

MANSFIELD UNIVERSITY  
STATE SYSTEM OF HIGHER EDUCATION

CONTRACT FOR  
BANKING SERVICES

**APPROVED**

Contract Inquiry No. BS-2009

**THIS AGREEMENT**, made and entered into this 8<sup>th</sup> day of April, 2009, between Mansfield University of Pennsylvania of the State System of Higher Education (address), (hereinafter "University," "Commonwealth," or "Agency"),

and

Pennsylvania State Employees Credit Union (PSECU) at 1 Credit Union Place, Harrisburg, Pa. 17110-2990 acting through its proper officials, (hereinafter referred to as "Contractor") (Federal I.D. #23-0961140.

Both the University and Contractor, when used together, are hereinafter referred to as Parties. The University is an instrumentality of the Commonwealth of Pennsylvania, established by and existing pursuant to Article XX-A of the Public School Code of 1949, as amended, 24 P.S. § 20-2001-A, et seq., and is authorized thereby to enter into this Contract.

The University desires to obtain a Financial Institution to provide a banking service on Mansfield University's campus from the Contractor.

**NOW THEREFORE**, for and in consideration of the foregoing and the mutual promises hereinafter expressed and intending to be legally bound hereby, the Parties agree as follows:

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1. CONTRACTOR DUTIES. The Contractor, subject to the terms and conditions set forth below, shall perform the following specified duties:

- a. Attachment I – Mansfield University Request for Proposal for Banking Services
- b. Attachment II – PSECU response, dated April 7, 2009.

2. TERM OF CONTRACT. The term of the Contract shall commence on the Effective Date (as defined below) and shall end on the Expiration Date identified in the Contract, subject to the other provisions of the Contract. The Effective Date shall be fixed by the Contracting Officer after the Contract has been fully executed by the Contractor and by the Commonwealth and all approvals required by Commonwealth contracting procedures have been obtained. The Contract shall not be a legally binding contract until after the Effective Date is affixed and the fully executed Contract has been sent to the Contractor. The Contracting Officer shall issue a written Notice to Proceed to the Contractor directing the Contractor to start performance on a date which is on or after the Effective Date. The Contractor shall not start the performance of any work prior to the date set forth in the Notice to Proceed and the Commonwealth shall not be liable to pay the Contractor for any service or work performed or expenses incurred before the date set forth in the Notice to Proceed. No agency employee has the authority to verbally direct the commencement of any work under this Contract. The Commonwealth reserves the right, upon notice to the Contractor, to extend the term of the Contract for up to three (3) months upon the same terms and conditions. This will be utilized to prevent a lapse in Contract coverage and only for the time necessary, up to three (3) months, to enter into a new contract.

The contract shall expire June 30, 2014.

3. RENEWALS. Contract may be renewed for two additional years by mutual written consent of authorized representatives of both parties.

4. COST OF AGREEMENT. It is understood and agreed that there will be no cost to the University.

5. COMPENSATION/EXPENSES. The Contractor shall be required to perform the specified services at the price(s) quoted in the Contract. All services shall be performed within the time period(s) specified in the Contract. The Contractor shall be compensated only for work performed to the satisfaction of the Commonwealth. The Contractor shall not be allowed or paid travel or per diem expenses except as specifically set forth in the Contract.

6. INVOICES. Unless the Contractor has been authorized by the Commonwealth for Evaluated Receipt Settlement or Vendor Self-Invoicing, the Contractor shall send an itemized invoice to the agency at the address referenced on the purchase order promptly after services are satisfactorily completed. The invoice should include only amounts due under the Contract/purchase order. The purchase order number must be included on all invoices. In addition, the Commonwealth shall have the right to require the Contractor to prepare and submit a "Work In Progress" sheet that contains, at a minimum, the tasks performed, number of hours, hourly rate, and the purchase order or task order to which it refers.

7. PAYMENT.

a. The Commonwealth shall put forth reasonable efforts to make payment by the required payment date. The required payment date is: (a) the date on which payment is due under the terms of the Contract; (b) thirty (30) days after a proper invoice actually is received at the "Provide Service and Bill To" address if a date on which payment is due is not specified in the Contract (a "proper" invoice is not received until the Commonwealth accepts the service as satisfactorily performed); or (c) the payment date specified on the invoice if later than the dates established by (a) and (b) above. Payment may be delayed if the payment amount on an invoice is not based upon the price(s) as stated in the Contract. If any payment is not made within fifteen (15) days after the required payment date, the Commonwealth may pay interest as determined by the Secretary of Budget in accordance with Act No. 266 of 1982 and regulations promulgated pursuant thereto. Payment should not be construed by the Contractor as acceptance of the service performed by the Contractor. The Commonwealth reserves the right to conduct further testing and inspection after payment, but within a reasonable time after performance, and to reject the service if such post payment testing or inspection discloses a defect or a failure to meet specifications. The Contractor agrees that the Commonwealth may set off the amount of any state tax liability or other obligation of the Contractor or its subsidiaries to the Commonwealth against any payments due the Contractor under any contract with the Commonwealth.

b. The Commonwealth shall have the option of using the Commonwealth purchasing card to make purchases under the Contract or purchase order. The Commonwealth's purchasing card is similar to a credit card in that there will be a small fee which the Contractor will be required to pay and the Contractor will receive payment directly from the card issuer rather than the Commonwealth. Any and all fees related to this type of payment are the responsibility of the Contractor. In no case will the Commonwealth allow increases in prices to offset credit card fees paid by the Contractor or any other charges incurred by the Contractor, unless specifically stated in the terms of the Contract or purchase order.

8. TAXES. The Commonwealth is exempt from all excise taxes imposed by the Internal Revenue Service and has accordingly registered with the Internal Revenue Service to make tax free purchases under Registration No. 2374001-K. With the exception of purchases of the following items, no exemption certificates are required and none will be issued: undyed diesel fuel, tires, trucks, gas guzzler emergency vehicles and sports fishing equipment. The Commonwealth is also exempt from Pennsylvania state sales tax, local sales tax, public transportation assistance taxes and fees and vehicle rental tax. The Department of Revenue regulations provide that exemption certificates are not required for sales made to governmental entities and none will be issued. Nothing in this paragraph is meant to exempt a construction contractor from the payment of any of these taxes or fees which are required to be paid with respect to the purchase, use, rental, or lease of tangible personal property or taxable services used or transferred in connection with the performance of a construction contract.

9. ASSIGNMENT OF ANTITRUST CLAIMS. The Contractor and the Commonwealth recognize that in actual economic practice, overcharges by the Contractor's suppliers resulting from violations of state or federal antitrust laws are in fact borne by the Commonwealth. As part of the consideration for the award of the Contract, and intending to be

legally bound, the Contractor assigns to the Commonwealth all right, title and interest in and to any claims the Contractor now has, or may acquire, under state or federal antitrust laws relating to the products and services which are the subject of this Contract.

10. OWNERSHIP RIGHTS. The Commonwealth shall have unrestricted authority to reproduce, distribute, and use any submitted report, data or material, and any software or modifications and any associated documentation that is designed or developed and delivered to the Commonwealth as part of the performance of the Contract.

11. TERMINATION OF AGREEMENT. The Commonwealth has the right to terminate this Contract for any of the following reasons. Termination shall be effective upon written notice to the Contractor:

(a) Termination for Convenience. The Commonwealth shall have the right to terminate the Contract for its convenience if the Commonwealth determines termination to be in its best interest. The Contractor shall be paid for work satisfactorily completed prior to the effective date of the termination, but in no event shall the Contractor be entitled to recover lost profits.

(b) Non-appropriation. The Commonwealth's obligation to make payments during any Commonwealth fiscal year succeeding the current fiscal year shall be subject to availability and appropriation of funds. When funds (state and/or federal) are not appropriated or otherwise made available to support continuation of performance in a subsequent fiscal year period, the Commonwealth shall have the right to terminate the Contract. The Contractor shall be reimbursed for the reasonable value of any nonrecurring costs incurred but not amortized in the price of the supplies or services delivered under this Contract. Such reimbursement shall not include loss of profit, loss of use of money, or administrative or overhead costs. The reimbursement amount may be paid from any appropriations available for that purpose.

(c) Termination for Cause. The Commonwealth shall have the right to terminate the Contract for Contractor default under paragraph 19, Default, upon written notice to the Contractor. The Commonwealth shall also have the right, upon written notice to the Contractor, to terminate the Contract for other cause as specified in this Contract or by law. If it is later determined that the Commonwealth erred in terminating the Contract for cause, then, at the Commonwealth's discretion, the Contract shall be deemed to have been terminated for convenience under subparagraph (a).

12. AUDIT PROVISIONS. The Commonwealth shall have the right, at reasonable times and at a site designated by the Commonwealth, to audit the books, documents and records of the Contractor to the extent that the books, documents and records relate to costs or pricing data for the Contract. The Contractor agrees to maintain records which will support the prices charged and costs incurred for the Contract. The Contractor shall preserve books, documents and records that relate to costs or pricing data for the Contract for a period of three (3) years from date of final payment. The Contractor shall give full and free access to all records to the Commonwealth and/or their authorized representatives.

13. CONTRACTOR RESPONSIBILITY.

a. The Contractor certifies, for itself and all its subcontractors, that as of the date of its execution of this Bid/Contract, that neither the Contractor, nor any subcontractors, nor any suppliers are under suspension or debarment by the Commonwealth or any governmental entity, instrumentality, or authority and, if the Contractor cannot so certify, then it agrees to submit, along with its Bid, a written explanation of why such certification cannot be made.

b. The Contractor also certifies that as of the date of its execution of this Bid/Contract, it has no tax liabilities or other Commonwealth obligations.

c. The Contractor's obligations pursuant to these provisions are ongoing from and after the effective date of the contract through the termination date thereof. Accordingly, the Contractor shall have an obligation to inform the Commonwealth if, at any time during the term of the Contract, it becomes delinquent in the payment of taxes, or other Commonwealth obligations, or if it or any of its subcontractors are suspended or debarred by the Commonwealth, the federal government, or any other state or governmental entity. Such notification shall be made within 15 days of the date of suspension or debarment.

d. The failure of the Contractor to notify the Commonwealth of its suspension or debarment by the Commonwealth, any other state, or the federal government shall constitute an event of default of the Contract with the Commonwealth.

e. The Contractor agrees to reimburse the Commonwealth for the reasonable costs of investigation incurred by the Office of State Inspector General for investigations of the Contractor's compliance with the terms of this or any other agreement between the Contractor and the Commonwealth, which results in the suspension or debarment of the Contractor. Such costs shall include, but shall not be limited to, salaries of investigators, including overtime; travel and lodging expenses; and expert witness and documentary fees. The Contractor shall not be responsible for investigative costs for investigations that do not result in the Contractor's suspension or debarment.

f. The Contractor may obtain a current list of suspended and debarred Commonwealth contractors by either searching the Internet at <http://www.dgs.state.pa.us/dgs/cwp/view.asp?a=353&Q=115573&dgsNav=5053> or contacting the:

Department of General Services  
 Office of Chief Counsel  
 603 North Office Building  
 Harrisburg, PA 17125  
 Telephone No. (717) 783-6472  
 FAX No. (717) 787-9138

All Contractors (if a corporate entity both signatories to this Contract must execute) with the State System shall sign the certification below:

**Contractor Responsibility Certification**

I certify that I, the Contractor identified herein, am not currently debarred or suspended by the Commonwealth of Pennsylvania, and am eligible to contract with the Commonwealth of Pennsylvania for the goods and/or services contained in this contract.

Contractor/Vendor	Title
<u>5-7-09</u>	
Date	
Contractor/Vendor	Title
<u>5/8/09</u>	
Date	

**ALL PARTIES WHO SIGN THIS CONTRACT ON BEHALF OF THE CONTRACTOR MUST SIGN THE STATEMENT ABOVE.**

14. CONTRACTOR INTEGRITY.

a. For purposes of this clause only, the words "confidential information," "consent," "Contractor," "financial interest," and "gratuity" shall have the following definitions:

- 1) *Confidential information* means information that is not public knowledge, or available to the public on request, disclosure of which would give an unfair, unethical, or illegal advantage to another desiring to contract with the Commonwealth.
- 2) *Consent* means written permission signed by a duly authorized officer or employee of the Commonwealth, provided that where

the material facts have been disclosed, in writing, by prequalification, bid, proposal, or contractual terms, the Commonwealth shall be deemed to have consented by virtue of execution of this agreement.

