



@ your service™

August 29, 2019

Dusty Smith
Department of Administration
Purchasing Division
2019 Washington Street, East
Charleston, WV 25305

RECEIVED

2019 AUG 30 AM 11:29

WV PURCHASING
DIVISION

RE: CRFQ WWV20000000002

Mr. Smith,

United Bank welcomes the opportunity to submit the attached response to the above referenced bid. As detailed within the attached response, United Bank is able to provide the required banking services. Moreover, all required services will be performed and coordinated from United Bank's primary Operations Center located at 122 Hills Plaza, Charleston, WV 25312.

Please do not hesitate to contact me at 304.348.8396 or Larry.Salyers@bankwithunited.com should you have questions or require additional information.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Larry Salyers', with a long horizontal flourish extending to the right.

Larry Salyers, CTP
Senior Vice President

State of West Virginia

VENDOR PREFERENCE CERTIFICATE

Certification and application is hereby made for Preference in accordance with *West Virginia Code*, §5A-3-37. (Does not apply to construction contracts). *West Virginia Code*, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the *West Virginia Code*. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Vendor Preference, if applicable.

1. Application is made for 2.5% vendor preference for the reason checked:

Bidder is an individual resident vendor and has resided continuously in West Virginia, or bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia, for four (4) years immediately preceding the date of this certification; or,

Bidder is a resident vendor partnership, association, or corporation with at least eighty percent of ownership interest of bidder held by another entity that meets the applicable four year residency requirement; or,

Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; or,

2. Application is made for 2.5% vendor preference for the reason checked:

Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; or,

3. Application is made for 2.5% vendor preference for the reason checked:

Bidder is a nonresident vendor that employs a minimum of one hundred state residents, or a nonresident vendor which has an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia and employs a minimum of one hundred state residents, and for purposes of producing or distributing the commodities or completing the project which is the subject of the bidder's bid and continuously over the entire term of the project, on average at least seventy-five percent of the bidder's employees or the bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years and the vendor's bid; or,

4. Application is made for 5% vendor preference for the reason checked:

Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; or,

5. Application is made for 3.5% vendor preference who is a veteran for the reason checked:

Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; or,

6. Application is made for 3.5% vendor preference who is a veteran for the reason checked:

Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

7. Application is made for preference as a non-resident small, women- and minority-owned business, in accordance with *West Virginia Code* §5A-3-59 and *West Virginia Code of State Rules*.

Bidder has been or expects to be approved prior to contract award by the Purchasing Division as a certified small, women- and minority-owned business.

8. Application is made for reciprocal preference.

Bidder is a West Virginia resident and is requesting reciprocal preference to the extent that it applies.

Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) rescind the contract or purchase order; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential.

Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Bidder: United Bank

Signed: 

Date: August 29, 2019

Title: SVP

DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

Larry Salyers, SVP
(Name, Title)
Larry Salyers, SVP
(Printed Name and Title)
500 Virginia Street, East, Charleston, WV 25322
(Address)
304-348-8396 Fx 304-348-8327
(Phone Number) / (Fax Number)
Larry.Salyers@bankwithunited.com
(email address)

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

United Bank
(Company)
[Signature] SVP
(Authorized Signature) (Representative Name, Title)
Larry Salyers, SVP
(Printed Name and Title of Authorized Representative)
8/29/2019
(Date)
304-348-8396 Fx 304-348-8327
(Phone Number) (Fax Number)

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: WWW2000000002

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

- | | |
|----------------------------------------------------|------------------------------------------|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6 |
| <input checked="" type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7 |
| <input checked="" type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8 |
| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

United Bank
Company
[Signature]
Authorized Signature
8/29/19
Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.
Revised 6/8/2012



Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Request for Quotation
 14 – Financial

Proc Folder: 606009

Doc Description: ADDENDUM 1

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2019-08-15	2019-08-27 13:30:00	CRFQ 0323 WWW2000000002	2

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Name, Address and Telephone Number:

FOR INFORMATION CONTACT THE BUYER

Dusty J Smith
 (304) 558-2063
 dusty.j.smith@wv.gov

Signature X

FEIN #

DATE

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:

ADDENDUM 1 ISSUED FOR THE FOLLOWING REASON:

1. TO EXTEND THE BID OPENING DATE AND TIME TO TUESDAY, AUGUST 27, 2019 AT 1:30 P.M.

NO OTHER CHANGES

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301		OFFICE OF ADMIN SUPPORT - 5302	
WORKFORCE WEST VIRGINIA		WORKFORCE WEST VIRGINIA	
1900 KANAWHA BLVD, EAST		1900 KANAWHA BLVD, EAST	
BLDG 3, 3RD FLOOR, SUITE 300		BLDG 3, 3RD FLOOR, SUITE 300	
CHARLESTON	WV25305	CHARLESTON	WV 25305
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Banking Services	0.00000			

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :

Vendor's submitting electronically thru OASIS should enter the total bid amount from the Exhibit A Pricing Page into the Commodity line of OASIS. Vendor should fill out the Attached Exhibit A Pricing Page and submit with their bid.

