



Request for Proposal For Banking Service Relationship

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Organization background

National Community Action Partnership (NCAP) is a national, 501(c)3 nonprofit membership organization that provides technical assistance, training, and other resources to Community Action Agencies, nonprofit and public groups funded by the Community Services Block Grant (CSBG), Head Start, Weatherization Assistance and various other federal programs.

The nation's Community Action Agencies embody our nation's spirit of hope, change people's lives, and improve communities. When national, state and local leaders tap into these agencies' experience, they can promote workable solutions that connect more families to opportunity – and make America a better place to live for everyone.

The tools and resources provided to Community Action Agencies across the country by NCAP allow our Agencies to stay up to date on the latest best practices to empower individuals, families, and communities to succeed.

NCAP has approximately 30 staff members and an operating budget of approximately \$9.3 Million; its revenue sources include federal & foundation grants, membership dues and event registrations/sponsorships.

NCAP's financial statements are prepared on the accrual basis of accounting and in conformity with generally accepted accounting principles (GAAP). The organization's accounting and finance needs are outsourced to CBIZ, Inc. with oversight by and coordination with NCAP's Leadership Team.

Financing need

NCAP conducts a high volume of financial transactions and is seeking a banking partner that can minimize transaction-related fees, support opportunities for financial growth, and provide effective solutions for managing periods of elevated cash balances.

Responses

Responses should be emailed to fiscal@communityactionpartnership.com by **February 27, 2026** to be considered. Late and incomplete submissions will not be reviewed. Responses should be organized in the same order and with the same headings used in this RFP.

To insure that RFP documentation and subsequent information (modifications, clarifications, addendum, written questions & answers, etc.) is directed to the appropriate persons within your financial institution, if you intend to participate in this RFP please provide the following information:

- Name of primary contact
- E-mail address and phone number of primary contact
- Additional contact persons with same information provided as primary contact

Scope of Services

1. General Requirements

NCAP prefers that the financial institution have a local branch network in order to meet the organization's cash management needs and to serve its employees. NCAP is seeking an operating/checking account and a Payroll sweep account. We are also interested in an investment over- night sweep account.

2. Deposit Services

Required services include:

- A. Remote processing for depositing checks,
- B. Processing domestic wires received by the Organization,
- C. Lockbox services for receipt of check payments,
- D. Providing online, read only account access to finance support professionals for deposit reconciliation including images of deposited items.

3. Disbursement Services

NCAP uses BILL, a web-based vendor payment application. This system is not changing with a bank move.

Required services include:

- A. Providing online stop payment services,
- B. Providing electronic archival of cleared checks (images of front and back).

4. Electronic Funds Transfer

Required services include:

- A. Accepting and sending ACH transactions,
- B. Providing ACH debit blocking services,
- C. Providing a secure electronic method to initiate intra-bank transfers, and
- D. Providing a secure electronic method with dual authorization for wiring funds.

5. Reporting

NCAP requires access to daily reports of balances and transaction information. Prior day reporting must include ledger balance, available balance, and summary and details of credits/debits posted. Current day reporting requirements must include wire transfer activity and ACH receipts.

Required services include:

- A. Providing online balance reporting services,
- B. Allowing organization employees with different levels of authorization to access the bank's online reporting system,
- C. Integration capability with our accounting system, Sage Intacct, for bank transaction feed for ease of bank reconciliation,
- D. Providing monthly activity statements and reports for all accounts by the 5th day of the following month, and
- E. Providing a detailed monthly account analysis statement.

Information to be Provided in Proposal

1. Qualifications and Experience

- A. Provide a general overview and brief history of your institution, including parent and/or subsidiary companies and the number of employees.
- B. Provide the address of the office location(s) that will service the account. NCAP's office is located in the Farragut/Golden Triangle neighborhood of Washington, DC. Please indicate the nearest bank branch to our location.
- C. Discuss your institution's current capital structure, adequacy, and coverage. If applicable, provide the institution's risk-based capital classification.
- D. Describe your institution's approach to Community Reinvestment Act (CRA) compliance, charitable giving, and broader community engagement. Include a summary of your current CRA rating, key community development and investment initiatives, and your strategy for supporting nonprofit and community-based organizations. NCAP is particularly interested in understanding how your institution partners with organizations to promote economic stability, financial inclusion, and community development, as well as any long-term commitments, grant programs, sponsorships, or volunteer initiatives that may be available to support our mission.

2. Personnel

- A. Specify the Account Representative who will be responsible for the relationship with NCAP. If that person is different from NCAP's daily point of contact, please also provide that individual's name and background.
- B. Please explain how your institution addresses Account Representative and daily point of contact staff turnover at the relationship level.
- C. Specify whether a customer service representative or a customer service department will be assigned to handle day-to-day transactions for the organization. If so:
 - a. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolutions.
 - b. Specify whether local customer service support is available at the bank's local branches.
 - c. Discuss how you would propose to resolve an error if discovered by the organization, (i.e. who should the organization contact first, etc.).
- D. Specify whether the institution will provide a dedicated IT liaison(s) to work on set-up, file transfer, testing and troubleshooting/issue resolution. Provide the hours that technical support services are available (specify time zones).

