



Housing Authority of the County of Merced

405 U STREET MERCED, CA 95341
PHONE (209) 722-3501 TDD 711 or 800-855-7100
www.merced-pha.com

ADDENDUM #1

**RFP # 2018-13
BANKING SERVICES**

November 27, 2018

Q1. Can the Authority provide bidders with a current account analysis statement or price model with volumes?

A1. See attached Client Analysis Statement

Q2. Can the Authority provide the average ledger balances and average collected balances?

A2. See attached Client Analysis Statement – page three for 6-month totals and average

Q3a. What is the volume of checks deposited annually?

A3a. For the month of October 2018: 62 deposits totaling 800 checks.

Q3b. What is the typical type of payment instruments? Personal Checks, money orders or other?

A3b. 90% money orders.

Q4. Is "Checks Paid" annualized?

A4. For the month of October 2018: Approximately 800 checks were issued

Q5a. Courier Service: What does the volume 150 represent?

A5a. 150 courier deposits per year.

Q5b. Is the cost of the service on a monthly basis?

A5b. Monthly fee.

Q5c. Do they pick up daily, weekly or 1 time per week?

A5c. Weekly pick up.

Q6. Does your courier accept cash deposits?

A6. No



Q7. Does the courier pick up from one location?

A7. Yes

Q8a. Currency: Deposit: what does the "10" represent?

A8a. Ten deposits per year.

Q8b. Is it \$10 per month?

A8b. No

Q8c. How much currency is deposited on a monthly basis?

A8c. October 2018 \$249 was deposited in cash.

Q9. Do all accounts have Positive Pay?

A9. Currently 8 of the 15 accounts have this service.

Q10a. Does the Authority have the ability to include the Payee name in the Issue file sent to the Bank?

A10a. Yes

Q10b. If so what accounts would be disbursing checks and needing this service?

A10b. Currently 8 of the 15 accounts have this service.

Q11a. Does the Authority use ACH Positive Pay?

A11a. Yes

Q11b. If so, how many accounts?

A11b. 1 account

Q12. Does the Authority have Extended History? If so how long?

A12. Access to the past 12 statements.

Q13. Does the Authority currently use Remote Deposit Capture?

A13. No

Q14. If so, do you own your own scanner?

A14. N/A

Q15. What is the make and model of the remote deposit scanner?

A15. N/A

Q16. Does the Authority use ACH Origination?

A16. Yes

Q17. If so, is it used to pay vendors or direct deposit payroll?

A17. To pay landlords (vendors)

Q18. How many Batches do you transmit on a monthly basis?

A18. 3-4 per month

Q19 How many ACH items do you originate monthly?

A19. Approximately 400

END OF ADDENDUM

Client Analysis Statement Relationship Summary

October 2018

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HOUSING AUTHORITY OF THE COUNTY
OF MERCED
405 U ST
MERCED CA 95341-6548

Analysis Summary

Average Positive Collected Balance	\$	16,872,281.43
Investable Balance Available for Services	=	16,872,281.43
E	-	
.....	=	
.....	\$	

Number of days this cycle: 31

Balance Summary

Account Name	Average Ledger	Average Collected
Housing Authority Of The County	7,649,674	7,640,098
Housing Authority Of The County	1,032,089	1,031,454
Housing Authority Of The County	99,122	99,122
Housing Authority Of The County	25,327	25,327
Housing Authority Of The County	442,387	435,480
Housing Authority Of The County	2,764,649	2,764,309
Housing Authority Of The County	672,384	671,390
Housing Authority Of The County	753,414	752,913
Housing Authority Of The County	374,736	374,736
Housing Authority Of The County	2,529,560	2,529,524
Housing Authority Of The County	396,441	396,441
Housing Authority Of The County	7,030	7,030
account		

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Client Analysis Statement - Relationship Summary

October 2018

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Housing Authority Of The County

Balance Summary (continued)

Account Name	Average Ledger	Average Collected
Housing Authority Of The County	2,338	2,338
Housing Authority Of The County	81,717	81,717
Housing Authority Of The County	60,402	60,402

Service Detail

AFP Code	Service Description	Volume
00 0230	Recoupment Monthly	16,891.27
Balance & Compensation Information		
01 0000	Acct Maintenance	15.00
01 0100	Debits Posted	31.00
01 0410	Client Analysis Statement-Paper	1.00
General Account Services		
10 0006	Branch Deposit	62.00
10 0220	Deposited Checks - On Us	276.00
10 0225	Deposited Check	524.00
10 0006	Cash Deposited IN WF Branch	249.00
10 0416	Return Item Service Mthly Base	3.00
Depository Services		
15 0724	Positive Pay Exception - Image	2.00
15 0030	Positive Pay Only Monthly base	8.00
15 0120	Positive Pay Only - Item	747.00
15 1352	Image View < 90 Days - Item	3.00
15 1352	Image View > 90 Days - Item	1.00
15 0310	Positive Pay Exceptions - Item	2.00
15 0310	POS Pay Checks With No Issue Record	1.00
15 0100	DDA Checks Paid	802.00
15 0122	Payee Validation Standard-Item	794.00
Paper Disbursement Services		
20 9999	ARP Aged Issue Records On File-Item	812.00
Paper Disbursement Recon Services		
25 0201	Electronic Credits Posted	20.00
25 0400	ACH Return Subscription-Account	1.00
25 0400	ACH Return Subscription - Item	5.00
25 0000	ACH Monthly Base	1.00
25 0102	ACH One Day Item	396.00
25 0202	ACH Received Item	43.00
25 0501	ACH Transmission Special	4.00
25 1050	ACH Fraud Filter Review MO Base	10.00
25 1050	ACH Fraud Filter Stop Mthlybase	1.00

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Client Analysis Statement - Relationship Summary

October 2018

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Housing Authority Of The County

Service Detail (continued)

AFP Code	Service Description	Volume
25 0302	ACH NOC - Info Reporting Advice	7.00
General ACH Services		
35 9999	Wire Monthly DDA Base - Voice	1.00
35 9999	Wire Security Pin Monthly Base	1.00
35 0100	Wire Out Domestic -	2.00
Wire & Other Funds Transfer Service		
40 0340	Search	10.00
40 0052	Prev Day Reporting Maintenance	2.00
40 0272	Prev Day Reporting Items Loaded	487.00
40 022Z	Event Messaging Service - Email	160.00
40 005Z	Basic Banking - Monthly Base	1.00
40 005Z	Basic Banking Addl Acct-MO Base	16.00
Information Services		

Trend Analysis

Month	Average Ledger Balance	Average Positive Collected Balance	Investable Balance Available for Services
MAY 2018	16,678,457	16,656,535	16,656,535
JUN 2018	16,945,149	16,924,209	16,924,209
JUL 2018	17,084,226	17,070,458	17,070,458
AUG 2018	16,776,270	16,762,920	16,762,920
SEP 2018	16,836,954	16,825,022	16,825,022
OCT 2018	16,891,270	16,872,281	16,872,281
Average	16,868,721	16,851,904	16,851,904

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