



REQUEST FOR INFORMATION (RFI)

BANKING SERVICES for City of Oxford, Ohio

Release Date: January 14, 2026
Response Deadline: February 16, 2026
At 1 p.m. EST

15 S College Avenue,
Oxford, OH 45056

513-524-5202

**GUIDELINES AND INSTRUCTIONS
FOR REQUEST FOR INFORMATION (RFI) FOR BANKING SERVICES**

City of Oxford
15 S. College Avenue
Oxford, Ohio 45056
Phone: 513-524-5202

NOTICE TO RESPONDENTS

City of Oxford is soliciting proposals for banking services for all accounts until February 16, 2026 at 1 p.m. local time.

All clarifying questions for this proposal should be directed to Heidi Ridenour, Finance Director, via email at hridenour@cityofoxford.org. All questions should be submitted by February 9, 2026.

Two hard copy, signed proposals should be submitted to the City of Oxford to the attention of Heidi Ridenour, Finance Director, Re: Banking Services RFI, at the address listed above not later than 1:00 p.m., February 16, 2026.

Respondents should be aware that any records they submit to the City of Oxford, or that are used by the City of Oxford may be public records. The City of Oxford will promptly disclose public records upon request unless a statute exempts them from disclosure. Respondents should also be aware that if even a portion of a record is exempt from disclosure, generally, the rest of the record must be disclosed. The City of Oxford strongly recommends that applicants identify any portion of their response that they believe to be subject to exemption under the Public Records Act.

GENERAL INFORMATION

The Finance Director of City of Oxford, Butler County, Ohio invites reputable banks, who possess the capability, expertise, and experience to provide various banking services, to submit a response in accordance with the stated requirements.

The proposal must cover the following:

- a) Ability to meet the required banking needs of City of Oxford
- b) Specific specialized services offered by the bank

The purpose of the request is to consider a bank that has the ability to meet the needs of a municipal organization with an annual operating budget of \$50M - \$60M. In general, the City of Oxford is looking for a bank that has experience working with local governments in Ohio and has the ability to integrate with the City of Oxford's existing financial systems and software.

The City of Oxford will not be responsible for proposals that are received after the 1:00 p.m. deadline on February 16, 2026.

The effective date of the contract will April 6, 2026.

EVALUATION CRITERIA

Proposals will be evaluated by a selection Committee comprised of, but not limited to: City of Oxford Finance Director, Assistant Finance Director, and Finance Specialist.

The fees for services and interest rates will NOT be the sole determining factor in selecting the bank. The City of Oxford understands that it is important to use a structured process that fairly compares different agencies based on a number of factors. The criteria for evaluating the proposals will be based upon a combination of the factors, including but not limited to the following:

1. Bank Qualifications
2. Experience with Public Sector
3. Proximity to City of Oxford
4. List of General & Specialized Services
5. Demonstrated Experience with Specialized Services
6. Public Sector References

City of Oxford must still approve a final contract and vendor selection before the process is completed.

Proposal Format

All proposals shall be submitted in the following format. Failure to abide by this format may result in the disqualification of the submission.

It is requested that all proposals be submitted in the following format to expedite the review and selection process.

1. Cover Letter – A cover letter signed by an individual who is authorized to represent the bank.
2. Location – Physical location of bank and its representatives to the City of Oxford's account.
3. List of General & Specialized Services – A complete list of general and specialized services you are proposing or are capable of providing to City of Oxford. A fee schedule should be included for each service.
4. Experience with Specialized Services – Provide specific background for specialized services.
5. Team Available to City of Oxford - Responses must provide the primary points of contact that will be available to assist City of Oxford.
6. Public Sector References – A list of a minimum of three (3) public sector references with contact information.

