No Charge	No/ Frost will provide plastic, dual-pouch bags at no charge	Yes tamper evident plastic deposit bags/No Charge (Night drop keys-N/A)	No Response/At bank cost
Change Orders	Yes/No Charge	Yes/Rolls of Coin: $0.10/roll; Straps of Currency: $0.60/strap ($5.50 minimum charge)	Yes branch order processed/$1.50	Yes/$6.00
Safekeeping services for any book-entry securities purchased by STC	Refer to Exhibit D/No Charge	Yes/Various charges-Schedule of Fees (ex. Account Maintenance $10.00/month/account; Safekeeping Online $50.00/month-3 services; Per Item Charges; Receipt Fees; Transactions Fees; Pledging of customer-owned securities to another entity; Other Services)	N/A	No Response/At bank cost
Cash management advice on a semiannual basis	Yes/No Charge	No/No Charge	Yes/NA	No Response/No Charge

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Preparation of monthly bank statement beginning with first day of month and ending with the last day of month, showing debits, credits and balances of each separate account and sequential listing of cashed checks within five working days of closing date.	Yes/No Charge	Yes/No Charge	Yes via the JP Morgan ACCESS Online Portal/No Charge	No Response/No Charge
Monthly account analysis statement	Yes/No Charge	Yes/No Charge	Yes via the JP Morgan ACCESS Online Portal/No Charge	No Response/No Charge
Computer Disk monthly bank statement including canceled checks (front and back), deposits, deposit item detail, and other debits and credits	Yes/No Charge	Yes/$25.00/CD + $0.03/image	Yes via CD Rom Service Monthly Maintenance excluding other debits and credits per month/$10.00	Yes/$25.00
Automated Teller Machine	N/A / request for additional ATM's will be considered and independently evaluated	No/Separate Agreement	N/A	No Response/TBD
Keeping a full and separate itemized accounts making its records available for audit by STC and independent auditors	Yes/No Charge	Yes/No Charge generally but dependent upon nature of request	Yes/NA	No Response
Deposit Slips	No/Bank Cost	No/At Cost	Yes/No Charge	No Response/At bank cost
Check Stock	No/Bank Cost	No/At Cost	Yes/No Charge	No Response/At bank cost
Coin Wrappers and currency straps	No/Bank Cost	No/At Cost	No if available/No Charge	No Response/At bank cost
Endorsement Stamps	No/Bank Cost	No/No Charge	Yes/No Charge	No Response/At bank cost
Positive Pay	Yes/No Charge	Yes/No Charge	Yes payee name per item/$0.03	Yes/$5.00 per file and $0.07 per item
Void/Stop Payment file for Positive Pay	Yes/No Charge	Yes/No Charge (Positive Pay void); $6.00/item (stop payment)	Yes electronic stop pay per item/$5.00	Yes/$5.00 per file
PROCESSING SERVICES -AVERAGE PROJECTED MONTHLY				
Total Service Charge	No Response	* Formula used to determine the net balances available for other services Unable to calculate net balances available for services due to lack of balance and service volumes provided in this RFP.	See attached Proforma Analysis	$7,144.49
Net Excess/(Deficit)	No Response	No Response	See attached Proforma Analysis	No Response
Total Compensating Balance Required for Services	No Response	No Response	See attached Proforma Analysis	No Response
Net Balances Available for other Service or Service Charge Due for Period	No Response	No Response	See attached Proforma Analysis (Earnings Credit=ECR x Average Monthly Investable Balance x Number of Days in the Month / Number of Days in the Year)	$3,809.56
WIRE/ACH TRANSACTIONS/TRANSFERS				
Monthly Maintenance Via Computer	No Charge	No Charge	No Charge	$15.00
Monthly Maintenance Via Telephone/Fax	No Charge	No Charge/ Fax Initiated Wires are not accepted	No Response	$15.00
Line Access Charge Via Computer	No Charge	No Charge	N/A	No Charge
Line Access Charge Via Telephone/Fax	No Charge	No Charge	No Response	No Charge
Outgoing Repetitive Via Computer	No Charge	$10.00 (domestic)	$5.00	$5.00
Outgoing Repetitive Via Telephone/Fax	No Charge	$25.00 (domestic)	No Response	$15.00
Outgoing Non-Repetitive Via Computer	No Charge	$10.00 (domestic)	$5.00	$5.00
Outgoing Non-Repetitive Via Telephone/Fax	No Charge	$25.00 (domestic)	No Response	$15.00
Repetitive Internal Transfer Via Computer	No Charge	$0.50	$3.00	No Charge
Repetitive Internal Transfer Via Telephone/Fax	No Charge	$2.00	No Response	$5.99
Non-Repetitive Internal Transfer via Computer	No Charge	$0.50	$3.00	No Charge
Non-Repetitive Internal Transfer Via Telephone/Fax	No Charge	$2.00	No Response	$5.99
Other Charges Via Computer	No Charge	Attached Fee Schedule	Other Charges shown in attached Proforma Analysis	No Response
Other Charges Via Telephone/Fax	No Charge	Attached Fee Schedule	No Response	No Response
STOP PAYMENTS				
Monthly Maintenance Via Computer	No Charge	No Charge *Stop Payment service not needed for accounts on positive pay.	No Charge	No Charge
Monthly Maintenance Via Telephone/Fax	No Charge	No Charge	No Response	No Charge
Line Access Charge Via Computer	No Charge	No Charge	No Charge	No Charge
Line Access Charge Via Telephone/Fax	No Charge	No Charge	No Response	No Charge
Stop Payment Orders Via Computer	No Charge	$6.00	$5.00	$4.99
Stop Payment Orders Via Telephone/Fax	No Charge	$30.00	No Response	$6.99

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Stop Payment Deletions Via Computer	No Charge	No Charge	No Charge	No Charge
Stop Payment Deletions Via Telephone/Fax	No Charge	No Charge	No Response	No Charge
Other Charges Via Computer	No Charge	No Response	Stop Payment Automated Renewal-$4.00	$25.00 Range of Checks
Other Charges Via Telephone/Fax	No Charge	No Response	No Response	$25.00 Range of Checks
BALANCE REPORTING				
Monthly Maintenance Via Computer	No Charge	$50.00	No Charge	No Charge
Monthly Maintenance Via Telephone/Fax	No Charge	Back-up Only	No Response	No Charge
Line Access Charge Via Computer	No Charge	No Charge	N/A	No Charge
Line Access Charge Via Telephone/Fax	No Charge	No Charge	No Response	No Charge
Per Account Via Computer	No Charge	$15.00/acct Previous Day Reporting; $50.00/acct Current Day Reporting	$20.00	$25.00
Per Account Via Telephone/Fax	No Charge	Back-up Only	No Response	No Charge
Per Debit/Credit Reported Via Computer	No Charge	$0.03/item Previous Day Reporting-Items; No Charge Current Day Reporting-Items	45 Day-$0.08	No Charge
Per Debit/Credit Reported Via Telephone/Fax	No Charge	Back-up Only	No Response	No Charge
Other Charges Via Computer	No Charge	No Response	Other Charges shown in attached Proforma Analysis	No Charge
Other Charges Via Telephone/Fax	No Charge	No Response	No Response	No Charge
ACH TRANSACTIONS-DIRECT DEPOSIT OF PAYROLL AND VENDOR PAYMENTS				
Monthly Maintenance	No Charge	$30.00/month	$20.00	$15.00
Input Tape	No Charge	NA	N/A	No Charge
Input Personal Computer Transmission	No Charge	No Charge	No Charge with JP Morgan ACCESS Payments	$3.00
Input Mainframe Transmission	No Charge	No Charge	No Charge with JP Morgan ACCESS Payments	No Charge
Input Vendor	No Charge	No Charge	$15.00 per month per account	$3.00
ACH Credit - two day item	No Charge	$0.08	$0.07	$0.10
ACH Debit - two day item	No Charge	$0.08	$0.07	$0.10
Delete/Reversal (Stop Payment)	No Charge	$12.00	$5.00	$3.00
Return Item	No Charge	$2.00	$2.00	$3.99
Return Item Reclear	No Charge	$$0.08/item	$1.50	$3.99
Return Item Notification	No Charge	Mail: No charge; Fax: $5.00	$2.00 via email	No Charge
Other Charges	No Charge	No Response	Other Charges shown in attached Proforma Analysis	$3.00 Notice of Change/$0.05 Pre-Note per item
POSITIVE PAY				
Monthly Maintenance Via Computer	No Response	No Charge-Basic Positive Pay; $20.00/acct-Payee Positive Pay	No Charge with reconciliation	$15.00
Monthly Maintenance Via Telephone/Fax	No Response	No Charge-Basic Positive Pay; $20.00/acct-Payee Positive Pay *Back Up Option	No Response	$15.00
Line Access Charge Via Computer	No Response	NA	N/A	No Charge
Line Access Charge Via Telephone/Fax	No Response	NA	No Response	No Charge
Per Item Via Computer	No Response	No Charge-Basic Positive Pay; $0.05/Item-Payee Positive Pay	$0.03 Payee Name	$0.07
Per Item Via Telephone/Fax	No Response	$1.00/item-Basic Positive Pay & Payee Positive Pay *Manual Entry by Bank	No Response	$0.07
Other Charges Via Computer	No Response	No Charge-Presented Items Rejects; $5.00/Item-Paid Rejects	Other Charges shown in attached Proforma Analysis	$5.00 Per File Charge
Other Charges Via Telephone/Fax	No Response	$5.00/fax sent-Presented Items Rejects; $5.00/Item + $5.00/fax sent-Paid Rejects	No Response	$5.00 Per File Charge
ACCOUNT RECONCILIATION				
Partial Account Reconciliation	No Charge	Frost suggests that billable reconciliation services may not be necessary since Cash Manager enables on-demand downloading of transaction records in various formats at No Additional Charge	No Response	$25.00
Monthly Maintenance	No Charge	$50.00/account	$25.00	No Charge
Per Item	No Charge	$0.05/item	$0.03	No Charge
Serial sort	No Charge	NA	N/A	No Charge
Output	No Charge	$0.05/item	No Response	No Charge
Tape	No Charge	NA	N/A	No Charge