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Vendor Questions 4pm	2019-08-13

SOLICITATION NUMBER: WWW200000002

Addendum Number: 1

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- Modify bid opening date and time
- Modify specifications of product or service being sought
- Attachment of vendor questions and responses
- Attachment of pre-bid sign-in sheet
- Correction of error
- Other

Description of Modification to Solicitation:

ADDENDUM 1 ISSUED FOR THE FOLLOWING REASON:

1. TO EXTEND THE BID OPENING DATE AND TIME TO TUESDAY, AUGUST 27, 2019 AT 1:30 P.M.

NO OTHER CHANGES

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ATTACHMENT A



Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Request for Quotation
 14 – Financial

Proc Folder: 606009

Doc Description: ADDENDUM 2

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2019-08-23	2019-09-04 13:30:00	CRFQ 0323 WWW2000000002	3

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Name, Address and Telephone Number:

FOR INFORMATION CONTACT THE BUYER

Dusty J Smith
 (304) 558-2063
 dusty.j.smith@wv.gov

Signature X

FEIN #

DATE

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION:

ADDENDUM 2 ISSUED FOR THE FOLLOWING REASON:

1. TO EXTEND THE BID OPENING DATE AND TIME TO WEDNESDAY, SEPTEMBER 4, 2019 AT 1:30 P.M.

NO OTHER CHANGES

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV25305 US		OFFICE OF ADMIN SUPPORT - 5302 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV 25305 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Banking Services	0.00000			

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :

Vendor's submitting electronically thru OASIS should enter the total bid amount from the Exhibit A Pricing Page into the Commodity line of OASIS. Vendor should fill out the Attached Exhibit A Pricing Page and submit with their bid.

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Vendor Questions 4pm	2019-08-13

SOLICITATION NUMBER: WWW200000002
Addendum Number: 2

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- Modify bid opening date and time
- Modify specifications of product or service being sought
- Attachment of vendor questions and responses
- Attachment of pre-bid sign-in sheet
- Correction of error
- Other

Description of Modification to Solicitation:

ADDENDUM 1 ISSUED FOR THE FOLLOWING REASON:

1. TO EXTEND THE BID OPENING DATE AND TIME TO WEDNESDAY, SEPTEMBER 4, 2019 AT 1:30 P.M.

NO OTHER CHANGES

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ATTACHMENT A

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: WWW2000000001

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

- | | |
|----------------------------------------------------|------------------------------------------|
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| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

United Bank
Company
[Signature]
Authorized Signature
8/29/19
Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
Revised 6/8/2012

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: WWW200000001

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

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I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

United Bank
Company
[Signature]
Authorized Signature
8/29/19
Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.
Revised 6/8/2012

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

TECHNICAL REQUIREMENTS

3. GENERAL REQUIREMENTS:

3.1 Contract Items and Mandatory Requirements: Vendor shall provide Agency with the Contract Items listed below on an open-end and continuing basis. Contract Items must meet or exceed the mandatory requirements as shown below.

3.1.1 The financial institution must provide WFWV with the following benefit accounts.

- 3.1.1.1** Unemployment Compensation Payment Account to be used to pay Unemployment Benefits to claimants.
- 3.1.1.2** Trade Readjustment Account used to pay claimants that are affected by Foreign Competition.
- 3.1.1.3** Disaster Unemployment Act account used to pay claimants that are unemployed due to a type of disaster (i.e. Business was flooded).
- 3.1.1.4** Special Account used to pay for court costs for appeals and other costs not associated with benefit payments. Funding for this account comes from a transfer from the Unemployment Compensation Clearing Account A.
- 3.1.1.5** Trade Adjustment Assistance Act account to pay participants registered in the training program.
- 3.1.1.6** Alternate Trade Adjustment Assistance account to pay participants registered in the Trade Adjustment Assistance Program that are over the age of 55.

United Bank understands and will comply with this Requirement.

3.1.2 The financial institution must provide WFWV with the following services for the benefits accounts shown in 3.1.1.

- 3.1.2.1** The financial institution must provide WFWV with online access to all accounts. WFWV must have the ability to view account balances and account activity, transfer funds between accounts, issue stop payments, and receive ACH payments.

