

Town of Bon Accord
AGENDA
Organizational Meeting
October 25, 2021 8:30 am
Council Chambers



- 1. OPENING REMARKS: MR. DANE LLOYD, M.P. FOR STURGEON RIVER-PARKLAND**
- 2. SWEARING IN OF MAYOR AND COUNCILLOR(S)**
- 3. APPOINTMENT OF DEPUTY MAYOR**
- 4. CALL TO ORDER: OCTOBER 25TH ORGANIZATIONAL MEETING**
- 5. ADOPTION OF AGENDA**
- 6. NEW BUSINESS**
 - 6.1.** 2022 Chronological Meeting Schedule (enclosure)
 - 6.2.** Council Appointments to Boards, Commissions, and Committees (enclosure)
 - 6.3.** Appointments
 - 6.3.1.** Subdivision Approving Authority (enclosure)
 - 6.3.2.** Financial Institution (enclosure)
 - 6.3.3.** Municipal Assessor (enclosure)
 - 6.3.4.** Auditor (enclosure)
 - 6.3.5.** Legal Counsel Services (enclosure)
 - 6.3.6.** Engineers (enclosure)
 - 6.4.** Signing Authority (enclosure)
- 7. ADJOURNMENT**



O F F I C I A L O A T H

I, _____ do hereby affirm that I will diligently, dutifully, and to the best of my ability, execute according to law, the office of Councillor for the Town of Bon Accord.

Declared before me at the Town of Bon Accord, in the Province of Alberta, this 25th day of October 2021.

Councillor

**A Commissioner for Oaths/Notary
or Commissioner, etc.**



OFFICIAL OATH

I, _____ do hereby affirm that I will diligently, dutifully, and to the best of my ability, execute according to law, the office of Mayor for the Town of Bon Accord.

Declared before me at the Town of Bon Accord, in the Province of Alberta, this 25th day of October 2021.

Mayor

A Commissioner for Oaths/Notary
or Commissioner, etc.



O F F I C I A L O A T H

I, _____ do hereby affirm that I will diligently, dutifully, and to the best of my ability, execute according to law, the office of Deputy Mayor for the Town of Bon Accord.

Declared before me at the Town of Bon Accord, in the Province of Alberta, this 25th day of October 2021.

Deputy Mayor

A Commissioner for Oaths/Notary or Commissioner, etc.

TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING: Organizational Council Meeting MEETING DATE: October 25, 2021 AGENDA ITEM: 2022 Council Meeting Schedule
RECOMMENDATION: THAT Council approved the 2022 Regular Meeting of Council Schedule, as presented.
BACKGROUND: Each year at the Organizational meeting of Council, Council sets the date and time for Regular Meetings of Council for the upcoming year.
FINANCIAL IMPLICATIONS: N/A
LEGAL IMPLICATIONS: N/A
LEGISLATIVE HISTORY: N/A
ALTERNATIVES: <ol style="list-style-type: none">1. Council approved the 2022 Regular Meeting of Council Schedule, as presented.2. Council direct administration to ...
Prepared and Submitted By: Jessica Caines (Executive Assistant) Reviewed By: Jodi Brown, Town Manager/CAO Date: October 21 st , 2021

2022 REGULAR MEETING OF COUNCIL SCHEDULE

Regular Meetings of Council are held on the 1st and 3rd Tuesday of each month. The 1st meeting of the month commences at 7:00 pm and the 2nd meeting of the month commences at 8:30 am. All meetings take place in Council Chambers, unless otherwise posted.

January 4, 2022	7 pm
January 18, 2022	8:30 am
February 1, 2022	7 pm
February 15, 2022	8:30 am
March 1, 2022	7 pm
March 15, 2022	8:30 am
April 5, 2022	7 pm
April 19, 2022	8:30 am
May 3, 2022	7 pm
May 17, 2022	8:30 am
June 7, 2022	7 pm
June 21, 2022	8:30 am
July 5, 2022	7 pm
August 16, 2022	8:30 am
September 6, 2022	7 pm
September 20, 2022	8:30 am
October 4, 2022	7 pm
October 18, 2022	8:30 am
November 1, 2022	7 pm
November 15, 2022	8:30 am
December 6, 2022	7 pm
December 20, 2022	8:30 am

TOWN OF BON ACCORD
Request for Decision (RFD)

MEETING: Organizational Council Meeting MEETING DATE: October 25 th , 2021 AGENDA ITEM: Council Appointments to Boards, Commissions and Committees
RECOMMENDATION: THAT Council approve Council appointments to Boards, Commissions and Committees for the upcoming year (2021 – 2022) as amended.
BACKGROUND: Council approves Council appointments to Boards, Commissions and Committees each year at the Organizational Meeting. The following documents have been enclosed for reference during this process: <ul style="list-style-type: none">• A draft of the 2021 -2022 List of Council Appointments to Boards, Commissions and Committees• Background Information on each of the Boards, Commissions and Committees included on the list• Information forwarded to the Town relevant to making appointments at the Organizational Meeting from the Northern Lights Library System, the Alberta Capital Region Wastewater Commission, and the Capital Region Northeast Water Services Commission.
FINANCIAL IMPLICATIONS: N/A
LEGAL IMPLICATIONS: N/A
LEGISLATIVE HISTORY: N/A
ALTERNATIVES: N/A
Prepared and Submitted By: Town Manager/CAO Reviewed By: Jodi Brown, Town Manager/ CAO Date: October 14 th , 2021

TOWN OF BON ACCORD - COUNCIL COMMITTEE APPOINTMENTS 2021-2022

COMMITTEE	REP	REP	FREQUENCY	STAFF	ALTERNATE
Alberta Capital Region Wastewater Commission	Lynn Bidney		Once / month 3rd Friday (Day)		N/A
B.A.C.S. & Lilian Schick Joint-Use*	Tanya May		Once per quarter (Day)	Community Services Manager & CAO	
Bon Accord Public Library *	Tanya May		Once per month – 2 nd Tuesday (evening)		
Northern Lights Library System	Tanya May		Quarterly (Saturday (Day) in Elk Point)		Lynn Bidney
Capital Region Assessment Services Commission	N/A			CAO	All of Council
Capital Region Northeast Water Services Commission	Brian Holden		Minimum of twice per year (Day)		N/A
Community Services Advisory Board*	Tanya May		Once per Quarter	Community Services Manager	All of Council
Edmonton Salutes Committee (effective July 28, 2014)	Lacey Laing		Once per quarter		Lynn Bidney
Homeland Housing Board**	Lynn Bidney		Last Thursday of each month (Day)		Lacey Laing
Intermunicipal Collaboration Framework (ICF) Committee (and IDP – Intermunicipal Development Plan)	Lacey Laing Lynn Bidney Brian Holden		Quarterly /Daytime	CAO	
Intermunicipal Subdivision & Development Appeal Board*	Brian Holden (until next general election)			CAO as req'd	
Municipal Emergency Advisory Committee	All of Council		Once per year (Day)	DEM & DDEM	
Northern Mayor's Caucus	Mayor		Once/quarter		Deputy Mayor
Regional Emergency Advisory Committee	Lynn Bidney		Once per quarter (Day)		All of Council
Rosieridge Waste Management Services	Mayor		Once / month 2nd Thursday (Evening)		Deputy Mayor
Sturgeon Regional Partnership Committee	Mayor				Lacey Laing

* Indicates Public Members at large also appointed or approved by Council

Organizational Meeting of Council – October 25, 2021; Resolution #21-XXX

TOWN OF BON ACCORD

Boards, Commissions, and Committees

Alberta Capital Region Wastewater Commission (ACRWC)

The Alberta Capital Region Wastewater Commission is a regional services commission established by regulation under the Municipal Government Act to provide wastewater transmission and treatment to its thirteen members. The ACRWC is a corporation and its Board of Directors is responsible for conducting its affairs. (www.acrw.ab.ca). Member municipal Councils must appoint one member of their Council to the Board of the Commission for a specified term at their Organization Meetings. While it is not a requirement, the Commission strongly encourages municipal councils to appoint their member for more than one year given the resources and effort to provide orientation and training to make each Board member as effective as possible.

Joint Use Committee (JUC)

The purpose of this committee is to work with the schools in the community on policies and operations relating to joint use of the schools and town facilities. Members of the committee include the principal of each of the two schools, the divisional school board Trustee, one member from Town council and the Recreational and Community Services Manager.

Bon Accord Library Board

The Library Board is responsible for the operations of the Bon Accord Library by setting policies and procedures and establishing an annual budget. Their bylaws, budget and board membership are presented to Council for approval. The board is governed by the Alberta Libraries Act.

Northern Lights Library Systems (NLLS)

This is an external board known as a Library System. Its purpose is to enhance library services through membership in the “Alberta Library” which is a consortium of all Alberta Public and Academic Libraries. This “system” provides services such as bulk purchasing, resource sharing, technical support, programming, and reference services. Members of the member library boards have the opportunity to access books from across the province.

Capital Region Assessment Services Commission (CRASC)

In general, this Commission’s primary function is to engage the services of an Assessment Company/Assessor who shall provide assessment services to the members of the Commission. Membership includes 31 municipalities from primarily central Alberta. One council member from each member municipality is invited to attend the Annual General Meeting held right after the general elections. At this meeting the municipalities of same status pick one representative to sit on the board. There are therefore, 4 official board members (one from Cities, Towns, Villages and Summer Villages). Once a year, all membership is invited to an update meeting. It is recommended that an alternate be appointed so as to ensure the Town is represented at the annual meeting.

➤ **Assessment Review Board (ARB)**

In general, the purpose of the Assessment Review Board is to hear assessment complaints and make decisions whether to uphold the assessment provided by the town’s assessors or to make adjustments. This board is required through legislation. The Capital Region Assessment Services Commission (CRASC) has been authorized to perform the duties of administrating the Assessment Review Board functions. CRASC assembles trained ARB panelists and when a complaint is filed, facilitates the necessary compliant hearing. Municipalities can nominate panelists but specific training is required prior to hearing any assessment complaints. Nominees do not have to be a

member of council. There is no requirement for each CRASC member to nominate a panelist. Should an assessment appeal from the Town of Bon Accord be filed, the pool of panelists is large enough that no local panelist should ever have to hear an appeal from their own jurisdiction. This provides for complete objectivity.

Capital Region Northeast Water Services Commission (CRNWSC)

The Capital Region Northeast Water Services Commission was established on September 1, 1984 and provides water to the City of Fort Saskatchewan, Strathcona County, Sturgeon County, the Town of Redwater, the Town of Gibbons and the Town of Bon Accord. CRNWSC purchases its water directly from EPCOR Water Services in coordination with the Regional Water Customers Group.

The general purpose of the water commission is to ensure that its members are in receipt of sufficient clean, safe, potable water at a fair price. The water commission's duties are directly related to the activities surrounding the operations of a water transmission system. This organization sets an annual operations and capital budget, makes bylaws, provides for borrowing, sets rates and fees, makes policy and approves finances.

Community Services Advisory Board (CSAB)

The Community Services Advisory Board provides input on community recreation-based, cultural, or social programs and events. The Board participates in assessing community needs, assists with budget planning, and makes recommendations to Council in these areas. This Board currently has six board members and may have up to 9 (nine) members including 1 (one) Council representative, 2 (two) youth representatives, 1 (one) senior's representative, 1 rural representative and 4 (four) members at large.

Edmonton Salutes Committee

Edmonton Salutes promotes and recognizes our local military community contributions, both at home and abroad, toward world peace, security, and stability. It further reinforces the message that the military personnel and their families are valued members of the Edmonton Capital Region.

Partner municipalities: Sturgeon County, Strathcona County, Cities of Edmonton and St. Albert, the Towns of Bon Accord, Gibbons, Legal, Morinville, Redwater, and Wetaskiwin.

Homeland Housing Board

Homeland Housing is an amalgamation of Sturgeon Foundation and Westlock Foundation, which took effect on January 1, 2017. This board's primary responsibility is to govern the activities of the senior housing facilities in the City of St. Albert, Municipal District of Lesser Slave River No. 124, Sturgeon County, Town of Bon Accord, Town of Gibbons, Town of Legal, Town of Morinville, Town of Redwater, Town of Westlock, Village of Clyde and Westlock County. The board is established through legislation and is required to set policy and set the annual budget.

Intermunicipal Collaboration Framework (ICF) Committee

ICF Frameworks are intended to provide for integrated and strategic planning, delivery and funding of intermunicipal services, allocate scarce resources efficiently in the providing local services, and ensure municipalities contribute funding to services that benefit their residents.

Intermunicipal Subdivision and Development Appeal Board (SDAB)

In general, the purpose of the Subdivision and Development Appeal Board is to hear appeals from any person affected by an order, decision, development permit issued or refused, or condition issued by the Development Authority Officer. This board was made up of 4 municipalities, each of which appointed one council member and one alternate member. Member municipalities are Gibbons, Bon Accord, Legal and

Redwater. This type of board is required through legislation however recent changes to the MGA state that no more than one elected official may be on this board, regardless of where that elected official comes from. The number of times this board meets is dependent upon the number of appeals received by the member municipalities.

Northern Alberta Mayor's Caucus

The purpose of this Caucus is to provide a positive environment for local leaders to discuss issues of concern, educate themselves on issues, and, where appropriate, to find ways to impact the decisions of the other orders of government for the benefit of the region.

Sturgeon Regional Emergency Management Partnership (SREMP)

Sturgeon County and the Towns of Morinville, Gibbons, Redwater, Bon Accord, and Legal formed a unified emergency management partnership. As active members, the committee has an emergency response role and is responsible for completing annual municipal and regional Hazard Risk and Vulnerability Analyses, emergency management training, and regional resource allocations. The committee will convene for the purpose of supporting the implementation of a State of Local Emergency (SOLE) for two or more member municipalities. In the event of an emergency entirely within the boundaries of and affecting only one of the Partner municipalities and that Partner's Municipal Emergency Advisory Committee cannot be reached, the authority has the power to declare or renew a SOLE.

