

MISSOURI HOUSING DEVELOPMENT COMMISSION



Request for Qualifications and Proposals for Depository and Safekeeping Services **Amendment**

Dated: August 20, 2025

The Missouri Housing Development Commission has amended its Request for Qualifications and Proposals for Depository and Safekeeping Services (RFP) to provide the following Additional Instructions and to provide corrections to Appendix A to the RFP as detailed below.

ADDITIONAL INSTRUCTIONS

Proposals are due September 3, 2025 Noon Central Time. MHDC's Request for Qualifications and Proposals for Depository and Safekeeping Services (RFP) provides instruction for submission as follows:

RFP Section II.A.

Completed proposals must be submitted to the Commission electronically by the proposal due date. Respondents shall transmit completed proposals to the Commission by email to mlappin@mhdc.com in PDF file format along with the spreadsheet listing in Excel file format of the bidding firm's owners pursuant to Section VII.B.2. The "Subject" line of the email should state "[name of institution] Statement of Qualifications to Serve as Depository."

Alternative to Submit Proposal through ShareFile

As an alternative, you may upload your response and attachments through ShareFile using the following instructions:

- Prospective respondents must request a ShareFile link from MHDC by sending a request to mlappin@mhdc.com by **5:00 p.m. CST on Wednesday, August 27, 2025**. MHDC will provide a ShareFile link in response by 5:00 p.m. CST on August 29, 2025.
- Respondents submit via the ShareFile link their proposal in PDF file format along with all Exhibits/attachments and the spreadsheet listing in Excel file format of the bidding firm's owners pursuant to Section VII.B.2 to the ShareFile by the submission deadline: **September 3, 2025 Noon Central Time**.
- In addition, concurrent with the ShareFile submission, by **Noon Central Time on September 3, 2025** send an email to mlappin@mhdc.com stating submission via ShareFile has been completed. The "Subject" line of the email should state "[name of institution] ShareFile Submission Statement of Qualifications to Serve as Depository."

APPENDIX A – COMMISSION BANKING STATISTICS

The information set forth in Appendix A listing of each account, statistics related to the account and the grouping of the accounts have been modified and revised to include correct information for the Production General account included in the Production Account Group and the Contract Administration Account Group as indicated in the attached updated tables.

APPENDIX A – COMMISSION BANKING STATISTICS

Updated August 20, 2025

OPERATIONS ACCOUNT GROUP

Projects				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	25		41	13
Checks paid	1		3	-
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	38		48	30
Wires - outgoing	5		9	2
ACH - debits received	-		-	-
ACH - credits received	16		22	10
ACH files originated	10		32	3
Originated ACH debits	1		1	1
Originated ACH credits	9		31	2
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$ 2,013,692	\$	3,044,907	\$ 1,542,994
Average daily float	\$ (4,089)	\$	(581)	\$ (9,929)
Average daily collected balance	\$ 2,009,603	\$	3,044,326	\$ 1,533,065

Operating Fund				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	-		-	-
Checks paid	104		137	78
Returned items	1		1	1
Stop payments	3		6	1
Wires - incoming	-		-	-
Wires - outgoing	-		-	-
ACH - debits received	-		-	-
ACH - credits received	-		-	-
ACH files originated	44		61	30
Originated ACH debits	-		-	-
Originated ACH credits	44		61	30
Internal transfers	-		-	-
ZBA transfers out	1		1	1
Average daily ledger balance	\$ 112	\$	253	\$ 11
Average daily float	\$ -	\$	-	\$ -
Average daily collected balance	\$ 112	\$	253	\$ 11

Single Family Servicing				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	28		41	15
Checks paid	-		-	-
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	1		1	1
Wires - outgoing	-		-	-
ACH - debits received	-		-	-
ACH - credits received	-		-	-
ACH files originated	-		-	-
Originated ACH debits	-		-	-
Originated ACH credits	-		-	-
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$ 40,758	\$	46,279	\$ 37,442
Average daily float	\$ (390)	\$	(120)	\$ (1,007)
Average daily collected balance	\$ 40,368	\$	46,159	\$ 36,435

