

**CITY OF CROSSVILLE**  
**REQUEST FOR QUOTATION**

**THIS IS NOT AN ORDER**

IMPORTANT: Read Instructions Carefully

**RETURN QUOTATION TO:**

Page 1 of 2

City Clerk

CRO#: RFP      Date Issued: 03/03/2020

City of Crossville

392 N Main St  
Crossville TN 38555

For more information, call: \_\_\_\_\_ To be opened date/hour:  
Fred Houston, (931) 456-5991                      03/24/2020, 2 p.m. CST  
or email [fred.houston@crossvilletn.gov](mailto:fred.houston@crossvilletn.gov) **NOTICE TO BIDDER:**

**THIS IS NOT AN ORDER.** Please enter unit prices, extensions, and amount for items listed herein specified. Be sure the specifications are followed. If you are unable to supply any of the items, please quote on the nearest substitute either on this form, or attach a letter containing such description and it will be considered as part of your quotation. Prices quoted must include all delivery charges to points of delivery indicated hereon. **We reserve the right to accept or reject any or all bids.**

**Please submit a proposal for BANKING SERVICES per the attached specifications.**

Bidder's Name	Bank of Putnam County
Bidder's Address	165 West Avenue Crossville, TN 38555

For further information, contact Fred Houston, 931-465-5991  
or email: [fred.houston@crossvilletn.gov](mailto:fred.houston@crossvilletn.gov)

**PLEASE SEE NEXT PAGE FOR INSTRUCTIONS**

**IMPORTANT INSTRUCTIONS TO BIDDERS**

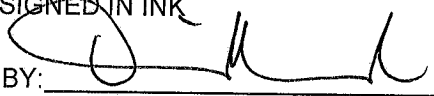
Page 2 of 2

1. Each Request for Quote should be in a SEPARATE ENVELOPE and have typed/noted on the envelope the **CRO#, ITEM, OPENING DATE, and TIME.**
2. Specifications used in this request for proposal are intended to be open and non-restrictive. Reference to brand names, catalogs, etc., is to establish minimum standards of quality and does not preclude BUYER's consideration of proposals on comparable quality. All bidders state brand name and catalog number of product proposed.

3. The City of Crossville, a municipality, is exempt from sales tax with respect to materials that it purchases for municipal projects; however, the contractor who installs, applies, or otherwise uses such materials, is liable for the use tax of those materials.
4. Unless otherwise indicated, quotations should be submitted on this form indicating unit price, total extension of each item, and grand total of quotation. In case of error in the extension prices, the unit price will govern.

This offer is for 90 calendar days from the date the bid is opened.

NOTICE: PROPOSALS WILL BE REJECTED UNLESS SIGNED IN INK

SIGNED BY:  \_\_\_\_\_

Print Name: **David Kinchler** \_\_\_\_\_

Firm: **Bank of Putnam County** \_\_\_\_\_

Address: **165 West Avenue** \_\_\_\_\_

City: **Crossville** \_\_\_\_\_

State: **TN** ZIP: **38555** \_\_\_\_\_

Date: **3/19/2020** Phone: **(931) 484-2739** \_\_\_\_\_

In submitting this bid, it is expressly agreed that upon proper acceptance by the City of Crossville of any or all items proposed, a contract shall thereby be created with respect to the items accepted.

# PUBLIC NOTICE

## TITLE VI OF THE 1964 CIVIL RIGHTS ACT

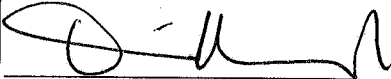
**“No person in the United States shall, on the ground of race, color or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.”**

The City of Crossville provides benefits and services such as police protection, fire protection, water service, sewer service, sanitation service, infrastructure needs, and other related municipal services. The City also provides funds to certain non-profit organizations.

Anyone who believes that an agency or local government receiving the federal funding mentioned above has discriminated against someone on the basis of race, color or national origin has a right to file a complaint within 180 days of the alleged discrimination.

Leah Crockett  
Title VI Coordinator

Please sign and return to the City of Crossville verifying that your company is in compliance with the above Title VI, 1964 Civil Rights Act.