Additionally, the partnership developed a Regional Emergency Management Plan (REMP) to promote increased co-ordination, co-operation, collaboration, capacity, and integration by all six member municipalities and the province during all phases of emergency management: planning and preparedness; response; recovery and mitigation. The REMP enhances and builds upon localized emergency management plans.

➤ Sturgeon Regional Emergency Advisory Committee

The purpose of the Regional Committee is to review plans and programs of the Sturgeon Regional Emergency Management Partnership on a regular basis and advise all Councils on the status thereof at least once each year. This committee is delegated the authority to create policies relating to emergency preparedness, mitigation, response, recovery and the operation of the partnership and Agency. This committee is part of the Sturgeon Regional Emergency Management Partnership that was formed in 2017 to create a regional approach to emergency management. Sturgeon County, Morinville, Gibbons, Redwater, Bon Accord and Legal form this partnership.

➤ Municipal Emergency Advisory Committee

The purpose of this local committee is to review the Sturgeon Regional Emergency Management Plan and related plans and programs on an annual basis. This committee will advise Council on the status of the Sturgeon Regional Emergency Management Plan at least once per year. This committee is delegated the authority to declare a State of Local Emergency under the Emergency Management Act.

Rosieridge Regional Landfill Commission

Generally, this board is responsible for the disposal of all non-toxic waste within Sturgeon County and the Towns of Redwater, Gibbons, Bon Accord, Legal and Morinville who also form the membership. The board is established through legislation and is required to set an annual operational and capital budget, make bylaws, provide for borrowing, set rates and fees, make policies and approve finances.

Sturgeon Regional Partnership Committee

The Sturgeon Regional Partnership Committee is made up one member (the Mayor or a designate) from Sturgeon County, Bon Accord, Gibbons, Legal, Morinville and Redwater. It is an advisory board to the member municipalities that will provide recommendations to each of the six participating councils for their consideration. The Committee is intended to enhance the process relative to issues of a regional nature. This committee was formed and made possible through the Regional Partnership Initiative Grant funding from the province.

Updated: 20/10/21

ACRWC BOARD OF DIRECTORS

The Alberta Capital Region Wastewater Commission is a regional services commission established by regulation under the Municipal Government Act to provide wastewater transmission and treatment to its thirteen members. The ACRWC is a corporation and its Board of Directors is responsible for conducting its affairs. (www.acrw.ab.ca)

Member municipal Councils must appoint one member of their Council to the Board of the Commission for a specified term at their Organization Meetings.

While it is not a requirement, the Commission strongly encourages municipal councils to appoint their member for more than one year given the resources and effort to provide orientation and training to make each Board member as effective as possible.

There are two distinct roles and responsibilities for Directors.

- To act as an independent corporate director of the Commission whose duty is to consider issues and make decisions that are in the best interest of the Commission.
- To represent their municipality by communicating to the Board on wastewater issues affecting their community and to explain Board decisions and policies to their councils.

Dates for Board meetings are confirmed for the year at the Commission's Organization Meeting held in November. Meetings are typically scheduled monthly and are typically 1.5 to 2 hours long.

Agendas for meetings are sent to each Director electronically several days in advance of the meeting. Un-adopted minutes are distributed electronically promptly following the meeting. Prior to adjournment of Board meetings, the Board will summarize what information and decision they wish to be communicated to their municipal councils and administration and the General Manager will prepare a "Board Highlights" summary for distribution. Board meeting highlights and adopted minutes are distributed to member municipalities and are posted on the Commission web site at www.acrwc.ab.ca.

The Board may from time to time create committees to address matters it feels require more attention than can be provided by the entire Board. Members are assigned to committees on a voluntary basis. Committee Charters are approved by the Board to clarify the mandate and authority of each Committee.

There are currently four standing committees of the Board:

- Board Workshop Committee
- General Manager Performance Management Committee
- Communications & Advocacy Committee
- Leadership Transition Committee

To increase the effectiveness of the Board, strategic planning workshops are held periodically, usually annually in the spring, for Board Members and Staff. The Board Workshop Committee oversees the planning of this workshop.

Board Members are paid honorariums and expenses in accordance with our Remuneration and Expense Policy for attendance at:

- regular and special Board meetings
- Board Committee meetings
- Other meetings or events authorized by the Board
- Board Annual Workshops
- Conferences, conventions, seminars, and workshops as per the Board Development Policy

The ACRWC encourages education and development by making available an annual allowance for each member of the board to assist that director in their development as effective members of the Board. This allowance amount includes honorariums and completed expense claims must be supported by receipts and in accordance with the Commission's Remuneration and Expense Policy.

For further information, please contact Kate Polkovsky at (780) 920-7775 or kpolkovsky@acrwc.ab.ca

Good afternoon,

With municipal elections winding down, we wanted to reach out to our member municipalities. Many of you will be appointing representatives to our board for the first time. As a member of Northern Lights Library System, you are entitled to appoint a representative. We encourage you to be thoughtful about your appointment and to appoint a representative with interest in the health and development of libraries and library services.

The following information may be helpful as you consider your appointment:

Your appointee should report regularly to council on the development of the library system. Traditionally, appointees are often council members but you are not required to appoint a member from council. You may appoint any member of the community you feel appropriate. If you choose not to appoint a council member, consider mechanisms for regular updates from them.

The board meets 4 times annually. Honoraria are not provided for attendance at these meetings, but we reimburse for mileage and provide food where the meetings are in person. Our headquarters are in Elk Point. We anticipate only 1 in-person meeting in 2022 (May). The others will be conducted online (Zoom). Meetings have historically been on the last Saturday of the months of February, May, August, and November.

Your representative may choose to run for election on our Executive Committee or other board committees. Service on these committees include an honorarium.

For further details see our policy statement on [board honoraria and expenses](#). Terms of Reference for each of our board committees may be found under the “Terms of Reference” tab on [this page](#). More generally, all our policies may be found on our [NLLS policies site](#). Policies under the tab “Board” may be of particular interest to perspective representatives.

Sincerely,

James MacDonald MLIS, DAS
Executive Director | Northern Lights Library System
E jmacdonald@nlls.ab.ca | www.nlls.ab.ca
P 780.545.5072

Our workplace is situated on Treaty 6 territory, traditional lands of First Nations and Métis peoples.

From: [Lyle Clarke](#)
To: [cao](#); [Farrell](#); tim.duhamel@bloomcme.com; [Nawaz Panhwer](#)
Subject: Member Municipalities Appointment to CRNWSC
Date: October 19, 2021 9:29:24 AM
Attachments: [74958-Bylaw 2021-002 Changing Directors-Chair and Terms of Office.docx](#)

On June 14 the CRNWSC adopted a new Bylaw 2021-003 that effectively reduced the number of directors from each member municipality appointed to sit on the Commission down to 1, with no alternate. Now that the municipal election is in the rear view mirror now and the member municipalities are moving forward with their organizational meetings and appointments please take this new bylaw into consideration with the appointment.
Provided a copy of the unsigned Bylaw for your reference.

Thank you

Lyle Clarke
Commission Manager CRNWSC



CAPITAL REGION NORTHEAST WATER SERVICES COMMISSION

BEING A BYLAW RESPECTING THE APPOINTMENT OF A BOARD OF DIRECTORS AND DESIGNATION OF THE CHAIRPERSON, THE PROCESS FOR CHANGING DIRECTORS AND CHAIRPERSONS, AND THE TERMS OF OFFICE FOR DIRECTORS AND CHAIRPERSONS

BYLAW NO. 2021-002

WHEREAS:

- A. the Commission has been established by Ministerial Order; and
- B. pursuant to Section 602.09(1)(c) of the *Municipal Government Act*, the Commission must pass a bylaw respecting the process for changing the Directors of the Board and the Chair of the Commission, and for setting the terms of office for the Directors of the Board and the Chair;

NOW THEREFORE the Board of Directors of the Commission enacts the following:

1. DEFINITIONS

- 1.1. “**Act**” means the *Municipal Government Act*, RSA 2000, c M-26, as amended from time to time;
- 1.2. “**Board**” means the Board of Directors of the Commission;
- 1.3. “**Chair**” means the Chairperson of the Board;
- 1.4. “**Commission**” means the Capital Region Northeast Water Services Commission;
- 1.5. “**Director**” means a person appointed to the Board of Directors of the Commission in accordance with this Bylaw;
- 1.6. “**Member Municipality**” or “**Member Municipalities**” means the member municipal authorities as set out in the Ministerial Order; and
- 1.7. “**Vice-Chair**” means the Vice-Chairperson of the Board.

2. BOARD OF DIRECTORS

- 2.1. Each Member Municipality is entitled to appoint one (1) elected official as Director on the Commission.

- 2.2. The term of office of each Director shall be for one (1) year from the fall board meeting or until such time that:
- 2.2.1. The Director resigns;
 - 2.2.2. The Director ceases to be an elected official;
 - 2.2.3. The Director is replaced by their appointing Member Municipality; or
 - 2.2.4. A resolution is approved by two-thirds (2/3) of the Directors that the Director be removed from office for any of the following reasons:
 - a) unethical conduct; or
 - b) conduct that is detrimental to the good name of the Commission.
- 2.3 The Board shall, at its annual fall meeting appoint a Chair and a Vice-Chair of the Board. In the event that the Chair or Vice-Chair cannot fulfill their responsibilities, the Commission Manager may appoint an interim Chair and Vice-Chair until such time as the Board meets to appoint a new Chair or Vice-Chair.
- 2.4 The term of each office of the Chair shall be for one (1) year, subject to reappointment annually by the Board.

3. AMENDMENTS

- 3.1. A bylaw to amend this Bylaw does not come into force until the bylaw is passed by a majority of the Board.

READ A FIRST TIME this 14th day of June, 2021.

CHAIRPERSON

MANAGER

TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING: Organizational Council Meeting
MEETING DATE: October 25, 2021
AGENDA ITEM: Subdivision Authority
RECOMMENDATION: THAT.... Council appoints Municipal Planning Services as the Subdivision Approving Authority for the Town of Bon Accord.
BACKGROUND: Section 624(1) Development Authority of the MGA states: 624(1) Subject to section 641, a council must by bylaw provide for a development authority to exercise development powers and perform duties on behalf of the municipality. (2) A development authority may include one or more of the following: (a) a designated officer; (b) a municipal planning commission; (c) any other person or organization The Town of Bon Accord has contracted this service to Municipal Planning Services, who provides planning and development advice and acts as the Towns authority to approve or deny applications for subdivision of the Town. Municipal Planning Services offers a range of services. Planning work is supported by in-house services that include GIS mapping, graphics production, project management, research, advocacy, and community consultation. Municipal Planning Services is committed to providing core planning services, expertise in developing and interpreting plans and bylaws and a commitment to developing long-term collaborative relationships. The professional relationship established with MPS is successful and of great value to the community.
FINANCIAL IMPLICATIONS: N/A
LEGAL IMPLICATIONS: N/A
LEGISLATIVE HISTORY: N/A
ALTERNATIVES: N/A
Prepared and Submitted By: Dianne Allen Reviewed By: Jodi Brown, Town Manager/CAO Date: October 20, 2021

TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING: Organizational Council Meeting

MEETING DATE: October 25, 2021

AGENDA ITEM: Financial Institution

RECOMMENDATION:

.... **THAT** Council designate ATB Financial as the financial institution for the Town of Bon Accord.

BACKGROUND:

ATB Financial is the only financial institution in Bon Accord and the Town has been supporting this local branch and utilizing this financial institution for many years.

The majority of the daily banking service fees are waived, except for the electronic funds transfer fees (EFT) fees which are \$10 per file and \$0.15/item. On average, the cost for this service is \$1,400 per year. ATB calculates and deposits interest based upon closing daily balances. The rates vary depending upon the balances and are prime (currently 2.45%) minus a range of 1.55% to 1.9%. The average interest collected per year is \$8,000. There is a 100% deposit guarantee. ATB also currently provides investments, a corporate Mastercard program, and our point-of-sale debit and credit merchant services. ATB represents 80% of Alberta's municipal clients, over 250 clients – and provides a dedicated relationship manager to each.

Utilizing another banking institution for daily services would require either daily travel to a nearby Town or changing our procedures for bank deposit preparation which may affect our customer service for resident's accounts and their own banking, plus the cost of administration travel and subsistence for deposits.

Please see attached ATB's Review of Services presentation.

Administration approached three other banks for quotes of service.

Servus Credit Union, based out of Gibbons, sent a proposal which is attached for review. Servus is proposing to waive all daily banking fees and offers interest calculated at prime (currently 2.45%) minus 2% regardless of balances. Servus also offers a cheque scanner, allowing for remote in-office deposits of cheques for \$35 per month. Servus offers investments, a corporate Mastercard program, and a point-of-sale merchant service. Transition to Servus Credit Union would take approximately 5-6 weeks and would include necessary administration time (and the cost of that time) to switch daily banking services as well as banking information for residents who pay their bills through online banking.

RBC and Scotiabank, both based out of Morinville, sent their standard business bank account packages. These packages waive no fees. Due to the fee structure and their branch location, these banks are not recommended at this time.

FINANCIAL IMPLICATIONS: N/A

LEGISLATIVE HISTORY

As per Section 270 (2) of the Municipal Government Act requires all municipalities to designate a financial institution ensuring that all money, belonging to or held by the municipality is deposited in a bank, credit union, loan corporation, treasury branch or trust company.

ALTERNATIVES:

1. Council designate ATB Financial as the financial institution for the Town of Bon Accord.
2. Council direct administration to...