- 3) *Contractor* means the individual or entity that has entered into the Contract with the Commonwealth, including directors, officers, partners, managers, key employees and owners of more than a 5% interest.
  - 4) *Financial Interest* means:
    - (a) Ownership of more than a 5% interest in any business; or
    - (b) Holding a position as an officer, director, trustee, partner, employee, or the like, or holding any position of management.
  - 5) *Gratuity* means any payment of more than nominal monetary value in the form of cash, travel, entertainment, gifts, meals, lodging, loans, subscriptions, advances, deposits of money, services, employment, or contracts of any kind.
- b. The Contractor shall maintain the highest standards of integrity in the performance of the Contract and shall take no action in violation of state or federal laws, regulations, or other requirements that govern contracting with the Commonwealth.
- c. The Contractor shall not disclose to others any confidential information gained by virtue of the Contract.
- d. The Contractor shall not, in connection with this or any other agreement with the Commonwealth, directly or indirectly, offer, confer, or agree to confer any pecuniary benefit on anyone as consideration for the decision, opinion, recommendation, vote, other exercise of discretion, or violation of a known legal duty by any officer or employee of the Commonwealth.
- e. The Contractor shall not, in connection with this or any other agreement with the Commonwealth, directly or indirectly, offer, give, or agree to promise to give to anyone any gratuity for the benefit of or at the direction or request of any officer or employee of the Commonwealth.
- f. Except with the consent of the Commonwealth, neither the Contractor nor anyone in privity with him or her shall accept or agree to accept from, or give or agree to give to, any person, any gratuity from any person in connection with the performance of work under the Contract except as provided therein.

- g. Except with the consent of the Commonwealth, the Contractor shall not have a financial interest in any other contractor, subcontractor, or supplier providing services, labor, or material on this project.
- h. The Contractor, upon being informed that any violation of these provisions has occurred or may occur, shall immediately notify the Commonwealth in writing.
- i. The Contractor, by execution of the Contract and by the submission of any bills or invoices for payment pursuant thereto, certifies and represents that he or she has not violated any of these provisions.
- j. The Contractor, upon the inquiry or request of the Inspector General of the Commonwealth or any of that official's agents or representatives, shall provide, or if appropriate, make promptly available for inspection or copying, any information of any type or form deemed relevant by the Inspector General to the Contractor's integrity or responsibility, as those terms are defined by the Commonwealth's statutes, regulations, or management directives. Such information may include, but shall not be limited to, the Contractor's business or financial records, documents or files of any type or form which refers to or concern the Contract. Such information shall be retained by the Contractor for a period of three years beyond the termination of the Contract unless otherwise provided by law.
- k. For violation of any of the above provisions, the Commonwealth may terminate this and any other agreement with the Contractor, claim liquidated damages in an amount equal to the value of anything received in breach of these provisions, claim damages for all expenses incurred in obtaining another Contractor to complete performance hereunder, and debar and suspend the Contractor from doing business with the Commonwealth. These rights and remedies are cumulative, and the use or nonuse of any one shall not preclude the use of all or any other. These rights and remedies are in addition to those the Commonwealth may have under law, statute, regulation, or otherwise.

15. AMERICANS WITH DISABILITIES ACT.

- a. Pursuant to federal regulations promulgated under the authority of the Americans with Disabilities Act, 28 C.F.R. § 35.101, et seq., the Contractor understands and agrees that it shall not cause any individual with a disability to be excluded from participation in this Contract or from activities provided for under this Contract on the basis of the disability. As a condition of accepting this Contract, the Contractor agrees to comply with the "General Prohibitions Against Discrimination," 28 C.F.R. § 35.130, and all other regulations promulgated under Title II of the Americans with Disabilities Act which are applicable to all benefits, services, programs, and activities provided by the Commonwealth of Pennsylvania through contracts with outside contractors.
- b. The Contractor shall be responsible for and agrees to indemnify and hold harmless the Commonwealth of Pennsylvania from all losses, damages, expenses, claims,

demands, suits and actions brought by any party against the Commonwealth of Pennsylvania as a result of the Contractor's failure to comply with the provisions of subparagraph (a) above.

16. ASSIGNABILITY AND SUBCONTRACTING.

- a. Subject to the terms and conditions of Paragraph 21, this Contract shall be binding upon the parties and their respective successors and assigns.
- b. The Contractor shall not subcontract with any person or entity to perform all or any part of the work to be performed under this Contract without the prior written consent of the Contracting Officer, which consent may be withheld at the sole and absolute discretion of the Contracting Officer.
- c. The Contractor may not assign, in whole or in part, this Contract or its rights, duties, obligations, or responsibilities hereunder without the prior written consent of the Contracting Officer, which consent may be withheld at the sole and absolute discretion of the Contracting Officer.
- d. Notwithstanding the foregoing, the Contractor may, without the consent of the Contracting Officer, assign its rights to payment to be received under the Contract, provided that the Contractor provides written notice of such assignment to the Contracting Officer together with a written acknowledgement from the assignee that any such payments are subject to all of the terms and conditions of this Contract.
- e. For the purposes of this Contract, the term "assign" shall include, but shall not be limited to, the sale, gift, assignment, pledge, or other transfer of any ownership interest in the Contractor, provided, however, that the term shall not apply to the sale or other transfer of stock of a publicly traded company.
- f. Any assignment consented to by the Contracting Officer shall be evidenced by a written assignment agreement executed by the Contractor and its assignee in which the assignee agrees to be legally bound by all of the terms and conditions of the Contract and to assume the duties, obligations, and responsibilities being assigned.
- g. A change of name by the Contractor, following which the Contractor's federal identification number remains unchanged, shall not be considered to be an assignment hereunder. The Contractor shall give the Contracting Officer written notice of any such change of name.

17. NONDISCRIMINATION/SEXUAL HARASSMENT CLAUSE.

During the term of the Contract, Contractor agrees as follows:

- a. In the hiring of any employees for the manufacture of supplies, performance of work, or any other activity required under the Contract or any subcontract, the

Contractor, subcontractor or any person acting on behalf of the Contractor or subcontractor shall not by reason of gender, race, creed or color discriminate against any citizen of this Commonwealth who is qualified and available to perform the work to which the employment relates.

b. Neither the Contractor nor any subcontractor nor any person on their behalf shall in any manner discriminate against or intimidate any employee involved in the manufacture of supplies, the performance of work or any other activity required under the Contract on account of gender, race, creed or color.

c. Contractors and any subcontractors shall establish and maintain a written sexual harassment policy and shall inform their employees of the policy. The policy must contain a notice that sexual harassment will not be tolerated and employees who practice it will be disciplined.

d. The Contractor shall not discriminate by reason of gender, race, creed or color against any subcontractor or supplier who is qualified to perform the work to which the contract relates.

e. The Contractor and each subcontractor shall furnish all necessary employment documents and records to and permit access to its books, records, and accounts by the Contracting Officer and the Department of General Services' Bureau of Contract Administration and Business Development for purposes of investigation to ascertain compliance with the provisions of this Nondiscrimination/Sexual Harassment Clause. If the Contractor or any subcontractor does not possess documents or records reflecting the necessary information requested, it shall furnish such information on reporting forms supplied by the Contracting Officer or the Bureau of Contract Administration and Business Development.

f. The Contractor shall include the provisions of this Nondiscrimination/Sexual Harassment Clause in every subcontract so that such provisions will be binding upon each subcontractor.

g. The Commonwealth may cancel or terminate the Contract and all money due or to become due under the Contract may be forfeited for a violation of the terms and conditions of this Nondiscrimination/Sexual Harassment Clause. In addition, the agency may proceed with debarment or suspension and may place the Contractor in the Contractor Responsibility File.

18. FORCE MAJEURE. Neither party will incur any liability to the other if its performance of any obligation under this Contract is prevented or delayed by causes beyond its control and without the fault or negligence of either party. Causes beyond a party's control may include, but are not limited to, acts of God or war, changes in controlling law, regulations, orders or the requirements of any governmental entity, severe weather conditions, civil disorders, natural disasters, fire, epidemics and quarantines, general strikes throughout the trade, and freight embargoes.

The Contractor shall notify the Commonwealth orally within five (5) days and in writing within ten (10) days of the date on which the Contractor becomes aware, or should have reasonably become aware, that such cause would prevent or delay its performance. Such notification shall (i) describe fully such cause(s) and its effect on performance, (ii) state whether performance under the Contract is prevented or delayed, and (iii) if performance is delayed, state a reasonable estimate of the duration of the delay. The Contractor shall have the burden of proving that such cause(s) delayed or prevented its performance despite its diligent efforts to perform and shall produce such supporting documentation as the Commonwealth may reasonably request. After receipt of such notification, the Commonwealth may elect either to cancel the Contract or to extend the time for performance as reasonably necessary to compensate for the Contractor's delay.

In the event of a declared emergency by competent governmental authorities, the Commonwealth, by notice to the Contractor, may suspend all or a portion of the Contract.

19. DEFAULT.

a. The Commonwealth may, subject to the provisions of Paragraph 18, Force Majeure, and in addition to its other rights under the Contract, declare the Contractor in default by written notice thereof to the Contractor, and terminate (as provided in Paragraph 11, Termination of Agreement) the whole or any part of this Contract for any of the following reasons:

- 1) Failure to begin work within the time specified in the Contract or as otherwise specified;
- 2) Failure to perform the work with sufficient labor, equipment, or material to insure the completion of the specified work in accordance with the Contract terms;
- 3) Unsatisfactory performance of the work;
- 4) Failure or refusal to remove material, or remove and replace any work rejected as defective or unsatisfactory;
- 5) Discontinuance of work without approval;

- 6) Failure to resume work, which has been discontinued, within a reasonable time after notice to do so;
- 7) Insolvency or bankruptcy;
- 8) Assignment made for the benefit of creditors;
- 9) Failure or refusal within 10 days after written notice by the Contracting Officer, to make payment or show cause why payment should not be made, of any amounts due for materials furnished, labor supplied or performed, for equipment rentals, or for utility services rendered;
- 10) Failure to protect, to repair, or to make good any damage or injury to property; or
- 11) Breach of any provision of this Contract.

b. In the event that the Commonwealth terminates this Contract in whole or in part as provided in Subparagraph (a) above, the Commonwealth may procure, upon such terms and in such manner as it determines, services similar or identical to those so terminated, and the Contractor shall be liable to the Commonwealth for any reasonable excess costs for such similar or identical services included within the terminated part of the Contract.

c. If the Contract is terminated as provided in Subparagraph (a) above, the Commonwealth, in addition to any other rights provided in this paragraph, may require the Contractor to transfer title and deliver immediately to the Commonwealth in the manner and to the extent directed by the Issuing Office, such partially completed work, including, where applicable, reports, working papers, and other documentation, as the Contractor has specifically produced or specifically acquired for the performance of such part of the Contract as has been terminated. Except as provided below, payment for completed work accepted by the Commonwealth shall be at the Contract price. Except as provided below, payment for partially completed work including, where applicable, reports and working papers, delivered to and accepted by the Commonwealth shall be in an amount agreed upon by the Contractor and Contracting Officer. The Commonwealth may withhold from amounts otherwise due to the Contractor for such completed or partially completed works, such sums as the Contractor Officer determines to be necessary to protect the Commonwealth against loss.

d. The rights and remedies of the Commonwealth provided in this paragraph shall not be exclusive and are in addition to any other rights and remedies provided by law or under this Contract.

e. The Commonwealth's failure to exercise any rights or remedies provided in this paragraph shall not be construed to be a waiver by the Commonwealth of its rights and remedies in regard to the event of default or any succeeding event of default.

f. Following exhaustion of the Contractor's administrative remedies as set forth in Paragraph 21, the Contractor's exclusive remedy shall be to seek damages in the Board of Claims.

20. HOLD HARMLESS PROVISION. The Contractor shall hold the Commonwealth harmless from and indemnify the Commonwealth against any and all claims, demands and actions based upon or arising out of any activities performed by the Contractor and its employees and agents under this Contract and shall, at the request of the Commonwealth, defend any and all actions brought against the Commonwealth based upon any such claims or demands.

21. CONTRACT CONTROVERSIES.

a. In the event of a controversy or claim arising from the Contract, the Contractor must, within six months after the cause of action accrues, file a written notice of controversy or claim with the Contracting Officer for a determination. The claim shall state all grounds upon which the Contractor asserts a controversy exists. If the Contractor fails to file a claim or files an untimely claim, the Contractor is deemed to have waived its right to assert a claim in any forum.

b. The contracting officer shall review timely filed claims and issue a final determination, in writing, regarding the claim. The final determination shall be issued within 120 days of the receipt of the claim, unless extended by consent of the Contracting Officer and the Contractor. The Contracting Officer shall send his/her written determination to the Contractor. If the Contracting Officer fails to issue a final determination within the 120 days (unless extended by consent of the Parties), the claim shall be deemed denied. The contracting officer's determination shall be the final order of the Purchasing Agency.

c. Within fifteen (15) days of the mailing date of the determination denying a claim or within 135 days of filing a claim if, no extension is agreed to by the parties, whichever occurs first, the Contractor may file a statement of claim with the Commonwealth Board of Claims. Pending a final judicial resolution of a controversy or claim, the Contractor shall proceed diligently with the performance of the Contract in a manner consistent with the determination of the Contracting Officer and the Commonwealth shall compensate the Contractor pursuant to the terms of the Contract.

