



**RICHLAND COUNTY  
BOARD OF COMMISSIONERS**

**APPLICATION/AGREEMENT FOR  
DEPOSIT OF PUBLIC FUNDS**

**APPLICATION/AGREEMENT FOR DEPOSIT OF PUBLIC FUNDS  
Richland County, Ohio**

**To: The Richland County Board of Commissioners**

**Section I. Application for Deposit of Public Funds**

Application/Agreement is hereby made for the period of four years commencing October 31, 2025 and ending October 30, 2029 to be designated by the Richland County Board of Commissioners (Board) as a depository for the active deposits of money and funds for Richland County, Ohio under Section 135.33 of the Ohio Revised Code (ORC).

**APPLICANT/FINANCIAL INSTITUTION INFORMATION:**

**As required by ORC 135.33 (B) the applicant hereby certifies that it does maintain an office in Richland County.**

Applicant/Financial Institution Name \_\_\_\_\_

Home Office Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Branch Locations, if applicable. (Attach separate sheet if necessary):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

FDIC Insured? Yes  No  FDIC Certificate Number: \_\_\_\_\_

Holding Company Name/Location: \_\_\_\_\_

**PRIMARY CONTACT INFORMATION:** (please attach addendum if necessary):

(1) Name _____	(2) Name _____
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Address _____	Address _____
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City, State, Zip _____	City, State, Zip _____
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Telephone (ext) _____	Telephone (ext) _____
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e-Mail Address _____	e-Mail Address _____
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The maximum amount of such public moneys which this Applicant desires to receive and have on deposit as active deposits at any one time during the period covered by this designation is:

Dollars (\$ \_\_\_\_\_).

This application is accompanied by a financial statement of the applicant under oath of its \_\_\_\_\_ (Cashier, Treasurer, or Other Officer), in such detail as to show the capital funds of the applicant as of the date of its latest report to the Superintendent of Banks or Comptroller of the Currency, adjusted to show any changes therein made prior to the date of the application, that includes a statement of its public and nonpublic deposits, per ORC Section 135.33 (B)

Applicant's Public Deposits: \$ \_\_\_\_\_  
Applicant's Nonpublic Deposits: \$ \_\_\_\_\_

Financial Statement Attached: YES  NO

Applicant agrees to comply with ORC Section 135.33(B) and 135.32 and that the application maximum deposit amount of \$ \_\_\_\_\_ shall not be in excess of thirty percent (30%) of the Applicant's total assets of \$ \_\_\_\_\_.

The undersigned applicant, if designated as said depository shall comply in all respects with Federal and Ohio laws, rules and regulations and shall furnish security for all funds deposited over the amount insured by the Federal Deposit Insurance Corporation, in the aggregate amount of:

Dollars (\$ \_\_\_\_\_).

The Applicant hereby certifies that it is a financial institution eligible for Deposits pursuant to ORC Chapter 135 and that it is permitted by all applicable law and regulations to pledge collateral pursuant to ORC 135.37 and by virtue thereof, under Sections 135.18, 135.181 and 135.182. The Applicant should state whether it will secure Richland County's Public Deposits separately or through the Ohio Pooled Collateral Program (OPCP) defined under ORC 138.182. For any Financial Institution that chooses to use OPCP, Richland County requires that the total market value of the pooled securities pledged by the Financial Institution as security for repayment of all public funds of Richland County shall be equal to at least 102% of the total amount of all uninsured public deposits, notwithstanding any alternative amount authorized by the Treasurer of State. The Financial Institution, if designated as a Depository, further certifies that it will comply in all aspects with ORC Chapter 135 and Richland County's Investment Policy, and that it will execute and provide the Board with the attached Resolution for Approval for County Deposits, the attached Security Agreement/Pledge of Collateral, as well as any other agreements required by the Richland County Board of Commissioners and/or Richland County Treasurer during the term of this designation.