Prepared and Submitted By: Falon Fayant

Reviewed By: Jodi Brown

Date: October 15, 2021

Review of ATB Banking Services for the Town of Bon Accord

September 10, 2021



Current Services

Operating Account

The majority of your day to day banking transactions are waived in addition to the following interest rate based on daily closing balances*:

- 0 -up to \$1.5M: **Prime - 1.90%**
- \$1.5M-up to \$2.5M: **Prime - 1.80%**
- \$2.5M -up to \$5M: **Prime - 1.70%**
- \$5M- up to \$10M: **Prime - 1.60%**
- \$10M+: **Prime - 1.55%**

Prime rate as of September 10, 2021 is 2.45%

Bank Statements

- Monthly statements are available through online e-statements or paper copy
- ATB online allows the flexibility to download PDF and CVS files for reporting purposes
- Accounts can be viewed in real time online with access 24/7
- Statement period cutoff is end of the month
- Historical statements can be viewed online for the past 12 months

Please note: ATB reserves the right to adjust the applicable current account interest rates without notice should it be discovered that Friday through Sunday's deposit account balances are substantially higher than those balances maintained Monday through Thursday.

Operating Account – con't

Waived Service Fees

The regular operating service charges for all of your organization's main operating accounts will be **FREE** unless otherwise noted hereafter. Transactions included in your waived fees include:

- Cash and coin supplied and deposited
- Cheques deposited & cheques cleared
- Electronic debits and credits
- In-branch debits and credits to and from account
- In-branch bill payments
- Chargebacks
- Cheque Certification Issue
- Domestic/Foreign Drafts
- Non-Personalized Deposit Books
- Stop Payments Online
- Safety Deposit Box (Annual Fee for 1 box waived)

Non – Standard Service Fees

- Cheque Orders
- Cheque Imaging CD-ROM \$130.00 set up fee + \$24.00 per CD
- Non-Sufficient Funds (NSF) Fee \$45.00 per item
- Overdraft Transfer Fee \$5.00 per transfer
- USD Cheques drawn on CAD accounts \$15.00
- Bank confirmations \$25.00 per deposit account

Operating Account – con't

Wire Transfer Fees

Incoming CAD/USD \$15.00 CAD/USD

Canadian currency wire transfers inside or outside of Canada or USA currency wire transfers to the Continental USA, Alaska and Hawaii:

\$1.00-\$10,000	\$30.00
\$10,001-\$50,000	\$50.00
\$50,001 and over	\$80.00

USD currency wire transfers to the Continental USA, Alaska and Hawaii

\$1.00-\$10,000	\$30.00
\$10,001-\$50,000	\$50.00

Online

High Volume (Over 12/year) \$15.95/month + \$15.00/wire
 Low Volume (Under 12/year) \$0/month + \$30/wire

Business Financing and Credit Facilities

The following is a brief overview of ATB's loan program.

Operating Loan with an Authorized Limit of \$230,000

Features and Benefits:

- Revolves automatically
 - No need for reapplication
 - Variable interest calculated only on the amount used
 - Flexible repayment plan
 - Loan protection is available
-
- Current rate of interest is ATB Prime + 1.00% with no set up fees or monthly fees.

Term Loans

Features and Benefits:

1-5 year terms

Amortization can be up to 25 years or up to the economic life for equipment

Flexible repayment schedule

Loan protection is available *

Prime rate as of September 10, 2021 is 2.45%

*On Approved Credit

BusinessCard® MasterCard

ATB offers the convenience of the Alberta BusinessCard® MasterCard. With it you receive the purchasing power you need to carry out your everyday business activities, the ability to consolidate all your business expenditures, simplify your record keeping, and increase your repayment flexibility.

Alberta BusinessCard MasterCard - Current Authorized limit \$20,000

- Purchasing power up to \$100,000.00*
- \$65/year for primary card & \$35/year for supplemental cards
- Low minimum payment of 3.00% of the outstanding balance
- 21 day grace period
- Trip protection (lost document and ticket replacement)
- Car rental insurance coverage
- ATB Prime + 0%

Alberta Rewards MasterCard

- Credit limit is customized to meet your needs*
- \$120/year for primary card and \$49/year for supplemental cards
- 19.9% annual interest rate
- Earn 1.5 reward points for every dollar of eligible purchases
- Low minimum payment of 3.00% of the outstanding balance
- Trip protection (lost document and ticket replacement)
- Car rental insurance coverage

ATB Online Business

ATB Online Business brings you the power and convenience of online banking. You get real time access to your accounts and can perform daily management tasks at the click of a button. You can save valuable time and conduct important transactions immediately. ATB Online Business puts you in complete control.

Features and Benefits:

- Saves Time- it only takes a few seconds to perform all of your daily transactions which occur in real time.
- Easy to Use- most options can be completed by using your mouse.
- Super Convenient- access your accounts 7 days a week 24 hours a day.
- Secure- ATB Online Business utilizes the latest in secured technology to ensure that all of your banking information is kept safe. Plus, you decide who has access to your accounts. You provide multiple users with different access levels.
- ATB Online Business User Guides- these step by step guides outline the features and functionality of ATB Online Business. This support reference can be viewed from any ATB Online Business page, through the Help button.

Statements

E-statements are an environmentally-friendly alternative to printed paper statements you receive in the mail. E-statements allow you to view and download your account or MasterCard statements in ATB Online, ATB Online Business or ATB Investor Connect. When you opt for e-statements, you can choose to receive an email notification whenever a new statement is posted.

Corporate Creditor Services

This service would allow users to go into their own online banking and make a payment to your organization. You have the option of setting up the service with some or all of the Financial Institutions that will allow this service.

One form will set you up on ATB's online banking service, and on this form you will indicate which other banks you would like to set up with. ATB will send them your contact information. Each bank will contact you and go over their terms, conditions, and fees for the service – you are not committed to their service until after you have this information. Although ATB only charges a set-up fee for this service, other banks will also charge a set-up fee and some may charge monthly processing and/or transaction fees.

Online Creditor Service Fee

Online Creditor Service \$125.00 set up (existing product)

As of January 1, 2022:

Monthly Corporate Creditor Fee - \$25/bill payee profile

Item Fee - \$0.08

Electronic Funds Transfer

ATB's EFT service utilizes the ATBOnline™ banking system and is an efficient and effective alternative for writing cheques or collecting ongoing receivables for purposes like payroll, recurring payments, and trade payables.

Features and Benefits:

- Reduces the risk of theft, fraud, or forgery associated with cheques.
- Increases cash management capabilities.
- ATB's EFT Service can electronically debit or credit accounts at any financial institution in Canada.
- A detailed step by step user guide that outlines the features and functionality of ATB's EFT system*.

*This support reference can be reviewed at www.atb.com under "Learn", then "Resources"

ATB's EFT system will process three formats:

- CPA Format: this format contains an extensive number of characters. This is the standard CPA format, used by most major financial institutions; logical records must consist of 1,464 characters.
- 96 Byte Format: ATB customers may use a simplified 96 byte format, consisting of 96 characters; ATB Online Business and ATB's EFT Editor both creates a 96 byte format.
- CSV Format: CSV File format is similar to the 96 byte format except it only contains detail records (DR / CR records). There are no header or trailer records.

Lead Times:

Lead Times are the number of business days established by each financial institution to receive and process EFT transactions, thus enabling funds to be credited or debited on the due date of the transaction. It is recommended that your file be submitted to ATB two business days prior to the due date. Files received after 5:00pm are not processed until the next business day. If the customer is unable to send the file two business days in advance, ATB requires your file to be submitted no later than 11:00 am on the business day prior to the due date. Transactions dated on a non-business day (weekends and holidays) may be posted to the respective accounts on the next business day, unless your payee's/payor's financial institution processes EFT transactions on non-business days.

Electronic Funds Transfer- con't

Recalled Transactions

If your company has released a file that needs to be recalled you may be able to recall or reverse some or all of the transactions in the file. Depending on the status of the file, you can either recall the entire file or if the file has started processing, you can have ATB attempt to recall and reverse all eligible items in the file. This is done on a best effort basis.

Approval Workflow

ATB Online Business also supports your business workflow through a system of approvals. Each role has one of the following approval settings for each type of transaction: *Deny, No Approval Required, Single Approval Required, and Dual Approval Required*. Approvals can be set for all transactions or specified transactions based on transaction dollar limits. Approvals can be made from the Business Mobile App.

Fees:

EFT Setup	\$125 (waived)
EFT Monthly	\$15.95 (waived)
EFT File	\$10 per file
EFT Item	\$0.15 per item
Payment Recall	\$0.50 per item
	\$10 for the entire file

Payment Solutions

Here at ATB, we have simplified the way we charge you for processing your credit and debit card transactions. Simplified pricing means you pay ATB a fixed transaction fee. You will also be responsible for any interchange, assessment fees, and other fees applied by the card brands to the transaction. There is no additional markup for interchange, assessment fees, and other fees charged by the card brands.

iCT250 Countertop Payment Terminal

\$29.95/month



- Integrated high speed thermal printer.

- Option to attach an external Pin Pad for added convenience.

iWL220 Bluetooth Mobile Solution

\$49.95/month



- Secure wireless Bluetooth communication.

- Wireless communication up to 100 meters within your location.

iWL255 Long Range 3G Mobile Solution

\$59.95/month



- Lithium-ion battery can process up to 600 transactions per day.

- Fully charged in 4 hours.

Point of Sale Services

Card Plan	Transaction Rate
Visa	Card Brand Interchange + Network Assessment Fees + 0.50% + \$0.05/transaction
Visa Debit	
MasterCard	
Debit MasterCard	
American Express (add 0.30%)	
Discover	
UnionPay	
Interac	

- Interchange rates are set and regulated by the Card Brands and will vary based on a number of factors including: card type, business type, transaction size, annual transaction volume, method of payment, etc.
- Network assessment fees are set and regulated by the Card Brands and will vary by region and settlement currency.
- For more information on Simplified Pricing and specifics on Interchange rates, please visit www.moneris.com/simplified

Online Payment Solutions

Merchant Direct is your online credit & debit card transaction reporting. Review the reports online or download the information into spreadsheets and accounting packages for forecasting and analysis.



[moneris.com](#) | [Contact Us](#) | [Help](#) | Powered by **WebFOCUS**

Canada - English ▼

Sign In

User ID	<input type="text"/>
Password	<input type="password"/>
Forgot Password?	<input type="button" value="Sign In"/>

Merchant Direct Online Reporting Fee

\$6.95/month

Additional Products and Services

The following pages are additional products and services available to our municipal customers that might benefit the Town of Bon Accord:

Investment Facilities

ATB provides access to a full range of investment solutions to help you achieve your goals. Professionally designed portfolios, mutual funds, individual securities, and online brokerage services are available through ATB and our investment subsidiaries.

Municipal High Interest Savings Account

For the ultimate in flexibility, ATB is pleased to offer our High Interest Savings Account (HISA), an exclusive offer for our municipal customers. This Account acts as a sub-account and is visible with ATB Online. It allows online transfers to your primary ATB Operating Account, and currently has no set maximums on deposits, limits or fees on transfers.

The current rate is: Prime less 1.77% = 0.68%

Fixed Date Deposits

With an ATB Fixed Date Deposit, your investment is guaranteed for the entire term that you have chosen. We also offer competitive returns, flexibility, liquidity, and diversification.

To obtain interest rate quotes please contact Karen Schneberger.

Notice Demand Accounts

The Notice Demand Account (NDA) is ATB's solution to continually rolling over short term GIC's. In order to access funds deposited within this account, clients are required to provide ATB Financial notice of either 31 or 90 days. Once the notice period is over, the client has seven days to transfer the funds to the operating account. After the seven-day window has expired a new notice is required to access the funds.

The account has no monthly service fee and provides the following interest rate based on notice periods:

NDA31:	Prime less 1.72% = 0.73%
NDA90:	Prime less 1.67% = 0.78%

***Prime rate as of September 10, 2021 is at 2.45%**

Bill Consolidation Services

Bill Pay Consolidation service is provided when one Financial Institution (ATB Financial) acts as your lead bank and consolidates both the bill payment remittance information and the associated funds from each of the participating Financial Institutions.

ATB will process all your bill payments from other FIs and combine all payment information into one convenient electronic file on a daily basis. It provides a safe and efficient option to consolidate your receivables rather than manipulating different payment files from multiple financial institutions

Benefits

- ✓ Receive payments faster
- ✓ With this service you no longer need to retrieve many different bill payments separately from each FI. It's all, automatically, consolidated for you
- ✓ Improved Audit trail - tracing / enquiries are processed more efficiently through one channel, instead of addressing through various corresponding FIs
- ✓ Streamlined Accounts Receivables process as the manual entry of receivables information can be automated, when your electronic file is delivered to you

Features

- ✓ Access via secure server connectivity (SFTP) to retrieve your consolidated Files
- ✓ EDI H6 or flat file formats available to choose from
- ✓ Friendly readable summary Report accompanies each consolidated File
- ✓ 24-hour accessibility to your Files and Reports

Fee Structure

- **Setup:** \$750 per profile (\$375/profile prior to January 1, 2022)
- **Monthly:** \$80 per profile
- **Item charge:** \$0.08

Bill Consolidation Services - Con't

Timing of payment information and funds delivery:

Daily bill payments are consolidated at the end of the day. Financial institutions will typically cut-off their processing day around 8-9pm MT (6-7 pm ET) to allow for the payment information to be sent to the destination FI. All bill payments processed after the cut-off time will be included in the next processing day.

Consolidated File with the payment remittance information from the previous day will be available to you on weekdays at 10:30am MT, regardless of holidays.

Simply download a single file (Flat file or EDI format) that contains your remittance information from all financial institutions, and upload it into your own accounting system to record bill payments and update your receivables.

Scripts can be used to automate accessing, downloading and transmitting Files directly into your system of records. Script is an automated list of commands that are executed by a program or scripting engine.

As a general statement, the creditor receives 1 posting credit for all payments, both Other FI & ATB, the following business day [after their customer paid] during the 2nd EFT exchange i.e. approx 2:30-2:45 pm MT on following business day.

Bill Consolidation Services - Con't

File Formats & Accompanying Report:

There are 2 digital file formats available for Bill Pay Consolidation Service along with an accompanying Report:

Creditor can choose either Flat file or EDI (not both) digital file along with the "readable" report, or you may only want to receive "readable" report

By default, creditor always receives an accompanying report which reflects the info in the consolidated file (note: it can be suppressed if needed).

As a minimum, either file format will include the following information: bill payment amount, name of the consumer, the consumer's account number with your company, associated tracing information, bill payment origin, effective date of the payment.