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Personal Computer Transmission	No Charge	No Charge	$10.00	No Charge
Mainframe Transmission	No Charge	No Charge	$10.00	No Charge
Full Account Reconciliation	No Charge	No Response	No Response	$25.00
Monthly Maintenance	No Charge	$75.00/account	$30.00	No Charge
Per Item	No Charge	$0.05/item	$0.04	No Charge
Serial sort	No Charge	NA	N/A	No Charge
OTHER SERVICES				
	Pricing on additional services not listed in this Activity Service Charge price schedule will be negotiated at time of request		See the Solution Overview for Value Added Services; Other Charges shown in attached Proforma Analysis	$35.00 Office Banker (7 terminals will be provided free of charge)
7.1 BANK PROFILE				
A. State full name and address of your firm (and parent company if you are a subsidiary)	Parent Company Banco Bilbao Vizcaya Argentaria (BBVA) Plaza San Nicolas, 4 48005 Bilbao, Vizcaya, Spain Subsidiary BBVA Compass 3900 N 10th Street McAllen, TX 78501	Frost Bank 100 West Houston Street San Antonio, TX 78205 Cullen/Frost Bankers, Inc. 100 West Houston Street San Antonio, TX 78205	JPMorgan Chase & Co (JPMorgan Chase) is a financial holding company. Principal bank subsidiaries are JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. -JPMorgan Chase & Co. 270 Park Avenue, New York, NY 10017 -JPMorgan Chase Bank, N.A. 1111 Polaris Parkway, Columbus, OH 42340	Lone Star National Bank 520 E. Nolana Avenue McAllen, TX 78504
B. Provide a list of branch locations in Hidalgo and Starr Counties	Brownsville (4), Edinburg (2), Harlingen (5), Hidalgo (1), La Feria (1), McAllen (4), Mercedes (1), Mission (3), Raymondville (1), San Juan (1), Penitas (1), Rio Grande City (1), Roma (1), Weslaco (3)	Alamo (1), Brownsville (1), Harlingen (2), McAllen (3), Mission (1), Weslaco (1)	McAllen (3)	Brownsville (2), Edinburg (1), Harlingen (2), Hidalgo (1), McAllen (8), Mission (2), Palmview (1), Pharr (3), Port Isabel (1), Rio Grande City (2), Roma (1), South Padre Island (1), Weslaco (2)
C. Number of years in Business	154	146	more than 200 years	31
D. Number of Employees (company wide)	approximately 105,000	4000	154,292	683
Number of Employees (Hidalgo/Starr County)	685	100+ (serving Hidalgo & Starr Counties)	137	565
E. Provide the annual audited financial operating statements for the past year, plus a call report of the most recent operating quarter.	Provided (except call report)	Provided	Provided	Provided 2012 Annual Report (we will forward a copy of the 2013 Annual Report as soon as it is printed) and the 3/31/14 CALL report
F. Provide any details of all past or pending litigation or claims filed against your bank	None	None to the best of their knowledge	JPMorgan Chase & Co and/or its subsidiaries are defendants or putative defendants in numerous legal proceedings, including private civil litigations and regulatory/government investigations. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members. Investigations involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the Firm's lines of business and geographies and a wide variety of claims (including common tort and contract claims and statutory antitrust, securities and consumer protection claims), some of which present novel legal theories. Based on current knowledge the Firm believes it has asserted meritorious defenses to the claims asserted against it in its currently outstanding legal proceedings, intends to defend itself vigorously in all such matters and does not believe that any pending legal proceeding would have a material effect on the Firm's performance of the services contemplated by the Request for Proposal. For further discussion, please refer to JPMorgan Chase & Co.'s most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission.	There are claims or litigation which will impact the performance by LSNB under the agreement.
G. Customer References of at least five (5) organizations for whom you currently provide services or have provided services in the past five years.	Provided	Provided 3 references	Provided	Provided
H. Name of Bank Officer who will serve as primary contact (Name and Telephone #)	Robert McDaniel 956-972-5525 Gina Lobato 956-971-5901 Roland S. Reyna 361-885-6252	Rick Ramirez 956-702-6641	Sarah Dunagin 713-216-1936	Vanessa Ochoa 956-984-2913
I. Pre-award interview Contact (Name and Telephone Number)	Gina Lobato 956-971-5901	Rick Ramirez 956-702-6641	Sarah Dunagin 713-216-1936	Vanessa Ochoa 956-984-2913

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J. Does any relationship exist whether by relative, business associate, capital funding agreement or any other such kinship between your organization and any STC employee or a member of the Board of Trustees of STC?	Roy De Leon, STC Board Member, is a BBVA Compass Employee. No other material relationships exist to our knowledge.	None to their knowledge	J.P. Morgan has banking and other business relationships in the normal course of business with various persons or entities, which may include employees, officers, directors, etc. of South Texas College. Such relationships generally are governed by our usual and customary terms and conditions. Employees, officers or directors of the bank might well be related to employees, officers, directors, etc. of South Texas College. As such, if a short list is provided J.P. Morgan will attempt to obtain a list of potential conflicts. The J.P. Morgan Code of Conduct prohibits any employee in general from acting on behalf of the bank in any transaction or business relationship involving such employee, members of his/her family, or other persons or organizations with which such employee or his/her family have any significant personal connection or financial interest.	To the best of my knowledge, no such relationship exists.
K. What audits are performed on the institution?	Internal audit inspections by audit compliance team; security profile requirements & penetration testing for SSAE report	Provided in Financial Information-Annual Report	J.P. Morgan has an extensive internal audit department that performs ongoing independent audits across all businesses, functions and geographies.	Independent annual audit is conducted by Smith, Fankhauser Voigt & Watson, PLLC. Certified Public Accountants.
7.2 SERVICE QUESTIONAIRE				
A. Normal Business Days and Hours	Monday - Friday 8:00 a.m. to 5:00 p.m.	Monday - Friday 7:30 a.m. to 6:00 p.m. Saturday–9:00 a.m. to 2:00 p.m. All transactions received during business hours receive same-day posting. Cut-off time for same ledger credit in lobby is 5:00 pm. All transactions conducted on Saturday are considered activity of the following business day. The cut-off for Remote Capture Deposits is 9:00 pm.	STC's client service professional, Ann, is available during standard business hours 8:30 am-5:00 p.m. In addition, our Commercial Banking Client Service Center offers extended hours of operation Monday-Friday 7:00 am-7:00 p.m. CT	24 Hour Automated System 1-800-580-0322 Customer Service: Monday - Friday 7:45 a.m. to 6:00 p.m. Saturday - 9:00 a.m. to 1:00 p.m. Lobby: Monday - Thursday 9:00 a.m. to 4:00 p.m. Friday 9:00 a.m. to 6:00 p.m. Saturday - 9:00 a.m. to 12 noon. Motor Bank/Drive Thru: Monday - Friday 7:30 a.m. to 6:30 p.m. Saturday - 8:00 a.m. to 1:00 p.m.
B. How often will interest be compounded?	Daily	Interest is compounded daily and paid monthly for interest on checking accounts, and at maturity for CD's	Interest on Earning Credit Rates, interest on interest bearing accounts, and interest on money market mutual funds is accrued daily and paid on an actual-365 basis. Commercial paper sweeps accrue interest daily and posted every business day on a 360-day basis.	Monthly
C. Are there circumstances where a check will take longer than 24 hours to clear your institution?	Funds availability schedule provided. Standard is 2nd business day, exception is 5th business day and new account next day item over $5000 is 9th business day.	Checks issued by STC are paid or returned "unpaid" within 24-hours of presentment. Checks deposited by STC are captured and distributed to the drawee bank on the same day of receipt by Frost, except for Saturdays-Saturday transactions are included with the business activity of the following business day (Monday or Tuesday if Monday is a federal holiday).	Availability schedule provided. The funds availability of checks deposited is based on the financial institution where the check is drawn and the location where the deposit is made.	Funds availability schedule provided. Our policy is to make funds from your check deposits available to you on the FIRST business day after the day we receive your deposit. Electronic direct deposits will be available on the NEXT day. Wire transfer and cash deposits will be available the day after the deposit. Longer delays may apply, safeguard exceptions, special rules for new accounts and special provisions.
D. What is the reserve requirement assessed against the average daily collected balance?	12% reserves on interest checking, 10% reserves on analysis checking, & 3% reserves on corporate money market account.	10% of average collected balances on "transaction" accounts (i.e. checking accounts)	At this time, J.P. Morgan does not require a reserve requirement.	10%
E. What is the earnings credit? How often is the earnings credit calculated?	The earnings credit rate (ECR) is the rate applied to average collected balance (minus the reserve requirement) in calculating a credit amount used toward offsetting fees. Earnings credits are calculated at month end and could vary by month.	The earnings credit rate (ECR) is used to calculate the amount of credit that Frost customers receive on account analysis for their investable balances maintained during the month. Frost Bank will use the previous month's average 91 day T-bill auction rate + 25 basis points as the current month's earnings credit rate. Combined average daily collected balances less combined average daily federal reserve requirements are used to offset the combined services rendered. You may remit to the bank any amounts due or be charged monthly. Any excess earnings credit can be carried to the next month for service compensation with quarterly settlement. As long as sufficient balances are maintained in the combined total of your checking accounts, no fees will be assessed.	The bank's ECR is currently 35 basis points. Cash remaining in a non-interest bearing demand deposit account uninvested at the end of the day is used to determine an earnings credit value on account balances. This credit is calculated by J.P. Morgan, and the total credit is accrued for the month is reflected on the monthly account analysis statement and is applied to reduce the invoiced amount due for banking service fees. J.P. Morgan uses the following formula to calculate the monthly earnings credit allowance: (Average Monthly Investable Balance x ECR x Actual Number of Days in Month)/Actual Number of Days in Year	STC will not earn interest on any non-certificate of deposit balances held at LSNB. All accounts held by STC at LSNB will be put on analysis according the detailed (but not totally inclusive) schedule 1 attached. STC will be given an earnings credit on average collected balances kept at LSNB computed monthly, adjusted for reserve requirements, these average collected balances will receive an earnings credit to offset hard analysis charges each month. STC will earn an earnings credit rate (ECR) tied to an average of 60% of the U.S. Treasury 26 week bill rate which will be determined by taking the average of the "investment rate" from the weekly auctions from the previous month. The bank uses www.treasurydirect.gov to obtain the values. The bank will provide STC a floor earnings credit rate of 8 basis points.