22. AMENDMENTS. This Agreement represents the complete agreement between the parties, superseding any other prior or contemporaneous written or oral agreements. Any changes, corrections or additions to this Agreement shall be in writing in the form of a supplemental agreement signed by all necessary parties and setting forth therein the proposed change, correction or addition.

23. SEVERABILITY. Should any term of this Contract be rendered unlawful by a court of competent jurisdiction or any legislative act, then the parties shall give effect to the balance of the agreement to the extent possible.

24. APPLICABLE LAW. This Contract shall be governed by and interpreted and enforced in accordance with the laws of the Commonwealth of Pennsylvania (without regard to any conflict of laws provisions) and the decisions of the Pennsylvania courts. The Contractor consents to the jurisdiction of any court of the Commonwealth of Pennsylvania and any federal courts in Pennsylvania, waiving any claim or defense that such forum is not convenient or proper. The Contractor agrees that any such court shall have in persona jurisdiction over it, and consents to service of process in any manner authorized by Pennsylvania law.

25. INDEPENDENT CONTRACTOR. In performing the services required by the Contract, the Contractor will act as an independent Contractor and not as an employee or agent of the Commonwealth.

26. POST-CONSUMER RECYCLED CONTENT. Except as specifically waived by the Department of General Services in writing, any products which are provided to the Commonwealth as a part of the performance of the Contract must meet the minimum percentage levels for the total recycled content as specified in Exhibits A-1 through A-8 to this Contract.

27. ENVIRONMENTAL PROVISIONS. In the performance of the Contract, the Contractor shall minimize pollution and shall strictly comply with all applicable environmental laws and regulations.

28. HAZARDOUS SUBSTANCES. The Contractor shall provide information to the Commonwealth about the identity and hazards of hazardous substances supplied or used by the Contractor in the performance of the Contract. The Contractor must comply with Act 159 of October 5, 1984, known as the "Worker and Community Right to Know Act" (the "Act") and the regulations promulgated pursuant thereto at 4 Pa. Code § 301.1 et seq.

a. Labeling. The Contractor shall insure that each individual product (as well as the carton, container or package in which the product is shipped) of any of the following substances (as defined by the Act and the regulations) supplied by the Contractor is clearly labeled, tagged or marked with the information listed in Paragraph (1) through (4) below:

- 1) Hazardous substances:
  - a) The chemical name or common name,
  - b) A hazard warning, and
  - c) The name, address, and telephone number of the manufacturer.
  
- 2) Hazardous mixtures:
  - a) The common name, but if none exists, then the trade name,
  - b) The chemical or common name of special hazardous substances

- comprising .01% or more of the mixture,
- c) The chemical or common name of hazardous substances consisting of 1.0% or more of the mixture,
- d) A hazard warning, and
- e) The name, address, and telephone number of the manufacturer.

3) Single Chemicals:

- a) The chemical name or the common name,
- b) A hazard warning, if appropriate, and
- c) The name, address and telephone number of the manufacturer.

4) Chemical Mixtures:

- a) The common name, but if none exists, then the trade name,
- b) A hazard warning, if appropriate,
- c) The name, address, and telephone number of the manufacturer, and
- d) The chemical name or common name of either the top five substances by volume or those substances consisting of 5.0% or more of the mixture.

A common name or trade name may be used only if the use of the name more easily or readily identifies the true nature of the hazardous substance, hazardous mixture, single chemical, or mixture involved.

Container labels shall provide a warning as to the specific nature of the hazard arising from the substance in the container.

The hazard warning shall be given in conformity with one of the nationally recognized and accepted systems of providing warnings, and hazard warnings shall be consistent with one or more of the recognized systems throughout the workplace. Examples are:

- NFPA 704, identification of the Fire Hazards of Materials.
- National Paint and Coatings Association: Hazardous Materials Identification System.
- American Society for Testing and Materials, Safety Alert Pictorial Chart.
- American National Standard Institute, Inc., for the Precautionary Labeling of Hazardous Industrial Chemicals.

Labels must be legible and prominently affixed to and displayed on the product and the carton, container, or package so that employees can easily identify the substance or mixture present therein.

b. Material Safety Data Sheet. The Contractor shall provide Material Safety Data Sheets (MSDS) with the information required by the Act and the regulations for each hazardous

substance or hazardous mixture. The Commonwealth must be provided an appropriate MSDS with the initial shipment and with the first shipment after an MSDS is updated or product changed. For any other chemical, the Contractor shall provide an appropriate MSDS, if the manufacturer, importer, or supplier produces or possesses the MSDS. The Contractor shall also notify the Commonwealth when a substance or mixture is subject to the provisions of the Act. Material Safety Data Sheets may be attached to the carton, container, or package mailed to the Commonwealth at the time of shipment.

29. WARRANTY. The Contractor warrants that all services performed by the Contractor, its agents and subcontractors shall be free and clear of any defects in workmanship or materials. Unless otherwise stated in the Contract, all services and parts are warranted for a period of one year following completion of performance by the Contractor and acceptance by the Commonwealth. The Contractor shall correct any problem with the service and/or replace any defective part with a part of equivalent or superior quality without any additional cost to the Commonwealth.

30. COMPLIANCE WITH LAW. The Contractor shall comply with all applicable federal and state laws and regulations and local ordinances in the performance of the Contract.

31. INTEGRATION. The Contract, including all referenced documents, constitutes the entire agreement between the parties. No agent, representative, employee or officer of either the Commonwealth or the Contractor has the authority to make, or has made, any statement, agreement or representation, oral or written, in connection with the Contract, which in any way can be deemed to modify, add to or detract from, or otherwise change or alter its terms and conditions. No negotiations between the parties, nor any custom or usage, shall be permitted to modify or contradict any of the terms and conditions of the Contract. No modifications, alterations, changes, or waiver to the Contract or any of its terms shall be valid or binding unless accomplished by a written amendment signed by both parties. All such amendments shall be made using the appropriate Commonwealth form.

32. PATENT, COPYRIGHT AND TRADEMARK INDEMNITY. The Contractor warrants that it is the sole owner or author of, or has entered into a suitable legal agreement concerning either: a) the design of any product or process provided or used in the performance of the Contract which is covered by a patent, copyright, or trademark registration or other right duly authorized by state or federal law or b) any copyrighted matter in any report document or other material provided to the commonwealth under the contract. The Contractor shall defend any suit or proceeding brought against the Commonwealth on account of any alleged patent, copyright or trademark infringement in the United States of any of the products provided or used in the performance of the Contract. This is upon condition that the Commonwealth shall provide prompt notification in writing of such suit or proceeding; full right, authorization and opportunity to conduct the defense thereof; and full information and all reasonable cooperation for the defense of same. As principles of governmental or public law are involved, the Commonwealth may participate in or choose to conduct, in its sole discretion, the defense of any such action. If information and assistance are furnished by the Commonwealth at the Contractor's written request, it shall be at the Contractor's expense, but the responsibility for such expense shall be only that within the Contractor's written authorization. The Contractor shall indemnify and hold

the Commonwealth harmless from all damages, costs, and expenses, including attorney's fees that the Contractor or the Commonwealth may pay or incur by reason of any infringement or violation of the rights occurring to any holder of copyright, trademark, or patent interests and rights in any products provided or used in the performance of the Contract. If any of the products provided by the Contractor in such suit or proceeding are held to constitute infringement and the use is enjoined, the Contractor shall, at its own expense and at its option, either procure the right to continue use of such infringement products, replace them with non-infringement equal performance products or modify them so that they are no longer infringing. If the Contractor is unable to do any of the preceding, the Contractor agrees to remove all the equipment or software which are obtained contemporaneously with the infringing product, or, at the option of the Commonwealth, only those items of equipment or software which are held to be infringing, and to pay the Commonwealth: 1) any amounts paid by the Commonwealth towards the purchase of the product, less straight line depreciation; 2) any license fee paid by the Commonwealth for the use of any software, less an amount for the period of usage; and 3) the pro rata portion of any maintenance fee representing the time remaining in any period of maintenance paid for. The obligations of the Contractor under this paragraph continue without time limit. No costs or expenses shall be incurred for the account of the Contractor without its written consent.

33. COVENANT AGAINST CONTINGENT FEES. The Contractor warrants that no person or selling agency has been employed or retained to solicit or secure the Contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by the Contractor for the purpose of securing business. For breach or violation of this warranty, the Commonwealth shall have the right to terminate the Contract without liability or in its discretion to deduct from the Contract price or consideration, or otherwise recover the full amount of such commission, percentage, brokerage, or contingent fee.

34. CHANGE ORDERS. The Commonwealth reserves the right to issue change orders at any time during the term of the Contract or any renewals or extensions thereof: 1) to increase or decrease the quantities resulting from variations between any estimated quantities in the Contract and actual quantities; 2) to make changes to the services within the scope of the Contract; 3) to notify the Contractor that the Commonwealth is exercising any Contract renewal or extension option; or 4) to modify the time of performance that does not alter the scope of the Contract to extend the completion date beyond the Expiration Date of the Contract or any renewals or extensions thereof. Any such change order shall be in writing signed by the Contracting Officer. The change order shall be effective as of the date appearing on the change order, unless the change order specifies a later effective date. Such increases, decreases, changes, or modifications will not invalidate the Contract, nor, if performance security is being furnished in conjunction with the Contract, release the security obligation. The Contractor agrees to provide the service in accordance with the change order. Any dispute by the Contractor in regard to the performance required under any change order shall be handled through Paragraph 21, "Contract Controversies". For purposes of this Contract, "change order" is defined as a written order signed by the Contracting Officer directing the Contractor to make changes authorized under this clause.

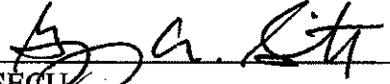
35. PSECU CONFIDENTIALITY CLAUSE. "University agrees, acknowledges, and recognizes that PSECU is a highly regulated financial institution under a strict duty of confidentiality with regard to its operations and its member records, specifically and "confidential member information". Confidential member information shall specifically include all non-public member data, account or personal information, such as account numbers, access codes, account ownership and names of account owners, demographic information, and financial transactions conducted within those accounts. University will not sell, transfer or share with any third parties any confidential member information which it receives during the ordinary course of conducting business through the Service Center or otherwise, unless it receives prior written consent from PSECU following notice given to PSECU by University specifying exactly what information is to be shared and with whom it will be shared and the reason permission to disclose is being requested. Any confidential member information received by University, or any PSECU-approved recipients, may be used only as is necessary to complete the stated purpose of this Agreement. Notwithstanding anything in this Agreement to the contrary, the rights and responsibilities regarding confidential member information as herein stated shall survive indefinitely the termination of this Agreement."

THE BALANCE OF THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

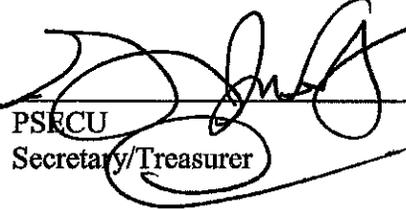
IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed pursuant to due and legal action authorizing the same to be done the date first written above.

FOR THE CONTRACTOR

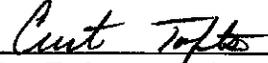
FOR THE UNIVERSITY

  
PSECU  
President/Vice President

  
Mike Reid, Vice-President of  
Administration & Finance,  
Mansfield University of  
Pennsylvania, State System of  
Higher Education

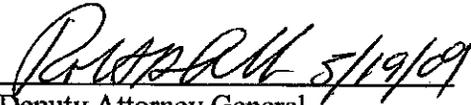
  
PSECU  
Secretary/Treasurer

APPROVED AS TO FISCAL  
RESPONSIBILITY, BUDGETARY  
APPROPRIATENESS AND  
AVAILABILITY OF FUNDS

  
Curt Tofts, Controller

APPROVED AS TO FORM AND  
LEGALITY

 5/14/09  
University Legal Counsel

 5/19/09  
Deputy Attorney General

*Note regarding signatures above. If a corporation, two signatures are required, one being the President or Vice President, the second being the Secretary or Treasurer. Signatory authority of either signatures can be delegated provided there is a certified Board resolution presented with this contract.*

**EFFECTIVE DATE**  
MAY 19 2009

**ALL SIGNATORIES ON BEHALF OF CONTRACTOR MUST EXECUTE CONTRACTOR RESPONSIBILITY CERTIFICATION IN PARAGRAPH 13(f) OF THIS CONTRACT.**

# MANSFIELD UNIVERSITY

## Purchasing Department

Mansfield, Pa. 16933

Phone: 570-662-4148

Fax: 570-662-4118

April 9, 2009

RE: Request for Proposal (RFP)  
Banking Services – RFP #BS-2009

Dear Vendors:

Mansfield University is part of the State System of Higher Education Banking Services on Mansfield University campus as per attached specifications.