Flat File Format:

The flat file name is ERTVmmdd.DAT ("mm" equals the month and "dd" equals the day).

The data file consists of the following:

- Header Record – the Header Record consists of 1 segment, or line, containing control information about the transaction type, file creation details, and Corporate Creditor identification information;
- Detail Records – each Detail Record consists of 1 segment, or line, containing information about the transaction;
- Trailer Record – the Trailer Record consists of 1 segment, or line, indicating the end of the file, including a repeat of envelope and functional group identification contained in the Header Record.

Bill Consolidation Services - Con't

EDI File Format:

The EDI file name is ERTVmmdd.EDI (“mm” equals the month and “dd” equals the day).

ANSI ASC X12 Transaction Set Payment Order/Remittance Advice 820 version 003030 is used to transmit payment information to Corporate Creditors. EDI format is based on the CPA's EDI file specifications. Our expert team can assist you with understanding Payments Canada Rule H6 and specifically with Version 3030 file mapping.

Files & Report are retrieved via SFTP site:

You will need to enroll for FTP Service access via SFTP. You will be provided with access credentials, userID and Password. Authorized users will be able to download the Files and Reports directly from the secure server.

Files are available for 30 calendar days. We recommend to establish a policy and internal procedure for downloading and saving files to a separate storage location. It is a good practice to download and save files on a daily basis.

Note: ATB creditors who previously used our Bill pay “non-consolidation” service, can still access their “non-consolidated” bill pay reports (bill payments made by ATB customers only) via ATBOL Business online banking platform.

SUPPORT:

You can contact (phone) our trusted partner Central 1, if you encounter issues with your consolidated files/reports or if you want to initiate a trace. The contact information is provided at the bottom of your consolidated report. Note: Central 1 sends out email notifications, in the rare event your files/reports are going to be delayed.

ATB Government Tax Payment & Filing Service

Online Government Tax Filing is a faster and simpler way of paying business taxes that is available through ATBOnline and it allows the user to pay Federal and Provincial Business taxes which include payroll source deductions, corporate income tax, GST, PST, and Harmonized GST (HST) and PST.

Features and Benefits:

- Payments are processed overnight therefore payments must be entered by midnight (MST) the day before the due date
- Only one account can be specified for Government payments and the designated user must have sole authority to conduct the payment on that account
- Offers more convenience as this service is available 24 hours a day, 7 days a week. Visits to the branch are not necessary and late payments can be avoided
- GST/HST refunds can be received up to one week faster than paper based filings and arrangements can be made with Revenue Canada to directly deposit the refund into the account
- ATB Tax File user Guide is available at www.atb.com under “Learn”, then “Resources”.

ATBOnline™ Government Tax Filing Fees

ATBOnline™ Tax Filing	\$19.95 set up fee
	\$2.00 per payment/filing

Interac e-Transfers for Business

ATB is saving its business customers time and money, by offering Interac e-Transfers. No more cheque runs or relying on snail mail, just a fast, secure and convenient way for businesses to pay and get paid anytime.

Fee Structure: \$1.50/sent transfer, free to receive.

Features and Benefits:

- ✓ ***It's easy.*** All a customer needs is the recipient's name and email address. That's it. No exchanging of bank account numbers or other sensitive information is required.
- ✓ ***It's fast.*** Once they hit send, Interac will verify the transaction (usually within minutes, but sometimes up to one hour). The recipient will then get an email letting them know an Interac e-Transfer is waiting to be deposited. If you're receiving an e-Transfer, then you'll get the email saying an e-Transfer is waiting to be collected. Simply collect the money through ATB Online Business, and the funds will be deposited immediately.
- ✓ ***It's secure.*** The transfer takes place with the same high level of security and safety as every ATB Online Business banking transaction.
- ✓ ***It saves time and money.*** No more cheque runs or relying on snail mail! The cost to send and receive will be \$1.50 per transaction unless they are included in your Business Banking package.
- ✓ ***It helps protect your business.*** ATB gives you the ability to set dollar limits within the e-Transfer service so you can have ultimate peace of mind when allowing employees to use it.
- ✓ ***It gives your business more flexibility.*** Send up to \$10,000 per transfer at your convenience with Interac e-Transfers for Business, but the good news doesn't stop there. We've increased your daily limits so you can send more per day. Ask us how we can help you customize the amount that makes sense for your business.

Online Wires

A convenient and secure way to manage important, high value and time-sensitive payments. Online wires allow you to send payments quickly and reliably within Canada or around the world using ATB Online Business. Wire payments are irrevocable payments that provide immediate availability of funds using ATB's extensive global network of correspondent banking relationships. See page 5 for fee structure.

Benefits

- ✓ **Conveniently** execute payments from anywhere you have internet access
- ✓ **Improve cash flow management** by leveraging just-in-time disbursements
- ✓ **Save time and reduce risk** of error by using wire templates
- ✓ **Reduce risk of fraud** by using flexible security options while authorizing and releasing payments
- ✓ **Improve supplier and employee relationships** as you have assurance they received payments and have immediate use of funds
- ✓ **Expand your business internationally** by easily executing payments anywhere in the world
- ✓ **Gain security and control** over your high value payments by using workflow approvals and entitlements
- ✓ **Improve accuracy and eliminate processing delays** with ATB's Bank Look-up tool

Features

- ✓ **Send multiple wires** at a time using our convenient Multiple Wires feature
- ✓ **Easily reach international suppliers and employees** by processing payments anywhere in the world in all major currencies
- ✓ **Use the flexible administration and approval system** to match your internal controls and segregation of duties
- ✓ **Get real-time information** for pending wires and view payment history of wires completed
- ✓ **Use wire templates** for recurring or frequent wires and to further segregate online user access
- ✓ **View flexible and detailed online reporting** for all outgoing and incoming wire payments for auditing and tracking capabilities
- ✓ **Include additional details** with your payment such as invoice numbers to ensure accuracy with the beneficiary
- ✓ **Use our convenient Bank Look-up tool** to validate and ensure proper routing instructions

One-Off Payments

A simple and secure way to move money for your business using ATB Online Business.

One-off Payments is a convenient, cost-effective and secure way to manage your low volume and low value payments. Your organization will be able to collect or pay funds electronically between your ATB business account and any financial institution in Canada.

Fee Structure: \$2.50/transaction.

Benefits	Features
<ul style="list-style-type: none"> ✓ Reduce risk of fraud by transitioning cheques to electronic payments ✓ Improve cash forecasting with better visibility and control of payments going through your accounts ✓ Easily consolidate your company balances at other Canadian financial institutions ✓ Save money compared to costs associated with issuing a cheque ✓ Improve supplier and employee relationships as you have assurance they received payments and have immediate use of funds ✓ Save time by reducing administration work associated with writing a cheque ✓ Conveniently execute transactions that don't conform to your typical cheque runs or accounts payables/receivables cycle ✓ A great way to introduce electronic payments to your company 	<ul style="list-style-type: none"> ✓ Submit CAD or USD payments to or from any financial institution in Canada ✓ Consolidate funds from your accounts with other financial institutions across Canada ✓ Receive same-day value for CAD payments and next-day value for USD payments, provided cut-off times are met ✓ Tailor the payment approval process to match your own internal controls ✓ User entitlements that will allow for segregation of duties ✓ Reverse or recall future dated payments within cut-off times ✓ Use our convenient Bank Look-up tool to validate and ensure proper payment instructions ✓ View detailed online reporting including historical data and audit reporting

Fee Summary

Fee Summary:

	Fee Included	Cost
Operating Account		
Service Fees	✓	
Transaction Fees	✓	
Monthly/Annual Fees	✓	
Branch/ATM Deposits	✓	
Bill Payments	✓	
Monthly Bank Statements	✓	
CD-Rom Statement	-	\$130 set-up, \$30 per CD
In-branch debits/credits	✓	
Chargebacks/returns	✓	
Electronic Fund Transfer		
Set-up	✓	\$125.00 (Waived)
Monthly Fee	✓	\$15.95/Month (Waived)
Cost per file	-	\$10.00
Cost per Item	-	\$0.15
Trace request	-	\$25.00
Other Features		
ATB Online	✓	
ATB Business Mobile	✓	
One-off payments	-	\$2.50/transaction
Interac E-Transfer	-	\$1.50/sent, free to receive
Gov't tax payments	-	\$19.95 set up, \$2/payment,\$1/monthly
Corporate Creditor	-	\$125.00/set up
Wire Transfer	-	See Page 5
EDI	-	\$750/profile set up, \$80/month/profile
Group Wealth Services	✓	

ATB Wealth

ATB Investor Services (ATBIS), the wealth management arm of ATB Financial, provides unbiased advice and a full range of investment solutions to fit the unique needs of each of its clients. Since its inception in 1997, ATBIS has grown to become a major competitor in Alberta's investment industry, managing over \$16 billion. ATBIS has three subsidiaries: ATB Investment Management Inc., ATB Securities Inc. and ATB Insurance Advisors.

ATB Investment Management Inc.

- ATB Investment Management Inc. ("ATBIM") provides discretionary portfolio management services to high-net-worth clients and institutions through its Private Investment Counsel and Institutional Portfolio Management teams, and also manages the Compass Portfolio Series of mutual funds.

Private Investment Counsel

- For wealthy investors desiring specialist expertise, we offer a Private Investment Counsel service. Private Investment Counsel provides objective, comprehensive and continuous discretionary portfolio management solutions to high-net-worth clients, and currently manages over \$3.5 billion in assets. We help clients diversify strategically, building a customized portfolio that considers a proper balance of risk and return potential that is linked to their investment time horizon—along with any unique circumstances. Our long-term, diversified focus sets us apart, effectively safeguarding and cultivating clients' wealth through dynamic and challenging situations.

Institutional Portfolio Management

- Our portfolio managers prudently handle the investment assets of organizations such as not-for-profits, municipalities, foundations, unions and pensions. The service includes consulting to help create an investment policy that considers how institutional investor behaviour drives investment outcomes. We deliver value by advising on board governance, guiding on compliance with legislation, increasing understanding of stewardship obligations and expanding the knowledge of board members and staff.

ATB Securities Inc. ("ATBSI") (Member: Canadian Investor Protection Fund; Member: Investment Industry Regulatory Organization of Canada) is a wholly-owned subsidiary of ATB Financial and authorized user of the trade name ATB Investor Services ("ATBIS"). ATBIS is a registered trademark of Alberta Treasury Branches. ATB Investment Management Inc. ("ATBIM") manages the Compass Portfolio Series. ATBIM, ATBSI and ATB Insurance Advisors Inc. are wholly owned subsidiaries of ATB Financial, and may operate under the registered trademark ATBIS. Private Investment Counsel and Institutional Portfolio management are services provided by ATBIM. Additional information about the Compass Portfolio Series and other important disclosures may be found at www.CompassPortfolios.com.

Group Wealth Services

When you enroll in a Group Wealth Services plan from ATB, you'll receive a complete financial wellness program including advice and solutions to take care of your employees' investing and financial needs.

Primary offer

Group Investment Plan

Group RRSP, TFSA or non-registered plans that can be customized with matching options, non-matching options and voluntary contributions. Plus, access to the financial expertise and support of ATB Wealth.

Added value

Banking Benefits

Employee discounts on everyday banking and lending products (chequing accounts, Mastercard®, mortgages, home equity lines of credit, lines of credit, loans)—at no cost to you.

Your employees will get:

- Personalized, expert advice to help set financial goals and build a plan to reach them
- The flexibility to tailor their plans to their financial needs, goals and comfort level
- The ability to watch their retirement and savings plans grow automatically through payroll deductions (that you have the option to match)
- Savings on their everyday banking through employee perks, discounts and incentives

You will get:

- The peace of mind that comes with employee group financial benefits at absolutely zero cost to you (unless you choose to match employee contributions)
- The dedicated support of an ATB Group Wealth Services representative, who will help you set up and manage your program so it meets your organization's needs

Talk to your ATB Group Wealth Services representative for a plan that's affordable, accessible and full of value for you and your employees.

PaySimply

PaySimply

paysimply paysimply.ca

Give your citizens the payment options they really want

at **NO COST** to you

The easiest and most cost effective way to process payments



NO FEES, EVER

No set up costs or ongoing payment processing fees. A convenience fee is charged to the individual or business making the payment.



EASY IMPLEMENTATION

Just add a link on your municipality's payment page to PaySimply. Use your existing online bill payment settlement process to receive payments.



WIDEST BREADTH OF PAYMENT OPTIONS

Online - All major credit cards, Interac e-Transfer, PayPal, and Alipay.
In Person - Generate a QR code to take to any Canada Post with a debit card or cash payment.



A DIGITAL ALTERNATIVE TO CHEQUES

Reduce your cheque volumes and processing costs by incorporating PaySimply as a payment option.

PaySimply is powered by **payment source**

Recognized as one of Canada's Best Managed Companies for three years in a row, Payment Source empowers inclusion by providing alternative payment solutions to organizations of all sizes to better serve their customers.

PaySimply is rated 4.5/5 stars by customers

In partnership with



Ceridian

Make the most of your investments in Payroll and HR systems.

Ceridian meets your human capital management needs combining industry leading services and technology.

Ceridian provides a variety of add-on services and features to complement your Payroll and HR package.

Services:

- ✓ HR Advisory Services
- ✓ Managed Payroll Services
- ✓ Online Reports
- ✓ Online Pay Statements & Tax Forms
- ✓ Payroll Preview
- ✓ Pooled Registered Pension Plans (PRPP)



Contact Information

Karen Schneberger
Relationship Manager - Primary Contact
ATB Business Solutions
Payments | Deposits | Trade Finance
Mobile: 780-719-5478
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Debbie Kramer
Payment and Deposit Support Specialist - Secondary & Day to Day Administrative Contact
ATB Business Solutions
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Mobile: 587-218-0200
Email: dkramer@atb.com

Jacy Rapke
Director - Tertiary Contact
ATB Business Solutions
Payments | Deposits | Trade Finance
Mobile: 780-841-3982
Email: jrapke@atb.com

Communication Process

Our team's primary method of daily communication is through email. Alternatively, we are always available to speak directly through phone or text message and have a commitment to return all calls and emails within 24 Hours. Our team is also dedicated to meeting with Town representatives in person quarterly or more when requested or required.