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F. Do you have an investment department? Provide officer hours, contact name, address, email address, fax number and telephone number	BBVA Securities, Inc. - Henry Torres 15 South 20th Street Birmingham, Alabama 35233 205-297-3032; 800-239-115 (phone) henry.torress@bbvacompass.com Monday Through Friday 7:00 a.m. to 5:00 p.m.	Yes, Capital Markets Department Cody Hundley 100 W. Houston Street San Antonio, 78205 210-220-6156 (phone)/ 210-220-4111 (fax) cody.hundley@frostbank.com 7:30 a.m. - 5:00 p.m.	The J.P. Morgan Treasury Services Liquidity team can work with STC so that STC can select short term investment and liquidity products that help meet your investment objectives. In addition, J.P. Morgan and your Relationship Manager, Sarah, can introduce you to and provide you access to the capabilities and expertise of J.P. Morgan's asset management and investment banking affiliates to help you meet your investment goals.	LSNB's investment department is available Monday-Friday 8:00 a.m.-5:00 p.m. Vanessa Ochoa 520 E. Nolana Ave., McAllen, TX vochoa@lonestarnationalbank.com Ph. 956-984-2913/ Fax 956-984-2848 Ralph Mendez 520 E. Nolana Ave., McAllen, TX rmendez@lonestarnationalbank.com Ph. 956-984-2916/ Fax 956-984-2848
G. Identify teller services hours	Lobby Monday Through Thursday 9:00 a.m. to 5:00 p.m. Friday 9:00 a.m. to 6:00 p.m. Saturday 9:00 a.m. to 1:00 p.m. Motor Bank Monday Through Friday 8:30 am to 6:00 pm Saturday 9:00 am to 1:00 pm	Cut-off time for same day ledger credit in the lobby is 5:00 pm, Monday-Friday Motor Bank Monday - Friday 7:30 am to 6:00 pm Saturday 9:00 am to 2:00 pm (all transactions conducted on Saturday are considered activity of the following business day)	Lobby Monday -Thursday 9:00 a.m. to 6:00 p.m. Friday 9:00 a.m. to 6:00 p.m. Saturday 9:00 a.m. to 3:00 p.m. Lobby Deposit Cut Off Monday - Friday 6:00 pm	Lobby Monday -Thursday 9:00 a.m. to 4:00 p.m. Friday 9:00 a.m. to 6:00 p.m. Saturday 9:00 a.m. to 12 noon Motor Bank/Driv Thru Monday - Friday 7:30 am to 6:30 pm Saturday 8:00 am to 1:00 pm
H. Identify branches or correspondent bank to support STC's campuses/centers. Provide location, teller service hours, night depository, on-line approval for Discover, VISA and MasterCard account per location and ability to provide standard size lock bags as needed.	Same as provided above in list of branch locations in Hidalgo and Starr Counties. Bank requires use of tamper resistant poly-seal bags for night drop. Lock bags will not be accepted.	Refer to Banking Center Locations provided. Frost has financial center near STC campuses in McAllen and Weslaco. The Rio Grande City campus is within 35 miles of the Mission Financial Center. But if the College is contracted for armored courier services through Rochester Armored Car, Frost will offer to have that invoice come to the Bank, and have that expense billed through Account Analysis. Frost will offer STC plastic, dual-pocket, tamper-evident deposit bags at no charge for the duration of the contract.	Same as provided above in list of branch locations in Hidalgo and Starr Counties. Branches listing in enclosed Appendix. Merchant services would be provided by Chase Paymentech, the payment processing and merchant acquiring business of JPMorgan Chase. The company's proprietary platforms enable integrated solutions for all payment types, including credit, debit and prepaid stored value processing; as well as digital, alternative and mobile payment options.	All of our branches are full service branches with night drop capabilities. Lock bags and tamper resistant bags are available for purchase at bank cost.
I. Describe your proposed methodology for collateralizing STC's account.	Bank agrees to obtain and maintain acceptable collateral sufficient to cover all anticipated bank deposits above the legal FDIC insured limit. The collateral provided will be consistent with the requirements of the Public Funds Collateral Act (Chapter 2257, Government Code), Texas Education Code 45.201 and with the requirements outlined in the College's Investment Policy. Bank will use a Federal Home Loan Bank Letter of Credit in the amount of 102% of estimated balances. Seasonal balance increases will be secured by additional letters of credit and/or collateralized obligations issued by Federal agencies of the United States. BBVA Compass uses the Federal Home Loan Bank of Atlanta as its safekeeping agent. FHLB letters of credit will be subject to the safekeeping agreements proscribed by the Federal Home Loan Bank.	Frost proposes to pledge collateral from out existing portfolio of securities with the Federal Reserve Bank (FRB) or the Federal Home Loan Bank (FHLB) which comply with the requirements of Chapter 2257 of the Government Code (a.k.a. the Public Funds Collateral Act, or PFCA) without further restrictions at NO CHARGE. If the Investment Policy excludes any PFCA-permitted collateral, Collateral Interest Fees could be assessed. Frost monitors relationship ledger balances on a daily basis to ensure sufficient levels of collateral are pledged. Additional collateral is pledged as needed. It is helpful if Frost is notified in advance of any large deposits to ensure adequate collateral in place prior to funds settlement. Frost does not substitute or release collateral without prior authorization from the Entity on a "per incident" basis.	JPMorgan Chase Bank, N.A., National Collateral Management Group employs a Bank developed Corporate Collateral Management System (COAST), which provides daily monitoring of deposit balances and security value for collateralization purposes. Coast is reviewed each business day by dedicated Collateral Managers for customer collateral requirements. The bank currently employees the Federal Reserve Bank as the primary custodian for joint-custody security accounts. The Administrative Reserve Bank that holds the securities for the Bank is the FRB of New York. The FRB of Boston is the Federal Reserve System's national collateral account administrator. Pledged securities will be held in FRB collateral account in the name of the Public Entity. In order to establish a collateral account, NCMG requires a copy of the completed FRB "Pledgee Agreement Form (PA)" and "Fed Mail Form" from the Public Entity (the Public Entity must agree to the custodial agreement terms set forth in the FRB's Operating Circular 7, Appendix C, as amended). The FRB provides two (2) types of reporting: Joint Custody Daily Activity Statements and Monthly Securities Holdings Report, both reports are sent within 24 hours by email or facsimile. Customers can contact NCMG before 12:00 p.m. for a collateral increase to be effective the same day. The Bank requires one business day notification of a collateral increase request greater than $50 million. NCMG will submit collateral release letter(s) to the client authorized individual(s) for authorization of any collateral reductions. No established maximum collateral limits, to date. The bank employees an independent, third-party pricing agent for collateral valuation. NCMG is currently pledging US Treasury and Agency securities as collateral. NCMG provides a monthly collateral report which currently lists the pledged security, original par, current par and market value, which is emailed by the 5th business day of the following month.	The bank agrees to obtain and maintain acceptable collateral sufficient to cover all anticipated time and demand deposits, above the FDIC insured limit of $250,000, for each account. Securities used to pledge against time and demand deposits must be held in an independent third-party safekeeping institution outside the bank's holding company. Currently LSNB is using Frost Bank in San Antonio, TX as its safekeeping institution. Collateral will be maintained at a minimum 102% and marked to market at least once a month. Control will be shared jointly between the bank and STC. The bank will notify STC of any substitutions of collateral in writing and new collateral will be received before the existing collateral is released. Securities pledged as collateral to secure STC deposits will be governed by the Local Government Code, Sub-Chapter C Security for Funds Held by Depository. The bank will review the pledged amounts and corresponding balances on a daily basis, if there is a shortfall of pledged securities, the bank will automatically bring the pledged amount to at least 102% of deposit balances. If there is an excess of pledged securities, the bank will ask STC to release the excess by sending a request letter. Prompt response to release the securities will be much appreciated.
J. Identify an automated cash management system that provides on-line computer access to STC's accounts.	College currently utilizes Bank's cash management system, e-Access. Compass e-Access offers an array of treasury management functions that allow users to manage accounts and allocate funds at our convenience. Information Reporting-current day and prior day, Compass e-Access Mobile, Compass e-Transmit, Compass Secure FTP transmissions, and Security Measures. Security Measures include Trusteer Report security software, four pieces of information such as company ID, company password, user ID and user password, changing user password every 30 days, one time passcodes or RSA SecurID token for authentication for certain services.	Our online banking service is called Cash Manager and is fully web-based. STC will need a PC, Internet Explorer software and an Internet service provider to access the system. All services are available via one portal. Available modules include balance reporting, wire transfers, ACH, positive pay, account transfers, check services, bank reports, and user administration.	Our electronic banking portal, J.P. Morgan ACCESS Online, offers STC a highly intuitive and easy to use, cash management solution that seamlessly integrates all treasury activities through a secure portal using a single authentication process.	LSNB will offer STC the current online banking access available to commercial customers. This access will provide STC among other things, with the ability to manage the accounts online, transfer funds, stop payments, positive pay, authorize wire transfers/ACH (with proper authorizations, security procedures and documents in place). LSNB is proposing to put the STC's accounts on analysis for service charging with charges assessed at the then current bank fees/charges. See fee schedule.