The undersigned applicant Financial Institution, if designated as a depository of active deposit funds shall only make reasonable service charges as authorized by ORC 135.33 (D), shall pay interest pursuant to a fixed formula, and shall provide to the Treasurer a monthly accounting report and demand deposit account analysis as set forth in ORC 135.33 (E). The service charges and interest formula shall remain constant throughout the four-year term of this agreement and shall exclusively be paid through deduction from interest proceeds. The Financial Institution shall provide a separate monthly statement that itemizes and totals all service charges.

This Agreement, **only upon execution by the Financial Institution and approval by the Board of Richland County Commissioners**, shall be binding upon the Financial Institution thereafter. All Deposits held by the Financial Institution shall be governed by the terms and conditions of this Agreement. This Agreement shall remain in full force and in effect until either party has received written notice of termination from the other party no less than 30 days prior to termination. Upon receipt of termination notice, Financial Institution shall return Deposits to Richland County in the manner set forth by the Treasurer of Richland County.

If a successor financial institution succeeds to the interest of the Financial Institution or if the Financial Institution is adjudged bankrupt or insolvent, or a receiver, liquidator or conservator of the Financial Institution, or of its property, is appointed, or if any public officer takes charge or control of the Financial Institution, or its property, then the successor financial institution, receiver, liquidator, conservator, or public officer shall, without any further act, be bound by and vested with all rights, powers, duties and obligations of the Financial Institution, including all collateral obligations, under this Agreement.

### GUIDELINES AND PROCEDURES

Banks interested in responding to this Proposal for Bank Services are to prepare two (2) paper copies of a proposal and submit them during regular business hours **between 8:00 a.m. on Tuesday, September 23, 2025 and 10:00 a.m. on Monday, October 13, 2025** to the "Place of Acceptance":

RICHLAND COUNTY COMMISSIONERS  
c/o Clerk Stacey Crall  
50 Park Ave. East  
Mansfield, Ohio 44902

Each proposal shall be accompanied by a financial statement of the applicant, under oath of its cashier, treasurer, or other officer as of the date of its latest report to the superintendent of banks or comptroller of the currency, and adjusted to show any changes therein prior to the date of the proposal, that shall include a statement of its public and nonpublic deposits.

Each proposal shall include all of the information requested in Sections I. – III. of this application, including signing the agreement and completing the resolution contained in Section II. (Section III. can be completed after award)

Each proposal must be submitted in a sealed envelope marked "Proposal for Bank Services." A proposal will not be deemed submitted until it is received at the Place of Acceptance.

Late proposals and any proposals submitted by facsimile transmission or email or otherwise electronically will be rejected.

Requests for extensions or modifications of the acceptance time, date or place will not be granted. Banks mailing their proposals should allow for sufficient time to ensure receipt of the proposals by the County Commissioners prior to the time and date fixed for the acceptance of proposals. Submission times will be based on the clock of the Clerk of the Board of County Commissioners.

Requests for information regarding technical matters of the Request for Proposal should be directed in writing to:

Richland County Treasurer  
50 Park Ave. E.  
Mansfield, Ohio 44902

### PROPOSAL ACCEPTANCE

It is anticipated that the County will make a determination on the proposals on October 23, 2025. Banks may be requested to make a presentation of their proposals to the County.

## BASIS FOR AWARD

The total monthly service charge fees will not be the sole determining factor in designating depositories for banking services for Richland County, but any applicable service charge must be the same as is customarily imposed by institutions receiving money on deposit subject to check. The following criteria will be used to evaluate proposals:

1. The quality and extent of services to be provided to Richland County;
2. Total service charge fees for banking services to be provided to Richland County for the **four (4) year period**;
3. The quality of services provided to the County by the particular bank prior to the issuance of this competitive application and based upon commitments in the proposal to quality of services;
4. The background and experience of the bank in providing quality services to like public entities;
5. The formula used in calculating the interest earnings for Richland County; and
6. Comprehensive cash management proposal.