Technical Support

ATB Online Business banking help desk

7am-11pm, 7 days a week

E-Services Concierge

1-877-363-4855

Customer Service / General inquiries

7am-11pm, 7 days a week

24/7 lost debit card reporting

1-800-332-8383

MasterCard

7am-11pm, 7 days a week

24/7 lost card reporting

1-888-282-5678 in Canada

ATB Merchant Help Desk

1-866-433-5204

Privacy-related concerns

7am-11pm, 7 days a week

1-866-858-4175

Central 1 Corporate Creditor Support

1-800-661-6813



Banking Services Proposal

Prepared for the Town of Bon Accord

Submitted by

Servus Credit Union

07 Sep 2021

Laura Rackel

Senior Relationship Manager
Cash Management

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Executive Summary

Servus Credit Union (Servus) would like to thank the Town of Bon Accord (the Town) for the opportunity to provide this banking services proposal. We are confident that we offer a unique combination of products, features and benefits that no other financial institution can match. This document reflects the strong commitment of our team and our desire to build a partnership between the Town and Servus.

Questions about this proposal can be directed to Laura Rackel at 780.638.8119.



Authorized Servus Representative

Laura Rackel

Senior Relationship Manager Cash Management

Servus Credit Union

2nd Floor, 4904 48 Street,
Stony Plain AB

Direct Line: 780.638.8119

Cell: 780.819.7537

Fax: 780.963.7337

laura.rackel@servus.ca

100% Deposit Guarantee

Your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. Both the money you put in and the interest earned are safe and secure—up to any dollar amount. The Government of Alberta ensures that the Credit Union Deposit Guarantee Corporation's obligations to depositors will be carried out. More information is available at www.cudgc.ab.ca.

Community Involvement

Community building and helping people are two of the guiding principles that make Servus Credit Union unique. Servus helps build lives as well as bank accounts. Our commitment goes beyond simply investing dollars. In addition to donations and sponsorships, Servus supports charitable organizations, service clubs and community groups through employee fundraising and volunteerism. In 2020, Servus contributed \$2 million to community investment activities across the province.



The Servus Advantage

Credit unions and banks offer similar products and business services. The big difference is in how they operate. That's where credit unions have an advantage. Servus Credit Union exists to serve our members because we are member owned. Our members are both our shareholders and our customers. Every member has an equal vote—it doesn't matter if you do all your banking with Servus or if you have one account.

We're financially strong

Servus is growing along with the hundreds of Alberta businesses that drive our economy. We're Alberta's largest credit union and Canada's first province-wide credit union. We provide financial services to nearly 390,000 member-owners from more than 100 locations in 62 communities across the province.

Your deposits are safe

Your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. Both the money you put in and the interest earned is safe and secure—up to any dollar amount. The Government of Alberta ensures that the Credit Union Deposit Guarantee Corporation's obligations to depositors will be carried out.

We believe in community-minded banking

Servus believes in responsible business. We invest both time and money into each of our communities, and we are committed to providing services in a socially responsible way. As a member-owner you expect Servus to be accountable and transparent about the way we run your credit union. That's good business!

In business, relationships matter

Our knowledgeable and friendly staff can manage your day-to-day business banking needs at any Servus branch. They can also connect you with our Business Banking Centres where our relationship managers will work with you to understand your needs and develop the best banking solution for your business.

We make decisions locally

We make our decisions in Alberta...after all; you're doing business in Alberta. Our business banking relationship managers understand your community and the local economy, and we consider these factors when exploring financial solutions for your business. We have local influence over the financial decisions that impact you.

We're part of a national system

Credit unions are known for member service and compassion. Servus Credit Union is part of a national system of credit unions that share a common philosophy of member-ownership. Credit Union Central of Canada is the national organization dedicated to helping Canadians understand the value of credit unions.

We share the profits

Our Profit Share program rewards you for being a loyal member. Agriculture and commercial accounts receive a cash rebate on their service charges.



Accounts

Servus is pleased to offer a fixed monthly fee of \$0.00 for all basic banking transactions associated with the Town's daily transaction needs (refer to Appendix A for a complete list of included transactions).

The proposed account interest rate for all accounts would be Servus Credit Union's Prime Rate less 2.00%. Servus Credit Union's Prime Rate as of the date of this proposal is 2.45%. Interest is calculated daily and paid monthly.

Accounts & Cash Management

Servus Credit Union's business operating accounts can be customized to suit your needs. A member may choose to use a single account for all operating needs or establish multiple accounts to provide detailed records and reporting by location and/or purpose.

A Servus cash management account consolidates all or some of an organization's business accounts into a cash management system. There will be one cash management umbrella account with associated accounts that "share" balances including any available authorized overdraft.

Aggregation creates a net balance environment to reduce the need to transfer between accounts. This structure helps maximize returns on surplus funds and reduces borrowing costs associated with an operating facility/overdraft. Interest can be calculated on the combined balances of your accounts or separately for each account.

For the purpose of interest calculation, all associated account balances are aggregated and all interest paid or charged under this structure will be debited or credited to the umbrella account. Only one T5 is issued in the name of the main account.

US Dollar Accounts

Our accounts provide the ability to write cheques and build savings using U.S. funds. The interest and service charges are in U.S. funds.

Account Services

Access account services at your convenience in our branches, online, by phone or through ATMs.

ATM and Night Deposit

Deposits may be made through any credit union ATM machine or at a branch. Deposit only access to accounts is available on Member Card® debit cards. All cheques deposited will be directly credited to the account if deposited during normal banking hours.

Night deposits are pulled each morning and counted, verified and deposited. Cheques deposited in our night deposit boxes will be credited same day if dropped before Servus staff unlocks the night deposit box the next morning. To receive night deposit box services, register with your main branch for the service and receive a night deposit key.



Statements and Transaction Records

Bank statements are available monthly, semi-monthly or weekly. If paper statements are chosen, they will be provided by mail. Bank statements are also available for download through online banking. Once downloaded, multiple reports can be created to facilitate account analysis.

Account transactions can be downloaded from our online banking service and integrated into most accounting software. All returned items are in image format and daily transactions can be viewed online 24 hours a day.

Cheques

Cheques and cheque supplies are available through our service provider, Davis and Henderson. Costs associated with these supplies can be quoted upon request. Cheques printed "in house" or through other private suppliers are subject to testing before mass printing if they have not been previously approved by Servus.

Cheque fronts and backs are image captured and archived for your future online retrieval using state-of-the-art image technology.

Stop Payments

Stop payments can be initiated automatically through online banking or by contacting your account executive who can manually create a stop payment. Please refer to the Fee Schedule in Appendix A.

Wire Transfer Services

All wires (incoming/outgoing) are transacted through our Internet Wire Transfer System (IWT).

- For incoming wires, authorized account representatives will be contacted as wired funds come into the account.
- For outgoing wires, Servus requires a letter of direction stating who can give instructions on behalf of the organization. Our wire security provisions allow only those employees listed in the letter of direction to give instructions to wire funds.

Commercial Digital Cheque Deposit

Overview

Servus Credit Union's Commercial Digital Cheque Deposit service allows credit union business members to securely scan and deposit cheques to multiple deposit accounts from their business location using their own computer, a Digitex desktop scanner and Central1's Commercial Remote Deposit Capture (cRDC) application.

Fees for Commercial Digital Cheque Deposit are noted in Appendix A.

Features

With Commercial Digital Cheque Deposit, business members can:

- Make deposits from the business location(s) 24 hours, 7 days a week
- Deposit multiple cheques in a single session and receive same day deposit
- Assign multiple accounts as deposit accounts (up to 25)
- CAD cheques must be deposited to a CAD deposit account
- USD cheques must be deposited to a USD deposit account
- Designate user access to one or more employees



- Verify deposit is in balance prior to deposit and identify potential errors and duplicate deposit items
- Validate the scanned images and identify items with damaged or incomplete MICR, deposit errors, unknown items and possible duplicate items. (The system will NOT verify dates, body and figures, or signatures.)
- Eliminate the use of deposit slips as virtual deposit slips are created for each deposit session
- Capture and store cheque data on the application for 6 months
- Print daily summary reports and/or create unique reports for reconciliation

Business Member System Requirements

Businesses must have the following;

- A strong Internet connection
- PC (Windows 7 or Windows 10)
- Minimum system requirements must be met (as per Scanner Implementation Guide, available upon request)
- Scanner Driver installation must be completed prior to connecting scanner.
- Cheque Scanner (options include Servus provided scanner or member purchased. A list of compatible scanners is available upon request.)
- Digitex will assist with set-up, usage training and ongoing technical support for Servus provided scanners.
- Commercial Remote Deposit Capture Application
- NCR Aprta System software on the CUPS Central1 secure site used to scan, balance and deposit cheques electronically.

Authorized User Types and Access

At the request and authorization of the business, Business Solutions will assign the designated Authorized Users one of the following access types:

Capture – a Capture only user access allows the user to create, balance and complete deposits.

NOTE: the completed deposit must be reviewed and transmitted to Central1 by a Supervisor user.

Supervisor – a Supervisor only user access can review, disapprove (if necessary), and transmit a completed deposit to Central1. Can also create reports and access the Research function.

Analyst – view only access to all assigned business deposits. Can access reports and research functions.

Capture/Supervisor combined – allows the user to process the cheque deposit from start to finish.

Once the deposit is in balance and 'completed', the deposit is submitted to Central1 and the funds are available in the applicable business account.

Capture/Analyst – provides capture user with the ability to create customized reports and item research.

Rules and Responsibilities

The following rules and requirements for Commercial Digital Cheque Deposit must be considered:

The business must understand the risks associated with granting Authorized User access and will be responsible for monitoring and reviewing each Authorized User's use of the Commercial Digital Cheque Deposit service.



The business is solely responsible for reviewing deposit account history for accuracy and report discrepancies to Servus CU promptly.

The business must be aware that cheques deposited are subject to CPA rules and may be charged back to the depositor's account at a later date depending on the reason for return and according to CPA return timeframe rules.

The business is responsible for ensuring items deposited are eligible. Refer to Eligible Payment Items below.

The business must adhere to Cheque Handling, Retention and Storage requirements.

Eligible Payment Items

The following Canadian and US dollar payment items are considered eligible for deposit using Commercial Digital Cheque Deposit:

Currency	Items Acceptable for Deposit
Canadian dollar	Personal or business CDN cheques, drafts, money orders, and Receiver General cheques drawn on a Canadian Financial Institution
US dollar	Personal or business US dollar cheques, drafts and money orders drawn on a financial institution domiciled in Canada or the United States

Note: Currencies must be kept separate and be submitted as separate deposits to a like currency deposit account (i.e. CDN to CDN deposit account, USD to USD deposit account)

Note: The following items cannot be deposited through Digital Cheque Deposit:

- Canadian or US dollar traveller's cheques
- US Domestic Postal Service Money Orders
- Cheques in other foreign currencies

Complete listing of associated fees in Schedule A.



Online Services

Servus offers Commercial Net Banking, an enhanced online banking system, for our member's day to day transactional banking needs.

EFT functions such as payroll and accounts payable are performed through the Customer Automated Funds Transfer system. This system is linked to your credit union bank account for debit and/or credit of funds.

Payments reconciliation is offered through full Lead Bank Services.

Commercial Net Banking

Summary

- Our secure online banking system is available 24 hours a day, seven days a week.
- View real-time account information and transaction history, transfer funds between accounts, pay bills and initiate stop payments.
- Make government payments including corporate tax, GST and payroll source deductions.
- Send and receive e-transfers
- Upload of daily banking transactions in comma delimited (CSV) format. Establish up to 99 users and customize each user's online banking privileges and limitations. Customization of user profiles can include creating dollar limits on transactions processed, levels of dual authorization, restriction of view access to certain accounts or memberships and control over the type of transactions a user is able to process.
- Receive online audit reporting as a user or administrator. Audit reporting allows a user or administrator to view all transactions conducted by any user or administrator. For users that do not require audit capabilities, access can be restricted.
- Establish dual approval requirements to perform certain transactions or create dollar thresholds for transactions requiring dual authorization.
- Use account sweep functions (invest surplus cash as quickly as possible).
- Our online banking site requires user ID and password for access. For all those individuals whose access is granted by Servus, identity will be confirmed and must be supported by minutes or signed authorization by the appropriate signing authorities from the organization designating online access to said individual.

Security Features

Our first concern is always to protect the security, integrity and confidentiality of our member's financial information.

Servus' online banking system uses 128 bit encryption technology, firewalls and monitoring systems to provide a safe and secure environment.

Encryption Technology

Servus Credit Union uses 128 bit encryption technology that scrambles information transmitted over the internet.

Firewalls

Servus uses firewalls to screen all in-bound and out-bound messages to ensure that only legitimate banking commands are able to pass through to the online banking system. Any messages that do not meet strict requirements are rejected and the session is terminated.



Monitoring Systems

Servus constantly monitors its computer systems to ensure that there has been no security breach or unauthorized access.

Online Access Levels

Our online banking system has two distinct roles, administrator and user, to add another level of security.

Administrator

A member must have at least one administrator assigned and may choose to have multiple administrators. Administrators are responsible for the set up and management of all online users.