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K. Identify method of automatic account reconciliation.	College currently utilizes Bank's account reconciliation service. BBVA Compass verifies the College's bank statements end-to-end with one account reconciler team assigned to our account.	Frost offers a full array of traditional Account Reconciliation Processing (ARP). However, Frost suggests that this billable service may not be necessary because on-demand downloading of transaction records in various formats is a standard feature of Cash Manager at NO ADDITIONAL CHARGE. Account statements can also be accessed online via Cash Manager on the first business day following the closing of the statement cycle.	Please see the account reconciliation section EE-JJ for information on our account reconciliation offering.	LSNB provides partial and full account reconciliation. Partial reconciliation includes all check items that have been submitted to the bank through the check files. Full reconciliation includes all check items that have been submitted to the bank through the check files and all items that have cleared the account.
L. Identify method of automatic sweep accounts.	Bank offers an array of automatic sweep options. From overnight investment such as no load money market mutual funds to internal funding solutions such as zero balance accounts (ZBA) and loan sweeps.	Frost offers an automated sweep service into the Invesco Government and Agency Portfolio Fund (GAP Fund), Resource Class. These funds are AAA-rated and meet the requirements as pertains to the Public Funds Investment Act. ZBA services can be used to consolidate funds for a sweep into one of these overnight investments. This will reduce the cost of sweeping from individual accounts, as the fee for ZBA subsidiary accounts is much less than separate sweep arrangements. Funds are swept to a target balance in $1,000. Please refer to Historical Rates and Prospectus provided.	Clients have the option of receiving soft-dollar credit on balances held in their demand deposit accounts (DDAs) to covert their Treasury Service Fees with the use of an Earnings Credit Rate (ECR). J.P. Morgan also offers an automated End-of-Day Investment Sweep that allows funds to be invested directly into your demand deposit account (DDA) as the last transaction of the business day in accordance with your defined investment parameters. Funds are returned to the DDA as the first transaction of the following business day. End-of-Day Sweep Options -Offshore Deposit (Nassau branch) -JPMorgan Chase & Co. Commercial Paper -J.P. Morgan Asset Management Money Market Mutual Funds	A daily sweep to a money market mutual fund is currently not offered by LSNB.
M. What other services do you provide other than those identified?	Remote Deposit Capture - The College can submit one or more daily deposits online over transporting deposits to a branch. Remote Deposit includes an online training module, the ability to create your own users and capture locations, and the ability to correct misread check information. An unlimited number of depository accounts for each remote deposit site can be established. The service creates a virtual deposit ticket and endorsement. Copies of checks and reports can be printed for recordkeeping or exported for further processing. **Two (2) free remote deposit check scanners will be offered.**	Frost offers a broad array of banking, treasury management, lending, leasing, investment, bond underwriting, employee benefits and insurance services. Refer to the Treasury Management Product descriptions/Public Fund Schedule provided.	-Image Cash Letter -Deposit Reconciliation -Smart Safe -Host-to-Host Reporting -Host-to-Host Payments -Check Print -Single Use Accounts -Chase Public Sector Financing -Pay Connexion	LSNB offers office banker and lockbox services. LSNB will provide STC 7 terminals free of charge.
N. Although STC does not intend to have a net overdraft position throughout the course of the contract, please state the Bank's policy on overnight overdrafts and daylight overdrafts.	Accounts stand alone for overdraft calculation purposes. BBVA Compass' overdraft fees are calculated as follows: Uncollected dollar amount at an annual rate equal to BBVA Compass' prime lending rate plus four percent, not to exceed 18 percent. The standard fee for a check presented on insufficient funds is $38 per item. This fee will only be applied if NSF activity becomes frequent as deemed by Bank. Infrequent occurrences will be waived on a case by case basis at the discretion of the designated Relationship Manager.	All items presented for payment on an overdrawn account will be paid with hard dollar fees waived. Non-sufficient checks and drafts are subject to an item charge through account analysis, and overnight negative balances are subject to a fee based on the Frost prime rate. Frost's system defines a net overdraft by account, not collectively. There is no fee assessed for daylight overdrafts on a per incident basis.	Recognizing a client's credit standing and reputation, an appropriate intraday credit limit will be made available to make sure your transactions flow smoothly and efficiently through our systems. This limit is electronically verified by our Funds Transfer Balance Control System. Payments within the limit, plus the current cash position in your account, will instantly flow through to the appropriate execution mechanism. Should a payment take your account balances over the intraday limit, the transfer will be stored electronically and referred to your funds control officer in the Transaction Approval Group for approval. If covering funds are received while the payment is stored, the transfer will be automatically released without manual intervention. The system can group designated accounts together into a single relationship for intraday credit purposes. This provides for the release of payments when the total balance and intraday limit in your grouped accounts is sufficient. Overdraft fees will be charged to accounts if not rectified the day of occurrence.	All NSF items presented for payment and subsequent Overdrafts will be covered as long as STC has cumulative collected balances in all accounts to cover the overdraft and the total overdraft is not in excess of $1,000,000. NSF items will be subject to the then current service charge schedule.
O. Provide copy of current availability schedule and availability policy.	Enclosed * College is currently on Bank's premium availability schedule and will continue to be.	Enclosed. Frost's policy is based on the time of receipt of encoded deposits at our processing center in San Antonio.	Availability schedule provided. The funds availability of checks deposited is based on the financial institution where the check is drawn and the location where the deposit is made.	Enclosed
P. What is your daily cut-off time for same day ledger credit on deposits?	4:00 p.m.	Cut-off time for same day ledger credit in the lobby is 5:00 pm, Monday-Friday. Motor Bank hours are 7:30 am-6:00 pm Monday-Friday.	Branch and ATM Deposits -ATM Deposits: 10:00 p.m. CT -Branch Deposits: 5:00 p.m.-6:00 p.m. CT (varies by location) -Branch night drop deposits: 7:30 a.m. CT (Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository as required by law.) Check-Only Deposits -Image Deposit Direct: Standard 9:00 p.m. CT, With ACH 6:00 p.m. CT, IDD Mobile 9:00 p.m. Vault Deposits 2:30 p.m.	9:00 PM

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NAME	BBVA Compass	Frost Bank	J. P. Morgan	Lone Star National Bank
Q. Explain how float is calculated.	When the 4:00 pm cut-off time is met a 0, 1 or 2 day float is assigned same day. Float assignment varies by Federal Reserve District and location of payer bank on each individual items deposited. - 0 days float provides same day available credit - 1 day float provides next day available credit - 2 day float provides available credit in two days If the 4:00 pm cut-off time is not meet, float is assigned the following business day. For deposits after cut-off on Friday or Saturday, float countdown begins the following Bank business day.	Float is calculated on a per-item basis, taking into account the time the deposit is processed, the float schedule assigned for the account and the transit routing of the item or items deposited.	The availability schedule determines availability for each item. Availability is based on the drawee bank routing/transit number, the time the deposit is processed, fractional float assignment and, in some instances, the dollar amount of the item. With one of the largest check-clearing networks in the country, the bank offers accelerated funds availability. J.P. Morgan clears more than 99% of all deposited checks as images through approximately 24,000 endpoints. Availability schedule provided.	The average daily float is calculated by taking the Average Daily Ledger Balance minus the Average Collected Positive balance.
R. What is the time frame the user can view transactions online?	E-Access if available 24 hours a day. Previous day balance and transaction information is available 7:00 a.m. CT. Incoming Wire Transfers - automatically post to Current Day balance and transactions as they process through the Wire System. Book Transfers initiated via Compass e-Access automatically update the Current Day balance and transactions within 15 minutes of being successfully executed. Current day ACH items received (debits and credits) 7:00 am & 12:30 pm CT.	Information is available 24 hours a day 7 days a week, except during scheduled maintenance. Previous Day information is updated at 2:00 am with images available by 6:30 am. Intra-day information is updated eight or more times daily between 6:30 am and 4:30 pm. Bank Reports are available by 4:00 am. Wire transfers can occur on-line between 6:30 am-4:30 pm. We offer a real-time Intra-day Wire Report.	The J.P. Morgan ACCESS Online portal is available Prior day information reporting delivery goal is 7:00 am CT. Current day information, which is the reporting of memo-posted transactions, are available throughout the day as they complete on processing applications such as Lockbox, Wire, ACH, Returns, and DDA. Current day information generally is available within five minutes of receipt or completion.	The internet banking system is available 24 hours a day.
S. Describe your change order procedures. Include a typical timeline when change orders are requested. What fees, if any, are associated with change order requests?	Bank currently processes College's change order requests. Same process will continue. Bank will waive fees for this service.	Currency and coin orders of more than $1,000 are generally filled through the regional vault located in San Antonio. If College contracts with Rochester Armored Courier, Frost has made arrangements to transport College deposits and change order deliveries with Frost vault. These arrangements enable change orders placed by 10:00 am to be ready for courier pick-up that afternoon. Smaller change orders can be filled at any of our local financial centers. This proposal package includes fee schedules for (1) Public Fund Commercial and Treasury Management Services, (2) Safekeeping/Custody Services, (3) Wholesale and (4) Retail Lockbox Services, which Frost considers to be part of pricing information.	J.P. Morgan offers automated coin and currency ordering services (change order services). These options are available through all vaults and branches. STC may request change orders as the need for coin and currency arises, establish a standing order online or via telephone using the Interactive Voice Response (IVR) or through our Web Currency Services ordering platform. The Bank can set up as-needed change orders 24 hours a day, 7 days a week and up to 6 months in advance of the requested delivery date. J.P. Morgan guarantees orders placed prior to 1 pm CT will be available for armored carrier pick up by the end of the business day in the vaults or ready for pick up the following morning at the specified branch. A standing order is an established, repetitive order prepared for a predetermined amount and delivered on predetermined delivery days, e.g. every Monday-Thursday. Amounts may vary by delivery day. Orders can be delivered daily Sunday-Saturday, subject to armored courier service restrictions. Fees for change order requests have been provided.	Change order requests are to be emailed to the commercial vault department by 1:00 pm on the previous day. The change order will be ready the following day. A $6.00 fee applies to a standard change order.
T. Describe your Automated Teller Machine (ATM) services, how you determine ATM allotment and fees associated with usage of the machine.	Bank ATMs are currently located at the College's Pecan and Rio Grande City campuses. Additional ATM installations would like to be considered and are independently evaluated based on ATM type, location, surrounding ATMs, traffic, expected volume, etc. Bank agrees to conduct an availability review at time of request for new ATM by College.	Frost is amenable to discussing the installation of ATM machines on-site at the College; however, this would be contingent upon award of contract and analysis of specific data relative to placement of machines, etc.	J.P. Morgan requests to have an in-depth consultation to evaluate STC's requirements before providing fees associated with out ATM machines.	The possibility of an ATM, with signage, will be evaluated, contingent upon the parties agreeing to location, and other terms. Currently LSNB operates 43 ATM's across Hidalgo, Starr, and Cameron counties.