7. Demonstration of Financial Strength- Documentation demonstrating the bank's profitability, operating history, and net capital.
8. Regulatory Standing- Documentation of the bank's status with the applicable regulatory agency.
9. Conflicts of Interest – Responses must disclose any conflicts of interest to their accepting an award of the contract with City of Oxford. If a conflict of interest exists, the manner in which said conflict of interest would be rectified, if said contract is awarded.
10. Transition Timeline and Process – The response should include a proposed transition timeline and process to ensure a smooth transition from the City of Oxford's existing bank that will minimize disruptions to ongoing operations.
11. Section O - Non-Collusion Affidavit – Bidders must furnish an Affidavit of Non-Collusion with the bid (attached).
12. Section R - Personal Property Tax Affidavit – Bidders must furnish an Affidavit of Personal Property Tax with the bid (attached).
13. Sample Contract – A copy of sample agreement/contract. This will allow the City of Oxford to expedite the review/award process.
14. Other Information – A statement of any other pertinent information that should be known in order to effectively evaluate the proposal.

Terms and Conditions

City of Oxford reserves the right to reject any or all proposals, to award contracts in whole or in part, or to waive any informalities or irregularities in the submitted proposals. The Request for Proposal does not commit the City of Oxford to award a contract, to pay any costs incurred in the preparation of a proposal to this request, or to procure or contract for services or supplies.

CITY OF OXFORD, BUTLER COUNTY, OHIO
SECTION O
NON-COLLUSION AFFIDAVIT

To: City of Oxford, Ohio
Butler County, Ohio

(Name of Individual)

(Company Representing)

BEING DULY SWORN, DOES DEPOSE AND THAT (HE, SHE, THEY) RESIDE AT

(Residence Address)

AND THAT

(Name of Company)

(Company Address)

IS THE ONLY ENTITY INTERESTED IN THE PROFITS OF THE PROPOSED CONTRACT FOR THIS PROJECT; THAT THE SAID CONTRACT IS MADE WITHOUT ANY CONNECTION OR COMMON INTEREST IN THE PROFITS THEREOF WITH ANY PERSON MAKING ANY BID OR PROPOSAL FOR SAID WORK; THAT THE SAID CONTRACT IS ON THEIR PART, IN ALL RESPECTS, FAIR AND WITHOUT COLLUSION OR FRAUD; AND, ALSO, THAT NO MEMBER OF THE BOARD OF TRUSTEES, HEAD OF ANY DEPARTMENT OR BUREAU, OR EMPLOYEE THEREIN, OR ANY OFFICER OR EMPLOYEE OF CITY OF OXFORD, OHIO, IS DIRECTLY OR INDIRECTLY INTERESTED THEREIN.

Signature

Printed Name/Title

Company

Sworn to and subscribed in my presence on this _____ day of _____,
20____ by the above referenced person on behalf of the contractor or supplier.

Notary Public

CITY OF OXFORD, BUTLER COUNTY, OHIO
SECTION R
AFFIDAVIT OF CONTRACTOR OR SUPPLIER OF NON-DELINQUENCY
OF PERSONAL PROPERTY TAXES
AND POLITICAL CONTRIBUTIONS

To: City of Oxford, Ohio
 Butler County, Ohio

The undersigned, an authorized representative of the below-referenced contractor or supplier/company/entity/individual (as applicable), being first duly sworn, as a condition to be considered for the reward of a contract by City of Oxford, Ohio for _____
_____ hereby states that such entity is not charged at the time the bid was submitted with any delinquent personal property taxes on the general tax list of personal property of Butler County in which City of Oxford as a tax district has territory and that such entity was not charged with delinquent personal property taxes on any such tax list.

The undersigned, an authorized representative of the below-referenced contractor or supplier/company/entity/individual (as applicable), also further certifies that such entity is in compliance with ORC Section 3517.13(I) or 3517.13(J), whichever is applicable, relative to political contributions to public officials of City of Oxford, Ohio.

In consideration of the award of the above contract, the above statements are incorporated in said contract as covenants of the undersigned contractor or supplier.

Signature

Printed Name/Title

Company

Sworn to and subscribed in my presence on this _____ day of _____,
20_____ by the above referenced person on behalf of the contractor or supplier.

Notary Public