Management of online users includes:

- Assigning or removing users.
- Enabling user privilege sets.
- Auditing use or other administrator activity which allows the ability to review and monitor transactions and access of users.
- Setting the types of transactions the user can complete.
- Setting authority levels and whether a transaction requires the approval of a secondary user or not which will ensure proper audit and authorization limits.
- Setting user restrictions on accessing certain specific products.
- When logged in as an administrator, there is no ability to conduct financial transactions. If an administrator must also be able to transact, they will need to log in with their own user profile.
- Resetting passwords for users

Users

Users have the ability to perform the following financial transactions subject to the restrictions imposed by the administrators:

- Checking balances
- Creating one-time, future dated and recurring bill payments (including government payments)
- Creating one-time, future dated and recurring transfers between accounts
- Adding a stop payment
- View front and back image of cashed cheques
- View statements
- View investments
- Downloading transaction history

Training and Support

Servus will provide on-site training for the initial set up of Commercial Net Banking with on-going telephone support. Initial set up will include ensuring the administrators are comfortable adding and maintaining users and accessing audit information. Training will be provided to the users to ensure users are comfortable with the functionality within online banking. All administrators and users will be provided with the contact numbers to access business support. Both administrators and users will be provided with robust guides and online access to the administrator and user guides is available.

Online access to credit card transaction history is available through a separate login.

The EFT system, CAFT, maintains a separate login and separate reporting as well.



Customer Automated Transfer System (CAFT)

CAFT provides the means to electronically deliver funds to or collect funds from any financial institution in Canada. CAFT is available through the Payments Anytime site owned by Credit Union Payment Services. This site is maintained separately from online banking to create separation of payroll and other EFT information from the day to day banking information. To ensure seamless support for the member, Servus Credit Union's Business Solutions team is the single point of contact for questions concerning the use of the CAFT system.

Where necessary, the CAFT system can support dual authorization for movement of funds by requiring 2 authorized users to release files. If requested, CAFT can also be set up with single authorization. Detailed reporting will be available in the CAFT system once files have been processed.

To ensure accuracy and conformity, it is recommended that files are sent a minimum of 48 hours prior to release date to a maximum of 30 days prior to due date. Software requirements include 128 bit encryption and Canadian Payments Associations (CPA) Standard 005 format for data upload files.

Training and Support

Servus provides on-site training and on-going support for CAFT services. Once set-up, users will be required to log in to validate passwords and then training will involve creating files and uploading in the live environment to ensure all processes are running properly. Our CAFT trainers will also ensure that users are able to access the historical file information and create the required reporting. The individuals providing the training will be the ongoing point of contact for the CAFT users in the event that they have questions or require changes to file limits or users.

Common uses for CAFT include:

Collection of accounts receivables – The CAFT system can be used for the collection of receivables, including payment and prepayment plans for property taxes and utility bills and recreation memberships.

Payables and payroll – Deposit pay and expense account re-imbusement directly to employee accounts. Vendors and suppliers requesting payment by direct deposit can also be paid using this system. Users can release as many files as required per month to meet current payroll/payable frequency requirements. The frequency is pre-determined by the user. One time “bonus” payments, pension remittances or other payments can be released at any time.

Servus is pleased to offer a fixed monthly fee of \$0.00 for Customer Automated Funds Transfer (CAFT) services. Please refer to the Fee Schedule in Appendix A.



Investment Services

Servus provides investment management services customized to the needs of municipalities. We provide advance notification of term maturities, premium rates and work with our members to create cash flow planning tools. The goal of our investment management strategy is to maximize the rate of return on surplus funds and ensure that investment management is a streamlined process. We are well versed with the stipulations of the Municipal Government Act in regards to allowable investment vehicles and ensure our offering is compliant.

Surplus funds can be invested based on cash flow needs to maximize interest income. Servus can create term investments that mimic any product available in the market and all term investments held with Servus are 100% guaranteed.

There are no investment management fees charged for the purchase of Servus Credit Union term deposits or GICs.

To further diversify and explore other investment options, many credit unions in Canada provide their members with access to a full service investment dealer.



Borrowing

Revolving Line of Credit

Advances for short-term operating purposes are available at the rate of Prime.

Servus Credit Union's Prime Rate as of the date of this proposal is 2.45%.

No administration charges will apply for the setup and day-to-day operation of a revolving credit facility.

Servus' standard [Authorized Overdraft](#) facility is a revolving credit facility attached to a demand account in the name of the Borrower. Interest is charged when the balance on the account drops below \$0. If the overdraft is utilized, a minimum deposit is required in the following month equal to or greater than the dollar amount of the previous month's interest charges. Interest is calculated daily and charged monthly. Principal repayment is permitted without penalty or restriction by way of deposit to the account.

The security required to facilitate the credit requirements shall be in a form and content satisfactory to Servus and its solicitors including but not limited to:

1. Current Borrowing Resolution/By-law
2. Authorized Overdraft Agreement or Line of Credit Agreement.
3. Credit Facility Letter
4. Servus Credit Union Solicitor's Letter of Opinion

Reporting requirements:

Audited year-end financial statements – annually within 120 days of the Borrower's fiscal year-end.

Amounts advanced by Servus shall bear interest while outstanding before and after maturity, default and judgment.

In addition, [Capital and Operating Loan Facilities](#) are available as required by the Borrower subject to formal application and approval by Servus. Fees and rates may vary depending upon the purpose of the loan.

For construction and similar longer term infrastructure projects, Servus offers an [Evergreen Line](#). This line operates similarly to the authorized overdraft facility however the Borrower has the option to portion out advances as stand-alone loans or separate "draws" to facilitate construction until such time as project completion. These draw loans may be set up as interest only or set up on repayment to provide flexibility throughout the construction process. Upon completion, the Borrower may choose the pay out all facilities, pay out a portion of the facility or term out all amounts owing. Fees and rates are subject to negotiation.



Credit Cards

Servus Business Mastercard

Servus Credit Union Mastercard[®]

Servus Credit Union Business Mastercard[®] allows businesses to do the following:

- Consolidate business purchasing
- Streamline billing and payment
- Improve cash flow
- Simplify expense management
- Reduce paperwork
- Maximize productivity
- Enhance purchasing information and analysis

Servus Credit Union Business Mastercard[®] has the following benefits:

- Trip Cancellation
- Trip Interruption
- Purchase Assurance & Extended Warranty
- Car Rental Collision Damage Waiver Insurance
- Car Rental Personal Effects Insurance
- Baggage Delay
- Common Carrier Accidental Death and Dismemberment Insurance

Servus Credit Union offers the following credit card products to businesses:

Business Rewards Mastercard[®] Credit Card

The Business Mastercard[®] credit card is perfect for small businesses and corporate members who want financial convenience and control with the benefits of a rewards program.

- Annual fee \$75 (charged to the control account)
 - additional card annual fee \$75
- Annual Purchase Interest rate 16.99%
- Annual Cash Interest rate 16.99%
- Servus Circle Rewards[™] Program is an accumulation program that allows eligible cardholders to earn points for each dollar spent on their card. Business Rewards Mastercard[®] cardholders can earn 1 point/\$1 spent. Points can then be redeemed for a wide variety of items, including travel and cash back options



Business Low Rate Mastercard® Credit Card

The Business Low Rate Mastercard® credit card is perfect for small businesses and corporate members who want financial convenience and control with a low monthly rate.

- Annual fee \$75
 - additional card annual fee \$75
- Variable Rate:
 - up to \$30,000 limit prime plus 5%
 - \$30,001 to \$100,000 prime +3%
 - \$100,001 refer to Relationship Manager
- Servus Circle Rewards™ program option not available

Business No Fee Mastercard® Credit Card

The Business No Fee Mastercard® credit card is perfect for small businesses and corporate members who want financial convenience and control.

- No annual fee
- Annual Purchase Interest rate 16.99%
- Annual Cash Interest rate 16.99%
- Servus Circle Rewards™ program option not available



Servus – WEX Purchase Cards

To further broaden our credit card offering, Servus has entered a third party arrangement with WEX, Inc. to be able to offer our members an elite and robust Commercial Card program.

Centralizing the payment process and using physical corporate cards combined with automated payment tools, such as WEX's MasterCard® Virtual cards, Ghost cards and EAP solution, are the most effective forms of delivering and procuring a comprehensive commercial card solution. WEX's Corporate Card leverages the MasterCard network combined with WEX's scalable, flexible systems and infrastructure to deliver a highly customizable corporate card program that has the capacity to support both centralized and decentralized card programs. The unique advantage is the ability to provide traditional "walking" P-cards, Virtual cards, Ghost cards and fully-automated EAP programs through a single system. This unique differentiator increases backroom efficiencies, reduces administrative costs and minimizes risk. Currently, WEX has customers in a large variety of verticals: travel, healthcare, manufacturing, retail, construction and many others. Our customers include Expedia, Mobi, HC Robinson, and HCR Manor Care just to name a few.

The delivery methods of this centralized approach are further detailed below.

- As a Purchasing Card – Supports Electronic Accounts Payable (EAP) strategies, streamlines the purchasing process and reduces costs associated with paper checks and postage. The program simplifies and enhances virtually all aspects of the purchasing process, including policy compliance, vendor negotiations, transaction monitoring, security, reporting and payment.
- As Electronic Accounts Payable (EAP) – Takes your EAP program to the next level by automating your vendor payments. WEX Electronic Accounts Payable provides a single interface which provides better data visibility, flexible payment options, and the ability to integrate GL data directly into existing ERP systems.
- As Cardless Purchasing and A/P Options – Take advantage of the unique benefits of cardless accounts as part of your purchasing process or in conjunction with WEX's EAP. Also known as virtual cards, WEX's single-use cards are a safe and efficient way to make one-time payments to your suppliers. Single-use virtual cards are ideal for vendors you pay infrequently or for purchases that fall outside of individual cardholder spending controls, such as airfare, hotel or vehicle maintenance. Vendor-assigned cards, or ghost cards, are cardless accounts that are assigned to specific suppliers and used at purchase time or on a monthly basis. Use this option to reduce the risk of late payments, minimize the administrative burden on A/P to pay recurring monthly bills and increase vendor satisfaction with timely payments.

For more information, visit www.wexinc.com.



Point of Sales Services

Servus partners with Chase Paymentech to provide merchant processing solutions for our members.

Payment acceptance is key to your business' success.
So is choosing the right payment processor.

Chase Paymentech™ has more than 30 years of global experience helping businesses accept payments. Combined with a passion for innovation and commitment to ensuring the highest level of customer service, we always strive to provide you with the tools you need for success. In addition to providing fast and reliable payment processing, we offer:

- Quick access to your funds
- Online reporting to help you manage your transactions anytime, anywhere¹
- 24/7 bilingual client support
- Product training over the phone or onsite with your installation
- Onsite replacement service for terminals and pin-pads²

Put your trust in our products and technology

Our secure payment platforms offer some of the most advanced payment solutions available. Whether you accept payments online, in-store or on-the-go, we have a solution that can help your business operate efficiently.

Countertop

If you're running items through a register or point-of-sale (POS) system, our terminals process your customers' transactions quickly.

Short Range Wireless

For increased mobility, our short range wireless terminals allow your customers to pay on the spot, making payment processing more convenient when customers are at a distance from your primary POS system.

Long Range Wireless (Wireless/Airport Terminal)

Your business may require you to bring products or services to a customer's location. Our long range terminals give you the freedom to accept payments across Canada.¹

Mobile

For smaller businesses that want to keep things simple, Chase Mobile Checkout™ allows you to use your smartphone or tablet to process customer payments, at your location or on-the-go.³



Online Reporting

Our online reporting tools help you manage your business effectively by bringing clarity through actionable insights about your payment transactions. Using our web-based reporting tools, we provide real-time transaction and payment data so you can access information that is pertinent to your operations, including:

- Pre-settled (front-end) batch and transaction details
- Settled transaction details
- Funding information and retrieval
- Visual fee summary for a snap shot of your operations
- Forecasting that allows you to monitor and evaluate sales trends

Optional Banking Services

Cheque Matching Service (Cheque Fraud Protection)

The cheque matching service is a feature within Commercial Net Banking (CNB). The features of the cheque matching service include:

- ability to add issued cheques (manually or through a file upload)
- ability to process exceptions (make pay/no-pay decisions)
- ability for searching/reporting

This cheque matching service has two options for members (Positive and Negative Pay):

Positive Pay

Members can provide Servus with important details regarding their cheques whenever they do a cheque run. This issued cheque data can be uploaded as a file or entered manually through CNB. When cheques are presented for clearing from the specific account enrolled in Cheque Matching Service, Servus will match the information on the cleared cheque against the issued cheque data that the member has provided. If there are any inconsistencies or instances of cheques posted that are not on the member's issued cheque list (which could include: any differences in amount, issue date, account number, cheque number, post/stale dated, duplicate item), Servus will present these unmatched cheques to the member in CNB as exception items so they can decide whether to pay or return the cheque.

Negative Pay

Members also have the option to choose not to send Servus any of their cheque details. This means Servus will automatically send them details about all cheques clearing their account(s) enrolled in Cheque Management Service through CNB and will identify them as "Negative Pay". The member will match the cleared cheque information provided by Servus against their issued cheque records. If there are any inconsistencies or instances of cheques posted that are not on the member's issued cheque records (which could include: any differences in amount, issue date, account number, cheque number, post/stale dated, duplicate item), the member will select the appropriate reason along with their pay or return decision for the cheque.



Lead Bank Services

Lead bank remittance services offer significant benefits such as greater efficiencies and reduced staff costs and administration. Servus provides the consolidation of a biller's remittances and the capture of images and payment details in two ways:

1. [CUPS Standard 009 or Simulated EDI 820 File Transmission](#) – Credit Union Payment Services (CUPS) will convert payment items received from other financial institutions to an electronic format and deliver to the member in a file each business day. This option requires that the accounting software has the capacity to receive an electronic file in the Standard 009 or Simulated EDI format. Some financial institutions may customize the formatting and thus a reconfiguration of the data transfer tools may be required to utilize the Servus EDI platform. There may also be some work on the software provider's side to facilitate a switch from one financial institution to another.
2. Members who do not have the capacity for a data file transfer access the payments information through the [CUPS Electronic Bill Payment Report \(EBP220\)](#). CUPS will consolidate bill payments received from other financial institutions and the member can access the reports through the secure site maintained by CUPS.