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OPERATIONS ACCOUNT GROUP

FNMA Servicing						
Description	Average		High	Low		
Number of deposits	-		-	-		
Items deposited	1		1	-		
Checks paid	-		-	-		
Returned items	-		-	-		
Stop payments	-		-	-		
Wires - incoming	-		-	-		
Wires - outgoing	-		-	-		
ACH - debits received	1		1	1		
ACH - credits received	-		-	-		
ACH files originated	-		-	-		
Originated ACH debits	1		1	1		
Originated ACH credits	-		-	-		
Internal transfers	-		-	-		
ZBA transfers out	-		-	-		
Average daily ledger balance	\$	9,833	\$	13,321	\$	5,079
Average daily float	\$	(97)	\$	(82)	\$	(246)
Average daily collected balance	\$	9,735	\$	13,239	\$	4,833

Tax Credit Assistance Program (TCAP)						
Description	Average		High	Low		
Number of deposits	-		-	-		
Items deposited	-		-	-		
Checks paid	-		-	-		
Returned items	-		-	-		
Stop payments	-		-	-		
Wires - incoming	1		2	1		
Wires - outgoing	0		1	-		
ACH - debits received	-		-	-		
ACH - credits received	-		-	-		
ACH files originated	-		-	-		
Originated ACH debits	-		-	-		
Originated ACH credits	-		-	-		
Internal transfers	-		-	-		
ZBA transfers out	-		-	-		
Average daily ledger balance	\$	663,596	\$	919,781	\$	218,457
Average daily float	\$	-	\$	-	\$	-
Average daily collected balance	\$	663,596	\$	919,781	\$	218,457

HOME Investment Partnerships Program						
Description	Average		High	Low		
Number of deposits	-		-	-		
Items deposited	2		3	1		
Checks paid	3		4	1		
Returned items	-		-	-		
Stop payments	-		-	-		
Wires - incoming	2		2	2		
Wires - outgoing	7		13	4		
ACH - debits received	-		2	1		
ACH - credits received	13		19	7		
ACH files originated	-		-	-		
Originated ACH debits	-		-	-		
Originated ACH credits	4		8	2		
Internal transfers	-		-	-		
ZBA transfers out	-		-	-		
Average daily ledger balance	\$	4,779,180	\$	7,652,003	\$	3,249,183
Average daily float	\$	-	\$	-	\$	-
Average daily collected balance	\$	4,779,180	\$	7,652,003	\$	3,249,183

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OPERATIONS ACCOUNT GROUP

Rural Initiative Funding				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	-		-	-
Checks paid	-		-	-
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	1		1	1
Wires - outgoing	1		1	1
ACH - debits received	-		-	-
ACH - credits received	-		-	-
ACH files originated	-		-	-
Originated ACH debits	-		-	-
Originated ACH credits	-		-	-
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$	164,838	\$	176,527
Average daily float	\$	-	\$	-
Average daily collected balance	\$	164,838	\$	176,527

National Housing Trust Fund				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	-		-	-
Checks paid	-		-	-
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	1		1	1
Wires - outgoing	2		5	1
ACH - debits received	-		-	-
ACH - credits received	4		6	2
ACH files originated	-		-	-
Originated ACH debits	-		-	-
Originated ACH credits	1		1	1
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$	78,364	\$	82,287
Average daily float	\$	-	\$	-
Average daily collected balance	\$	78,364	\$	82,287

Operations Group Summary				
Description	Average		High	Low
Number of deposits	-		-	-
Items deposited	-		76	30
Checks paid	-		138	79
Returned items	-		1	-
Stop payments	-		6	-
Wires - incoming	43		53	35
Wires - outgoing	15		20	8
ACH - debits received	-		3	1
ACH - credits received	32		44	25
ACH files originated	-		84	35
Originated ACH debits	-		2	2
Originated ACH credits	58		89	40
Internal transfers	-		-	-
ZBA transfers out	-		1	1
Average daily ledger balance	\$	7,750,289	\$	10,225,057
Average daily float	\$	(4,576)	\$	(884)
Average daily collected balance	\$	7,745,712	\$	10,224,173

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OPERATIONS ACCOUNT GROUP

ACCOUNT FEATURES

	Online Banking	Positive Pay	Remote Deposit	ACH Block/Filter	ZBA Account	Internal Transfers	Originate ACH	Send Wires
Projects	X	X	X	Block		X	X	X
Operating Fund	X	X		Filter	X		X	X
Single Family Servicing	X		X	Block		X		
FNMA Servicing	X		X	Filter		X	X	X
Tax Credit Assistance Program (TCAP)	X			Block		X	X	X
HOME Investment Partnerships Program	X	X	X	Filter		X	X	X
Rural Initiative Funding	X			Block		X	X	X
National Housing Trust Fund	X		X	Filter		X	X	X

