



ADDENDUM TO RFP DOCUMENTS

INVITATION FOR BID: RFP 26-001 HACB Bank Depository Services

ADDENDUM NO.: 2

DATE: 3/3/2026

To All Potential Bidders:

This addendum is issued to modify the previously issued bid documents and/or given for informational purposes and is hereby made a part of the bid documents. Please attach this addendum to the documents in your possession. ***Per the RFP, the proposer shall acknowledge receipt of any and all addenda, if any, listing the Addenda by number(s) and date(s) in their Bid Fee Sheet form.***

QUESTIONS & ANSWERS:

Q1. Can HACB confirm whether the 46 required checking accounts must remain separate for the full contract term, please clarify required dual-signature workflows for checks, ACH, and wire transactions. Will HACB accept remote deposit capture or cash courier services in place of in-person teller services?

A1. Yes, all checking accounts must remain separate. Yes, dual signature is required. HACB currently uses remote deposit scanners and the use of cash is extremely limited.

Q2. Please confirm whether 100% collateralization applies to all accounts, including reserve and escrow accounts. Can HACB confirm eligible collateral types under HUD Notice PIH 96-33? What is HACB's required frequency for collateral valuation?

A2. Yes, please refer to RFP Section 2.9.2.1. Monthly pledged reports are required. Refer to Addendum No. 1 for types of collateral.

Q3 Please confirm ACH file formats and onboarding requirements for landlord payments. Does HACB require specific reporting formats (BAI2, CSV, NACHA)?

A3. HACB currently uses NACHA format.

Q4. What is the estimated monthly payment volume for lockbox processing? Are imaging, OCR, or batch posting capabilities required?

A4. Lockbox services are not currently used.

Q5. Is participation in construction or long-term financing required to be considered responsive? What are the anticipated loan sizes and timelines for potential borrowing? Will HACB accept a rate structure based on SOFR instead of Prime?

A5. RFP 26-001 does not include this scope of service.

Q6. Will HACB permit fee adjustments if collateralization requirements materially increase operational costs? Would HACB consider extending the termination notice period beyond 10 days for collateralized deposits?
A6. HACB does not foresee fee adjustments or to extend the termination notice at this time; however, HACB reserves the right to make an evaluation and/or determination as needed.

Q7. Are any modifications made to standard HUD forms included in the RFP? Will HACB accept a bank's standard regulatory disclosures as attachments to required forms?
A7. No, only standard HUD forms are included in this RFP. Please refer to Addendum No. 1. HACB will accept a bank's standard regulatory disclosures as supporting documents, but not in lieu of standard HUD forms included in the RFP.

Q8. Should each HACB-affiliated entity (BHOC, BHFC, BHMC, LPs) be treated as a separate customer for onboarding. Can HACB provide organizational documentation for each affiliate?
A8. This information will be provided after the awarding phase to the respective awardee.

Q9. What is the desired go-live date for all accounts and services? Will HACB provide historical transaction files to support migration?
A9. Commencement of service contract is July 1, 2026. HACB will collaborate with the respective awardee to ensure a successful system migration.

Q10. Will HACB provide a copy of the most current account analysis statement?
A10. No.

Q11. What is estimated lowest and highest balance within the past 12 months.
A11. Please refer to Section 2.4 [Table No. 3] in the RFP for YTD average balances.

Q12. Do deposits consist of checks only or cash & checks?
A12. Deposits will be checks; cash deposits will be an extremely rare and limited occurrence.

Q13. How many wire transfers does HACB process per month?
A13. Please refer to Section 2.4 [Table No. 3] in the RFP for cumulative quantities.

Q14. How many ACH items are processed monthly?
A14. Please refer to Section 2.4 [Table No. 3] in the RFP for cumulative quantities.

Q15. How many ACH files are uploaded monthly?
A15. Approximately 10 ACH files are processed on a monthly basis at the (beginning/mid/end) of each month.

Q16. Is HACB enrolled in Positive Pay? If so, provide number of accounts enrolled.
A16. All accounts are enrolled in Positive Pay. Please refer to Section 2.4 [Table No. 3] in the RFP for number of accounts.

Q17. Does HACB currently use Remote Deposit Capture?
A17. Yes, HACB currently uses Remote Deposit Capture.

Q18. Will HACB provide Exhibit A in an editable Word format to ensure uniform completion and facilitate a more efficient evaluation of responses?
A18. Exhibit A is not available in an editable format.

Q19. Because the Bank's annual financial statements are quite large and may exceed allowable pdf

attachment sizes, would the BHA be willing to accept an electronic link instead?

A19. Yes, an electronic link is acceptable.

Q20. Section 3.1.13, page 13 of the RFP, "Proposal Submittal Binding Method", indicates the preferred method of binding is 3 ring binder or comb type binding. Is the BHA requiring a physical copy along with electronic submission of the RFP via the Housing Agency portal?

A20. Only electronic responses through the Housing Agency portal will be accepted. A physical copy is not required and will not be accepted in lieu of an electronic response.

Q21. To maintain customer confidentiality, can 4–5 Public Fund current customer references be provided?

A21. HACB requires a minimum of three references to be included with each electronic response.

Q22. Who is the current financial institution holding HACB's depository contract, and how long has HACB maintained its banking relationship with this institution?

A22. Currently, Texas Regional Bank holds HACB's depository contract and has maintained a banking relationship with HACB for approximately 5 years.

Q23. Is HACB currently utilizing lockbox services? If so, can HACB please provide a breakdown of volumes? Can HACB provide a sample of the retail lockbox coupons used? Where is your current lockbox located? What is your current deposit lockbox cutoff time?

A23. Lockbox services are not currently used.

END OF ADDENDUM