United Bank understands and will comply with this Requirement.

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

3.1.2.2 WFWV will send a report electronically by 8 PM EST Monday through Friday containing all checks written against the account daily. On a daily basis, the financial institution must provide WFWV an electronic notification containing a report that lists any check exceptions which are items that do not match the electronic file if any exist. The report should be submitted to WFWV by 11AM EST daily. WFWV will respond to any exceptions by 12 PM EST, or within one hour of receipt of the exception report, the "default" will be to honor those exceptions. However, WFWV reserves the right to change the "default" at any time. The financial institution must pay all benefit checks written on WFWV's accounts when presented for payment unless there are exceptions that are deemed to be invalid after investigation.

United Bank understands and will comply with this Requirement

3.1.2.3 The financial institution must on a monthly basis provide separate electronic transmittals of the monthly check reconciliation data for each account specified on the transmittal. Content must be provided to the financial institution by WFWV prior to delivery. The checks shall be listed in groups of one hundred items with the subtotals as well as a grand total at the end of the listing. In addition, the financial institution must provide access to a searchable online archival system that maintains the imaged copies of all checks cleared for the length of the contract. At the end of the contract, the vendor must provide WFWV with a searchable archive, to be delivered within 15 days on CD ROM or other agreed upon media. All items required by this paragraph must be provided by no later than the ninth calendar day of the following month said checks are paid. The Management Information Systems (MIS) Division reserves the right to accept or reject electronic transmittals provided by the financial institution. Transmittals rejected will be returned to the financial institution with problems identified and the financial institution will have five (5) calendar days to provide a corrected file.

*Note: The on-line system or CD ROM **must** have the following queries available: Banking Account Number, Bank Statements by Month with search icon after the check number. In addition, there **must** be a searchable field on Date, Bank Account, Amount, Serial Number, Item Sequence Number, Trans Routing Number, and Trans Code.*

United Bank understands and will comply with this Requirement.

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

3.1.2.4 The financial institution is not required to sort in numeric order and deliver to WFWV all checks paid on each account. Checks, instead, will be destroyed after 45 calendar days.

United Bank understands and will comply as required.

3.1.2.5 The number of items processed will be furnished to WFWV by the financial institution on the monthly account analysis and will be subject to verification by WFWV. The reserve requirement will be calculated in accordance with FDIC regulations [Codified at 12 C.F.R. § 204.4] and furnished to WFWV and will be subject to verifications by WFWV. The earnings rate will be calculated by the institution and will be subject to verification by WFWV.

United Bank understands and will comply with this Requirement.

3.1.2.6 Each month, the financial institution must provide the information necessary for WFWV to complete the United States Department of Labor Form ETA 8413, for the Benefit Payment Account attached hereto as "Attachment A" and will compare the compensable service charges (Expense Analysis) with the institution's total interest earnings (Income Analysis). The financial institution agrees to supply the required information by no later than the 15th calendar day of the subsequent month. In the event the 15th calendar day of the month falls on a weekend, the financial institution agrees to supply this analysis on the preceding Friday. On the form ETA 8413, the financial institution will provide FDIC cost for Line 16 Other Costs. Lines 17 and 18 may include service fees. The FDIC cost must be listed separately on the invoice. The only service charges allowable in any resulting contract shall be the charges quoted in the attached Pricing Page, (Exhibit A).

United Bank understands and will comply with this Requirement

3.1.2.7 The financial institution must allow WFWV the right to open four(4) additional accounts if the Department of Labor would start a new program that necessitates segregating funds in separate outside accounts.

United Bank understands and will comply with this Requirement

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

3.1.3 The financial institution must provide WFWV with the following clearing accounts.

3.1.3.1 Clearing Account A - Funds flowing in this account will be the employer contributions to the unemployment compensation system and checks will be written for employer refunds.

3.1.3.2 Clearing Account B - This special clearing account will be established for the same-day processing of federal monies. No checks will be written on this account.

United Bank understands and will comply with this Requirement

3.1.4 The financial institution must provide WFWV with the following services for the clearing accounts listed in 3.1.3.

3.1.4.1 The financial institution must provide daily armored/Car/courier services for transporting of all deposits from WorkForce West Virginia located at 1900 Kanawha Blvd., East, Building 3, 4th Floor, Charleston, WV by 3:00 PM EST to their location.

United Bank understands and will comply with this Requirement.

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services

~~3.1.4.2~~ The financial institution will credit WFWV for all deposits on the financial institution's ledger on the same day that the deposit is delivered.