Authorized Signature

Bank of Putnam County  
Company

David Kinchler  
Print Name

Please return to: City of Crossville  
392 N. Main Street  
Crossville, TN 38555

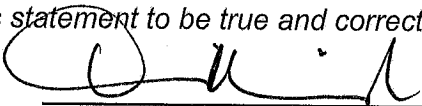
## IRAN DIVESTMENT ACT

In compliance with the Iran Divestment Act (State of Tennessee 2016, Public Chapter No. 817), which became effective on July 1, 2016, certification is required of all bidders on contracts over \$1,000.

*By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid each party hereto certifies as to its own organization, under penalty of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to T.C.A. § 12-12-106.*

*I affirm, under the penalties of perjury, this statement to be true and correct.*

3/19/2020 \_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature of Bidder

Bank of Putnam County \_\_\_\_\_  
Company

A bid shall not be considered for award nor shall any award be made where the foregoing certification has not been complied with; provided, however, that if in any case the bidder cannot make the foregoing certification, the bidder shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons therefor. The City of Crossville may award a bid to a bidder who cannot make the certification, on a case-by-case basis, if:

- (1) The investment activities in Iran were made before July 1, 2016, the investment activities in Iran have not been expanded or renewed on or after July 1, 2016, and the person has adopted, publicized, and is implementing a formal plan to cease the investment activities in Iran and to refrain from engaging in any new investments in Iran; or
- (2) The City of Crossville makes a determination that the goods or services are necessary for the City of Crossville to perform its functions and that, absent such an exemption, the political subdivision will be unable to obtain the goods or services for which the contract is offered. Such determination shall be made in writing and shall be a public document.

## REQUEST FOR PROPOSAL BANKING SERVICES CITY OF CROSSVILLE

Proposal submitted by:

Bank: **Bank of Putnam County** \_\_\_\_\_

Address: **165 West Avenue** \_\_\_\_\_

**Crossville, TN 38555** \_\_\_\_\_

Bank Officer: **David Kinchler** \_\_\_\_\_ Title: **Executive Vice President** \_\_\_\_\_

Phone: **(931) 484-2739** \_\_\_\_\_ Email: **dkinchler@bpc-financial.com** \_\_\_\_\_

### *Introduction*

- A. Objective: The initiation of the Request for Proposal (RFP) process is intended to result in the selection of a financial institution that can provide the City of Crossville with the highest quality, most flexible, and the most secure services for the lowest cost to the public. The City desires that the bank will be fairly compensated for services rendered and that all City bank balances will be continuously and fully invested for the benefit of the City.
- B. Proposal Instructions
  1. Responses to the proposal (three copies) should be received by the City in a sealed envelope, clearly marked "RFP BANKING SERVICES," addressed to City Clerk, City of Crossville, 392 N. Main St., Crossville TN 38555. These proposals are due no later than 2 p.m. CST on Tuesday, March 24, 2020. It is anticipated that the selection of a financial institution will be completed by April 30, 2020; however, the proposal should be guaranteed for 60 days. Banking services will begin on July 1, 2020.

2. The proposal should be signed and dated by an official authorized to bind the bank. Please respond on the standard bid forms and use additional supporting documentation if necessary.
  3. Questions may be directed to Fred Houston, Finance Director, at (931) 4565991, or [fred.houston@crossvilletn.gov](mailto:fred.houston@crossvilletn.gov).
  4. All proposals will be received and evaluated, and a recommendation will be made to the City Council. Evaluation criteria are as follows:
    - a. Ability to provide needed services in an efficient and responsive manner
    - b. Ability to provide all services requested by the City
    - c. Overall fees and costs
- C. Evaluation
1. The proposing bank shall be a qualifying depository for public funds in accordance with Tennessee Code Annotated (T.C.A.) 6-56-106. The bank must be a member of the Federal Deposit Insurance Corporation.
  2. The bank of a full service branch shall be located in the City of Crossville.
  3. The bank must meet all requirements in the RFP to be considered.
  4. Incomplete responses to any items in the proposal form will result in the removal of the proposal in question from consideration.