You are requested to submit one (1) original copy and six (6) additional copies of your response to the attention of Purchasing Department, Brooks Maintenance Building, Mansfield University, Mansfield, Pa. 16933.

Submissions will be stamped "received" at the Purchasing Office no later than Tuesday, April 7, 2009 at 2PM. Proposals received after 2:00 PM will not be accepted. It is the sole responsibility of the contractor to assure that the submissions is received prior to the date and time stated above. **NO EXCEPTIONS** will be made for proposals received after the time specified.

All elements of the RFP will be considered when selecting a professional. Part II indicates the information required from the Financial Institution. Part III explains the selection process and indicates the Selection Criteria. Part VI is Banking/Financial Services, Part V is the ATM Network information and Part VI is the Revenue and Fees section and Part VII contains Experience and Fees. The Committee will read all proposals and selection will be made on a merit basis to obtain the services of the firm most qualified and best suited to the university's needs. Price will not be the sole determining factor.

All communications concerning this RFP must be submitted in writing to the Purchasing Office; Fax (570-662-4118, e-mail – [mchapel@mansfield.edu](mailto:mchapel@mansfield.edu)) no later than 12PM on Monday, March 16, 2009. This includes any questions that need clarification prior to your proposal submission.

We look forward to work with the selected Banking/Financial institution.

Sincerely,

Peg Chapel  
Purchasing/Contracts

## Request for Proposal

### **Mansfield University of Pennsylvania Banking Services – RFP # BS-2009**

#### **1.0 GENERAL INFORMATION**

##### **1.1. Purpose**

The purpose of this Request for Proposal (RFP) is to solicit proposals from qualified vendors for a financial partner to provide banking services for a period of up to five (5) years. The contract may be renewed for two additional years by mutual written consent of authorized representatives of both parties. The successful vendor also agrees to work with the University to implement a one-card system should the University decide to implement such a program.

##### **1.2 Scope**

This document contains instructions governing the proposal to be submitted by interested Responders (any persons who submit a proposal in response to this RFP) the form in which proposals are to be submitted, the materials to be included therein, a description of the services to be provided, requirements which must be met to be eligible for consideration, general evaluation criteria, and other functional, technical, and contractual requirements which the Responder must meet to be eligible for consideration.

##### **1.3 Issuing Office**

The Purchasing Department of Mansfield University of Pennsylvania is issuing this document and all subsequent addenda relating to it. The Purchasing Department is the sole point of contact with regard to all procurement and contractual matters relating to the requirements described herein. The Purchasing Department is the only office authorized to change, modify, and clarify, etc., the specifications, terms and conditions of this RFP and any contract awarded as a result of this RFP.

All communications regarding this RFP should be in writing and addressed to:

Tekeste Abraham, Director of Purchasing  
Mansfield University of Pennsylvania  
Purchasing Department  
Brooks Maintenance Building  
Mansfield, Pa. 16933  
Phone – 570-662-4890  
Fax – 570-662-4118

1.4 Issuing Date

This Request for Proposal is being mailed: Wednesday, January 21, 2009.

1.5 Pre-Proposal Date

A pre-proposal conference is scheduled for Wednesday, February 25, 2009 at 10AM. Location of the pre-proposal conference is Room 312, Alumni Hall Student Center. Attendance is recommended. The purpose of the Pre-Proposal is to clarify the RFP package, University requirements, and answer questions vendors may have. Any questions requiring clarification prior to submission of proposals must be presented either at the Pre-Proposal meeting or submitted in writing to the issuing office prior to Monday, March 16, 2009, 12 PM.

1.6 Closing Date

To be considered, proposal must arrive in the issuing office on or before Tuesday, April 7, 2009. Therefore, Responders should pay particular attention to ensure that the proposal is properly addresses. Mansfield University of Pennsylvania is not responsible if the proposal is not delivered to the proper address. If the response is mailed, the Responder takes the risk that it may not arrive prior to the due date and time. Responses may be hand delivered to Mansfield University of Pennsylvania and the Issuing Office to ensure that they are received on time.

1.7 Proposal Submission

Proposals should be prepared simply and economically, providing a straightforward, concise description of the consultant's ability to meet the requirements of the RFP. Electronic submissions and faxed submissions are not acceptable. The Responder must submit one (1) original proposal signed in ink by the Responder's contractually binding authority. This original, along with six (6) additional copies, must be received by Mansfield University of Pennsylvania no later that the Closing Date. Proposal material should be addressed as follows:

Response to RFP #BS-2009  
Purchasing Department  
Mansfield University of Pennsylvania  
1125 Sherwood Street  
Brooks Maintenance Building  
Mansfield, Pa. 16933

1.8 Signature

Proposals, bid, and addenda must be signed in ink. The person signing must be authorized by the Responder to do so. Facsimile or typewritten signatures are not acceptable. The person signing must type his/her name and title below the signature, and if requested, must verify his authority to bind the company in contract.

1.9 Cancellation of or Amendment to RFP

Mansfield University of Pennsylvania may cancel or withdraw a Request for Proposal in whole or in part at any time prior to award of a contract. Amendments may be made by the issuance of an addendum by the Issuing Office prior to the closing date and time for the response. In the event that it becomes necessary to revise this RFP, an addendum will be provided to all vendors on record of having received the original RFP.

1.10 Amendment or Withdrawal of Proposals

A proposal may be amended and/or withdrawn by a Responder if the Issuing Office receives such request in writing before the closing date and time. The request must be signed by a person authorized to represent the Responder that submitted the proposal. Submission of a subsequent proposal shall normally constitute the withdrawal of any prior proposal submitted by the same Responder.

1.11 Late Proposals and Modifications

Proposals will not be accepted after the Closing Date and time. Responders may use any means of delivery, but it is the responsibility of the Responder to allow adequate time for delivery. Proposals received after the Closing date and time will be returned unopened.

1.12 Contractual Obligations

It is the intent of the University to enter into a contract with a Financial Institution to provide banking services for Mansfield University. The type of contract entered into will be a standard Pennsylvania State System of Higher Education Blueback Contract and will contain the standard provisions shown in the standard contract form as exhibited in Appendix A. This RFP, addenda, other agreed upon modifications, and the proposal submitted by the successful Vendor shall be incorporated into the contractor agreements signed by the successful Responder, Mansfield University of Pennsylvania, and the State System Legal Representative.

1.13 Rejection of Proposals

The University reserves the right to reject any and all proposals received as a result of this request, or to negotiate separately with competing contractors.

#### 1.14 Oral Presentations

At the conclusion of the initial evaluation phase, it is anticipated that a number of proposals will be slated for detailed review and evaluation. As a part of this detailed review of proposals, the selected financial institutions(s) may be required to make oral presentations of their proposals to the University. The oral presentation provides an opportunity for Responders to clarify the proposals through mutual understanding. The University may award the contract, or determine finalist consultants without benefit of an oral presentation.

#### 1.15 Evaluation Criteria

Proposals will be evaluated by the Committee using the following criteria, the order of which is not indicative of their weight or importance:

- a) Responder's understanding of the work to be accomplished
- b) Responder's qualifications and financial ability to perform the assignment
- c) The qualifications and experience of the individuals assigned to the project
- d) The references from clients where similar work was completed
- e) The quality of proposal following the guideline of Section 2
- f) Type and depth of service offerings provided by Responder
- g) A review of the lay-out of the room proposed by the Responder

#### 1.16 Evaluation Process

The proposal evaluation process involves, first, the review by the evaluation Committee of all proposals received in response to the RFP to ensure that each proposal meets the mandatory requirements. Proposals, which have been determined by the committee to have not met the mandatory requirements, are excluded from any further consideration. The selected proposals will then be further reviewed by the Committee which will determine the financial institution which best fits the University's needs.

Negotiations will be undertaken with the financial institution whose proposal shows that they are qualified, responsible, and capable of performing the work.

#### 1.17 Proposal Costs

The University is not liable for any costs incurred by consultants prior to the issuance of a contract.

1.18 Proprietary Information

Proposals will be held in confidence and, except for the selected proposal, will not be revealed or discussed with competitors. All material submitted becomes the property of the University and may be returned only at the University's option. Proposals submitted may be reviewed and evaluated by any persons at the discretion of the University. Pricing aspects of the proposals are not considered proprietary information any may be disclosed at the University's option. The University has the right to use any or all ideas presented in the proposal. Selection or rejection of the proposal does not affect this right.

1.19 Right to Know Law

Please be advised that effective January 1, 2009 all responses to this procurement opportunity are subject to the Pennsylvania Right-to-Know Law, 65 P.S. §67.101 et seq., (Act 3 of 2008). The Right-to-Know Law permits any requestor to inspect and/or copy any record prepared and maintained or received in the course of the operation of a public office or agency that is not subject to the enumerated exceptions under the law. **If your response to the procurement opportunity contains a trade secret or confidential proprietary information, you should include with your response a separate signed written statement to that effect.** Should your response become the subject of a Pennsylvania Right-to-Know Law request, you will be notified by the procurement office **to identify all trade secrets or confidential and proprietary information that is included in your response. The agency will then determine whether the claimed trade secret or confidential and proprietary information is subject to disclosure.**

## 2.0 INFORMATION REQUIRED FROM RESPONDERS

The Responders' proposals must be submitted in the format outline below. To be considered, the proposal must respond to all requirements in this part of the RFP. The Responder should provide any other information thought to be relevant, but not applicable to the enumerated categories. This information should be provided as an appendix to the Responders' proposal.

### 2.1 Letter of Transmittal

The letter of transmittal should include an introduction of the Responder's company, the name, address, and telephone number of the person to be contacted along with others who are authorized to represent the company in dealing with this RFP. The letter should also include an expression of the Responder's understanding of the services desired and its ability to meet the requirements of this RFP.

### 2.2 Executive Summary

The Responder should include an executive summary, which briefly describes the Responder's approach to the proposal and clearly indicates any options or alternatives. It should indicate any major requirements that cannot be met by the Responder. This summary should highlight the major features of the proposal and identify any supporting information considered pertinent. In short, the reader should be able to determine the essence of the proposal and generally how well it meets the requirements by reading the executive summary.

### 2.3 Requirements

The Responder should describe in narrative form their ability and specific service offerings for accomplishing the requirements of this program. Use the descriptions in the Requirements Sections 5-10 of the RFP as your reference point.

### 2.4 Prior Experience

The Responder should describe their experience in providing financial services, highlighting experiences dealing with colleges and universities, including any experiences supporting a university one-card program.

### 2.5 References

The Responder should provide at least three (3) references. References should be identified with the name of the customer shown, including the name, address, and telephone number of the responsible official of the customer, company, or agency who may be contacted.

2.6 Outline of Services to be Offered

The Responder is requested to outline the financial services packages (savings accounts, checking accounts, debit accounts, etc.) that would be offered to the University community, including alumni, if possible.

2.7 Cost Proposal

The Responder should indicate the related costs for undertaking this project. These costs would include the vendor's appropriate cost proposal which is included in Section 8 – Cost Proposal.

2.8 University Guarantees

The Responder should indicate the financial incentives to the University for supporting the program.

2.9 Additional Information

The Responder should include any additional information pertinent to their capabilities and experience in an attached to their proposal.

### 3.0 CRITERIA FOR SELECTION

All proposals received from the Responders will be reviewed and evaluated by a committee of qualified personnel selected by the University. This committee will recommend for Selection the proposal which most closely meets the requirements of the RFP and satisfies the University needs.

- 3.1 The Responder should demonstrate an understanding of the University's requirements by their approach to the proposal and the development of a thorough, effective plan to implement the proposed contract.
- 3.2 The Responder should indicate their ability to meet the terms of the RFP, as indicated in the scope of work detailed in Section 5-10. Requirements, time constraints and quality of service as indicated by the relevancy and recency of similar projects completed by the Responder will be evaluated.
- 3.3 The references and experience of the Responder will be evaluated by the University as detailed in Section 10.
- 3.4 The University will evaluate the quality of the service and methods of service delivery the vendors uses.
- 3.5 The University will consider the costs associated with the financial services offered to the campus community as part of its evaluation.

#### **4.0 BANKING/FINANCIAL SERVICES**

##### **4.1 Range of Transactions**

The financial institution should support a broad range of account transactions, including: 1) payroll deposit, direct deposit, withdrawals, and other services typical of personal banking relationships and 2) EDI transactions, such as refunds and financial aid reimbursements.

##### **4.2 Features**

The financial institution should allow for deposits and withdrawals directly through ATM facilities. Cardholders should also be allowed to write checks from their accounts.

##### **4.3 Service Access**

Service access must be available 24 hours per day, 7 days a week, with personal representatives and a 1-800 number. The University will have no liability for fraudulent use. Cardholders must be able to report a lost card and have it deactivated 24 hours per day, 7 days a week, via a 1-800 number.