United Bank understands and will comply with this Requirement

3.1.4.3 The financial institution, by 10:30 AM, EST on the day following the deposit pick-up, will; (1) process the deposit checks and cash through the proof WFWV and sort such deposit checks by zero-, one-, and two-day clearing times; and (2) provide WFWV with the collected balance, upon request. The financial institution will send an email each morning to WFWV of the total cash balance on hand to the Assistant Director of FAM, Accounting Section and his designee(s) for all benefit and clearing accounts. The daily balance notification and information is required and not negotiable. WFWV will be responsible for determining the amount of transfer to the trust funds from the Clearing Account A. Said transfer will be made in increments of one hundred dollars.

As promulgated by State Code, 21 A-8-S which states Clearing Account: upon the receipt of payments and other moneys payable into clearing account fund under this chapter, shall immediately be deposited in the clearing account.

<http://www.legis.state.wv.us/wvcode/Code.cfm?chap=21a&art=8#08>

Note: The agency will not consider scanning of checks to be deposited due to limited staff. WFWV may deposit cash in the vault as well as checks. The amount of checks deposited is approximately 3,339. WFWV estimates that 50 returned deposit items occur in any given month. Please note that WFWV does not re-deposit returned items.

United Bank understands and will comply with this Requirement

3.1.4.4 The financial institution will debit or credit to the account any insufficient funds checks and deposit errors and will return items with associated debit and credit slips to WFWV by messenger by 3:00 PM EST each day or through utilizing an on-line service or secure email.

United Bank understands and will comply with this Requirement

3.1.4.5 The financial institution must receive and accept ACH Credit electronic payments from employers and Third-Party Administrators (TPAs) for employer contributions and deposit the funds into the Clearing Account A. The financial institution

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

must accept addendum records in NACHA CCD+ format from the TPAs, balance settlement totals daily against deposits posted to the account per NACHA Operating Rules, and provide the information embedded in the addendum records to WFWV, electronically, via a secure FTP site. Information such as employer, employer ID number, amount of payment and quarter/year the payment applies to, etc. The financial institution may be required to adjust procedures to conform to technical requirements. The financial institution must identify the TPA and deposit amount on the daily e-mail to WFWV. *Note: The agency has approximately 5 TPAs per month which reflects approximately 1,900 deposits per month.*

United Bank understands and will comply with this Requirement

3.1.4.6 The financial institution must provide WFWV with online access to all clearing accounts. WFWV must have the ability to view account balances, daily deposits, and account activity, to transfer funds between accounts, and receive ACH payments. The agency does utilize both current day and prior day reporting.

United Bank understands and will comply with this Requirement

3.1.4.7 The number of items processed will be furnished to WFWV by the financial institution on the monthly account analysis and will be subject to verification by WFWV. The earnings rate will be determined by the institution.

United Bank understands and will comply with this Requirement

3.1.4.8 Each month, the financial institution must provide the information necessary for WFWV to complete the United States Department of Labor Form ETA 8414, for the Clearing Account A, attached hereto as "Attachment B", and will compare the compensable service charges (Expense Analysis) with the institution's total interest earnings (Income Analysis). The financial institution agrees to supply the required information by no later than the 15th calendar day of the subsequent month. In the event the 15th calendar day of the month falls on a weekend, the financial institution agrees to supply this analysis on the preceding Friday. On the form ETA 8414 the financial institution will provide FDIC cost for Line 16 Other Costs. Lines 17 and 18 may include service fees and CCD+ addendum file fees associated with accepting deposits from a TPA. The FDIC cost and fees associated with TPA payments must be listed separately on the invoice. The only service charges allowable shall be the charge quoted in the attached Pricing Page (Exhibit A).

United Bank understands and will comply with this Requirement

REQUEST FOR QUOTATION
WorkForce West Virginia Banking Services
United Bank Response

- 3.1.4.9** The financial institution must only charge a single fee for ACH credits, which includes the associated addenda records. Therefore, an ACH credit with one addenda record would be charged the same fee as an ACH credit with multiple addenda records. The agency is referring to ACH credits which are incoming credits to WorkForce. The financial institution will also charge for the delivery of the NACHA CCD+ formatted file containing ACH credit transactions and the associated addenda record(s).

United Bank understands and will comply with this Requirement

3.1.4.10

The financial institution must not charge for ACH items originating from the WV Treasurer identified as Company ID 1556000814. *Note: The agency estimates that approximately 50 ACH items occur per month.*

- 3.1.4.11** The financial institution will charge a fee for ACH debits and debit blocks. The agency utilizes ACH debit block to filter ACH.