*Terms and Conditions of the Resulting Contract*

- A. The contract period for the services shall be for the period beginning July 1, 2020, and ending June 30, 2022, with an option to renew for two years.
- B. The City reserves the right to reject any and/or all proposals and to select the best proposal in the opinion of the City.
- C. If there are exceptions to the proposed specifications, these should be listed separately or the exceptions will be invalid.
- D. The City of Crossville reserves the right to invest daily available funds in any form of investment (per T.C.A. 6-56-106) with the institution offering the highest yield, regardless of the bank awarded the banking services bid.
- E. The contract may be terminated by either party on a ninety (90) day written notice, and the bid procedure will be re-opened.
- F. The City expects an account executive, located in Crossville, to be named to the account once a bid award is made. The account executive shall serve as liaison with the City regarding all matters of the account.
- G. The City does not guarantee that the activity indicated in this proposal will continue at the same level during the contract period.
- H. Any and all costs associated with the preparation of a response to this request are the responsibility of the bidder and are not to be passed on to the City.
- I. The proposal may be changed subject to future banking regulations which may come into effect during the term of this proposal.
- J. All proposals received are the property of the City of Crossville and shall become public record.
- K. The submission of proposal shall be prima facie evidence that the proposer has full knowledge of the scope, nature, quantity, and quality of work to be performed;

the detailed requirements of the specifications; and the conditions under which the work is to be performed.

- L. The City will not be liable for any costs that are not included in the proposal or in subsequent contracted-for-costs.
- M. The City reserves the right to conduct pre-contract negotiations with any or all potential proposers and to amend the RFP if necessary. Proposers will be notified promptly of changes.

#### *Account Requirements*

- A. Operating Account: This account is the City's primary account and will receive all deposits and write all checks, including payroll. Types of deposits include checks, currency, coins, wire transfers, and ACH deposits. Approximately 60 deposit instruments will be used and 700 checks written each month. The average monthly balance will be approximately \$500,000; however, the daily balance is often below this amount.
- B. Escrow Accounts (Retainage Accounts)
- C. New accounts as required
- D. Electronic banking (See continued account requirement details beginning on page 6)
  - 1. It is necessary that balance reporting for all accounts be computerized to allow the Finance Department to access balances and transaction data electronically no later than 9 a.m. daily. Services such as account inquiry, ACH and wire transfer origination, secured file delivery, electronic account notifications, re-present NSF checks, and stop payment issuance via the PC are required.
  - 2. The City intends to make the related bi-weekly Federal Tax Deposit for withheld income via an ACH debit using the EFTPS system with the selected bank, as well as monthly TCRS deposits.
  - 3. The selected bank will be expected to have capability to receive secured payroll direct deposit data and automatic bank draw data for utility customers electronically.
- E. A separate monthly activity statement is needed for each individual account.
- F. Collateralization

Tennessee statutes require that deposited funds be collateralized at 105% of the face amount of insured deposits and secured by collateral assets as provided for by Tennessee Code Annotated, Title 5, Chapter 8, Parts 2 and 3; Title 9, Chapter 4; and Sections 6-4-402, 6-22-120, 6-35-313, 6-56-106, or 6-56-110, as applicable (collectively known as the "Public Funds Law"). Securities used for collateralization must be documented monthly in written summary form and provided along with appropriate safekeeping receipts to the City Finance Director. Securities pledged must be in an account in the name of the City of Crossville, or with a safekeeping agent designated by the City. Pledged securities may not be released without the written authorization of the City as evidenced by signature of the Finance Director or City Manager.

This requirement is waived for those institutions that are members of the state collateral pool. The proposer should indicate in the proposal if the institution participates in the state pool.

*Time Schedule*

Distribution of RFPs	March 6, 2020
Receipt of Proposals	March 24, 2020
Contract Period Begins	July 1, 2020
Contract Period Ends	June 30, 2022

*Instructions for Completing the Proposal*

List as indicated the requested information in every section. Please leave no section blank. If necessary, attach additional sheets for explanations.

*Requested Banking Services Described*

A. All City funds deposited shall earn interest Yes  No

How is the interest rate set? **75% of weekly average Fed Funds rate as published by the Federal Reserve System with a floor of .50%**

How often will it be adjusted? **1<sup>st</sup> Business Day of each month.**

Interest Rates for 2020: March **.50%** April **.50%** May **.50%**

B. Moneys deposited in the bank by the City by 2 p.m. shall be processed and credited for the same day deposit. Deposit slips must be validated and returned to the City representative at the time of delivery.