PRODUCTION ACCOUNT GROUP

Production General			
Description	Average	High	Low
Number of deposits	26	31	21
Items deposited	23	32	15
Checks paid	5	9	1
Returned items	-	-	-
Stop payments	-	-	-
Wires - incoming	6	11	2
Wires - outgoing	5	7	3
ACH - debits received	-	-	-
ACH - credits received	1	1	-
ACH files originated	3	4	1
Originated ACH debits	1	2	-
Originated ACH credits	6	9	2
Internal transfers	-	-	-
ZBA transfers out	1	1	1
Average daily ledger balance	\$ 5,080,608	\$ 9,947,498	\$ 3,142,583
Average daily float	\$ (1,038)	\$ (301)	\$ (2,541)
Average daily collected balance	\$ 5,079,570	\$ 9,947,196	\$ 3,140,041

HUD Note Sale HAP			
Description	Average	High	Low
Number of deposits	2	3	1
Items deposited	-	-	-
Checks paid	4	10	-
Returned items	-	-	-
Stop payments	1	1	-
Wires - incoming	-	-	-
Wires - outgoing	-	-	-
ACH - debits received	-	-	-
ACH - credits received	1	2	1
ACH files originated	-	-	-
Originated ACH debits	-	-	-
Originated ACH credits	-	-	-
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ 368,806	\$ 659,251	\$ 96,352
Average daily float	\$ (76)	\$ (9)	\$ (207)
Average daily collected balance	\$ 368,730	\$ 659,242	\$ 96,145

HUD Note Sale IRP			
Description	Average	High	Low
Number of deposits	2	3	-
Items deposited	-	-	-
Checks paid	-	-	-
Returned items	-	-	-
Stop payments	-	-	-
Wires - incoming	-	-	-
Wires - outgoing	-	-	-
ACH - debits received	-	-	-
ACH - credits received	-	-	-
ACH files originated	-	-	-
Originated ACH debits	-	-	-
Originated ACH credits	-	-	-
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ 224,763	\$ 303,037	\$ 143,383
Average daily float	\$ (44)	\$ (14)	\$ (143)
Average daily collected balance	\$ 224,719	\$ 303,024	\$ 143,240

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PRODUCTION ACCOUNT GROUP

Multifamily Loan Servicing/Escrow			
Description	Average	High	Low
Number of deposits	24	34	1
Items deposited	124	147	111
Checks paid	152	347	91
Returned items	5	9	1
Stop payments	1	1	-
Wires - incoming	5	8	3
Wires - outgoing	7	8	6
ACH - debits received	4	8	1
ACH - credits received	50	54	42
ACH files originated	10	12	7
Originated ACH debits	-	-	-
Originated ACH credits	419	688	377
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ 9,820,322	\$ 21,650,334	\$ 6,133,344
Average daily float	\$ (1,811)	\$ (588)	\$ (3,621)
Average daily collected balance	\$ 9,818,511	\$ 21,649,746	\$ 6,129,723

Housing Assistance Program			
Description	Average	High	Low
Number of deposits	1	2	1
Items deposited	-	-	-
Checks paid	1	2	-
Returned items	-	-	-
Stop payments	-	-	-
Wires - incoming	-	-	-
Wires - outgoing	-	-	-
ACH - debits received	-	3	1
ACH - credits received	-	-	-
ACH files originated	1	3	1
Originated ACH debits	-	-	-
Originated ACH credits	12	24	1
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ -	\$ -	\$ -
Average daily float	\$ -	\$ -	\$ -
Average daily collected balance	\$ -	\$ -	\$ -

Production Group Summary			
Description	Average	High	Low
Number of deposits	56	67	37
Items deposited	146	170	134
Checks paid	146	348	2
Returned items	4	9	-
Stop payments	0	1	-
Wires - incoming	11	17	3
Wires - outgoing	11	13	9
ACH - debits received	5	10	1
ACH - credits received	51	55	43
ACH files originated	14	16	10
Originated ACH debits	0	2	-
Originated ACH credits	436	692	400
Internal transfers	-	-	-
ZBA transfers out	1	1	1
Average daily ledger balance	\$ 15,494,499	\$ 25,692,833	\$ 10,803,801
Average daily float	\$ (2,969)	\$ (1,036)	\$ (5,752)
Average daily collected balance	\$ 15,491,530	\$ 25,691,797	\$ 10,798,049