United Bank understands and will comply with this Requirement

- 3.1.4.12** The financial institution shall agree that the highest daily ledger balance or the highest daily deposit, whichever is greater, in all accounts less the federally insured amount of \$250,000.00 or the current prevailing amount or the corresponding month of the preceding year will be collateralized so that the amount is never greater than 102% of the market value of collateralization. The collateral shall be equal to the 9Jm of all account balances for WFWV. The determination of the initial collateralization will be a function of the daily ledger balance or the highest deposit; whichever is greater, for the corresponding month of the preceding year. According to West Virginia State Code 5A-3-4-(8) <http://code.wvlegislature.gov/5A-3-4/> the financial institution agrees that liquidated damages shall be imposed at the rate of \$100.00 per day for failure to provide collateral requirements. This clause shall in no way be considered exclusive and shall not limit the State or WFWV's right to pursue any other available remedy. The Executive Director may waive this assessment in his judgment, if circumstances beyond the Control of the financial institution caused the collateral deficiency. Any such circumstances must be

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documented in writing and submitted to the Executive Director for consideration.

United Bank understands and will comply with this requirement

3.1.4.13 Withdrawal or substitution of any collateral pledges as security may be permitted with the approval of the West Virginia State Treasurer. Chapter 12, Article 1, Section 4 of the West Virginia code states, "All pledge securities must be delivered to the safekeeping agent designated by the State Treasurer Office."

United Bank understands and will comply with this requirement

3.1.4.14 Acceptable forms of collateral must be in accordance with those provided in the Collateral Policy and Procedures Manual of January 2016 as provided by the Office the West Virginia State Treasurer. <http://www.wtreasury.com/Patals/wtreasury/content/Banking/Accounting/Collateral/PolicyarrlProcaj.reHnxlxx:k.PIF>

United Bank understands and will comply with this requirement

3.1.4.15 The financial institution must have the capability of receiving and transmitting monies by wire. Said monies received by the financial institution will be considered immediately collectable and available for transfer. Note: WF estimates that approximately 12 employees could potentially originate wire transfers and under normal circumstances the agency processes approximately 100 wire transfers in any given month.

United Bank understands and will comply with this requirement

3.1.5 The financial institution must provide WFWV with data transmission solutions that meet WFWV's requirements which do the following.

3.1.5.1 Data File Transmittal- provide a secure Communication Protocol site to transfer data and electronic reports to and from the financial institution and State WFWV office.

United Bank understands and will comply with this requirement

3.1.5.2 Security Design and Safeguard Features - Include design features that safeguard against abuse, and waste.

United Bank understands and will comply with this requirement

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3.1.5.3 Right of Privacy of Clients-Protect the right of privacy of all WFWV clients.

United Bank understands and will comply with this Requirement

3.1.5.4 Use of Tested State-of-the-Art Techniques - Use Tested and State-of-the-Art techniques as opposed to untested technology that may or may not be successful.

The financial institution shall receive a daily file Sunday through Friday from WFWV of checks written and checks voided that day. This file will be electronically transmitted to the bank by direct transmission. The record layout is below:

Record Code	X(1)
"C" for checks written	
" V" for checks voided	
Account number	9 (10)
Check number	9 (10)
Check amount	9 (8) V99

This file will be used by the financial institution to supply a daily reconciliation for WFWV. It will also be utilized to ensure that no fraudulent checks are cleared.

Monthly check reconciliation transmittal:

Field	Data Type	Size
Check Number	Numeric	7
Amount	Numeric	8.2 (000000000.00)
Clear Date	Numeric	8

United Bank understands and will comply with this Requirement

3.1.6 The successful vendor will be completely responsible for implementation and the transition from the current banking system. This section details specifics of the tasks involved.

3.1.6.1 The vendor will perform a walk-through-through immediately after the bid is awarded and will identify, in writing, necessary changes to WFWV's current banking operations.

United Bank understands and will comply

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3.1.6.2 The vendor will provide one-time on-site training consisting of eight (8) hours at 1900 Kanawha Blvd., East , Building 3, 4th Floor, Charleston, WV for a maximum of twenty (20) people on the usage of required online banking services and transmissions of files at no additional cost to WFWV.

United Bank understands and will comply

3.1.6.3 WFWV will be responsible for making networking changes deemed necessary and agreed upon by WFWV.

United Bank understands and will comply

3.1.6.4 WFWV will name a project manager who will be responsible for assembling WFWV project team and will be the focal point for all project issues.

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3.1.7 The vendor will be responsible for testing all aspects of the new banking system prior to implementation. All test results will be documented in writing by the financial institution and will be verified and subject to acceptance by WFWV.