Yes  No  No charge

Charge per deposit – on us **n/a** Charge per deposited item - in transit **n/a**

C. The bank shall deliver to the City a detailed, itemized monthly statement showing each deposit slip and credit or debit memo along with the check number and amount of each transaction processed. The bank statements for all accounts shall be delivered no later than the fifth (5<sup>th</sup>) working day of the month.

Yes  No  No Charge  Cost per unit

**All statements are mailed on the next business day. If a delay should occur beyond the 5<sup>th</sup> business day statements will be available online.**

D. All cancelled checks will be returned in document image form, in order, on the bank statement. A limit of eight images per page is required.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

E. Bank generated debit or credit items must be forwarded to the City the next business day.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

F. All checks returned for uncollected or insufficient funds from customers shall be forwarded daily to the City. (Normally less than 180 deposit items returned per year)

Yes  No  No Charge  Cost per unit \_\_\_\_\_

G. The bank shall initially provide ten (10) regular lock bags with keys. All bags shall be returned to the bank upon termination of this contract.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

H. "Void after ninety (90) days" will be imprinted on all checks. The bank will not hold the City liable for any checks cash after the void date (stale-dated checks)

Yes  No  No Charge  Cost per unit \_\_\_\_\_

I. The bank shall furnish deposit slips in duplicate form.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

J. The investment program of the City and its participation in the State of Tennessee Government Money Transfer System require that funds be transferred electronically. Loan and grant receipts may also be electronically deposited. The bank is expected to process incoming and outgoing wire transfers, as requested by a duly authorized official of the City of electronically by the authorized third party. All incoming wires processed in this manner are expected to result in same day credit to the City's account.

Incoming Wires (approximately 50 per year):

Yes  No  No Charge  Cost per unit \_\_\_\_\_

Outgoing Wires (approximately 60 per year):

Yes  No  No Charge  Cost per unit \_\_\_\_\_



K. The bank shall allow the City to make electronic payments when possible, such as the weekly federal taxes and monthly wires for debt payments.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

L. The bank shall accept electronic payments (preauthorized debits) from the City's customers and shall provide the City confirmation on each receipt. (Due dates for utility payments are the 10<sup>th</sup>, 15<sup>th</sup>, and 25<sup>th</sup> of each month.)

Yes  No  No Charge  Cost per billing cycle \_\_\_\_\_

M. The bank shall provide stop payment services. Verbal stop payments via telephone or electronic banking from authorized City officials will be accepted and processed on the same day with documentation requiring a signature to be mailed to the Finance Director (normally less than 20 per year).

Yes  No  No Charge  Cost per unit \_\_\_\_\_

N. Research items (lost checks, mutilated checks, lost deposit slips, etc.) shall be furnished within 40 hours of request.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

O. The bank shall make available to the City the capability for night deposits.

Yes  No  No Charge  Cost per unit \_\_\_\_\_

P. The City shall offer City employees direct deposit of bi-weekly payroll checks to any bank.

Yes  No  No Charge  Cost per bi-weekly transaction \_\_\_\_\_

Q. Is the bank a member of Bank Collateral Pool enacted by the Tennessee General Assembly? Yes  No

R. Please indicate the following charges:

Total monthly account maintenance charge

Operating account  No Charge

Escrow accounts  No Charge

Charge for each check written  No Charge

S. Please list any additional charges not mentioned above that may be assessed on requested services. All charges that will be made to the City must be included in this proposal. ***There are no additional charges for deposit services.***

### Electronic Banking/Information Reporting

Describe the electronic banking systems and access methods (e.g., internet, PC) that may be used to access account information. **Business Internet Banking System accessed with a PC and a Mobile App for Apple devices and Google operating systems. Account access is controlled by the account administrator.**

If the system is PC-based, how many copies of the software are made available with the service? Can the software be networked to allow multiple users? What is the cost, if any, for additional copies of the software? **As many users as required will be made available at No Charge.**

Does the electronic banking system allow the company to access prior day information current day information, or both prior and current day information?