## ACTIVE DEPOSITS

- a) Bank agrees to accept active deposits during the period of designation subject to the Bank's posted rules and regulations from time to time in effect for commercial accounts. Bank agrees to keep such sums on deposit pending payment by depositor.
- b) Bank agrees that the sums deposited to the credit of Depositor's active commercial accounts may be drawn against and paid by check executed by such authorized person(s). Depository must be notified in writing in designated person(s) change.
- c) Bank agrees to supply Depositor's treasurer each month during the period of designation a statement of the daily activity in and the balance of Depositor's active deposit accounts for that month.

## OHIO REVISED CODE CHAPTER 135

The bank will secure all public monies however deposited or invested, at the bank's option, under either Section 135.18 or Section 135.181 in an amount to meet the requirements of Chapter 135 of the Ohio Revised Code. The bank agrees that it will comply with all the requirements of Chapter 135 of the Ohio Revised Code and any amendments thereto. The bank also further agrees that it will abide by any state or federal laws, rules or regulations pertaining to such deposits, or the adoption of any amendment thereunder. If any such laws, rules or regulations are changed or amended during the terms of designation as public depository, and if such change of law or regulation causes this contract to become unlawful, at the bank's option, this contract shall be limited so as not to extend beyond the date when such change becomes effective.

As a part of this agreement, the depositor agrees to be subject to the rules which govern the accounts in which the funds may be deposited or invested. Also, the depositor agrees to provide the bank with the names and signatures of those persons authorized to execute drafts, make withdrawals or otherwise deal in these account and investment and to provide documentation establishing these persons authority as the bank may request.

PROPOSAL WITHDRAWAL

If the withdrawal is made prior to the proposal deadline, sealed proposals may be withdrawn by the proposer or his or her authorized representative, by signing a receipt for the proposal. Proposals may be submitted again prior to the proposal deadline.

INFORMALITIES WAIVED

Richland County reserves the right to waive informalities and irregularities in proposals received when the best interest of the County will be served.

NON-DISCRIMINATION PROVISION (O.R.C. 125.111)

(A) The contractor (bank) agrees:

- (1) that in the hiring of employees for the performance of work under the contract or any subcontract no contractor or subcontractor shall, by reason of race, color, religion, sex, age, handicap, national origin, or ancestry, discriminate against citizen of this state in the employment of a person qualified and available to perform the work to which the contract relates;
- (2) that no contractor, subcontractor, or any person acting on behalf of any contractor or subcontractor shall, in any manner, discriminate against, intimidate, or retaliate against any employee hired for the performance of work under the contract on account of race, color, religion, sex, age, handicap, national origin, or ancestry.

ADDITIONAL TERMS & CONDITIONS

This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio, and venue for any dispute related to this Agreement shall be in Richland County, Ohio.

The Financial Institution agrees to comply with all provisions of the Terms and Conditions set out in Sections I – III. of this Application/Agreement, including any exhibits or appendices, and requests for approval as a Depository. The President or any Vice President, or the Controller of the Financial Institution shall sign below.

Richland County reserves the right to reject any or all proposals, and to accept the proposal(s) that Richland County considers to be most advantageous to the County.

IN WITNESS WHEREOF, we have by authority of our board of directors, caused our corporate seal to be affixed and these presents to be signed this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_  
Name of Financial Institution

**X**  
\_\_\_\_\_  
Signature of Authorized Officer

\_\_\_\_\_  
Name of Authorized Officer

\_\_\_\_\_  
Title of Authorized Officer

Recommended By:

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Richland County Treasurer  
ORC Section 135.33 (C)