3.1.7.1 Testing will minimally consist of the following:

1. Transmission of electronic files to and from the vendor and WFWV.
2. Online activities to test transactions.
3. Connectivity tests (i.e. password access, data lines, etc)

United Bank understands and will comply

3.1.7.2 Test results will be documented in writing, presented to WFWV for review and subject to their written approval.

United Bank understands and will comply

3.1.7.3 The vendor must provide service coverage during the hours of 9:00 AM to 5:00 PM EST Monday through Friday

United Bank understands and will comply

3.1.7.4 The vendor must provide two (2) hour call back during regular business hours of 9:00 AM - 5:00 PM EST.

United Bank understands and will comply

3.1.7.5 The vendor must establish a primary operating facility at a single site through use of existing facilities, expansion of facilities or acquisition of a new facility because the agency requires the vendor to have a physical operating facility.

United Bank understands and will support WFWV requirements through both our Charleston, WV Operations Center and Parkersburg, WV technical support group.

3.1.7.6 Unless herein specifically provided otherwise, the vendor must ensure that all required monthly reports must be received by WFWV by the 15th day of the month subsequent of the reporting period. For example, a report for the month of February must be received by WFWV by March 15th. In the event the 15th calendar day of the month falls on a weekend, the financial institution agrees to supply this analysis on the preceding Friday.

United Bank understands and will comply

3.1.8 The vendor must provide the following mandatory requirements.

3.1.8.1 The Federal Deposit Insurance Corporation (FDIC) must insure the financial institution. Proof of deposit insurance must be provided within forty-eight (48) hours of notice of award.

United Bank understands and will comply with this Requirement

WorkForce West Virginia Banking Services

3.1.8.2 The financial institution shall implement any FDIC Depositors Insurance Fund fee at the prevailing current published rate and charge through monthly analysis of qualifying accounts.

United Bank understands and will comply with this Requirement

3.1.8.3 The financial institution must have Automated Clearing House (ACH) receiving financial institution capabilities.

United Bank understands and does comply with this Requirement

3.1.8.4 The financial institution must conform to National Automated Clearing House Association (NACHA) rules.

United Bank understands and does comply with this Requirement

3.1.8.5 The financial institution must comply with all Federal and State Banking Regulations.

United Bank understands and does comply with this Requirement

3.1.8.6 The State shall have full and free use of all systems, products, and deliverables supplied by Purchase Order resulting from this CRFQ.

United Bank understands and will comply with this Requirement

3.1.8.7 Workforce West Virginia will supply their own check drafts as well as print their own checks.

3.1.8.8 Deposit Insurance (DIF) fees will be assessed to qualifying accounts at the standard published monthly rate.

United Bank understands and will comply with this Requirement

**WorkForce West Virginia Banking Services
United Bank Response**

8. MISCELLANEOUS

8.4 Contract Manager:

CONTRACT MANAGER: Larry Salyers, CTP, Senior Vice President

TELEPHONE NUMBER: 304-348-8396

MOBILE NUMBER: 304-687-8988

FAX NUMBER: 304-348-8327

EMAIL ADDRESS: Larry.Salyers@bankwithunited.com

Exhibit A - Pricing Page for WorkForce West Virginia Banking Services

(Note: All quantities are estimates.)

7/15/2019 Revised

	Unit of Measure	Unit Cost	Monthly Est. Qty	Month per Year	Extended Cost
3.1.1 Banking Services for six (6) Benefit Accounts					
1. Price per draft presented, edited, and paid <i>(Note: Estimated at 60,000 per calendar year.)</i>	Per Draft	0.28	5,000	12	\$ 16,800.00
2. Stop payment per draft <i>(Note: Estimated at 360 per calendar year.)</i>	Per Draft	0.06	30	12	\$ 21.60
3. Daily Balance/Reporting On-line	Service Fee	26	21	12	\$ 6,552.00
4. Daily Reconciliation and Exception Report	Service Fee	26	21	12	\$ 6,552.00
5. Other <i>(Note: Check-Imaging Cd ROM.)</i>	Per Draft	0.005	5,000	12	\$ 300.00
6. Total for Benefit Accounts prior to Earnings Credit Rate Reduction <i>(Note: Add lines one (1) through five (5).)</i>					\$ 30,225.60
7. Earnings Credit <i>(Note: Average ledger balance estimated at 1,350,000 per month.)</i> <i>*Vendor must enter rate as a decimal*</i> <i>Example: 3.5% entered in cell as .035.</i>	Percent/Rate	0.0095	1,350,000	1	\$ 12,825.00
8. Total for Benefit Accounts after Earning Credit Rate Reduction <i>(Line six (6) minus line seven (7).)</i>					\$ 17,400.60
3.1.3. Banking Services for two (2) Clearing Accounts					
9. Price per draft presented, edited and paid <i>(Note: Deposits are made on a Daily Basis estimated to be 87,000 per calendar year.)</i>	Per Draft	0.2	7,250	12	\$ 17,400.00
10. Price per Deposit/Item associated with CCD+ Addendum file accepted from TPA's. Files and deposits in Clearing Account A to be received on a quarterly basis <i>(Note: Estimated to be six (6) per quarter or 24 per year.)</i>	Per Deposit/Item	0.25	2	12	\$ 6.00
11. Price per CCD+ Addendum file accepted from TPA's Files and Deposits in Clearing Account A to be received on a quarterly basis. <i>(Note: Estimated to be six (6) per quarter or 24 per year.)</i>	Per File	62	2	12	\$ 1,488.00
12. Price per CCD+ Addendum file from TPA's balanced to deposit, and information transmitted to WorkForce West Virginia. Files and deposits in Clearing Account A to be received on a quarterly basis. <i>(Note: Estimated to be six (6) per quarter or 24 per year.)</i>	Per File	62	2	12	\$ 1,488.00
13. Price per draft for ACH debits and debit blocks.	Per File	0.09	7,250	12	\$ 7,830.00