3. General Banking Services

A. Remote Deposit Capture (RDC)

- a. Describe the financial institution's ability to process checks by RDC.
- b. Specify if there is a limit on the number of checks that can be contained in a single deposit or a single day.
- c. Describe the equipment the financial institution recommends for RDC and provide the price for such equipment.
- d. Specify whether checks can be automatically endorsed with the financial institution's RDC service. Indicate whether the automatic endorsement is an electronic image or printed on the check.

B. Returned Item Processing

- a. Specify whether returned items can be automatically re-deposited and, if so, how many times.

C. Positive Pay and Fraud Prevention

- a. Specify whether your financial institution offers on-line additions for Positive Pay and Payee Positive Pay on a check/vendor basis if NCAP were to issue a paper check.
- b. Discuss any other fraud protection services that the financial institution provides and/or recommends.

D. Wire Processing

- a. Describe the process of initiating wire transfers including USD domestic wires, repetitive wires, USD international wires, and foreign currency international wires.
- b. Specify whether wire transfer processing is stopped when the intra-day limit is reached.

E. Statements and Documents

- a. Specify whether electronic images are stored on your institution's online reporting system. If so, indicate how your institution charges for these services (per item viewed/per item loaded). Also, indicate whether there is a difference in price for deposited items versus disbursement items.
- b. Indicate how long electronic images for deposited and disbursement items are stored on the reporting system and available for customer access.
- c. Identify what technology you would recommend NCAP use for archiving historical data.
- d. If information is available with online access only, specify how long after the termination of a contract the financial institution will allow NCAP to access historical images on the reporting site. Indicate whether historical data may be downloaded.

F. Online Reporting

- a. Describe what current day reporting is available through the reporting system (e.g. beginning and ending ledger balances, collected balances, available balances, and float assignment).
- b. Indicate whether electronic reports can be customized and if there is an additional charge for such customizations.

G. Overnight Investment/Investment Sweep

- a. Describe the short-term investment vehicle(s) that your institution proposes to use for the overnight investment or sweep of NCAP's demand deposit accounts. Indicate whether a reserve requirement applies to these proposed options.
- b. Provide investment return history for the previous two years for the proposed investment vehicle(s).
- c. Specify the applicable fee (if any) that applies to funds swept into this investment vehicle and indicate how the fee is calculated.

5. Implementation/Conversion

- A. Identify who will be responsible for coordinating the transition for each of the proposed services. If a conversion team is used, discuss how NCAP's account will be transitioned to the ongoing client service team.

6. New Services and Ideas

- A. Describe any new services or ideas that will enhance NCAP's utilization of your institution's services.
- B. Please provide any additional information that your institution believes to be pertinent but not specifically requested elsewhere in the RFP.

7. References

- A. Provide at least three references, including client name, contact person, address, phone number, summary of services provided, and the length of time your institution has worked with the entity.

8. Sample Contract

- A. Provide a sample of the proposed contract for your financial institution's services.

9. Pricing and Account Analysis

- A. Specify how long your institution is willing to guarantee the proposed fees.
- B. Fees related to all services described in the proposal must be listed including any one-time or set-up charges.
- C. Indicate whether there are any additional price breaks or incentives.

Additional information provided

The following items are included as Attachments to help you understand NCAP as well as the volume and level of banking needs we require:

- Audited financial statements for the year ended December 31, 2024 (Attachment A)
- Twelve months of account analyses from our current bank that includes average ledger balances (Attachment B)

Evaluation and Award Criteria

This RFP seeks financial institutions to provide comprehensive banking services to NCAP. A preliminary evaluation will be conducted identifying the financial institutions deemed fully qualified and best suited among those submitting proposals on the basis of the evaluation factors listed below (not in priority order):

Criteria

Operational Requirements

- Understanding the needs and operational requirements of the Organization
- Scope of services offered, including degree of automation

Experience

- Experience, resources, and qualifications of the financial institution and individuals assigned to this account
- Relevant experience managing similar account relationships with NFP organizations

Financial Strength

- Adequacy of financial controls and protection against loss

Transition

- Quality and scope of implementation/conversion plan
- Value of any new product or service suggestions or other new ideas and enhancements

Fees

- Proposed fees, compensation and other quantitative measures

From this preliminary evaluation, the Organization will establish a short-list of prospective proposers that may be invited to meet with NCAP leadership. It is anticipated that the selection of a bank will be completed by **March 31, 2026**.

We would also appreciate a response if you decline to submit a proposal.