Prior Day  Current Day  Both Prior and Current Day

If the electronic banking system allows access to prior day information, discuss:

- A. At what time is previous day information available for access by the customer? **Immediately**
- B. If information is delayed, how and when will the customer be notified? **No delay in information, email or text alerts are available for notification.**
- C. What transaction reports are reported in prior day reporting? **All transaction and account histories.**
- D. What prior day reports are available? Provide samples of all prior day balance and transaction reports. **All transaction and history reports are available for viewing and printing.**

If the electronic banking system allows access to current day information, discuss:

- A. How frequently is this information updated throughout the day? **On a real time basis.**
- B. If information is delayed, how and when will the customer be notified? **Information is not delayed.**
- C. What transaction types are reported in current day information? **All transaction types are reported daily.**
- D. What current day reports are available? Provide samples of all current day balance and transaction reports. **All transaction and history reports are available daily for viewing and printing.**

What are the hours of access of the electronic banking system? Discuss any differences between availability for information reporting and transaction initiation. **Access available 24/7. No difference.**

Discuss the inquiry capabilities of the electronic banking system. **View all transaction histories, view check images front and back, rebuild deposit transactions, download statement files and view and print statements.**

How many days of history can be accessed through the system? Provide sample reports. **Transaction histories are available since the date the account was opened or January 2005 whichever is later.**

What other bank services are available through the system/ List all transaction types (e.g., wire transfers, ACH payments and receipts, stop payments) that can be initiated using the electronic banking system.

<b>Wire Transfers</b>	<b>No Charge</b>
<b>ACH Debits (i.e. payroll deposits)</b>	<b>No Charge</b>
<b>ACH Credits</b>	<b>No Charge</b>
<b>Stop Payments</b>	<b>No Charge</b>
<b>Balance Alerts</b>	<b>No Charge</b>
<b>Research Request</b>	<b>No Charge</b>

Discuss the bank's cut-off times for customer initiation of ACH transactions or wire transfer requests.

**ACH Debit (payroll posting files) – 11:00 a.m. (day prior to posting)**

**ACH Credit as received**

**Wire Transfer – 2:00 p.m.**

Secured file delivery is required. Is secured file delivery via the internet available? **Yes**

Automatic, electronic notification of account balance information, based on criteria determined by the City, is necessary. Does your electronic banking system have the capability of such notification? **Yes**

The City needs the capability to re-present NSF checks electronically. Does your electronic banking system have the capability? **Bank of Putnam County will represent check automatically at no charge.**

Discuss the security features of the electronic banking system. **DMZ using Cisco Firewalls for both hardware and software with intrusion detection system and dual authentications for anyone logging onto systems. – See Attachment #1**

Describe the process for adding and deleting users of the electronic banking and information reporting system.

- A. What methods (e.g., phone, fax, PC, internet) may be used to initiate requests to add or delete users? **City Administrator will be able to set up security levels via internet banking.**
- B. How quickly can users be added or deleted? **Immediately**

Describe the capabilities of the electronic banking system to segregate user authority by function (e.g., access account information, initiate transactions, approve transactions). **Authorities are fully segregated. – See attachment #2**

Discuss the type and level of any authentication and encryption methodology used for communicating with customers. **See attachment #3**

### *Additional Services*

Please list any services you can provide the City that have not been listed above, including cost per unit.

***Bank official checks (Money Orders and Cashier's Checks) will be provided at no charge.***

### *Exceptions*

Please list any exceptions to the requested services or requirements.

***In addition to the services delineated above, Bank of Putnam County has enhanced internet banking for card services. At the request of the City of Crossville our internet banking system now shows which card is used for each purchase on all accounts.***

***Screen shot examples of business internet banking were not enclosed since the City of Crossville is a current user. Examples will be provided upon request.***

## Enhanced Internet Banking Security

### Overview

Internet Banking uses several different methods to protect your information. All information within Internet Banking uses the SSL (Secure Socket Layer) protocol for transferring data. SSL is encryption that creates a secure environment for the information being transferred between your browser and Bank of Putnam County. To help protect your privacy while you are using the service, we will sign you out of the Internet Banking service after 20 minutes of inactivity.

At a high level, SSL uses public key cryptography to secure transmissions over the Internet. In practice, your browser will send a message via SSL to the bank's server. The bank responds by sending a certificate, which contains the bank's public key. Your browser authenticates the certificate (agrees that the server is in fact Bank of Putnam County's), then generates a random session key which is used to encrypt data traveling between your browser and the bank's server. This session key is encrypted using the bank's public key and sent back to the server. The bank decrypts this message using its private key, and then uses the session key for the remainder of the communication.