United Bank

14. Price for Authorized ACH Company ID.	Flat Fee	12	1	12	\$	144.00	
15. Price for ACH Debits Received.	Flat Fee	0	1	12	\$	-	
16. Daily Balance/Reporting On-line	Service Fee	12	21	12	\$	3,024.00	
17. Total for Clearing Accounts prior to Earnings Credit Rate Reduction (Note: Add line nine (9) through sixteen (16).)						\$	31,380.00
18. Earnings Credit (Note: Average ledger balance estimated at 1,670,000 per month.) <i>*Vendor must enter rate as a decimal*</i> <i>Example: 3.5% entered in cell as .035.</i>	Percent/Rate	0.0095	1,670,000	1	\$	15,865.00	
19. Total for Clearing Accounts after Earnings Credit Rate Reduction (Note: Line seventeen (17) minus line eighteen (18).)						\$	15,515.00
20. FDIC Deposit Insurance Fund (DIF) (Note: Average ledger balance estimated at 3,020,000 per month.) (Note: FDIC Fee to be accessed to qualifying accounts at the standard published monthly rate. EXAMPLE: 9.1333% per \$1,000 on average ledger balances.)	Rate	0.000542	3,020,000	1	\$	1,636.84	
21. Earnings Credit (Note: Average ledger balance estimated at 3,017,118 per month.) <i>*Vendor must enter rate as a decimal*</i> <i>Example: 3.5% entered in cell as .035.</i>	Percent/Rate	0	3,017,118	1	\$	-	
22. Total FDIC for both Benefit and Clearing Accounts after Earnings Credit Rate Reduction. (Note: Line twenty (20) minus line twenty-one (21).)						\$	1,636.84
23. Daily Armored Car/Courier Service (See Section 3.1.4.1 of RFQ for pickup location and time.)	Flat Daily Rate	40	22	12	\$	10,560.00	
GRAND TOTAL (Note: Add lines eight (8); line nineteen (19); and line twenty-two (22); and line twenty-three (23).)						\$	45,112.44

VENDOR IS REQUIRED TO ENTER THEIR TOTAL COST IN WVOASIS PRICING SECTION COMMODITY LINE A. IN ADDITION, VENDOR MUST ALSO SUBMIT THE EXHIBIT "A" PRICING PAGES PER THE DIRECTIONS IN SECTION 4.2 OF THE SPECIFICATIONS.

(NOTES VENDOR SHOULD BE AWARE OF: (1) WorkForce West Virginia supplies its own check drafts. (2) Costs/charges not specifically identified above will not be allowable. The above list contains all items for which the successful vendor will be permitted to charge under any resulting Purchase Order. (3) Attachments A & B are for example only showing what information the successful vendor will submit to the agency so that the agency will be in compliance with the reporting requirements from the Department of Labor. (4) A copy of this excel spreadsheet can be obtained by contacting Michelle Childress at Michelle.L.Childers@wv.gov .

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

CONSTRUCTION CONTRACTS: Under W. Va. Code § 5-22-1(i), the contracting public entity shall not award a construction contract to any bidder that is known to be in default on any monetary obligation owed to the state or a political subdivision of the state, including, but not limited to, obligations related to payroll taxes, property taxes, sales and use taxes, fire service fees, or other fines or fees.