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NAME	BBVA Compass	Frost Bank	J. P. Morgan	Lone Star National Bank
U. Describe the institution's commercially reasonable security measures to prevent fraud and unauthorized electronic and non-electronic transfers, and protect the integrity of computer banking services and internal computer systems.	BBVA Compass requires Trusteer Rapport security software, which provides additional protection against malicious viruses that attempt to steal login credentials and other sensitive information. Compass e-Access uses 128-bit Secure Sockets Layer (SSL) technology, and transmissions to and from BBVA Compass are encrypted. Logging into Compass e-Access requires four pieces of information. Users must change their password every 30 days and must enroll in dual verification to select their desired image and text phrase plus three challenge questions. Corporate administrators, ACH, and wire users select a multi-factor authentication method. The College's corporate administrator determines the types of services and accounts your users can access, as well as wire and ACH transaction and transaction amounts your employees can initiate. Customers who send and receive files by SSL-based Secure File Transfer Protocol (FTPS) use digital certificates that contain the certificate holder's public key (used for encrypting messages and digital signatures) and the digital signature of the certificate-issuing authority. The Bank uses elliptic curve cryptography technology.	All applications, including Cash Manager, our commercial banking and treasury management system, are built and maintained to ensure that Frost continues to be a safe and secure place for College to do business. Specifically, - Frost hosts the application in a secure data center environment with controlled physical access. - A firewall is placed at the entry point from the Internet to defend the hosting environment from attacks. - Tools, such as intrusion prevention and intrusion detection, complement the defense mechanism. - Regular penetration tests are scheduled on the environment as well as specific applications to identify any vulnerability and fix these, should we find any. - Regular scans of our network for any malware and vulnerability are conducted. We regularly apply patches to fix vulnerability found in the environment. - An incident response team is available and on-call to address incidents relating to the application. - Subscribing to the application involves rigorous screening, identifying and assigning roles to the users and training the users on the system and security features. - The application's authentication process requires a unique user ID and user-selected password. The authentication mechanism has been supplemented by a two factor authentication (2FA). The 2FA mechanism is implemented by a hardware token. - Users are locked out of the application on failing after a specific number of attempts to access the application. -Application has access profiles, limiting the users to specific functions that they are authorized for and enforcing segregation of duties. - All high-value monetary transactions require an approval from an individual who is not the person creating the transaction. -Communications are sent to customers to build awareness of current and emerging threats.	J.P. Morgan's robust Information Technology (IT) risk management program includes a comprehensive set of IT policies to which every line of business is required to adhere. Hardware, physical and software security - J.P. Morgan requires all bank hardware to be located in a J.P. Morgan facility that provides complete physical security. This includes ID card access, video surveillance, locked/alarmed windows and exit doors, environmental controls, around-the-clock HVAC monitoring and complete disaster-recovery capability. All visitors to a J.P. Morgan installation must be signed in and escorted throughout the premises. All J.P. Morgan employees have access to only those areas relative to their job responsibilities. Information owner must approval all software changes to the J.P. Morgan production environment prior to deployment. All software changes are subject to change management procedures, which helps maintain a strict segregation of duties and platforms. J.P. Morgan ACCESS Online portal employees a multilayered security framework designed to protect the privacy and identity of users, while maximizing data and transaction integrity. Security Features Overview: -Segregation of Duties for Administration and Financial Transactions (Digital Signing for Payments and Templates includes a dual-control requirement) -Multiple Factors (Password, RSA SecurID Token, Computer Registration-Out-of-band single device registration mandatory for Mobile, IP Filtering, New three-factor authentication process for Mobile leveraging users' unique voiceprint and swipe password) -Online SecurID Token Order Requests -Express Password Reset (Self-Service) -Inactivity Timeout (15 minutes, 5 minutes on Mobile) -Last Login Display -Managed User Limits -Activity Log -Fraud Monitoring and Detection with Alerts -Security (Public)	LSNB has several methods to reinforce security with our Internet Banking Cash Management services: -Cash Management services require dual control (a must) -Security Tokens -Multi-Factor Authentication -Security awareness training (FFIEC requirement) -Call Backs -Gladiator Technology Monitoring Services
V. Describe the institution's electronic and procedural safeguards that comply with federal standards to guard nonpublic personal information.	The Bank maintains internal procedures to restrict access to customer information to those employees who need to know. The Bank regularly educates their employees about the importance of maintaining the confidentiality of customer information through standard operating procedures and training programs. Information is encrypted during transmission over the Internet using College's browser's standard 40-bit Secure Socket Layer (SSL) connection. For online banking and brokerage transactions, the encryption level is increased to 128-bit for additional security. Email Correspondence-The contents of the College's messages to the Bank will be retained. The Bank does not sell or share e-mail addresses with third parties to use to independently market their products. All website access to sensitive information is protected by 40- or 128-bit SSL encryption. CompassConnect online system requires a dual authentication process to access College's account and services. BBVA Compass website my use software cookies for a number of administrative purposes but not to store any personally identifying information.	See response from U above.	As a financial institution, we are subject to the regulations and examinations by over 150 regulators globally. The OCC and Federal Reserve conduct both formal reviews and in many cases, quarterly updates with JPMorgan Chase Bank. The OCC and FRB do not have a certification process for IT Risk areas. JPMorgan Chase has adopted industry IT security practices, including, but not limited to COBIT (Control Objectives for Information and related Technology) for IT governance, International Organization for Standardization (ISO 27K family of standards), Federal Financial Institution Examination Council (FFIEC) Guidance, and BSIMM (Building Security In Maturity Model). The IT Risk policies and standards for JPMorgan Chase meet requirements from over 150 regulators worldwide and are consistently updated to help ensure that controls are consistent with industry best practices as well as global regulatory requirements. Our program in many ways goes beyond industry or regulatory standards. Our global footprint and large on-line community provides us with current data on threat vectors used by well-organized fraudsters as well as the most effective mitigation steps against adversaries with significant resources at their disposal. As a result, we work very closely with federal intelligence agencies on a regular basis to share and analyze incident data, threat trends and risk mitigation techniques. The knowledge and expertise gained through the daily workings of our security operations centers benefit the more than one thousand information security and IT risk professionals within the firm.	In order to safeguard this intellectual asset, we established policies which address key areas of concern related to information security.

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W. Describe the institution's anti-fraud procedures, online security procedures and incident response plan that will be followed and provided to its customers?	Please see the previous answer for security procedures. BBVA Compass does maintain a contingency plan for system issues. See the answer to question Y.	See response from U above.	See U above. J.P. Morgan offers positive pay, ACH debit block, ACH transaction review and post no checks to help STC reduce fraud on their accounts. The bank's information technology control policy mandates strict physical and environmental controls for data center and non-data-center environments across all technology platforms, including computer and network systems and workstations. The bank audits compliance periodically and applies vendor upgrades to keep servers up-to-date. J.P. Morgan ACCESS Online portal allows complete flexibility for STC to designate the rights of each user on the platform and comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. Services available accommodate a wide range of security options, including dual control among users and daily or transaction limits. STC's Security Administrators are the only individuals able to assign users with transaction initiation privileges. J.P. Morgan ACCESS Payments automatically prevents a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release. At the point of release, the application ensures that two unique users are involved in the payment life cycle, which includes the creation, approval and release of the payment, as well as the creation, approval and activation of any underlying template. JPMorgan Chase has a global Computer Incident Response Team (CSIRT) compromised of computer security experts who respond to all types of cyber threats and attacks.	LSNB has several methods to reinforce security with our Internet Banking Cash Management services such as required dual control, security tokens, Multi-Factor Authentication Security awareness training (FFIEC requirement), Call Backs, Gladiator Technology Monitoring services and positive pay.
X. What is the institution's policy in regards to covering losses caused by unauthorized online transfers?	Information provided. Please refer to Exhibit F, the Treasury Management Agreement, for policy and procedures regarding unauthorized transfers.	Frost takes the position that detecting and preventing fraud is a shared responsibility with its customers. Frost has established redundant systems and procedures to authenticate an individual's authority to access account information and monetary proceeds. Frost expects their customers to establish and practice commercially reasonable security measures to prevent and detect fraud and unauthorized access to any PIN's, login codes and security tokens. If any unauthorized transfers occur, each incident is investigated.	J.P. Morgan offers two services to help STC minimize the risk of potentially fraudulent, inaccurate or untracked Automated Clearing House transactions, ACH Debit Blocking and ACH Transaction Review. JPMorgan Chase uses multiple controls to prevent, detect and deter fraud. Business process controls include the requirement to separate certain functions, customer/client validation processes and Anti Money Laundering processes. On the technology side, controls include strict administration of access and entitlements, software development quality assurance processes, systems configuration control (e.g. patching), systems monitoring and incident management. Protection of transmitted data is an aspect of fraud prevention and JPMorgan Chase both protects and inspects confidential information in transit.	LSNB will follow established procedures as they pertain to the situation.
Y. Does the institution have the ability to provide a secure online messaging center that will allow STC to request information or send correspondence to the institution?	BBVA Compass does not have a messaging center. However, we can send and receive secure email messages from our Business Relationship Services group.	Email is a vital part of daily communications to and from Frost. To protect sensitive information that is often communicated to and from Frost, multiple mechanisms are in place: Cisco IronPort Security Appliances, Transport Layer Security and Secure File Transfer Protocol. Cisco Registered Envelope Service is used to send and receive secure emails, which are encrypted and can only be opened by an authorized recipient who must authenticate himself or herself.	J.P. Morgan offers several secure methods to initiate and track inquiries. Options available include: eServe, which enables clients to use Internet to access J.P. Morgan ACCESS for funds transfer, ACH inquiry, investigation, reporting and online audit trail functions; J.P. Morgan ACCESS secure email; and phone, fax and email.	Yes
Z. Describe the institution's business continuation plans as they pertain to the College's ability to perform normal banking functions during natural and unnatural bank operation disruptions.	The recovery time objective (RTO) is four hours. The RTO is the maximum tolerable length of time that a computer, system, network, or application can be down after a failure or disaster occurs. For short term recovery, the recovery point objective (RPO) is 24 hours. The RPO is the age of files that must be recovered from backup storage for normal operations to resume if a computer, system or network goes down as a result of a hardware, program, or communications failure. In long-term disaster recovery, redundant equipment is located in the data center in Pennsylvania to function as a passive, hot standby for use in the event of a failure. For power failures, the Integrated Payables service uses four uninterrupted power supplies (3 at 500 kva).	Frost Bank's Business Continuity Program continually evolves in an effort to minimize the impact of a disaster or disruption of any type. The bank maintains separate processing sites in San Antonio, Houston and Dallas capable of duplicating all functions. The bank's disaster recovery plan includes testing the processing sites on a regular basis.	In the event of a disaster, we strive to maintain service at the levels established during normal operations. We will work hard to keep our clients informed throughout the entire event. During a business disruption, it is imperative that we keep our clients informed on a regular basis. J.P. Morgan relies on both written and verbal communications to deliver timely information. Clients should expect similar communication mechanisms as utilized during normal business operations. As clients raise issues and concerns, the relationship managers and service teams determine if they are client-specific or affect multiple clients and handle accordingly. If an incident should impact our client processes, our client service teams would work closely with the client to understand their requirements and helps ensure their business requirements are met.	LSNB's business continuation plan involves the relocation of all data processing functions to our San Antonio backup site.