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PRODUCTION ACCOUNT GROUP

ACCOUNT FEATURES

Production General
 HUD Note Sale HAP
 HUD Note Sale IRP
 Multifamily Loan Servicing/Escrow
 Housing Assistance Program

Online Banking	Positive Pay	Remote Deposit	ACH Block/Filter	ZBA Account	Internal Transfers	Originate ACH	Send Wires
X	X	X	X		X	X	X
X					X		
X					X		
X	X	X	X		X	X	X
X				X		X	

CONTRACT ADMINISTRATION ACCOUNT GROUP

Contract Administration			
Description	Average	High	Low
Number of deposits	-	-	-
Items deposited	-	-	-
Checks paid	-	-	-
Returned items	2	3	1
Stop payments	-	-	-
Wires - incoming	-	-	-
Wires - outgoing	-	-	-
ACH - debits received	-	48	2
ACH - credits received	16	19	11
ACH files originated	30	49	16
Originated ACH debits	310	329	299
Originated ACH credits	388	408	369
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ 320,624	\$ 351,646	\$ 293,744
Average daily float	\$ (62)	\$ (26)	\$ (159)
Average daily collected balance	\$ 320,562	\$ 351,620	\$ 293,585

ACCOUNT FEATURES

Contract Administration

Online Banking	Positive Pay	Remote Deposit	ACH Block/Filter	ZBA Account	Internal Transfers	Originate ACH	Send Wires
X			X		X	X	

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COMMUNITY PROGRAMS ACCOUNT GROUP

Missouri Housing Trust Fund				
Description	Average		High	Low
Number of deposits	3		12	1
Items deposited	-		-	-
Checks paid	1		1	1
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	2		3	1
Wires - outgoing	-		-	-
ACH - debits received	-		36	1
ACH - credits received	-		-	-
ACH files originated	-		-	-
Originated ACH debits	-		-	-
Originated ACH credits	-		-	-
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$	1,204,359	\$ 1,554,667	\$ 915,631
Average daily float	\$	(275)	\$ (96)	\$ (549)
Average daily collected balance	\$	1,204,085	\$ 1,554,571	\$ 915,082

Housing Emergency Solutions Program				
Description	Average		High	Low
Number of deposits	3		4	2
Items deposited	-		-	-
Checks paid	1		1	1
Returned items	-		-	-
Stop payments	-		-	-
Wires - incoming	1		1	1
Wires - outgoing	-		-	-
ACH - debits received	-		58	1
ACH - credits received	1		2	1
ACH files originated	-		-	-
Originated ACH debits	-		-	-
Originated ACH credits	-		-	-
Internal transfers	-		-	-
ZBA transfers out	-		-	-
Average daily ledger balance	\$	6,062	\$ 28,168	\$ 192
Average daily float	\$	(10)	\$ (6)	\$ (13)
Average daily collected balance	\$	6,053	\$ 28,162	\$ 179

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COMMUNITY PROGRAMS ACCOUNT GROUP

Community Programs Group Summary			
Description	Average	High	Low
Number of deposits	4	12	1
Items deposited	-	-	-
Checks paid	0	1	-
Returned items	-	-	-
Stop payments	-	-	-
Wires - incoming	2	3	1
Wires - outgoing	-	-	-
ACH - debits received	-	94	1
ACH - credits received	1	2	-
ACH files originated	-	-	-
Originated ACH debits	-	-	-
Originated ACH credits	-	-	-
Internal transfers	-	-	-
ZBA transfers out	-	-	-
Average daily ledger balance	\$ 1,210,422	\$ 1,554,927	\$ 931,093
Average daily float	\$ (93)	\$ -	\$ (549)
Average daily collected balance	\$ 1,210,328	\$ 1,554,927	\$ 930,545

ACCOUNT FEATURES

	Online Banking	Positive Pay	Remote Deposit	ACH Block/Filter	ZBA Account	Internal Transfers	Originate ACH	Send Wires
Missouri Housing Trust Fund	X	X	X	Block		X	X	X
Housing Emergency Solutions Program	X	X	X	Block		X	X	X

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