##### **4.4 Marketing Support**

The financial institution will provide marketing support. The financial institution will assist the University in promoting the banking program to students by supplying printed material, making personal presentations on campus, and/or through other commonly used marketing methods. All marketing efforts will be approved and coordinated with Mansfield University of Pennsylvania.

##### **4.5 Coordination for effective Customer Service**

The financial institution will work with the University to maintain effective service to our customers.

## 5.0 AUTOMATED TELLER MACHINE NETWORK

All ATMs installed by the Financial Institution on University property should connect to a major network(s) such as MAC or similar systems. The University shall not be liable for fraudulent use or overdrafts accruing due to ATM transactions.

### 5.1 Availability

Describe the availability of your institutions and the system provider's existing ATM network including, but not limited to, number of states in which there is presence and number of ATM locations.

### 5.2 Encoding Format

Describe the encoding format required to conduct debit card transactions in ATMs and vendor POS terminals.

### 5.3 Transaction Fees

Provide the ATM transaction fees, if any that would be charged to Mansfield University of Pennsylvania cardholders. Outline fees charged to those with and without accounts with your financial institution.

### 5.4 Branch Banking and ATM Locations

Preference will be given to financial institutions willing to provide a branch (electronic or full service) conveniently located in the Manser Lobby and an ATM at the Manser lobby and lobby of the Alumni Hall Student Center. The financial institution would be responsible for the renovations and associate costs of having a branch on campus. These costs include but are not limited to casework, carpet, electrical requirements, and data drops. It is expected that the selected financial institution will compensate the university for use space and utilities related to placement of ATMs and banking branch on campus.

- a) Explain your institution's approach to expanding ATM network accessibility campus wide
- b) Provide a summarization of your institution's branch locations and ATM facilities in the area

## 6.0 REVENUES AND FEES

### 6.1 Revenue Sharing

Each financial institution should determine possible revenue sharing, which might benefit both the financial institution and the University.

- a. Please provide a document that identifies projected revenues and costs associated with the program.
- b. Describe the additional opportunities that your institution would pursue in order to generate additional revenue for the financial institution and the university.

### 6.2 Account Information

- a. What are the costs/fees associated with the banking accounts?
- b. List the proposed cardholder terms and conditions for the issuance and use of the card. Be sure to include issuance fees, card limits, use charges, maintenance fees, and any minimum balances.
- c. List the procedures to be followed to request and issue the cards and terminate the use of a card.
- d. Describe how accounts will be opened.
- e. How quickly can accounts be activated?
- f. Where and how can deposits be made to the account?
- g. What is the time line for deposits to be credited to the account?
- h. Are all fees guaranteed for the length of the contract?

## 7.1 EXPERIENCE OF PARTNERS

### 7.1 Understanding of the Problem

Describe how the financial institution will assist the University in reaching its' goals as set forth in this RFP. The financial institution will be expected to demonstrate an understanding of the University needs related to this RFP, and of the nature and scope of the services being requested.

### 7.2 Qualifications of Staff

Describe the background, experience, and qualification of the officers and staff that will facilitate this program with the University.

### 7.3 Knowledge Base

Describe the product knowledge, regulatory requirements, and operating policies related to banking programs within your institution. How will these requirements and policies affect the program at the University and what impact will they have on the flexibility desired in this program?

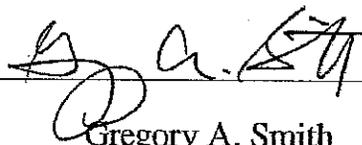
### 7.4 Customer Service Budget

Describe the total budget spent on systems for customer service department.

### 7.5 References

Include a list of at least three references for implemented programs. Please provide the name and phone number of the contact person for each reference.

*PSECU Response*  
*To*  
**Request for Proposal**  
*For*  
*Mansfield University of Pennsylvania*  
*Banking Service –RFP #BS-2009*



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Gregory A. Smith

President/CEO

PSECU

# Banking Services – RFP #BS-2009

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**Banking Services – RFP #BS-2009**

**PART II**

**INFORMATION REQUIRED**

## Banking Services – RFP #BS-2009

### 2.0 INFORMATION REQUIRED FROM RESPONDERS

#### 2.1 Letter of Transmittal

The letter of transmittal should include an introduction of the Responder's company, the name, address, and telephone number of the person to be contacted along with others who are authorized to represent the company in dealing with this RFP. The letter should also include an expression of the Responder's understanding of the services desired and its ability to meet the requirements of this RFP.

#### PSECU Response – Letter of Transmittal

The Pennsylvania State Employees Credit Union (PSECU) is a not for profit financial institution that's been in business since 1933. PSECU's main office is located at 1 Credit Union Place, Harrisburg, PA 17110. Five years ago, PSECU opened the e-Center on the campus of Mansfield University to serve students faculty and staff of the university community. We propose to continue to operate this location. We are currently the largest credit union in Pennsylvania (over \$3.3 billion in assets) and serve over 300,000 members throughout Pennsylvania, nationally and internationally.

In 1977, PSECU held \$6 million in assets and had 19,000 members. At that time the new General Manager and the Board of Directors enacted a vision to use technology to the fullest extent possible to create an operation beyond the old branch style that would provide financial services to its members, anytime from anywhere. That vision continues today and is reflected in PSECU's mission statement.

To continually strive to maintain a progressive and financially stable credit union that gives PSECU members control over their finances.

To provide members with a variety of high quality traditional and innovative financial products and services, which are convenient, with superior pricing and available through self-service delivery channels.

PSECU strives to meet its mission by investing in emerging technologies to deliver self-directed electronic services that are convenient and of the highest quality, but even more importantly, by educating our members to use those services as a means to control expenses.

Over the past three decades, PSECU has used technology to improve operating effectiveness, accommodate future growth and reduce expenses while providing the highest quality service. PSECU has an established reputation for implementing quality self-directed electronic services that have been accepted by its membership. PSECU has a proven track record, at Mansfield and several SSHE universities, to meet the requirements of this RFP and we would like the opportunity to continue to provide our services to Mansfield University.

## Banking Services – RFP #BS-2009

PSECU has and will continue to commit a team of quality personnel to assist the University in achieving its objectives. The individuals named below may be contacted toll-free at (800) 237-7328 and entering the extension or by e-mailing them directly. The mailing address for each individual is:

Pennsylvania State Employees Credit Union  
1 Credit Union Place  
Harrisburg, PA 17110

### Contacts at PSECU:

#### **Dave Warwavesyn, Vice President of Member Services**

Educational background includes an MBA from Saint John's University, New York, N.Y. with an Accounting major and a BBA from Pace University, New York, N.Y. with a major in Marketing. Dave has held this position over 22 years and prior to reorganization, was responsible for MAC® and VISA® services.

Extension: 2304

e-mail: [dwarwave@psecu.com](mailto:dwarwave@psecu.com)

#### **Thomas Ruback, CPA; CFSA – Vice President of Card Services**

Tom has been Vice President of Card Services for the last ten years and was responsible for launching PSECU's Check Card and online deposit service, UPost@Home. He is a Certified Public Accountant and Certified Financial Services Auditor that previously served PSECU for ten years as the Vice President of Internal Audit Services. Tom majored in Accounting and has a Bachelor of Science Degree from the Pennsylvania State University, University Park.

Extension: 2290

e-mail: [truback@psecu.com](mailto:truback@psecu.com)

#### **Earl Lloyd, Administrator, University Development**

Thirty years account management experience. Earl negotiated the contracts for the HACC e-Center and all University e-Centers on SSHE campuses. Earl received a BA in Management from Rowan University. He is the primary contact for the SSHE campus e-Centers.

Extension: 2009

e-mail: [elloyd@psecu.com](mailto:elloyd@psecu.com)

#### **Jamie Weaver, Manager, Campus Card & ATM Relationship**

Ten years experience with PSECU. Before assuming responsibility for ID Card programs, Jamie specialized in ATM relationships and Marketing e-Services.

Jamie has a Bachelor of Arts degree from the University of Pittsburgh. Jamie is the primary contact for the Campus ID Card programs.

Extension: 2007

e-mail: [jweaver@psecu.com](mailto:jweaver@psecu.com)

## **Banking Services – RFP #BS-2009**

### **Tom Burk, Administrator, Campus e-Centers**

Tom Burk joined PSECU in 2002 and currently manages e-Center services at Bloomsburg University, California University, East Stroudsburg University, Lock Haven University and Mansfield University. Prior to joining PSECU he held executive level positions at Alltel, Adelphia Business Communications, Fairpoint Communications and Central Locating Services.

Extension: 2083

e-mail: [tburk@psecu.com](mailto:tburk@psecu.com)

### **David Sikorski, PSECU Business Advisor to Mansfield University**

David has served as e-Center Manager since October 2007. Prior to that, David worked in the education profession. During his education career, he was employed as a Director of Special Instructional Services, School Psychologist, Guidance Counselor and Teacher. He has served on the Tioga County Human Services and Laurel Youth Services Advisory Boards, is a certified Adult Education G.E.D. test administrator, and registered Pennsylvania Interscholastic Athletic Association (PIAA) baseball and softball official.

e-mail: [dsikorski@psecu.com](mailto:dsikorski@psecu.com)

PSECU fully understands the desire of Mansfield University to select an on campus provider of Banking Services to the University community. In addition, the University desires the institution to support a one card program should it be implemented on campus. PSECU has a tremendously successful track record at Mansfield and other SSHE universities to meet both requirements.

## **2.2 Executive Summary**

The responder should include an executive summary, which briefly describes the Responder's approach to the proposal and clearly indicates any options or alternatives. It should indicate any major requirements that cannot be met by the Responder. This summary should highlight the major features of the proposal and identify any supporting information considered pertinent. In short, the reader should be able to determine the essence of the proposal and generally how well it meets the requirements by reading the executive summary.

### **PSECU Response – Executive Summary**

PSECU would like to thank Mansfield University of Pennsylvania for the opportunity to respond to their request for proposal to continue to provide Banking Services for the University community.

Our response is presented in the format requested by the University. PSECU has completed PART II, IV, V, VI, and VII by responding to each of the University's inquiries.

## Banking Services – RFP #BS-2009

### Major Features of the Proposal:

Included in this response is our proposal for a continued presence of a PSECU-managed/student-staffed electronic service center on campus. Our approach to this service has succeeded in its goal to bring added value to the University and the students on both an educational and financial level.

- PSECU will provide an unrestricted resigning bonus of \$5,000 to be used at the discretion of the University. The bonus is payable in the calendar year 2010
- e-Center rent will be \$3,000 for the first year and \$15,000 over five years
- Scholarships will total \$17,500 over the 5 year period

In addition to the financial support noted above, PSECU will provide the following should a one card solution with ATM functionality be considered:

- Provide an ISO number to Mansfield University and transfer the ISO number and encryption keys to the next financial partner if in five years the University elects not to renew the contract with PSECU
- Mutually establish procedures with the University to issue or replace campus ID cards with the added ATM debit feature
- Work with the University, its current and proposed vendors, student government and other members of the University Community to develop a plan to extend the current functions of the ID card

### Additional Commitments from PSECU:

- PSECU will have 24 x 7 toll-free self-service access to deactivate lost/stolen ATM debit cards through audio response telephone, PSECU will provide account statements electronically via its online banking services in addition to standard paper formats
- PSECU will work with the University to establish a link that will allow students, faculty and staff that are members of PSECU to view their ID card POS activity on campus via PSECU's online banking service
- Commit resources to not only market the benefit of the card to the users, but also to the departments providing services to the cardholders
- Continue to maintain and service a minimum of two ATMs (at no cost to the University) that connect to the major ATM networks
- Support direct deposit of student paychecks and financial aid reimbursements to student checking accounts

## Banking Services – RFP #BS-2009

- Make available to students, faculty and staff who elect to open PSECU accounts all the financial services currently offered to existing PSECU members
- Provide ATM debit service in accordance with Regulation E so that the University will have no liability for fraudulent use of ATM debit cards or overdrafts due to ATM transactions
- Provide monthly statements via online banking
- Provide information technology support to interface systems and coordinate file transfers to maintain effective service to students, faculty and staff

### Requirements Not Met:

None.

Currently, all students, faculty and staff of the SSHE Universities are eligible for membership in PSECU.

### Conclusion:

The Pennsylvania State Employees Credit Union has been privileged through its Articles of Incorporation to serve the students, faculty and staff of Mansfield University under the State System of Higher Education since 1987. We would like to thank Mansfield University for considering us to provide financial services to members of the University Community. We look forward to continue working with you in the near future.

### 2.3 Requirements

The responder should describe in narrative form their ability and specific services offerings for accomplishing the requirements of this program. Use the descriptions in Requirements Sections 5-10 of this RFP as your reference point.

#### PSECU Response – Requirements

The following is a list of services available to students, faculty and staff of Mansfield University as well as their families.