ALL CONTRACTS: Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that: (1) for construction contracts, the vendor is not in default on any monetary obligation owed to the state or a political subdivision of the state, and (2) for all other contracts, that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: United Bank

Authorized Signature: [Signature] Date: 8/29/19

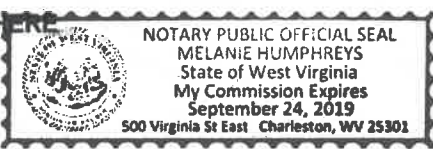
State of West Virginia

County of Kanawha, to-wit:

Taken, subscribed, and sworn to before me this 29th day of August, 2019.

My Commission expires September 24, 2019

AFFIX SEAL HERE



NOTARY PUBLIC

[Signature]
Purchasing Affidavit (Revised 01/19/2018)

West Virginia Ethics Commission



Disclosure of Interested Parties to Contracts

Pursuant to *W. Va. Code* § 6D-1-2, a state agency may not enter into a contract, or a series of related contracts, that has/have an actual or estimated value of \$1 million or more until the business entity submits to the contracting state agency a Disclosure of Interested Parties to the applicable contract. In addition, the business entity awarded a contract is obligated to submit a supplemental Disclosure of Interested Parties reflecting any new or differing interested parties to the contract within 30 days following the completion or termination of the applicable contract.

For purposes of complying with these requirements, the following definitions apply:

"Business entity" means any entity recognized by law through which business is conducted, including a sole proprietorship, partnership or corporation, but does not include publicly traded companies listed on a national or international stock exchange.

"Interested party" or *"Interested parties"* means:

- (1) A business entity performing work or service pursuant to, or in furtherance of, the applicable contract, including specifically sub-contractors;
- (2) the person(s) who have an ownership interest equal to or greater than 25% in the business entity performing work or service pursuant to, or in furtherance of, the applicable contract. (This subdivision does not apply to a publicly traded company); and
- (3) the person or business entity, if any, that served as a compensated broker or intermediary to actively facilitate the applicable contract or negotiated the terms of the applicable contract with the state agency. (This subdivision does not apply to persons or business entities performing legal services related to the negotiation or drafting of the applicable contract.)

"State agency" means a board, commission, office, department or other agency in the executive, judicial or legislative branch of state government, including publicly funded institutions of higher education: Provided, that for purposes of *W. Va. Code* § 6D-1-2, the West Virginia Investment Management Board shall not be deemed a state agency nor subject to the requirements of that provision.

The contracting business entity must complete this form and submit it to the contracting state agency prior to contract award and to complete another form within 30 days of contract completion or termination.

This form was created by the State of West Virginia Ethics Commission, 210 Brooks Street, Suite 300, Charleston, WV 25301-1804. Telephone: (304)558-0664; fax: (304)558-2169; e-mail: ethics@wv.gov; website: www.ethics.wv.gov.

West Virginia Ethics Commission
Disclosure of Interested Parties to Contracts

(Required by W. Va. Code § 6D-1-2)

Name of Contracting Business Entity: United Bank Address: 502 Virginia Street, East
UBSI - Publicly Traded Charleston, WV 25322

Name of Authorized Agent: Larry Selinger Address: _____

Contract Number: _____ Contract Description: _____

Governmental agency awarding contract: WorkForce WV

Check here if this is a Supplemental Disclosure

List the Names of Interested Parties to the contract which are known or reasonably anticipated by the contracting business entity for each category below (attach additional pages if necessary):

1. Subcontractors or other entities performing work or service under the Contract

Check here if none, otherwise list entity/individual names below.

2. Any person or entity who owns 25% or more of contracting entity (not applicable to publicly traded entities)

Check here if none, otherwise list entity/individual names below.

N/A

3. Any person or entity that facilitated, or negotiated the terms of, the applicable contract (excluding legal services related to the negotiation or drafting of the applicable contract)

Check here if none, otherwise list entity/individual names below.

Signature: [Handwritten Signature]

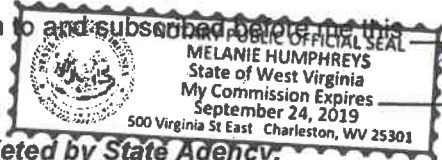
Date Signed: 8/29/19

Notary Verification

State of West Virginia, County of Kanawha:

I, Melanie Humphreys, the authorized agent of the contracting business entity listed above, being duly sworn, acknowledge that the Disclosure herein is being made under oath and under the penalty of perjury.

Taken, sworn to and subscribed before me this 29th day of August, 2019
[Handwritten Signature]
Notary Public's Signature



To be completed by State Agency:

Date Received by State Agency: _____
Date submitted to Ethics Commission: _____
Governmental agency submitting Disclosure: _____