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AA. Describe the institution's disaster contingency plan?	Please see answer for question Z.	Frost has a fully documented, regularly updated and tested business continuity plan. Frost's business continuity services department protects Frost's core business processes, people, assets and resources to prepare for and survive a range of disruptive events. Business continuity has a 24/7 state of readiness for any emergency that could impact Frost's day-to-day operations. Disaster recovery testing exercises validate our ability to restore and recover equipment, applications, data files and system functionality. Frost's planning encompasses risk identification and mitigation, risk impact analysis, contingency planning, employee awareness and training, testing, crisis communication, coordination with external agencies, and emergency response and operations. Frost follows best-practice standards established by the Disaster Recovery Institute International and the Federal Financial Institutions Examination Council. Frost has a separate established, off-site data recovery facility if unusual circumstances inhibit or interrupt technical operations.	J.P. Morgan's CIB business resiliency planning is provided for your review in enclosed Appendix. Every manager in the firm is responsible for developing and maintaining resiliency plans as part of the firm wide Resiliency Management Program, part of the firm's Global Resiliency and Information Technology Risk Management department. Resiliency planning is also commonly referred to by terms within the industry as business continuity, disaster recovery and contingency planning; they all represent the process whereby financial institutions help ensure the maintenance or recovery of operations and service to their clients. The firm's resiliency program provides comprehensive business impact analysis, risk assessment, resiliency planning and testing to help ensure we can manage our risk and our clients risk within a reasonable time period.	The scope of the disaster recovery plan for Lone Star National Bank addresses scenarios where the information systems and related technological infrastructure are physically damaged and/or require relocation due to: hurricane, fire, flood, electrical, sabotage by personnel, malicious attack, or some other harmful event.
BB. What is the Banks adjustment policy or process when counterfeit bills are discovered and how is the College notified?	If a counterfeit bill is discovered, customer's account is debited for the counterfeit amount. Bank prepares Secret Service Counterfeit Bill Form and submits along with the bill. With standard outage guidelines, customers may be notified via e-mail or phone of outages (including counterfeits) in excess of $100. Exceptions to the standard guidelines would be provided in customer specifications and priced accordingly.	Frost confiscates any counterfeit note they identify, complete the appropriate U.S. Secret Service form for counterfeit notes, and send the counterfeit note and completed form to the Secret Service. Then, the bank makes an adjustment to College account to reflect the deduction. They send the College a copy of the Secret Service form along with banks notification of the adjustment by mail or through another method the College has specified in the signed deposit agreement.	When the bank detects counterfeit bills during initial deposit verification, it debits STC's account for the amount of the counterfeit. Then, J.P. Morgan completes the required Secret Service document (Form SSF1604), submits it to the Secret Service with the counterfeit bill(s) and mails the debit advice and a copy of the SSF1604 report to STC.	If a counterfeit bill is discovered an adjustment will be made to the deposit. LSNB will contact STC to notify them and if requested, a copy of the counterfeit report will be provided.
CC. Does the institution provide and maintain change machines?	BBVA Compass does not have coin counters. Large coin deposits can be sent to the bank vault location by armored courier service.	No	No	Yes
DD. Does the institution provide a payable solutions commercial card program for payments to vendors and does it offer rebate options?	Yes. The College is currently utilizing Banks commercial card program. BBVA Compass offers spend net payables and integrated payables program. Spend Net Payables is a web-based accounts payable tool that provides an efficient way to pay suppliers while also reducing exposure to risk. It uses a single-use, virtual card account numbers, which are assigned on a per transaction or per payment basis. Integrated Payables helps achieve company objectives for creating efficiencies, such as reducing check payments. One file generates purchasing card, ACH, and checks. The College can use it for processing direct deposit of payroll.	Yes Frost partners with Commerce Bank, headquartered in Kansas City, Missouri, for its commercial card program. Powerful management tools, such as the program's web-based ControlPay *Advanced* can help STC maximize efficiency, minimize risks for fraud and increase float time.	The J.P. Morgan Commercial Card is a powerful way to combine all of your purchase and travel expenditures into a single program. From office supplies and equipment to airfare, hotel, and restaurants, the *Classic* card is the only card you need. This versatile solution also empowers South Texas College to: - Identify process efficiencies and potential savings through robust, web-based reporting - Pay vendors faster while optimizing cash flow - Customize cardholder controls - Earn an annual rebate by charging qualified purchase or travel expenses to the card - Leverage support for your employees as well as for your program administrator Annual Rebate-Because the Consortium currently has a spend of $300 million collectively, each member institution spending more than $500,000 annually receives either 1.00%, 1.60%, or 1.63% in accordance with its annual spend.	No
EE. Does the institution provide a pay card program for payments to employees with no bank accounts?	Yes, BBVA Compass offers a Paysource Card program. Online access to quickly enroll new employees and obtain cardholder account numbers for direct deposit file. Employees will be able to pay for purchases at the point of sale with or without cash back (no cost to employee), get cash from ATM's using PIN # (1 free ATM withdrawal per pay period), and receive cash advances at financial institutions that display VISA logo (1 free teller withdrawal). There is no monthly fee to employee.	Yes Frost offers the Visa Payroll Card through a third party vendor Ventanex.	No proposal	No, if STC chooses, it can contact Prepaid Technologies, LLC at 6 Office Park Circle, Suite 100, Birmingham, AL 35223.
7.3 Electronic Banking/Wire Transfers/ACH Transactions/Transfers				
A. Is a personal computer access system available for initiating wire transfers?	Yes	Yes	Wire transfers, ACH transactions and account transfer can be placed via the Payments tab on the J.P. Morgan ACCESS Online Portal.	Yes, it is available through Cash Management services. It MUST be dual control and it is domestic only.
B. Does the system allow initiation of repetitive and non-repetitive transfers?	Yes	Yes	Yes	Yes

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C. Is a secondary and a third authorization security feature available?	Yes	A secondary authorization is required	The J.P. Morgan ACCESS Online portal allows complete flexibility for STC to designate the rights of each user on the platform and comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. Services available accommodate a wide range of security options, including dual control among users and daily or transaction limits. STC's Security Administrators are the only individuals able to assign users with transaction initiation privileges. J.P. Morgan ACCESS Payments automatically prevents a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release. At the point of release, the application helps to ensure that two unique users are involved in the payment life cycle, which includes the creation, approval and release of the payment, as well as the creation, approval and activation of any underlying template. Therefore, even if a user has all three entitlements, the user will still not be able to take all three actions on a payment on their own.	Online wire transfers require dual control.
D. At what time is the system accessible each day?	Our Wire Transfer Department and system opens at 8:00 a.m. CT. Cut-off time for Intradistrict (within Fed District), Interdistrict (between Fed districts) and Drawdown is 4:00 p.m. CT (telephone, fax and automatic standing) and 4:30 p.m. CT (Internet), Book Transfer/Internal is 4:00 p.m. CT (telephone, fax and automatic standing) and 4:30 p.m. or 9:00 p.m. CT, International - USD is 3:30 p.m. CT (telephone, fax and internet), and International-FX is 2:30 p.m. (telephone, fax and internet). Wire transfers submitted after cut-off times, during non-business days, or on Federal holidays will be processed the next business day. Bank can warehouse wires for up to one year with the exception of foreign currency wires, which cannot be future dated.	24 hours a day, 7 days a week, except during scheduled maintenance. Previous Day information is updated at 2:00 am with images available by 6:30 am. Intra-day information is updated eight or more times daily between 6:30 am and 4:30 pm. Bank Reports are available by 4:00 am. Wire transfers can occur on-line between 6:30 am-4:30 pm. We offer a real-time Intra-day Wire Report.	The J.P. Morgan ACCESS Online portal is available 24/7, except for scheduled maintenance. Each weekend, maintenance on the portal is conducted from 7:00 p.m. Saturday until 5:00 a.m. Sunday CT, during which time users may not be able to access the portal. Payment/receipt processing operates from 8:00 p.m. CT each Sunday through 6:00 p.m. CT each Friday, excluding U.S. Federal holidays. Straight Through Processing Cutoff Times: Fedwire-Telephone 4:00 p.m. and Internet 4:30 p.m.; Book transfer/Internal-Telephone 5:00 p.m. and Internet 5:30 p.m. Payments that require repair will have a cutoff time 30 minutes prior to the stated times above.	8:00 AM
E. What procedures are in place in case of system failure?	In the event e-Access is unavailable, College can initiate wire via direct call or fax to Bank's Wire Department. College identifies telephone transfer users and limits through the Automated Funds Transfer Agreement. Wire Department authenticates telephone/fax wire requests by PIN issued to each College telephone wire designee.	Frost has extensive back-up and disaster recovery systems and procedures. In the event STC can not access the system, wires can be initiated by telephone.	Telephonic wire transfer with a PIN can be used as a back up method of wire initiation. Benefits include: - Ability to transact higher valued wires - Per transaction limit clients may initiate wires based on balance availability - Currency clients may initiate in foreign currencies to overseas institutions - Extended hours vs. online or branch initiation, which allows for repetitive or free-form transactions - Security via segregation of duties: initiation/confirmation STC sets up this service via a "Security Procedure Authorization for Telephone Transfers with PINs Agreement." For security, users will be assigned a user ID and PIN for initiation and/or confirmation, along with a PIN Activation code. Users call an Interactive Voice Response system (IVR) to confirm PIN activation, change that to a PIN of their choosing, and then can initiate and/or confirm wires.	Wire transfer requests can be faxed or called in and the instructions will be recorded. A wire transfer agreement will need to be in place. For follow up, the bank has the discretion to do a call back.
F. What systems are in place to confirm receipt of incoming wires?	If elected, an alert notification can be transmitted to up to three recipients via telephone, fax or email.	Wires are reported via Cash Manager as received.	The Wire Detail Report provides a detailed view of incoming and outgoing wire transactions. STC can also use eServe to establish criteria to trigger notifications in near real time via email-enabled devices (such as PCs, laptops, PDAs, alphanumeric pagers or cell phones) when specific transactions or events have occurred.	Online alerts can be setup for incoming wire notifications.
G. What other features are available through the system?	Wire transfers entered on Compass e-Access can be future dated for any business day up to one year in advance. The wire transfer is held in Compass e-Access and then automatically released to our wire transfer system for processing at the opening of business on the value date. Additionally, the online wire module provides international wire capabilities and foreign exchange (FX) in a multitude of foreign currencies.	Frost offers automated wires through Cash Manager. STC can create and manage wire templates and schedule future wire transfers.	Account Transfer-Allows authorized J.P. Morgan ACCESS Online users to enter account transfers 24/7. Note that transactions after 10:00 pm CT are applied the following business day.	Repetitive wire instructions
H. Can the cost of the service be included in compensating balances?	BBVA Compass has agreed to offer service at no cost to the College.	Yes	The fees for wire transfer can be offset by compensating balances.	Yes
I. What is the cost of the service? How do these prices compare to telephone initiated wire transfers?	Bank agrees to offer service at no cost to College. E-Access initiated wire transfers: Repetitive-$8.50; Non-Repetitive-$10. Telephone initiated: Repetitive-$19; Non-Repetitive-$26.	The cost of automated wires is less than telephone initiated wires. Refer to Frost's Public Fund Commercial and Treasury Management Fee Schedule.	Refer to pricing section.	Wire transfers processed online are $5.00 and $15.00 if faxed or called in