Secure Socket Layer (SSL) protects data in three key ways:

- Authentication ensures that you are communicating with the correct server. This prevents another computer from impersonating Bank of Putnam County.
- Encryption scrambles transferred data.
- Data integrity verifies that the information sent by you to Bank of Putnam County wasn't altered during the transfer. The system detects if data was added or deleted after you sent the message. If any tampering has occurred, the connection is dropped.

BPC requires customers to have an additional layer of security when using Internet-based bank products. The Federal Financial Institutions Examination Council (FFIEC) issued guidance this year that describes methods for Internet Banking users. These methods are being put into place to ensure the security of our customers' personal and financial information.

## Frequently Asked Questions About Enhanced Security

### **What is Enhanced Security?**

---

Enhanced Security is a free and easy way to help verify that it is actually you logging into your Bank of Putnam County Internet Banking account. This new login feature confirms that you are accessing your Bank of Putnam County online accounts via a computer which you previously authorized.

### **How does Enhanced Security Login work to better secure Internet Banking?**

---

This feature works by requiring two methods to identify that you are the correct user accessing your on-line accounts. The first method is your user ID and password and the second method is to register the actual computer that you are using for your on-line banking. When you enroll, the computer you are using will simultaneously be registered. Thereafter, you can register additional computers using your Challenge Questions.

### **What are "Challenge Questions"?**

---

They are a set of twelve questions presented to you when you login to Internet Banking. You will be asked to answer eight of these questions. Your answers should be something difficult for others to guess and easy for you to remember. If you use more than one computer to access your Internet Banking account, you will be asked to answer two of these questions to register your computer.

---

**What is my personalized greeting message?**

This is a message that you will see every time you login to your Internet Banking account. This message will let you know that you are at Bank of Putnam County's website.

---

**What if I forgot my Challenge Question answers?**

Please call us at (931) 528-5132. Our Internet Banking Administrator can reset your Challenge Questions for you. Then you can go on-line and choose new Challenge Questions and enter your answers.

---

**What if I access my Internet Banking accounts from more than one computer?**

You can register as many computers as you like into Enhanced Security (your home, office, relative's computer, etc.) so that you can bypass the Challenge Questions upon subsequent logins.

---

**How does the Enhanced Security feature "register" my computer?**

The Enhanced Security feature stores an encrypted cookie-based credential onto any computer you choose to register.

---

**What happens if this cookie is deleted from my computer?**

If you delete this cookie from a computer which you wish to use for your Online Banking accounts, you will be prompted to enter your Challenge Questions as if it were an unregistered computer. You will then be able to register it again. If you purchase a new computer, it too, will need to be registered to obtain the encrypted cookie.

---

**What if I do not allow cookies?**

If your computer is set to block all cookies, you will be unable to log into your Internet Banking account.

---

**Where should I go for more information or answers to my questions on the Enhanced Security feature?"**

You can call our Internet Banking Department at (931) 528-5132 for any questions and/or concerns.

## **User Authority Account Access Definition**

**Administrator** – User is able to perform all the necessary functions within Business Banking. In addition to all functions, the administrator is able to establish Balance Alerts and Sweeps, Maintain Wire Transfer Profiles, do User and Company Maintenance, and nickname accounts in the User and Account Center.

**Sub Users as established by the Administrator** – An Administrator has the ability to establish sub users and control which accounts a sub user has access to for viewing. The Administrator can also control which activity each sub user has available to them based on the following:

- Statement and Images
- Transfer Funds
- Stop Payments
- ACH Submissions or Originations
- Wire Transfers
- Setting and Managing Alerts

## **Authentication and Encryption Methodology for Customer Communication**

Customer communications regarding accounts, balances, transactions, and other support inquiries are handled via the Internet Banking Secure Message Center. The Secure Message Center is protected by the same level of security and encryption as the financial institution's website and Internet Banking system including SSL (Class 3 SSL CA-G3) certificates, and multi-factor authentication.

Secure Messages can only be sent and received by a registered, authenticated user of Internet Banking. All secure messages are sent to a centralized operations center where the message is received and responded to by a bank employee.