The main benefits to the biller:

- Servus is the biller's single point of contact.
- Payments are routed to CUPS from financial institutions through the Corporate Creditor Identification Number XXXXX-900.
- It simplifies a biller's receivables and eliminates manual data entry (eliminates receipt of faxes from banks).
- It consolidates of payments and settlement into an electronic file that uploads to the biller's software.
- It reduces the biller's administrative costs and number of returned items for NSF's and service charges.
- Daily EDI file is available by 2:30 pm and daily settlement is made to the biller's account.
- It reduces storage through remittance truncation and destruction.
- Remittances are image captured and MICR line is automatically read and written to optical disk.
- Detailed reporting is provided as is same day settlement.
- Tracing services are available for payment inquiries.



Employee Benefits Program

Servus Credit Union has been helping companies and organizations improve their attraction and retention of quality employees since 1990. Having over 30,000 employees across Alberta participate in our cost effective employee financial benefit programs, we are confident that they deliver value to employees and employers alike.

Once mutually agreed upon, your employees will have access to several benefits that will improve their financial wellbeing, reduce individual stress, increase productivity, and improve overall engagement.

We strongly believe that our employee solutions will ensure that your organization will remain the preferred employer within your industry sector.

****Available benefits and services include:***

- Group Savings and Retirement Programs
- Group Benefit Programs
- Customized educational seminars
- Tailored expert financial advice for employees

A team of Servus employee solutions specialists would work with you to determine the optimal mix and structure of benefits to meet the needs of your business. These programs are structured independently from your banking services agreement.

There are no direct program costs associated with the group RRSP and group TFSA. There would, however, be minimal administrative requirements by the sponsoring organization to successfully deliver any of these programs.

***A combined minimum of 5 participating employees are required for the group RRSP and group TFSA programs. Group Benefit Programs are offered through Servus Wealth Strategies, a wholly owned subsidiary of Servus Credit Union Ltd. with varying minimum employee base requirements.**

Wealth Management

Servus provides access to wealth management services through Servus Wealth Strategies. Your business will benefit from our wealth management specialists whether you are looking to build your money through an investment strategy suited to your needs, protect your wealth against unexpected events or create a legacy for the future.



Appendix A: Fee Schedule

Canadian Dollar Business Operating Account(s)			
	Unit Cost (\$)	Indicated Volumes	Monthly Charge
Eligible Currency	CAD		Included
In-branch Deposit (incl Night Deposit)	1.25		Included
Electronic Deposit	1.25		Included
ATM Deposit	1.25		Included
Cheques issued on account	1.25		Included
Pre-authorized Payment	1.25		Included
In-branch Withdrawl	1.25		Included
In-branch Transfer	0.00		Included
In-branch Bill Payment	1.50		Included
Tel Banking Transfer	0.00		Included
Tel Banking Bill Payment	1.25		Included
Internet Transfer	0.00		Included
Internet Bill Payment	1.25		Included
Chargebacks	7.00		Included
NSF Cheques	42.50		Included
Certified Cheques	7.00		Included
Official Cheques / Drafts	Varies		Included
Wires	Varies		Included
Stop Payments	12.00 and up		Included
Statement Frequency	Monthly		Included
Statement Fee (Paper Statements only)	3.00		Included
Cheque images included	Yes		Included
Safety Deposit Box	Varies		Included
Deposit Bags (generic)	TBD		Included
Coin Rollers	TBD		Included
Credit Checks	NA		Included
Bank Confirmations	NA		Included
Total Monthly Fee for included transactions			0.00



US Dollar Accounts

Description (Type of Account)	Business Chequing	Business Savings
Regular Monthly Fee	WAIVED	0.00
Eligible Currency	USD	USD
In-branch Deposit	1.25	1.25
Electronic Deposit	1.25	1.25
ATM Deposit	NA	NA
Cheques	1.25	NA
Pre-authorized Payment	NA	NA
In-branch Withdrawl	1.25	1.25
In-branch Transfer	0.00	0.00
In-branch Bill Payment (handling fee)	NA	NA
Tel Banking Transfer	NA	NA
Tel Banking Bill Payment	NA	NA
Internet Transfer	NA	NA
Internet Bill Payment	NA	NA
Direct Payment	NA	NA
Interac e-Transfer Send	NA	NA
Interac e-Transfer Receive	NA	NA
ABM Inquiry, All ABM's	NA	NA
Servus ABM Trans (Debits)	NA	NA
Other CU ABM (Debits)	NA	NA
Interac ABM (not incl. debit fee if over limit)	NA	NA
US ABM (not incl. debit fee if over limit)	NA	NA
Intl. ABM (not incl. debit fee if over limit)	NA	NA
Interest Type	NA	Tiered
Interest Calculation	NA	Daily/ Cap-Monthly
Statement type default	Paper	Paper
Optional statement type	Online	Online
Statement Frequency	Monthly	Quarterly
Statement Fee (Paper Statements only)	WAIVED	WAIVED
Cheque images included	No	Yes
Free Official Cheques / Drafts	No	No



Customer Automated Funds Transfer (CAFT)	Unit Cost (\$)	Indicated Volumes	Monthly Fee
Implementation Fees			
Set up new originator	150.00		WAIVED
Each additional originator	50.00		WAIVED
Monthly Fees			
Monthly Maintenance Fee	15.00		Included
Per file fee	10.00		Included
Per item rates	0.15 per item when aggregate monthly volume < 500 transactions		Included
	0.13 per item when aggregate monthly volume < 1000 transactions and > 500		Included
	0.10 per item when aggregate monthly volume > 1000 transactions		Included
At Time Charges			
Return of items / Chargebacks	7.00 per item		Included
Late File Fee	20.00 per file		Included
Recall / Error correct of items	1.00 per item up to a maximum of 25.00		Included
Trace Request	5.00 per request		Included
Originator information change / deletion	10.00		Included
Report recreation	5.00 per report		Included
Per item limit change:	10.00		Included
Interim file limit changes	10.00		Included
Per file daily/file maximums (permanent)	25.00		Included



Commercial Digital Cheque Deposit

Plan	Standard	Premium
Monthly Fee	\$45.00 \$35.00	\$75.00
Includes	One scanning location Up to 10 accounts	One scanning location Unlimited accounts
Cheques scanned	Up to 200 per month	Unlimited
Set up fee (one time fee)	\$75.00 Waived	\$75.00
Additional scanning locations	Not applicable	\$35.00 per month per scanning location
Servus Provided Scanner	Subject Only one Servus scanner per member to a two year term.	Subject to a two year term. Only one Servus scanner per member.
Servus Scanner Processing Speed	Panini Vision X50	Panini Vision X50
Member Purchase	Any compatible scanner	Any compatible scanner
Other fees		
Add or delete user	\$15.00 per	\$15.00 per
Add or delete account	\$15.00 per	\$15.00 per
Complex set up	<p>Members with complex processing needs that require segregation of account users require separate unlisted transits to be established even if it is the same entity.</p> <p>The monthly fee is calculated based on the number of scanners being used plus the number of unlisted transits X \$35.00</p> <p>As an example, if a member has one scanner for the main office to deposit to the general account that has select staff users and has another scanner at another location with a separate set of users, it would require 2 unlisted transits (different users with segregated access) the calculation would be 4 X \$35.00 or \$140.00 per month.</p>	



Positive Pay

Levels	Set-up Fees	Monthly Fees	Exception Return Item	Multiple Accounts (per account)
Level I	\$ 75.00	\$ 75.00	\$ 5.00	\$ 10.00
Level II	\$ 75.00	\$ 40.00	\$ 5.00	\$ 10.00



Appendix B: Your Relationship Management Team

Servus' Corporate & Institutional team based out of Edmonton and Stony Plain specializes in the management of large corporate, municipal and not for profit accounts. Recognizing that the needs of this sector are unique, Servus provides a dedicated team of professionals with extensive experience in the management of public sector memberships. This ensures that our members always have access to individuals with relevant experience and knowledge specific to their needs.

The Corporate & Institutional team conducts, at minimum, annual reviews to ensure members are advised on new products and services that may improve efficiencies and thus save time and money within your organization. More importantly, regular meetings provide the means for our members to communicate openly about their financial plan and ensure that Servus is working as a partner to support your plan as well as providing solutions to help you achieve your organization's goals.

The Corporate & Institutional team provides account management through a single point of contact, the Senior Relationship Manager. The Senior Relationship Manager ensures that the borrowing, investing and day to day banking needs of the member are met and engages partners where necessary to execute the needs of the member.

CASH MANAGEMENT SERVICES

Name and title	Contact information	Responsibilities
Laura Rackel Senior Relationship Manager Cash Management	t: 780.638.8119 f: 780.963.73 laura.rackel@servus.ca 37	Provides cash management services, electronic banking, merchant services & CCIN/EDI
Karen Henkel Cash Management Analyst	t: 780.638.8486 f: 780.469.9149 karen.henkel@servus.ca	Provides day-to-day support of cash management services

CORPORATE INSTITUTIONAL INVESTMENTS

Paul Donovan Senior Relationship Manager Corporate and Institutional	t: 780.641.8780 f: 780.469.9149 paul.donovan@servus.ca	Manages corporate institutional investments. Provides advice on investment options and strategies
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Appendix C: Experience & References

Servus has extensive experience working with municipalities. We currently deal with approximately 80 municipalities throughout Alberta, services range from full banking services to investment management. We manage upwards of \$1.0 billion in municipal investments.

Our highly advanced cash management, online and electronic banking services help us to deliver a superior level of service demanded by the Town. To help you evaluate our capabilities and expertise, we have provided the following organizations as references:

References

Parkland County

Jeff Dyck,
Interim Chief Financial Officer

53109A Hwy 779,
Parkland County AB T7Z 1R1

jdyck@parklandcounty.com
780.968.3226

Member since 1997

Lacombe County

Wendy Wiebe,
Manager of Finance

RR3 STN Main
Lacombe AB T4L 2N3

wwiebe@lacombecounty.com
403.782.6601

Member since 1979

Town of Blackfalds

Justin de Bresser,
Director of Corporate Services

Box 220, 5018 Waghorn St
Blackfalds, AB T0M 0J0

jdebresser@blackfalds.com
403.885.6238

Member since 1971



Appendix D: Transition Plan

TASK DESCRIPTION	COSTS/FEES
Initial meeting: Compensation agreement	
<p>Once final negotiations are complete and agreed to by both parties, Servus will require a signed copy or letter of acceptance referencing acceptance from the authorized individuals.</p>	
Week 1: Documentation required	
<ul style="list-style-type: none"> • List of Officers/Directors • Copy of Bylaws/municipal act and council meeting meetings outlining authorized signing officers of municipality • 2 pieces of I.D for each signing officer (at least one photo I.D.) • Any other information deemed necessary by Servus 	
Week 1 or 2: Meet to review transition plan and identify the appropriate signers, users and contact information for each applicable service that is to be transitioned	
<p>Bank Account Management</p> <ul style="list-style-type: none"> • Open operating accounts • Determine if other additional accounts are required • Cheques • Deposit Books (MICR encoded) • Stamps • Night deposit bags <p>Electronic Banking</p> <ul style="list-style-type: none"> • Online Banking <p>Receivables and Payables</p> <ul style="list-style-type: none"> • Payments Anytime Service (EFT) • CCIN • EDI <p>Borrowing</p>	
Week 1 or 2: Software review and configuration	
<p>Software must conform to CPA standard 005. Servus can provide exact specifications for the Town to format files for testing.</p>	



Week 2 or 3: Cheque, stamp, deposit book and bag orders

Servus will provide a list of all account numbers. Cheques that are encoded or printed “in house” (by a private printer other than Davis & Henderson) must be tested for CPA compliance. Cheques that are not compliant or approved by Servus will be rejected and subject to fees.

Week 2 or 3: CCIN paper review and samples for testing (if applicable)

Paper Bill Slip Samples must be provided as well to ensure conformity to the new CPA standards (006). Once approved new bills can be ordered.

Week 2 or 3: EDI/CCIN change of lead bank application completion (if applicable)

Complete the application for lead bank changes. The process to change lead bank services will take a minimum of 6 weeks.

Week 4: Activate electronic services for training and testing (file uploads and downloads)

At this point all electronic service documentation should be finalized and acknowledged for electronic service activation and set up.

Week 4: Prepare list of all third party EFTs

Notify all organizations or government agencies that initiate third party EFTs account and ensure they have the new bank account information.

Week 5: Mirror account structure

We recommend that a “mirror account” structure be established at Servus prior to full transition to ensure all transactions are smoothly redirected to Servus without disruption. Once you are comfortable that all banking services and transactions have been successful moved to Servus a date can be determined to close the applicable services at the existing financial institution.

Ongoing review of transition



Appendix E: Terms and Conditions

Confidentiality

The material and information contained herein is confidential and proprietary to Servus Credit Union Ltd. (Servus) and is submitted solely for the use of the Town of Bon Accord's evaluation process.

Length of Contract

The banking agreement will extend for a five year period upon acceptance and is conditional to the following:

- a. Servus Credit Union Ltd. and the Town of Bon Accord both reserve the right to renegotiate the agreement should there be a material change in circumstances. During any renegotiation this agreement will remain in effect until a new agreement is accepted by both parties.
- b. The Town of Bon Accord confirms acceptance of the offer by 31 December 2021.

Expiry of Term

Upon expiry of the contract, the agreement may renew for an additional term that will be subject to possible renegotiation should there be a material change in service needs, transactions volumes or average account balances.

Termination of Contract

Either party with 180 days prior written notice may cancel this agreement by hand delivered notice or by registered mail.

Credit Union Prime Rate

The prime rate referred to in the proposal shall mean the rate of interest established from time to time as the Credit Union's prime lending rate for loans denominated in Canadian Dollars, adjusted automatically upon any change by the Credit Union. The Credit Union's prime lending rate is 2.45% at the date of this proposal.

Other

Any service not identified within the proposal is subject to our standard fee in effect at time of use or subject to separate negotiation.



TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING: Organizational Council Meeting

MEETING DATE: October 25, 2021

AGENDA ITEM: Municipal Assessor

RECOMMENDATION:

THAT... Council affirms the appointment of Mike Krim of Tanmar Consulting Inc. as the Town of Bon Accord's Municipal Assessor.