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Electronic Banking/Stop Payments				
J. Is a personal computer access system available for initiating stop payments?	Yes	Yes but if positive pay services are used for all accounts of the College, then there is no need for stop payments.	Yes, STC can initiate stop payments via the Checks tab on the J.P. Morgan ACCESS Online Portal.	Yes through Cash Management services
K. Does the system notify the user that a check has already been paid? If so, when?	Yes, at point of initiation	Yes, data is maintained for checking the status of an item up to 20 days after the statement is rendered.	The system will search 90 days transaction history to identify if the check has been paid (extended retention periods are available). If the record shows the check has been paid, the system will report the date the item was paid. The user can choose to continue to place the stop on the paid item. This could prevent a second item from paying with the same check information.	A search of transactions can be utilized to determine if a check has already been paid.
L. At what time is the system accessible each day?	E-Access is available 24 hours a day however the deadline for same day action on stop payments is 7:00 p.m. local time.	24 hours a day	J.P. Morgan ACCESS Online portal is available 24/7, except for scheduled maintenance. For same-day action, stop payment requests via Checks must be received by 6:30 p.m. CT.	6:00 AM
M. How is receipt of a stop payment order confirmed and does the stop payment reactivate?	Once a stop payment order is executed, a report can be printed from e-Access for order confirmation. The stop payment will not reactivate once expired. A new stop payment would need to be issued.	A paper advice is mailed. Electronic confirmation is also offered. Stop payments can be initiated/renewed/extended or cancelled on-line or via telephone.	Once the stop payment is submitted the system can provide confirmation online of successful stop payment. You may print or download details as needed.	After submitting the stop payment, a confirmation will be displayed that can be printed. The stop payment expires 6 months after it was placed.
N. How long do stop payments remain in effect? Can the stop payment be renewed once the term expires? Can it be done online? If yes, what is the time frame to stop payment online?	Compass e-Access: 2 years Corporate Client Services: 6 months Stop payments are placed using online, between 8:00 a.m. to 10:00 p.m. CT or phone/fax/email by 5:00 p.m. CT through local BBVA Compass Business Relationship Services.	A manual stop payment (telephone initiated) is valid for 6 months, an automated (Cash Manager) stop payment is valid for 12 months. A "void" in Positive Pay does not expire. Yes, stop payment be renewed once the term expires. Yes, it can be done online. Stop pays entered via Cash Manager (automated) may be entered until 6:00 p.m. on banking days.	Stop payment requests remain in effect for one year and are renewable for an additional six years.	The stop payment expires 6 months after it was placed. Once the stop payment expires, a new one can be submitted online for an additional 6 months.
O. Can the cost of the services be in compensating balances?	BBVA Compass has agreed to offer service at no cost to the College.	Yes but if positive pay services are used Stop Payment fees can be avoided.	The fees for stop payments can be off set by compensating balances.	Yes
P. What is the cost of the service? How do this cost compare to telephone/written instructions?	Bank agrees to offer service at no cost to College. Voice initiated stop payments-$32. E-Access on-line stop payments-$17.	Automated (Cash Manager) stop payments are $6.00 vs. manual (telephone) stop payments $30.00.	Refer to pricing section.	Stop payments processed online are $4.99 and $6.99 if faxed in. When submitting a stop payment for a range of checks, the fee is $25.00.
Electronic Banking/Balance Reporting				
Q. Is a personal computer access system available for balance reporting?	Yes	Yes	Balance reporting is available via the J.P. Morgan ACCESS Online Portal.	Yes
R. What information is available on the system? How does this information compare to what is available via telephone balance reporting?	Compass e-Access is our internet platform through which most of our Treasury Management services are accessed. Compass e-Access is utilized for Information Reporting, Stop Payments, Book Transfers, ACH origination, Wire Transfers, Positive Pay, Enhanced Lockbox and Electronic Report Delivery. Compass e-Access has robust inquiry capabilities across various modules. In addition to account, date and amount searches, inquiries can also be made on individual BAI transaction codes in Information Reporting. Users can also perform check inquiries via the Stop Payment module. All transactional modules such as ACH, Book Transfers, Positive Pay, Stop Payment and Wire Transfer include detailed activity reports with very flexible search criteria.	Our online banking system is called Cash Manager and is fully web-based. STC will need a PC, Internet Explorer software and an Internet service provider to access the service. All services listed are available via one portal. Available modules include: Balance Reporting, Wire Transfers, ACH, Positive Pay, Account Transfers, Check Services, Bank Reports, User Administration. Sample reports are provided.	The prior-day information reporting delivery goal is 7:00 a.m. CT, based on where each account is domiciled. Current-day information, which is the reporting of memo-posted transactions, is available throughout the day as transactions complete on processing applications such as Wire, ACH, Returns, and DDA. Current-day information generally is available within five minutes of receipt or completion. The Cash Position view displays current- or prior-day balances on the Home Page, and presents opening ledger, current ledger, and current balances totals in an account or base currency. Cash reporting tools let STC create, customize, and run up-to-the-minute reports on its accounts, all from a single location. (Customized Reports, Balance and Transactions Report, Checks Paid Report, Returns and Exceptions Report, Wire Detail Report, Payment and Template Report) Refer to appendix for reports available via the J.P. Morgan ACCESS Online portal. J.P. Morgan does not offer telephone balance reporting for Commercial Clients.	LSNB provides partial and full account reconciliation. Partial reconciliation includes all check items that have been submitted to the bank through the check files. Full reconciliation includes all check items that have been submitted to the bank through the check files and all items that have cleared the account.

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S. At what time is the system accessible each day? What procedures are in place in case the system is down? How many days has the system been down in the past 3 months?	E-Access is available 24 hours a day. Previous day balance and transaction information is available by 7:00 a.m. CT Incoming Wire Transfers - automatically post to Current Day balance and transactions as they process through the Wire System. Book Transfers initiated via Compass e-Access automatically update the Current Day balance and transactions within 15 minutes of being successfully executed. Current Day ACH items received (debits and credits) 7:00 a.m. & 12:30 p.m. CT BBVA Compass has a disaster recovery (DR) plan per department. It's on a local and widespread level, with short-term and long-term plans. Bank had to follow it several times earlier this year due to unexpected inclement weather. TSYS also has a disaster recovery plan. They have servers in Tempe, AZ and Columbus, GA. If one side of the US is hit with a disaster, then all work and transactions would be routed to the other. TSYS Acquiring has not experienced an event that required invoking the business continuity or disaster recovery plan. Total system uptime availability for the last six months has been higher than 99%. This includes downtime for routine maintenance and deployment of enhancements.	24 hours a day, 7 days a week, except during scheduled maintenance. Frost has an extensive back-up procedures. If STC is unable to access the system, the data can be faxed. The system has not been down in the past 3 months.	J.P. Morgan ACCESS Online portal is available 24/7, except for scheduled maintenance. Prior-day information is available at 7:00 a.m. J.P. Morgan continually monitors information delivery goals to help achieve optimal availability. The bank's client services and technical support teams notify STC regarding any delays and access difficulties. If a prolonged outage occurs, the J.P. Morgan ACCESS Online portal will provide a broadcast message estimating when service will be available via an Alert. To minimize disruption, the dedicated client service professional may proactively notify STC regarding any delay. During the second quarter of 2014 the J.P. Morgan ACCESS Online portal has had an uptime of 99.94.	Our internet banking is available 24 hours a day for viewing. For cash management services the system is accessible from 6:00 am to 9:00 pm.
T. Can the cost of the service be included in the compensating balance?	Bank agrees to offer service at no cost to College	Yes	The fees for balance reporting can be off set by compensating balances.	Yes
Electronic Banking/ACH Transactions-Direct Deposit of Payroll and Vendor Payments				
U. Does your system support tape input? Personal computer input? Mainframe transmission?	Yes	Does not support tape input, supports computer input and mainframe transmission.	J.P. Morgan accepts ACH Transactions via The Payments Tab of the J.P. Morgan ACCESS Online portal and secure file transfer protocol (SFTP) transmission method.	Our system supports personal computer input.
V. What file format is required?	Standard ACH NACHA file format.	Standard ACH NACHA file format.	For a comprehensive listing, see the Host-to-Host Client Connectivity Overview in Appendix 6.	NACHA format is required.
W. Where must tapes be delivered? What is the deadline to receive tapes for a Friday payroll?	College current submits ACH files electronically	N/A	J.P. Morgan can accept PPD payroll files for next-day credits. We do, however, recommend that you transmit your payroll files at least two days in advance of settlement to allow for ATM availability on settlement date.	N/A
X. What is the deadline for a Friday payroll for personal computer transmission? For mainframe transmission?	Transmissions of ACH files are accepted 24 hours/day, seven days a week. However, all ACH files must be received by Bank by 6 pm CT for same day processing. Any file received after that time will not be processed until the next business day. Bank recommends at least two business days prior to the settlement date for ACH payroll to allow each receiving institution adequate time to process incoming ACH file. For example, Bank recommends file receipt by Wednesday at 6 pm for Friday payroll.	The deadline is 6:00 p.m. two banking days (Wednesday for a Friday payroll) prior to the effective date for either type of transmission to ensure the employees have access to their pay the morning of pay day.	9:00 p.m. CT Same-day settlement will occur if both the debit and credit accounts are held at J.P. Morgan, Next-day settlement will occur when an involved account is not held at J.P. Morgan, ACH PPDs must be received two business days in advance.	ACH files must be submitted by 4:00 p.m. 2 days prior to the effective date. For a Friday payroll, the file must be received by 4:00 pm on Wednesday.
Y. What is involved with correcting items? Stop payments?	ACH reversals are available and processed through Business Relationship Services, formally known as Texas CCS.	Items can be removed, added or altered prior to the file's release. Items are corrected after the files release with an offsetting transaction. To stop an ACH item, it is either removed before the file is released or reversed after the file is released.	A Deletion request (also known as a Stop Payment) can be initiated by STC for a transaction that has been transmitted to J.P. Morgan, but has not yet been processed by the ACH system. If the payment has been processed, a Reversal request can be initiated. Deletion and Reversal requests can be initiated electronically via eServe application on J.P. Morgan ACCESS.	If the file has been submitted but not processed (before cutoff time), the file can be uninitiated, corrected and then resubmitted. If it is past the 4:00 p.m. cutoff time, a reversal must be submitted to correct or delete an item.
Z. Can the cost of the service be included in compensating balances?	Bank agrees to offer service at no cost to College	Yes	The fees for ACH transactions can be off set by compensating balances.	Yes