#### Checking

- No minimum balance to earn dividends
- No monthly service charge
- No check writing limit
- Free PSECU custom checks
- Free overdraft transfer service
- Free archiving of canceled checks
- Online cleared check images through our online account access (psecu@home®)
- Check search capability through our online account access (psecu@home®)

## Banking Services – RFP #BS-2009

### ATM/Check Card/ID card

- Hundreds of CU\$@ surcharge free ATMs including PSECU on campus ATM's
- Rebate program on foreign ATM surcharges – up to \$4 a month
- Free ATM transactions – up to 15 transactions (withdrawals or deposits) per month
- No account maintenance fees
- Point of sale purchases at merchants displaying the STAR® or VISA® logos
- Welcome at merchants accepting VISA® debit cards
- Zero liability for lost or stolen cards

### Additional Deposit Services

- Regular Shares
- Money Market
- Certificates
- IRAs
- Christmas/Vacation Shares
- Investment Services

### Auto Loans

- New and used vehicle purchases
- Pre-approved auto drafts
- Online applications with 30 second responses
- Apply with Loan by Phone
- Low interest rates
- Terms from 24 to 84 months

### Home Equity

- No application fee
- No closing costs
- No appraisal fee
- No credit report fee
- Personal service loans
- Mortgages
- Convenient electronic debit for fast repayment with direct payment

### [www.psecu.com](http://www.psecu.com)

- Online membership applications
- 30 second responses on loan applications
- Auto Buying center
- Financial Calculators
- Surcharge free ATM locator
- UPost deposit service

## Banking Services – RFP #BS-2009

### Free Online Account Access (psecu@home@)

- 24 hour account access with online account access (psecu@home@)
- Free bill payer; pay up to 80 bills per account
- View account balances and transactions
- View monthly deposits, checks and statement images
- Reorder checks
- Transfer funds
- Free FICO score
- Easy, secure and safe

### 2.4 Prior Experience

The Responder should describe their experience in providing financial services, highlighting experiences dealing with colleges and universities, including any experiences supporting a university one-card program.

#### PSECU Response – Prior Experience

PSECU has been a credit union industry leader in debit / point of sale (POS) card processing since 1982. In 1982 we introduced our first ATM card and since then our card base has increased significantly. Our members (262,000 cardholders) complete 1.6 million transactions a month using their PSECU cards. ATMs account for approximately 670,000 transactions a month and POS account for 1 million a month. ATM and POS transaction activity is governed by Regulation E. PSECU is well versed in the requirements of Regulation E that governs the ATM debit function of the ID card.

The regulatory requirements and our operating policies presented throughout this RFP are the same requirements that apply to PSECU's existing card programs. They will not impact the flexibility of the university program.

PSECU has implemented our educational e-Center programs on ten SSHE schools (the most recent being Clarion e-Center located in the current branch on campus) and one community college as well as one private college to provide financial services on campus. PSECU has worked with five of the ten SSHE universities to implement a campus ID card service for ATM and debit service. When linked to their PSECU account, members can use the campus ID card for ATM transactions and to make PIN-based debit purchases. The program began in May 2001 and as of January 31, 2008, 16,000 student ID cards have been issued with ATM debit service.

## Banking Services – RFP #BS-2009

### 2.5 References

The Responder should provide at least three (3) references. References should be identified with the name of the customer shown, including name, address, and telephone number of the responsible official of the customer, company, or agency who may be contacted.

#### PSECU Response – References

Millersville University (Three ATMs; Card Program)  
Amy Dmitzak  
Assistant Vice President for University Advancement  
PO Box 1002  
Millersville, PA 17551  
(717) 872-3586

Harrisburg Area Community College (Four ATMs)  
George Franklin  
Vice President of Finance  
One HACC Drive  
Harrisburg, PA 17110  
(717) 780-2376

Lock Haven University (Two ATMs; Card Program)  
Dr. Linda D. Koch  
Vice President for Student Affairs  
311 Sullivan Hall  
Lock Haven, PA 17745  
(570) 893-2022

California University of PA (Two ATMs; Card Program)  
Terry Wigle  
Assistant Dean for Student Services/Cal Card  
250 University Avenue  
Box 24  
California, PA 15419  
(724) 938-5818

Bloomsburg University (Two ATMs; Card Program)  
James McCormack  
Assistant Director for Administration and Technology  
400 East Second Street  
Bloomsburg, PA 17815  
(570) 389-4166

## Banking Services – RFP #BS-2009

### 2.6 Outline of Services to be Offered

The Responder is requested to outline the financial services packages (savings accounts, checking accounts, debit accounts, etc.) that would be offered to the University community, including alumni, if possible.

#### PSECU Response – Outline of Services to be Offered

The following is a list of services available to students, faculty and staff, and alumni of Mansfield University as well as their families.

##### Checking

- No minimum balance to earn dividends
- No monthly service charge
- No check writing limit
- Free PSECU custom checks
- Free overdraft transfer service
- Free archiving of canceled checks
- Online cleared check images through our online account access (psecu@home®)
- Check search capability through our online account access (psecu@home®)

##### ATM/Check Card/ID card

- Hundreds of CU\$® surcharge free ATMs including PSECU on campus ATM's
- Rebate program on foreign ATM surcharges – up to \$4 a month
- Free ATM transactions – up to 15 transactions (withdrawals or deposits) per month
- No account maintenance fees
- Point of sale purchases at merchants displaying the STAR® or VISA® logos
- Welcome at merchants accepting VISA® debit cards
- Zero liability for lost or stolen cards

##### Additional Deposit Services

- Regular Shares
- Money Market
- Certificates
- IRAs
- Christmas/Vacation Shares
- Investment Services

##### Auto Loans

- New and used vehicle purchases
- Pre-approved auto drafts
- Online applications with 30 second responses
- Apply with Loan by Phone
- Low interest rates
- Terms from 24 to 84 months

## Banking Services – RFP #BS-2009

### Home Equity

- No application fee
- No closing costs
- No appraisal fee
- No credit report fee
- Personal service loans
- Mortgages
- Convenient electronic debit for fast repayment with direct payment

### www.psecu.com

- Online membership applications
- 30 second responses on loan applications
- Auto Buying center
- Financial Calculators
- Surcharge free ATM locator
- UPost deposit service

### Free Online Account Access (psecu@home®)

- 24 hour account access with online account access (psecu@home®)
- Free bill payer; pay up to 80 bills per account
- View account balances and transactions
- View monthly deposits, checks and statement images
- Reorder checks
- Transfer funds
- Free FICO score
- Easy, secure and safe

## 2.7 Cost Proposal

The responder should indicate the related costs for undertaking this project. These costs would include the vendor's appropriate cost proposal which is included in Section 8 - Cost Proposal.

### PSECU Response – Cost Proposal

There are no costs associated with these services to the University.

## Banking Services – RFP #BS-2009

### 2.8 University Guarantees

The responder should indicate the financial incentives to the University for supporting the program.

#### PSECU Response – University Guarantees

PSECU will provide the following guarantee on a yearly basis:

- Scholarship funds - \$3,500
- Rent for the e-Center location - \$3,000
- Funds for on campus sponsorships - \$6,400
- Funds for a sports ad program - \$1,700

In addition, PSECU will offer the University an unrestricted signing donation of \$5,000 payable in 2010.

PSECU will pay the University \$0.15 per withdrawal transaction from the PSECU ATM's on campus.

PSECU will continue to pay incentives for each account opened at the e-Center as well as selected services according to the schedule below.

<u>PSECU</u> <u>SERVICE</u>	<u>MANSFIELD</u> <u>INCENTIVE</u>
New Account (Student/Family)	\$5.00
New Account (Faculty/Staff)	\$20.00
Real Estate Equity Loan	\$20.00
Auto Loan	\$10.00
Check Card	\$5.00
Checking	\$5.00
Visa®	\$5.00

## **Banking Services – RFP #BS-2009**

### **2.9 Additional Information**

The Responder should include any additional information pertinent to their capabilities and experience in an attachment to their proposal.

#### **PSECU Response – Additional Information**

Please see Attachment A for additional information.

**Banking Services – RFP #BS-2009**

**PART IV**

**BANKING / FINANCIAL SERVICES**

## **Banking Services – RFP #BS-2009**

### **4.0 BANKING / FINANCIAL SERVICES**

#### **4.1 Range of Transactions**

The financial institution should support a broad range of account transactions, including: 1) payroll deposit, direct deposit, withdrawals, and other services typical of personal banking relationships and 2) EDI transactions, such as refunds and financial aid reimbursements.

##### **PSECU Response – Range of Transactions**

PSECU offers a broad range of financial transactions to its membership with no minimum balance requirements other than \$5 that is reserved (in an unavailable status) to retain voting privileges for PSECU's Board of Directors and Credit Committee.

- ATM Service (deposits, withdrawals, transfers, inquiries)
- Online banking (bill payment, e-statements, check images, inter/intra-account transfers, check withdrawals)
- VISA® Credit and Check Card Service
- Checking Service
- Bill Payment (audio response and online)
- Direct Debits and ACH Service
- Wire Transfer Service
- UPost Deposit Service

PSECU is also able to provide the direct deposit of financial aid refunds for students that elect to open a PSECU account.

#### **4.2 Features**

The financial institution should allow for deposits and withdrawals directly through ATM facilities. Cardholders should also be allowed to write checks from their accounts.

##### **PSECU Response – Features**

The University community cardholders may make up to 15 free ATM transactions each month (includes deposits and withdrawals). These ATM transactions can occur on PSECU ATMs or on any ATM worldwide displaying the STAR® or PLUS® logos. In addition, PSECU rebates up to \$4 a month in surcharges that are assessed on our members by the owners of other ATMs. Rebates are credited to member savings accounts.

PSECU ATMs allows the following transactions for PSECU and other financial institution's cardholders:

- Deposits (at deposit accepting ATMs) to savings and checking
- Withdrawals from savings and checking
- Transfers between savings and checking
- Balance inquiries on savings and checking

## Banking Services – RFP #BS-2009

- Credit card advances to the extent that other financial institutions allow their cardholders to do cash advances through ATMs

Checking account service is also available to cardholders.

- Interest-bearing account with no minimum balance requirements
- Free PSECU custom checks with no printing charge
- Free overdraft transfer service
- Unlimited check writing privileges per month
- No monthly check charges
- Free archiving of canceled checks
- Online cleared check images through our online account access (psecu@home@)
- Check search capability through our online account access (psecu@home@)
- Access to 13 months checking history through our online account access (psecu@home@)

### 4.3 Service Access

Service access must be available 24 hours a day, 7 days a week, with personal representatives and a 1-800 number. The University will have no liability for fraudulent use. Cardholders must be able to report a lost card and have it deactivated 24 hours per day, 7 days a week, via a 1-800 number.

#### PSECU Response – Service Access

PSECU has a 24 x 7 toll-free self-service access to deactivate lost/stolen ATM debit cards through audio response telephone.

The University will have no liability for lost, stolen or fraudulent use of ATM debit cards.

### 4.4 Marketing Support

The financial institution will provide marketing support. The financial institution will assist the University in promoting the banking program to students by supplying printed material, making personal presentations on campus, and/or through other commonly used marketing methods. All marketing efforts will be approved and coordinated with Mansfield University of Pennsylvania.

#### PSECU Response – Marketing Support

PSECU views the proper education of parents, students, faculty and staff as a critical success factor for the use of an on campus financial services provider. PSECU's solution is and has been to offer an e-Center that will function as a student education center staffed by student interns to assist in the education process. Through this cooperative effort, Mansfield students gain exposure to the financial services industry, help to educate their fellow students and parents (during orientation), and earn while they learn. PSECU benefits because parents and students learn to use our "self-directed" electronic services.

PSECU's Marketing program calls for mailings to students/parents in advance of their arrival on campus. The mailings will also include employees of the University.

## **Banking Services – RFP #BS-2009**

PSECU is also dedicated to the production of education programs on the effective use of its services. PSECU has developed education programs on student loans, credit cards, checking account reconciliation, ATM services, etc., as part of its Budgeting 101 seminars.

### **4.5 Coordination for Effective Customer Service**

The financial institution will work with the University to maintain effective service to our customers.

#### **PSECU Response – Coordination for Effective Customer Service**

PSECU will commit resources from its Information Technology Services Department to accomplish the necessary file transfers to maintain effective service to the University community.

**Banking Services – RFP #BS-2009**

**PART V**

**ATM NETWORK**

## **Banking Services – RFP #BS-2009**

### **5.0 AUTOMATED TELLER MACHINE NETWORK**

All ATMs installed by the Financial Institution on University property should connect to a major network(s), such as MAC or similar systems. The University shall not be liable for fraudulent use or overdrafts accruing due to ATM transactions.

#### **PSECU Response – Automated Teller Machine Network**

PSECU is affiliated with the STAR®, PLUS®, American Express®, VISA®, Mastercard® and Discover® networks.

The University will have no liability for fraudulent use of ATM debit cards or overdrafts due to ATM transactions.