Approved By:  
Richland County Board of Commissioners

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Chair

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Vice-Chair

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Commissioner

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Clerk

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Date

RICHLAND COUNTY, OHIO; BANKING SERVICES BID FORM

SECTION I. Fees for Required Banking Services

<b>SERVICES</b>	<b>AVERAGE MONTHLY QUANTITY</b>	<b>UNIT PRICE</b>	<b>TOTAL MONTHLY CHARGES</b>
		\$	\$
<b>GENERAL ACCOUNT SERVICES</b>			
Checking Account	1		
Warrant Account	1		
Credit Card Account	1		
Savings Account	1		
Sewer Department Account	1		
<b>DEPOSITORY SERVICES</b>			
Deposits	32		
Items Deposited	11,500		
<b>DISBURSEMENT SERVICES</b>			
Warrants –by Paper	2,200		
Warrants –by ACH	50		
<b>GENERAL ACH SERVICES</b>			
ACH Origination DB / CR	3,080		
Incoming ACH Debit Items	50		
Incoming ACH Credit Items	500		
ACH Return Items	1		
ACH Notification of Change	1		
<b>WIRE SERVICES</b>			
Wire Transfers- In/Out	80		
<b>FRAUD PREVENTION</b>			
Positive Pay	1		
<b>CASH MANGEMENT</b>			
Commercial Sweep	1		
Commercial Additional Sweep	1		
Safe Cash Deposit / Courier	1		
<b>TOTAL SERVICE CHARGES</b>			<b>\$ _____</b>

RICHLAND COUNTY, OHIO; BANKING SERVICES BID FORM

Bank will be required to accept Remote Checks Deposits – Checks are scanned and a deposit file is sent daily.

March and July cash deposit will be higher by 2 to 3 times the average.

Richland County utilizes “POSITIVE PAY” program for warrants clearing and redemption.

Richland County provides a program for direct deposit of tax revenues to all entities in Richland County.

Richland County requires direct deposit of payroll to approximately 1025 employees. The payroll periods are bi-weekly.

Richland County issues approximately 2,200 paper warrants monthly. Warrants are available daily online for review and redemption through the warrant account by the County Treasurer.

The Richland County Auditor also disburses 50 monthly payments by ACH to various vendors doing business with Richland County.

RICHLAND COUNTY, OHIO; BANKING SERVICES BID FORM

ADDITIONAL SERVICES

Specify additional services, if any, that are available and indicate the per unit fee and monthly minimum charge, if applicable.

COMPENSATING BALANCES

The County requests that each bank submit a required target or compensating balance for all banking services at the time of the bank's proposal submission.

(If desired, use attachment)

INTEREST ON COUNTY FUNDS

Explain in detail the method used in calculating the interest earning of county funds on deposit.

(If desired, use attachment)

METHOD OF PAYMENT FOR BANKING SERVICES

Explain in detail the method(s) of compensating the Bank, either through direct invoicing or maintaining compensating balances. State whether each method of payment is dependent upon the type of checking account and/or how compensation methods differ between types of accounts. Also address whether and to what extent compensating balances of some accounts may be used to support the services incurred by other accounts.

(If desired, use attachment)

CASH DEPOSIT SERVICES

Richland County makes daily cash deposits through a courier service (Brinks). Please provide information on your cash deposit services

(If desired, use attachment)

ACH SERVICES

Richland County also receives tax payments through ACH, and the County processes payments by ACH to the County's vendors. Please provide information on your ACH services.

(If desired, use attachment)

DIRECT DEPOSITS OF REVENUE

Please provide a detailed analysis of your direct deposits of revenue programs.

RICHLAND COUNTY, OHIO; BANKING SERVICES BID FORM

DEFINITIONS

Define the following terms as used by your Bank:

1. Available balance
2. Earnings credit
3. Compensating balance

CASH MANAGEMENT SERVICES

Detail your cash management proposal and provide samples of reports. Richland County will require the following items to be provided in the cash management proposal:

1. Provide a daily cash management report to Richland County.
2. The daily report will detail the total debits and credits and the bank balance for all accounts(s).
3. All excess available funds to be invested (same date as report).
4. The invested funds shall be invested in repurchase agreements in securities as detailed in the Ohio Revised Code. The repurchase agreement will not be limited to minimum amounts.
5. The DAILY report will state the amount, rate of interest, QUISIP identifying number, and the securities sold as a repurchase agreement to Richland County.
6. Earned interest will be figured on a 360-day basis and credited daily to the cash management account.

BANKING HOURS

The County requests that each bank submit its hours of operation as well as the bank's cut-off time of each business day.