SOUTH TEXAS COLLEGE
DEPOSITORY BANK SUMMARY
PROJECT NO. 14-15-1006

NAME	BBVA Compass	Frost Bank	J. P. Morgan	Lone Star National Bank
Electronic Banking/Positive Pay				
AA. Describe the services provided by using positive pay. Identify transaction items necessary for positive pay and the items that will be verified (i.e. check number, check date, amount, payee name, etc.).	College currently utilizes Bank's positive pay platform. Bank verifies check number, check date & amount. Implementation of payee positive pay is currently under review by Bank.	Frost offers positive pay services that incorporate the latest banking technology to deter fraudulent activity such as counterfeit checks or legitimate checks that have been altered for amount. We match checks presented for payment to the authorized serial numbers and corresponding amounts supplied by our customers in an issued/voided items file created with our proprietary software. As part of the service, a customer may set parameters, such as minimum or maximum dollar amounts, that can be posted to an account, overriding any items on the issued/voided file sent to us. A customer may also specify whether or not to accept external ACH debits, and if debits are acceptable, the customer can impose a maximum dollar limit. The service compares each check (or ACH debit) submitted for payment with your file of all checks (and ACH debits, if appropriate) that have been issued and voided. This automated comparison identifies exception items that you may designate as "pay" or "return," a process that protects you against counterfeit or tampered checks. You access an exception report through Cash Manager, Frost's Internet-based banking service for commercial clients. The matching process also applies to checks presented at teller windows where systems are updated every 30 minutes during the banking day, from 7 a.m. CT to 6 p.m. CT, to include new check issues. If an item is presented at a Frost teller station and no corresponding issue record exists, our procedures require that we make every attempt to verify and accommodate the transaction. These procedures may add time to the process, but Frost's intention is to validate the authenticity of each item before completing a transaction. Any item presented at the teller line that is not in the file provided will be rejected with the notification "refer to maker." The information required to build a file for Frost's positive pay service is account number, check serial number, date issued and amount of each check.	The Checks positive pay exception processing module will allow STC to send positive pay issue files via the Internet. Checks will enable STC to use the Internet to review digital images of all exception items and instruct J.P. Morgan to pay or return each item from a single page. Payee name exceptions are conveniently delivered along with all other types of exceptions so STC can easily employ the most-up-to-date fraud protection services. Email notifications offered. Each day STC issues checks it also provides the bank with an issue file containing check amounts and serial numbers via file transmission, uploaded to Checks, or manually keyed into Checks. Bank compares daily check presentation information against STC's check issue file and generate an exception report on a next day basis identifying mismatched or no-issue information on file items. Bank offers positive pay payee verification which STC provides bank with payee names in check issue file transmission, Checks file upload or Checks manual entry. J.P. Moran offers to STC our Teller Line positive pay and exception notification.	Positive Pay requires STE to upload a file of issued checks. When the checks are presented for payment, they are compared to the list of uploaded checks. The system verifies the check number, issue date and dollar amount.
BB. Describe the benefits of using positive pay.	* Provides fraud control for your accounts payable function * Minimizes exception processing because you transmit the issue file to Bank prior to any checks being released * Account reconcilement becomes easier because unmatched items are examined every day instead of only at month end	With all forms of fraud growing at record rates, you want to know that your financial services provider will take every precaution possible to safeguard your financial resources. Frost shares and supports that concern and has made fraud prevention and protection of clients' assets one of its highest organizational priorities. Among our most effective defenses against these destructive crimes is positive pay, a service that allows you to identify unauthorized, counterfeit or altered checks before they clear your account. Frost strongly encourages you to use positive pay services to protect transaction accounts from potential exposure to check fraud.	With STC using J.P. Morgan's positive pay suite of services, the chances of check fraud are significantly reduced. J.P. Morgan proactively develops fraud prevention tools to reduce client risk. We work closely with our clients to provide up-to-date security features in a controlled environment.	Positive Pay is a fraud prevention tool offered by LSNB. When checks presented for payment do not match the criteria submitted, an exception file is created for you to review via Internet Banking. You then view the exception items and make a decision to either pay or return the items via Internet Banking.
CC. What is the cost to implement positive pay?	Bank agrees to offer service at no cost to College	No Cost	There are no implementation fees to set up positive pay services.	$5.00/file and $0.07/item
DD. What type of software is needed to provide data to implement positive pay? How are voided checks submitted after a positive pay file is submitted? Are stop payments removed from the positive pay file after it is processed and approved online?	College currently submits files to Bank via Compass e-Transmit. Customers can send deletes by: - Keying the information into the Compass e-Access Positive Pay module - Uploading a file with voids in CSV or Fixed Text format into Compass e-Access Positive Pay module - Sending a separate file containing only the void items (via Compass e-Transmit) - Including voids in the regular Positive Pay issue file Voids drop off after the current account reconciliation cycle. Therefore, if a voided check is presented for payment after the current cycle, the exception item will be reported as paid-no-issue. It is highly recommended that you place stops on checks that are no longer in your possession.	No software is needed. We offer two basic ways for you to transmit positive pay files. First, you may use the file import feature of Cash Manager, Frost's Internet-based banking service for commercial clients. The system includes a simple process for mapping your data into the required format, so you are not required to create a file in our specific format. Within Cash Manager, you may also input individual check issues for "one off" instances. The second file delivery option is file transfer protocol (FTP). If you choose this option, file format requirements will be provided. Check records can only be altered by STC when using Cash Manager and prior to import submission. Stop payments are not removed from the positive pay file after it is processed and approved online.	Software requirements list enclosed. Voids can be placed online via Checks or sent via file transmission. Voids are effective real time. For same-day action, void requests via Checks must be received by 7:00 p.m. CT if submitted via Payables Web Service or 9:45 p.m. CT via direct transmission. J.P. Morgan recommends that if a check is printed and released from the client's operation and the client wants the item to be automatically returned, that a Stop Payment be placed. Stop Payments are in effect for one year with an option to renew for 6 additional years, and if the check is presented for payment the bank will automatically return the item. For clients who choose to place a void on a check, if the item is presented for payment, it will be communicated via Checks as a "Paid No Issue" check exception for the client to then make a pay/return decision on the item. Clients have the option to have ARP remove stops from the outstanding issue file or to keep the stop on the outstanding issue file. These options will be discussed and setup during implementation.	LSNB accepts files in fixed position style, CSV and manual entry. To void a check, a file must be uploaded with the check number, issue date, dollar amount and a void date. When you place a stop payment on an issued check, you need to void the check on positive pay.

SOUTH TEXAS COLLEGE
DEPOSITORY BANK SUMMARY
PROJECT NO. 14-15-1006

NAME	BBVA Compass	Frost Bank	J. P. Morgan	Lone Star National Bank
Electronic Banking/Account Reconciliation				
EE. Do you offer tape, compact disk, internet, or direct data transmission output?	Compass e-Access allows you to view or print electronic versions of your full or partial reconciliation reports showing a recap (both summary and detail) of your disbursement activity for the past month/cycle. These reports are available via Compass e-Access Electronic Delivery (ERD) module for 45 days. The College may also elected to receive a printed version of full or partial reconciliation reports showing a recap (both summary and detail) of your disbursement activity for the past month/cycle. Using our Connect: Mailbox or Compass e-Transmit file transmission applications, the College may elect to receive a file of your paid and/or outstanding items for the past month/cycle that can be uploaded to your accounting software.	Frost offers data via data transmission.	Account reconciliation information and reports are available through Checks Recon Output, as well as direct transmission. STC can retrieve their direct data transmission of prior-day balance reporting in BAI2 format and check paid detail for uploading into your accounting, ERP and/or treasury workstation. Refer to enclosed J.P. Morgan's Host-to-Host Client Connectivity Overview, which outlines the supported transmission protocols.	LSNB offers internet account reconciliation.
FF. Do you offer full reconciliation? What is the cost or monthly fees?	Yes, the College is currently taking advantage of the partial reconciliation services. BBVA Compass offers Full Check and Full Deposit Reconciliation Services.	Yes, we offer full reconciliation. Frost compares your issued check file with our records detailing paid, outstanding and stale items. Cash Manager provides a 45-day historical service detail item report. Fees for Full Reconciliation are $75.00 per account PLUS $0.05 per item. But Frost suggests that reconciliation services (and their associated fees) may be avoidable since Cash Manager enables on-demand downloading of transaction records in various formats at NO ADDITIONAL CHARGE.	STC can take advantage of J.P. Morgan's full reconciliation services which includes outstanding and paid checks with the option of reconciling account(s) by the week, month, fiscal or calendar year into a customized format. STC provides the bank with detailed check issue information such as the account numbers, check numbers, issue dates, dollar amounts and reference information (up to 15 bytes). STC will determine how to supply this data information to the bank: either in a file transmission, manually key or upload into Checks via the J.P. Morgan ACCESS Online portal, as warranted by the check activity in each account. With check information submitted, J.P. Morgan will perform a full reconciliation of activity with the appropriate account, delivering a reconciliation report package via the Internet. The standard full reconciliation package includes the following account statement, balance sheet, paid and outstanding check listing, plus a summary including check number, issue date, amount paid and paid date. Fees for account reconciliation services have been provided.	Full reconciliation includes all check items that have been submitted to the bank through the check files and all items that have cleared the account. The fee is $25.00 per account.
GG. Are checks sorted in check number order as part of the reconciliation service?	Yes	No, this a separate service. (Please note this service is not needed with the use of our CD ROM service).	The Standard Full Reconciliation package includes an account statement, balance sheet, paid and outstanding check listing, plus a summary including check number, issue date, amount paid and paid date.	Yes
HH. What file format is required?	We accept input files and provide output files in a variety of formats to many of our customers, often creating custom formats, but we do not interface with the systems directly. There is no charge for creating custom file formats.	For its account reconciliation service, Frost uses standard file formats for incoming issue files as well as outgoing paid item files. Account reconciliation information is also available through Cash Manager, Frost's Internet-based banking service for commercial customers. To access that information, you need only a secure Internet connection. Data can be exported into one of these file formats: comma-separated value (CSV), Bank Administration Institute version 2 (BAI2), Microsoft Money or Quicken	Clients can upload issue files into Checks in Fixed Text, CSV, or XML formats. For file import options and ARP input/output specifications, see Appendix 7.	LSNB accepts files in fixed position style, CSV and manual entry.
II. How soon after month-end is reconciliation available?	Within seven (7) days of statement cut off.	Five working days following month end processing	From statement cutoff to receipt of account statements, checks and full reconcilement information, J.P. Morgan's normal turnaround time spans up to five business days.	Following business day after month end
JJ. Can the cost of the service be included in compensating balances?	Bank agrees to offer service at no cost to College	Yes	The fees for reconciliation services can be off set by compensating balances.	Yes
TOTAL EVALUATION POINTS	96.5	80.75	84.75	81.93
RANKING	1	4	2	3

SOUTH TEXAS COLLEGE
DEPOSITORY BANK
PROJECT NO. 14-15-1006
EVALUATION FORM

	VENDOR	BBVA Compass		Frost Bank		J. P. Morgan		Lone Star National Bank	
	ADDRESS	3900 N 10th St 2nd Fl		533 N Rudy Villarreal Rd		712 Main St Flr 09		520 E Nolana Ave	
	CITY/STATE	McAllen, Texas 78501		Alamo, TX 78516		Houston, TX 77002		McAllen, TX 78501	
	PHONE/FAX	956-971-5901		956-702-6641		713-216-1936		956-984-2866	
	FAX	956-926-7840		956-702-6690		713-216-2818		956-984-2871	
	CONTACT	Gina Lobato		Rick Ramirez		Sarah Dunagin		David Penoli	
1	The purchase price. (up to 35 points)	34	34	28	28.5	31	31	31	31
		34		30		31		31	
		34		28		31		31	
		34		28		31		31	
2	The reputation of the vendor and the goods and/or services. (up to 18 points)	18	17.75	17	17	16	15.25	16	16.75
		18		17		15		17	
		17		17		15		17	
		18		17		15		17	
3	The quality of the vendor's goods or services. (up to 18 points)	17	17.5	12	13	17	16.25	15	12.5
		18		12		16		11	
		17		15		16		12	
		18		13		16		12	
4	The extent to which the goods or services meet the district's needs. (up to 15 points)	15	14.75	14.5	14.25	13	12.75	13	13.18
		15		14.5		12.5		13	
		14		14		12.5		13.75	
		15		14		13		13	
5	The vendor's past relationship with the College. (up to 3 points)	3	3	2	2	2	2	2	2
		3		2		2		2	
		3		2		2		2	
		3		2		2		2	
6	The impact on the ability of the College to comply with the laws relating to Historically Underutilized Businesses. (up to 1 points)	0	0	0	0	0	0	0	0
		0		0		0		0	
		0		0		0		0	
		0		0		0		0	
7	The total long-term cost to the College to acquire the vendor's goods or services. (up to 5 points)	5	5	2	2	3	3	3	3
		5		2		3		3	
		5		2		3		3	
		5		2		3		3	
8	The vendor's financial standing. (up to 5 points)	4.5	4.5	4	4	4.5	4.5	3.5	3.5
		4.5		4		4.5		3.5	
		4.5		4		4.5		3.5	
		4.5		4		4.5		3.5	
	TOTAL EVALUATION POINTS	96.5		80.75		84.75		81.93	
	RANKING	1		4		2		3	