

**Applications for Bank Depository Contracts for Cameron County, Tx. – Bid No. 1222**

**QUESTIONS & ANSWERS**  
**BATCH 1**

1. Would you have an estimate of how much of the accounts/funds would be in short-term deposits and how much in CD's?

**\$111,000,000**

2. How long are the terms of the CD's if any?

**We have none at this time.**

3. Is there any cyclical nature to your deposits, high point and low point?

**High point is from October to December, Low Point August to September**

4. Is there any volatility in your balances that would require additional collateral coverage above the daily ledger balance provided in RFP Exhibit A?

**No**

5. May we see a copy of the latest analysis statement for the County?

**We are in the process of acquiring this information from our depository.**

6. Analysis Statement

**Attached is Analysis Statement for the month of October. November Analysis won't be available until after the 7<sup>th</sup>, as per bank.**

7. In Exhibit A, does the maintenance volume listed as 111 refer to the number of checking accounts maintained by Cameron County at the current depository bank?

**Yes**

8. Does Cameron County have any Certificate of Deposits? If so, what are the balances maintained.

**None at present time**

9. Does Cameron County have additional funds invested at Texpool or other investment pools? If so, what are the balances maintained in those accounts?

**Total of 28 accounts**  
**Balance 11/2014 \$13,689,170.66**

10. Can you provide us with the dollar volume of cash processed on a monthly basis (currency and coin)

**We will request information from Bridge and Parks Dept.**

11. Does Cameron County submit ACH payroll files? If so how often and how many transactions are in the payroll files?

**Yes – Bi-weekly – 1,800**

12. How many employees are paid via direct deposit and how many are paid with a check? How often does Cameron County issue payroll?

**Bi-weekly / 1,800 direct deposit / 100 checks**

13. Does Cameron County use armored car services?

**Yes**

Does Cameron County use night deposit services?

**No**

Does Cameron County use Office Banker Services? If so, how many terminals are needed?

**Yes, 2**

Does Cameron County utilize positive pay service? If so, how many positive pay files and items are processed monthly?

**Yes – 2,500**

Does Cameron County require a CD-rom for particular accounts? If so, how many?

**4**

Can you provide us with the account analysis statements for the past 3 months.

**Attached is Analysis Statement for the month of October. November Analysis won't be available until after the 7<sup>th</sup>, as per bank.**