### **5.1 Availability**

Describe the availability of your institutions and the system provider's existing ATM network including, but not limited to, number of states in which there is presence and number of ATM locations.

#### **PSECU Response – Availability**

PSECU operates 150 ATMs strategically located throughout Pennsylvania. In addition, PSECU has led an effort in Pennsylvania to expand surcharge-free ATM access for its membership and members of other credit unions.

In November 1998, PSECU became the administrator of the CU\$ surcharge-free ATM alliance in Pennsylvania. The CU\$ alliance currently has 406 credit union participants and offers 1,200 surcharge-free ATMs to credit union members. ATM locations can be found on [psecu.com](http://psecu.com) - ATM Locator or at [www.cudollar.org](http://www.cudollar.org).

First Data, owner of the STAR® ATM network offers PIN-secured debit acceptance at 2.2 million ATM and retail locations.

In addition to STAR, PSECU members have access to the VISA-owned PLUS network, one of the world's largest global ATM networks, offering cash access in local currency in more than 170 countries.

PSECU belongs to the CO-OP ATM Network which provides members with surcharge-free access at another 28,000 ATMs, including 9,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada.

### **5.2 Encoding Format**

Describe the encoding format required to conduct debit card transactions in ATMs and vendor POS terminals.

#### **PSECU Response – Encoding Format**

All encoding is on ABA Track II using MAC-1988 card format standards. PSECU uses a 16 digit card number on a high coercivity (4000 Oersteds) magnetic stripe.

## Banking Services – RFP #BS-2009

### 5.3 Transaction Fees

Provide the ATM transaction fees, if any that would be charged to Mansfield University of Pennsylvania cardholders. Outline fees charged to those with and without accounts with your financial institution.

#### PSECU Response – Transaction Fees

##### PSECU Cardholders

Members may make up to 15 free ATM transactions each month (includes deposits and withdrawals).

Withdrawals or deposits in excess of the 15 each month are assessed a \$0.50 service charge for each transaction. Internal studies have shown that 90 percent of PSECU's cardholders do 15 transactions or less each month. Withdrawals under \$20 are assessed a \$0.50 charge. Balance inquiries are assessed a \$0.25 service charge (members can get account balances for free using our toll-free audio response telephone system, call centers or online banking service).

##### Non-PSECU Cardholders

PSECU average surcharge for non-member withdrawals is \$1.50.

### 5.4 Branch Banking and ATM Locations

Preference will be given to financial institutions willing to provide a branch (electronic or full service) conveniently located in the Manser Lobby and an ATM in the Manser lobby and lobby of the Alumni Hall Student Center. The financial institution would be responsible for the renovations and associate costs of having a branch on campus. These costs include but are not limited to casework, carpet, electrical requirements, and data drops. It is expected that the selected financial institution will compensate the University for use of space and utilities related to placement of ATMs and banking branch on campus.

- (a) Explain your institution's approach to expanding ATM network accessibility campus-wide

#### PSECU Response – Branch Banking and ATM Locations (a)

PSECU currently has two ATMs on the University in the requested locations (Manser Lobby and Alumni Hall Student Center) that connect to the major ATM networks (previously described).

- (b) Provide a summarization of your institution's branch locations and ATM facilities in the area

#### PSECU Response – Branch Banking and ATM Locations (b)

PSECU has and proposes to continue to provide a student-staffed e-Center on campus.

PSECU also offers 6 other ATMs through the CU\$ alliance (surcharge-free to PSECU members) in Tioga County. The machines are located in Mansfield Pump N Pantry, Mansfield Aces and Eights, 3 locations in Wellsboro and another in Osceola.

**Banking Services – RFP #BS-2009**

**PART VI**

**REVENUES AND FEES**

## Banking Services – RFP #BS-2009

### 6.0 REVENUES AND FEES

#### 6.1 Revenue Sharing

Each financial institution should determine possible revenue sharing, which might benefit both the financial institution and the University.

- (a) Please provide a document that identifies projected revenues and costs associated with the program

#### PSECU Response – Revenue Sharing (a)

Yearly revenue sharing:

- o Scholarship funds - \$3,500
- o Rent for the e-Center location - \$3,000
- o Funds for on campus sponsorships - \$6,400
- o Funds for a sports ad program - \$1,700

In addition PSECU will offer the University an unrestricted signing donation of \$5,000 payable in 2010.

PSECU will continue to pay incentives for each account opened at the e-Center as well as selected services according to the schedule below:

<u>PSECU</u> <u>SERVICE</u>	<u>MANSFIELD</u> <u>INCENTIVE</u>
New Account (Student/Family)	\$5.00
New Account (Faculty/Staff)	\$20.00
Real Estate Equity Loan	\$20.00
Auto Loan	\$10.00
Check Card	\$5.00
Checking	\$5.00
Visa®	\$5.00

## Banking Services – RFP #BS-2009

- (b) Describe the additional opportunities that your institution would pursue in order to generate additional revenue for the financial institution and the university.

### **PSECU Response – Revenue Sharing (b)**

PSECU will pay the University \$0.15 per member withdrawal transaction and \$0.65 per non-member withdrawal transaction from the PSECU ATM's on campus.

## 6.2 **Account Information**

- (a) What are the costs/fees associated with the banking accounts?

### **PSECU Response – Account Information (a)**

A \$6 deposit is required to open an account at PSECU. One dollar is a non-refundable membership/entrance fee that grants lifetime membership and \$5 is reserved (in an unavailable status) to retain voting privileges for PSECU's Board of Directors and Credit Committee. The \$5 earns dividends at current rates and is fully refundable if a student chooses to close his/her account. There are no minimum balance requirements (other than the \$5).

PSECU waives the \$1 membership/entrance fee and will credit student, faculty and staff accounts with the \$5 minimum balance requirement if the accounts are opened at the on campus e-Center.

PSECU's membership application also provides the opportunity to request checking, ATM cards and online account access (psecu@home@) on one application.

Checking accounts earn dividends at current rates.

- Interest-bearing account with no minimum balance requirements
- Free PSECU custom checks with no printing charge
- Free overdraft transfer service
- Unlimited check writing privileges per month
- No monthly check charges
- Free archiving of canceled checks
- Online cleared check images through our online account access (psecu@home@)
- Check search capability through our online account access (psecu@home@)
- NSF checks are charged \$30

If a member wants a different check design, PSECU credits the member's printing costs with the amount of the basic checks. There is no limitation on the free checks. PSECU offers free overdraft transfer services to either a savings account or to a line of credit. Overdrafting to the line of credit does accumulate a finance charge.

## Banking Services – RFP #BS-2009

- (b) List the proposed cardholder terms and conditions for the issuance and use of the card. Be sure to include issuance fees, card limits, use charges, maintenance fees, and any minimum balances.

### PSECU Response – Account Information (b)

New PSECU applicants consent to a credit check at the time of application for membership. A favorable credit history is required to qualify an applicant for ATM service. Applicants that do not have a credit history are approved for ATM service, but cards may initially be issued with lower withdrawal limits. New card accounts are evaluated after one year and card limits are raised to the standard limit (\$500/day) if the account is in good standing. Applicants that have questionable credit history may be granted ATM service, but card withdrawal limits are typically set at lower limits.

#### ATM/Debit Card Features:

- Withdrawals can be made immediately after a deposit
- Cardholder selected PIN
- Standard \$500 daily withdrawal limit with flexibility to increase the amount withdrawn for emergency purposes
- Unlimited POS transactions up to \$1,500 daily limit
- Free ATM transactions - up to 15 transactions (withdrawals or deposits) per month
- No account maintenance fees
- No card issuance or replacement fees
- Free ATM cards - two per account
- No charge for use of ATM machines owned by other institutions (excludes surcharges charged by those institutions)
- Rebate on surcharged transactions at other institution ATMs – up to \$4 a month

#### Transaction fees:

- Under \$20 withdrawal limit - \$0.50 per transaction
- Over 15 transaction limit (combined withdrawals and deposits)
- \$0.50 per transaction after 15 transactions
- Account balance inquiry at ATM - \$0.25 per transaction

ATM transaction errors — data entry error — student keys in wrong amount: PSECU staff will correct the error within two business days. If an adjustment is necessary to the account (funds credited or debited) this would be done upon recognition of the error. There is no liability to the cardholder unless such action is done repeatedly and for fraudulent purposes. Since PSECU provides immediate credit on all deposits, one potential error that could occur is what we call an “empty envelope.” If such a transaction occurs, the account will be debited immediately. If the activity is repeated and appears fraudulent in nature, collection efforts against the cardholder would be undertaken. The cardholder’s ATM access may also be revoked.

## Banking Services – RFP #BS-2009

Unauthorized ATM transactions — card used by someone other than the cardholder: Since the card uses a personal identification number (PIN) to secure the transaction, the only time an unauthorized transaction can occur is when the PIN is breached. PIN protection on ATM debit cards typically insures cardholders against loss. Under Regulation E, the cardholder assumes a \$50 liability for such cases when reported timely. Untimely reporting could increase cardholder liability to \$500. The credit union would absorb any excess amount. Further, the depository ATMs are equipped with security cameras for confirmation of the person performing the transaction.

- (c) List the procedures to be followed to request and issue the cards and terminate the use of card.

### PSECU Response – Account Information (c)

PSECU Check Cards can be requested when applying for membership (see below for Account and Service application procedures), or can be requested by separate application after membership is established.

For security reasons, Check Cards are mailed in a plain, white window envelope. There is no indication it is from PSECU. Members are advised not to confuse it with junk mail. Check Cards should be activated from the member's home telephone when the cards arrive in the mail. There is a sticker on the card with the phone number to call to activate the card.

PSECU has 24 x 7 toll-free self-service access to deactivate lost/stolen ATM debit cards through audio response telephone.

- (d) Describe how accounts will be opened.

### PSECU Response – Account Information (d)

PSECU Membership and ATM Service – Proposed Procedure:

Several methods will be made available for students, faculty and staff to open accounts with PSECU. Ideally, PSECU would like to see accounts opened prior to arrival on campus.

- New Accounts – prior to arrival on campus

The objective is to introduce members of the university community to Mansfield's financial service provider and the ATM debit service. This could be accomplished through a mailer, marketing messages via Mansfield's website, campus radio, etc. The University and PSECU will mutually agree upon the content of the information to be presented. PSECU would assume the costs of the printing and mailing of marketing material, including follow up. Application for membership would be accomplished through a paper application.

Incoming freshmen are notified with material provided with their admittance letter.

- New Accounts – after arrival on campus

If a member of the university community is not a PSECU member, an application may be completed online at the e-Center or with a paper application.

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If an application was completed online at the e-Center the account would be established real-time. The application would then be printed and signed by the applicant. Appropriate membership, ATM debit card and other required disclosures would be provided at that time. At the time the account is established, the \$1 membership/entrance fee is waived and the \$5 minimum balance to establish the account is credited (at PSECU's expense) to the applicant's account.

If the application is not completed online at the e-Center, a paper application is provided to the applicant. The application would be signed and returned to PSECU for processing. At the time the account is established, the \$1 membership/entrance fee is waived and the \$5 minimum balance to establish the account is credited (at PSECU's expense) to the applicant's account.

(e) How quickly can accounts be activated?

### PSECU Response – Account Information (e)

Accounts will be activated in real time when applications are made through our e-Center.

(f) Where and how can deposits be made to the account?

(g) What is the time line for deposits to be credited to the account?

### PSECU Response – Account Information (f & g)

Deposits may be made to PSECU accounts by using PSECU's depository ATM on campus or through any other deposit-accepting ATM. Regardless of the ATM used, PSECU grants immediate availability to funds. However, holds may be placed on deposits if PSECU learns of account misuse by the cardholder. If holds are placed in this situation, we will tell the cardholder why the hold has been placed and when the funds will be available. In addition to ATM deposits, the most convenient method to fund accounts (especially student accounts) is through PSECU's online banking product.

Parents of Mansfield University students are also eligible (as family members) to open accounts at PSECU. Those that do, and elect to receive our online account access (psecu@home®) service, may transfer funds to their son or daughter's account 24 x 7 from the convenience of their home or office computer. For parents that do not have online account access, they may also transfer from one account to another by using our toll-free audio response telephone system or by telephoning toll-free to PSECU during normal business hours.

Parents may also be joint owners on student accounts and have deposit access with a standard PSECU debit card issued on the account. Once funds are deposited from a remote machine, the student would have immediate access to the funds through the campus ATM. PSECU is in the process of enhancing its website ATM Locator to include locations of depository ATMs in Pennsylvania and other states.

Deposits may also be made by mail and are available the day the mail is received and processed. Payments made at one of our two counters are also available immediately.

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PSECU also provides deposits online through UPost deposit service crediting up to \$1,500 instantly from anywhere in the country.

(h) Are all fees guaranteed for the length of the contract?

**PSECU Response – Account Information (h)**

All ATM fees and incentive payments quoted in this proposal are guaranteed by PSECU for the length of the contract. Any fee structure revision, either increase or decrease, that affects all PSECU members and not quoted in this proposal are subject to change.

**Banking Services – RFP #BS-2009**

**PART VII**

**EXPERIENCE OF PARTNERS**

## Banking Services – RFP #BS-2009

### 7.0 EXPERIENCE OF PARTNERS

#### 7.1 Understanding of the Problem

Describe how the financial institution will assist the University in reaching its' goals as set forth in the RFP. The financial institution will be expected to demonstrate an understanding of the University needs related to this RFP, and of the nature and scope of the services being requested.

##### PSECU Response – Understanding the Problem

It is our understanding that Mansfield University is seeking to continue to work with a financial institution that can offer a broad range of financial services to the university community while considering the development of the campus ID card program. In addition, the University seeks a financial service provider to service the university community in a professional environment while supporting both financially and educationally the university life experience on campus.

##### Conclusion:

The Pennsylvania State Employees Credit Union has been privileged through its Articles of Incorporation to serve the students, faculty and staff of Mansfield University under the State System of Higher Education since 1987. We would like to thank Mansfield University for considering us to continue to provide financial services to members of the University Community. We look forward to continue working with you in the near future.

#### 7.2 Qualifications of Staff

Describe the background, experience, and qualification of the officers and staff that will facilitate this program with the University.

##### PSECU Response – Qualifications of Staff

The following personnel are directly responsible for managing the Mansfield e-Center.

##### **Tom Burk, Administrator, Campus e-Centers**

Tom Burk joined PSECU in 2002 and currently manages e-Center services at Bloomsburg University, California University, East Stroudsburg University, Lock Haven University and Mansfield University. Prior to joining PSECU he held executive level positions at Alltel, Adelphia Business Communications, Fairpoint Communications and Central Locating Services.

Extension: 2083

e-mail: [tburk@psecu.com](mailto:tburk@psecu.com)

## **Banking Services – RFP #BS-2009**

### **David Sikorski, PSECU Business Advisor to Mansfield University**

David has served as e-Center Manager since October 2007. Prior to that, David worked in the education profession. During his education career, he was employed as a Director of Special Instructional Services, School Psychologist, Guidance Counselor and Teacher. He has served on the Tioga County Human Services and Laurel Youth Services Advisory Boards, is a certified Adult Education G.E.D. test administrator, and registered Pennsylvania Interscholastic Athletic Association (PIAA) baseball and softball official.  
e-mail: [dsikorski@psecu.com](mailto:dsikorski@psecu.com)

The following personnel are based in our headquarters in Harrisburg PA.

### **Dave Warwavesyn, Vice President of Member Services**

Educational background includes an MBA from Saint John's University, New York, N.Y. with an Accounting major and a BBA from Pace University, New York, N.Y. with a major in Marketing. Dave has held this position over 22 years and prior to reorganization, was responsible for MAC® and VISA® services.  
Extension: 2304  
e-mail: [dwarwave@psecu.com](mailto:dwarwave@psecu.com)

### **Thomas Ruback, CPA; CFSA – Vice President of Card Services**

Tom has been Vice President of Card Services for the last ten years and was responsible for launching PSECU's Check Card and online deposit service, UPost@Home. He is a Certified Public Accountant and Certified Financial Services Auditor that previously served PSECU for ten years as the Vice President of Internal Audit Services. Tom majored in Accounting and has a Bachelor of Science Degree from the Pennsylvania State University, University Park.  
Extension: 2290  
e-mail: [truback@psecu.com](mailto:truback@psecu.com)

### **Earl Lloyd, Administrator, University Development**

Thirty years account management experience. Earl negotiated the contracts for the HACC e-Center and all University e-Centers on SSHE campuses. Earl received a BA in Management from Rowan University. He is the primary contact for the SSHE campus e-Centers.  
Extension: 2009  
e-mail: [elloyd@psecu.com](mailto:elloyd@psecu.com)

### **Jamie Weaver, Manager, Campus Card & ATM Relationship**

Ten years experience with PSECU. Before assuming responsibility for ID Card programs, Jamie specialized in ATM relationships and Marketing e-Services. Jamie has a Bachelor of Arts degree from the University of Pittsburgh. Jamie is the primary contact for the Campus ID Card programs.  
Extension: 2007  
e-mail: [jweaver@psecu.com](mailto:jweaver@psecu.com)

## Banking Services – RFP #BS-2009

### **Rick Long, Vice President of Information Technology Services**

Provides Information Technology Support to the University Campus ID Projects. Rick has been in the Information Technology Services department for 26 years serving as a Vice President for over fifteen years. Rick has an Associates degree in Business Administration.

e-mail: [rlong@psecu.com](mailto:rlong@psecu.com)

### **Jerry DelPierre, Remote Telecom/PC Engineer**

Jerry is responsible for telecommunications planning and implementation for University e-Centers. His area of expertise includes line provisioning; as well as PC installation and networking. He has 15 years experience with PSECU and has a B.S. degree in Computers and Information Systems from King's College, Wilkes-Barre, PA.

e-mail: [jdelpierre@psecu.com](mailto:jdelpierre@psecu.com)

### **7.3 Knowledge Base**

Describe the product knowledge, regulatory requirements, and operating policies related to banking programs within your institution. How will these requirements and policies affect the card program at the University and what impact will they have on the flexibility desired in this program?

#### **PSECU Response – Knowledge Base**

The following policy enhances any on campus card program in that it helps protect both PSECU and the University as well as the end user, (the students and faculty) by clearly defining eligibility, liability and limitations of the service.

### **CHECK CARD POLICY**

#### **Eligibility**

The applicant must be a member of PSECU and at least 16 years old to be eligible for the Check Card. Exceptions will be made on a case by case basis for members ages 12-15, where an eligible joint owner is on the account; all exceptions will be reviewed by the Vice President or Assistant Vice President of Card Services.

The member and joint owner (if applicable) must submit a signed Check Card application. An applicant who has lost his service for abuse is required to wait one year from the date the service was revoked before reapplying.

#### **Service**

The Check Card may be used for pin-based point of sale or signature-based transactions at any merchant that displays either the VISA or STAR logo. The card may be used to withdraw cash from Automated Teller Machines. Regular Shares (S1), Checking Shares (S4) and PSL (L1) balances may be accessed through ATMs.

Current STAR policy applies when the card is used in an ATM. PSECU will adhere to the Expedited Funds Availability Act – Regulation CC, as it relates to Checking Shares.

## Banking Services – RFP #BS-2009

### Cards

The maximum number of cards issued per account is two. There is no charge for the initial cards or any replacement cards. Names embossed on a Check Card must be in the member or joint owner's name.

### Personal Identification Number (PIN)

The member selects a personal identification number (PIN) for ATM access and point of sale purchases. PSECU does not maintain a record of ATM PINs.

### Cardholder Liability

PSECU will adhere to the Electronic Funds Transfer - Regulation E, as it relates to fraud or theft of the Check Card or account number. In addition, if the transaction(s) were processed through VISA, PSECU will comply with VISA USA Inc., Rules and Regulations as it relates to fraudulent transactions.

### Unauthorized Use and Account Discrepancies

PSECU adheres to unauthorized use and account discrepancy policies, as defined in the Electronic Funds Transfer – Federal Reserve Regulation E. In addition, PSECU will comply with the Visa USA Inc., Rules and Regulations as it relates to unauthorized use and account discrepancies resulting from a transaction processed through VISA. PSECU supports the investigative decision of the ATM owner on deposit discrepancies, provided proper procedure has been followed.

VISA Check Cards will be closed when, upon reasonable belief and or notification, card information has been or may have been compromised by someone other than the primary cardholder, authorized user, or authorized cardholder. The cards will be closed to protect the cardholders and PSECU against unauthorized use.

### Termination of Services

Check Card service may be terminated for any one of the following conditions:

- Intentional deposit of empty envelopes
- Any card usage deemed fraudulent by the Loss Prevention and Security Unit
- Card is lost 4 times during a 12-month period or a significant financial loss has occurred through cardholder negligence or a combination of both
- Continuous account maintenance resulting from a negative Checking Share balance
- Use of check card for any transaction that is illegal under applicable federal, state, or local law
- Dormant account – No Account activity for more than 12 months
- In-active Check Cards -- no Check Card transaction activity for more than 18 months
- Abuse of ATM Service
- Any action that results in a PSECU financial loss or that justifies termination of service, such as verbal abuse and/or harassment of PSECU employees.

## Banking Services – RFP #BS-2009

### 7.4 Customer Service Budget

Describe the total budget spent on systems for customer service department.

#### PSECU Response – Customer Service Budget

Typically, PSECU annually invests over \$2 million to enhance and maintain systems for member services.

### 7.5 References

Include a list of at least three references for implemented programs. Please provide the name and phone number of the contact person for each reference.

#### PSECU Response – References

Millersville University (Three ATMs; Card Program)

Amy Dmitzak

Assistant Vice President for University Advancement

PO Box 1002

Millersville, PA 17551

(717) 872-3586

Harrisburg Area Community College (Four ATMs)

George Franklin

Vice President of Finance

One HACC Drive

Harrisburg, PA 17110

(717) 780-2376

Lock Haven University (Two ATMs; Card Program)

Dr. Linda D. Koch

Vice President for Student Affairs

311 Sullivan Hall

Lock Haven, PA 17745

(570) 893-2022

California University of PA (Two ATMs; Card Program)

Terry Wigle

Assistant Dean for Student Services/Cal Card

250 University Avenue

Box 24

California, PA 15419

(724) 938-5818

Bloomsburg University (Two ATMs; Card Program)

James McCormack

Assistant Director for Administration and Technology

400 East Second Street

Bloomsburg, PA 17815

(570) 389-4166

## 2.9 Additional Information

The Responder should include any additional information pertinent to their capabilities and experience in an attachment to their proposal.

### PSECU Response – Additional Information

We encourage our members to use our value-added services by running various educational seminars and account promotions throughout the year. We also provide members a variety of financial tools to use on our website.

#### Educational Seminars

Many of our educational seminars have been developed specifically for our college age members. They include but are not limited to the following:

- Money Management 101  
A detailed plan that educates students on the benefits of budgeting and living within your means and dangers of running up credit card debt.
- Checking Account Management educational program.\*  
Account basics – from how to endorse a check, how to do a stop payment, how to reconcile an account; etc.
- College financing seminars  
Exploring the various options open to students and parents in regard to student loans and financial aid.
- Car buying seminars  
How to use the tools PSECU makes available to our member when they are in the market to purchase a new or used car. Perfect for the first time buyer.
- 10 steps to financial success \*  
From developing a spending plan, setting goals weighing insurance options, this seminar covers the core concepts necessary to develop and maintain personal financial control.
- PSECU Financial Services (PFS) retirement seminars  
PFS, a subsidiary of PSECU, offers various seminars on planning for retirement. (Geared more to faculty and staff)
- Solving the mystery of Credit Reports \*  
An overview of credit bureaus, credit scoring and the Fair Credit Reporting Act. It also includes guidance in dealing with identity theft and fraud.
- Getting out of debt \*  
After developing short-mid and long term goals, participants learn how to design realistic spending and savings plans.
- First time home buyer seminar \*  
A guide for those in the market for their first home includes setting realistic expectations and how to budget for this purchase.

\*These seminars are part of PSECU's financial fitness training program and include a credit counseling service for those members burdened with too much debt.

**MANSFIELD UNIVERSITY**  
**MANSFIELD, PA.**  
**LIST OF BIDDERS**  
**UPDATED**  
**5/11/2009 1:23 PM**

**BANKING SERVICES BIDDERS –**  
**BID # BS-2009**  
**BID OPENING – APRIL 7, 2009**

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First Citizens National Bank  
Main Street  
Mansfield, Pa. 16933

Citizens & Northern Bank  
South Main Street  
Mansfield, Pa. 16933

Northwestern Bank  
Main Street  
Mansfield, Pa. 16933

Elmira Savings Bank  
1485 South Main Street  
Mansfield, Pa. 16933

PSECU  
Attn – Earl Lloyd  
1 Credit Union Place  
Harrisburg, Pa 17110

First Heritage Federal Credit Union  
Attn – Tom Millard  
110 Village Square  
Painted Post, NY 14870

HSBC  
Attn – Brenda Robinson  
309 South Main Street  
Horseheads, NY 14845

**PLEASE NOTE –**

**WE ADVERTISED IN SEVERAL PAPERS FOR THREE WEEKS IN THE  
ELMIRA STAR GAZETTE, WILLIAMSPORT SUN GAZETTE, CORNING  
LEADER, TROY PENNYSAYER, MANSFIELD PENNYSAYER, HARRISBURG  
PARTRICOT AND WELLSBORO/MANSFIELD GAZETTE**

**PSECU WAS THE ONLY COMPANY THAT RESPONDED TO OUR BID**