BACKGROUND:

The Town of Bon Accord currently uses the assessment services of Tanmar Consulting Inc. retained through membership with the Capital Region Assessment Services Commission (CRASC). Per the membership agreement, the Town can request a change in assessor and assessment firms employed through CRASC, however the cost would remain the same as CRASC has negotiated terms with the different firms they employ. The Town has an established a stable and efficient working relationship with Tanmar Consulting Inc. and the assessors are familiar with the Town and Town processes.

All assessors regardless of their firm affiliation are governed by Municipal Affairs and must follow standard assessment practices.

Membership with CRASC includes:

- Annual total valuation update of the assessment
- Assessment roll updates for development permits
- Annual 20% selective assessment review/inspection
- Assessment audit and equalization
- Maintenance of computerized database
- Representation at:
 - Open House
 - Assessment Review Board hearings
 - Supplementary assessments upon request

The term of the Town's agreement with CRASC is from January 1, 2019 to December 31, 2021; an RFD will be brought forward to renew the Memorandum of Agreement with CRASC.

FINANCIAL IMPLICATIONS:

The cost of assessment services and membership with the Capital Region Assessment Services Commission (CRASC) is budgeted. Assessment services are \$19.25 per parcel (\$19.25 x 666 parcels = \$12,820.50)

Annual fees per CRASC Member – per fiscal year are:

a. Core fee of \$400, plus;

b. Per parcel fee of \$0.15, based on the number of Member's parcels on file as at the 1st of January of each year of agreement. (666 parcels \$99.90)

LEGISLATIVE HISTORY

As per section 284.2(1) A municipality must appoint a person having the qualifications set out in the regulations to the position of designated officer to carry out the functions, duties and powers of a municipal assessor.

ALTERNATIVES:

1. Council affirms the appointment of Tanmar Consulting Inc. as the Town of Bon Accord's Municipal Assessor

Prepared and Submitted By: Falon Fayant **Reviewed By:** Jodi Brown

Date: October 14, 2021

TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING: Organizational Council Meeting

MEETING DATE: October 25, 2021

AGENDA ITEM: Municipal Auditor

RECOMMENDATION:

THAT ... Council affirms the appointment of Metrix Group LLP as the Town of Bon Accord's Municipal Auditor.

BACKGROUND:

The Town of Bon Accord has used the services of Metrix Group LLP for many years and has been pleased with the services provided. As such, Metrix Group LLP is familiar with the financial history, documentation, and internal controls of the Town as well as with administration and Council bylaws, policies, and procedures. As is customary with smaller municipalities, Metrix Group LLP often provides additional financial services and consultation during the auditing process. Continuity of services translates to efficiency for the audit team and for Town staff. Metrix provides the following services to the Town:

- Preparation and auditors' report on the audited financial statements;
- Preparation and auditors' report on the Municipal Financial Information Return;
- Audit planning document to Council;
- Audit findings report to Council;
- Management letter;
- Meeting with management to review the financial statements and audit findings;
- Attendance at Council meeting to discuss the audited financial statements and audit findings;
- Availability to answer questions throughout the entire year.
- In addition to these services Metrix has historically provided the following services common to smaller municipalities: accounting for / analyzing government grants including related operating and capital expenditures and deferred revenue, as well as recording amortization.

Metrix Group LLP is a Chartered Professional Accounting firm that has been in operation since 1962.

Metrix Group LLP is offering the following rates for audit services (excluding GST):

2021: \$17,000; 2022: \$17,400, 2023: \$17,800, 2024: \$18,200, 2025: \$18,600

Metrix Group LLPs audit proposal has been attached for Council's review. A common term for auditing services is 3 years with an option for an additional 2, and the proposal has been prepared to reflect this.

Administration received quotes from two additional firms for basic auditing services as follows (excluding GST):

Nguyen Scott LLP, St. Albert, AB provided a preliminary quote based upon their initial understanding of the engagement and proposed \$17,500. This quote is based on basic auditing services, and any additional services commonly provided to smaller municipalities would be an additional charge and assessed as required. Nguyen Scott LLP is a Chartered Professional Accounting firm that has been in operation for over 24 years. The proposal letter from Nguyen Scott LLP has been attached for Council's review.

MNP LLP, Edmonton, AB provided the following preliminary quotes for the next three years: 2021: \$18,000; 2022: \$18,500; 2023: \$19,000 and offered the following services free of charge: \$2,000 consulting services to be used outside of the audit, complimentary risk management discovery meeting with their enterprise risk services group, and free ethics alert whistleblower hotline. MNP LLP has been in operation since 1958, with its Edmonton office opening in 1996. This quote has been prepared based on a 3-year term.

Administration also approached Wilde & Company based out of Vegreville, however they declined to provide a quote, stating their services typically quote higher than our current auditor Metrix Group LLP.

FINANCIAL IMPLICATIONS:

Cost of auditing services per quote from selected company.

LEGAL IMPLICATIONS: N/A

LEGISLATIVE HISTORY: N/A

ALTERNATIVES:

1. **THAT ...** Council affirms the appointment of Metrix Group LLP as the Town of Bon Accord's Municipal Auditor.
2. **THAT ...** Council direct administration to....

Prepared and Submitted By: Falon Fayant

Reviewed By: Jodi Brown

Date: October 14, 2021

September 22, 2021

Town of Bon Accord
Box 779
5025 – 50th Avenue
Bon Accord, AB T0A 0K0

To the Town of Bon Accord Council:

Re: Audit Engagement Proposal

We are pleased to have the opportunity to submit the following engagement proposal for your consideration. Our understanding is that your municipality requires an audited financial statement for the Town of Bon Accord (“The Municipality”). After consideration of financial information made available to us concerning your Municipalities affairs, we believe that our firm has the necessary skills and resources to fulfil your needs.

Providing fee quotes for any engagement when there is limited information and knowledge of the Municipality is a difficult task as the full nature and extent of necessary procedures cannot always be foreseen. We base this proposal on insight gained through experience in carrying our numerous similar engagements.

Our fees for professional services are based on time spent, billed at hourly rates for individual staff based on their training and experience. Any direct out-of-pocket expenses and applicable GST/HST are added as applicable.

Our fee proposal for the audited statement is the lower of our billed time, or \$17,500 + GST.

In offering this proposal we are presuming that all pre-engagement preparations will be completed by your management and staff and that there will be no bookkeeping required to completing the accounting records provided. It is also expected that council and staff will be available to discuss the affairs of the Municipality as needed and that all requested information and documentation would be readily available.

If this proposal is accepted, we will prepare and forward to you a complete Engagement Letter for your consideration which will need to be executed prior to commencement of our work. A complete list of records, documents and information expected from management will be provided with the Engagement Letter.

We thank you again for the opportunity to submit this proposal and look forward to hearing from you soon. Please feel free to contact us should you have any questions or wish to discuss our proposal further.

Sincerely,

Nguyen Scott
LLP

Nguyen Scott LLP



METRIX GROUP LLP

CHARTERED PROFESSIONAL
ACCOUNTANTS

TOWN OF BON ACCORD

REQUEST FOR PROPOSAL – EXTERNAL AUDIT SERVICES

DECEMBER 31, 2021

CONFIDENTIAL



Firm: Metrix Group LLP
Office: Edmonton
Contact: Phil Dirks, CPA, CA | Partner




 12840 St. Albert Trail, Edmonton AB T5L 4H6
 780.489.9606 X 105
 pdirks@metrixgroup.ca

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EXECUTIVE SUMMARY

We are pleased to submit our proposal to continue to serve as external auditors for the Town of Bon Accord (the Town). Metrix Group LLP (METRIX) can assure you of our interest in these engagements, and of our commitment to continue to provide the Town with excellent audit services. We offer a high level of knowledge regarding Canadian public sector accounting standards, have extensive experience with local government and other public sector entity audits, offer experienced staff, and provide reasonable fees without compromising audit quality.

METRIX employs approximately 80 staff in five offices located in Edmonton, Lloydminster, Whitecourt, Evansburg, and La Crete. Our current nine partners and team of staff and professional accountants provide a wide range of audit, tax and financial advisory services to both the public and private sectors. For more than 50 years, we have proudly served and responded to the needs of our clients

Relevant Experience

METRIX brings a high level of knowledge and expertise to the Town, has a strong knowledge of public sector accounting, and we are attuned to the current best practices within this sector. Our commitment to the public sector has made METRIX the auditor of choice for many local governments and related entities throughout Alberta, Yukon, and Saskatchewan.

Continuity

We can “hit the ground running” and provide immediate, high-quality, responsive service. We know the Town’s internal organization, systems and procedures, culture and people; and the Town staff know our people. Throughout our years of service, we have had an opportunity to demonstrate our commitment to timely and responsive service. Phil Dirks, Mitchel Opryshko, and the rest of our team will continue to deliver excellent service to the Town. There are no surprises, no unknowns on either side.

Value for Fees

Our rates are competitive and we strive to maintain reasonable fees consistent with quality professional services. Our fee quotation is, we believe, fair and competitive and it reflects an awareness that the County demands value.

AUDIT TEAM

METRIX has the capacity to complete these engagements and we are fully committed to performing the work within the required deadlines. The Edmonton office **audit staff** currently consists of five (5) partners, thirteen (13) other CPAs (managers / seniors), and nine (9) CPA students. The majority of our audit clients are serviced by three of the Edmonton office partners: Phil Dirks, Curtis Friesen, and Jeff Alliston. These three partners spend the majority of their time performing assurance work which currently includes providing audit services to over 200 clients.

Our service to the Town will be built upon the personal attention and the direct contact of partners and senior staff. All the professionals on our team are full-time staff of our **Edmonton office** and have the skills and experience working with many local government clients that are similar to the Town– this will ensure that the engagement is adequately planned, properly supervised and appropriately reviewed, and will produce **minimal disruptions** for Town staff. **We emphasize senior staff involvement in the completion and supervision of our audit engagements.** This approach also allows us to complete audits in the most efficient manner possible, ensure junior staff are adequately supervised, reduce the amount of follow-up that is required after our team leaves, and provide a quick turn-around. The following senior staff members will be assigned to the audit.

Engagement Partner

Phil Dirks, CPA, CA

Phil is a public-sector audit and accounting specialist with 29 years of public practice experience, 19 as a partner, and spends the majority of his time servicing audit clients. Prior to joining METRIX in 1997, Phil was with KPMG (Saskatoon) from 1992 – 1996 where he was involved in a senior role on several large audits. Phil has a Bachelor of Commerce (distinction) from the University of Saskatchewan (1992) and obtained his Chartered Accountant designation in 1996.

Phil will have ultimate responsibility for the provision of our services to the Town and will be responsible for, and have extensive involvement in, the planning and direction of the audit as well as performing quality control reviews of the audit team's work. Phil will attend the necessary Council meeting(s) as required.

Phil's current audit clients include local government and related entities, school divisions, not-for-profit organizations, and private companies. Phil is currently the engagement partner for 70 audits including 30 local governments and related entities. Phil's local government audit clients currently include the **towns** of Bruderheim, Drayton Valley, Gibbons, Lamont, Onoway, Faro, and Stony Plain.

Engagement Manager

Mitchel Opryshko, CPA, CA

Mitchel will provide support to Phil Dirks in the delivery of our audit services with direct responsibility for the planning, execution, and completion of our audit work. Mitchel will work closely with Phil to formulate the audit strategy and prepare the engagement work plan. Assuming COVID protocols allow for it, Mitchel will be on-site for both the interim and year-end audit visits.

Since joining METRIX in 2017, Mitchel has been an instrumental part of our audit practice spending the majority of his time servicing audit clients. Mitchel has a Bachelor of Commerce from the University of Alberta (2017) and obtained his Chartered Professional Accountant designation in 2020.

Mitchel's current audit clients include local government and related entities, school divisions, and not-for-profit organizations. Mitchel currently is involved in a senior role in several local government and related entity including the town of Gibbons and Drayton Valley, Sturgeon County and MD of Provost.

Quality Control Partner

Curtis Friesen, CPA, CA

Curtis will perform quality control review as required by our Firm's quality assurance procedures.

Curtis is also a public-sector audit and accounting specialist with 23 years of public practice experience, 14 as a partner, and spends the majority of his time servicing audit clients. Prior to joining METRIX in 2001, Curtis was with KPMG (Winnipeg and Grand Cayman) from 1995 – 2000 where he was involved in a senior role on several large audits. Curtis has a Bachelor of Commerce from the University of Manitoba (1994) and obtained his Chartered Accountant designation in 1998.

Curt's current audit clients include local government and related entities, school divisions, not-for-profit organizations, and credit unions. Curtis is currently the engagement partner for 30 audits including the towns of Morinville and Whitecourt.

Audit Team Continuity

Continuity translates into efficiency. We are fully committed to maintaining the continuity of staffing as this is critical to an effective and efficient audit engagement. Subject only to circumstances beyond our control, we guarantee the availability of all professionals on our team as this fosters a more effective working relationship between our staff and Town staff. We are fortunate to have experienced a very low turnover of our professional staff over the last 20 years, therefore, we do anticipate a change in senior staff would be unlikely. However, should a team member need to be replaced for any reason, we have a pool of skilled audit professionals available in case they are needed.

EXPERIENCE

We currently provide audit services to local governments and related entities, not-for-profit organizations, school divisions (also follow PSAB), and private companies in Alberta, Saskatchewan, and the Yukon. METRIX has also been an agent of the Auditor General of Alberta for many years. Over the years our audit clientele has included “high-profile” organizations such as The Good Samaritan Society (Edmonton) and Catholic Social Services.

METRIX has provided audit services to many public sector entities for over 30 years and we are pleased of our service record with these organizations. Currently, we audit more than forty (40) local governments and related entities. The size of these organizations ranges from very small entities to relatively large organizations with annual operating budgets in excess of \$100 million. This experience has given us a good understanding of the accounting and other issues that these organizations face today.

Many of our other current local government **audit** clients are provided below:

COUNTIES & MDs	TOWNS
Big Lakes County	Bon Accord
Brazeau County	Bruderheim
Camrose County	Drayton Valley
Clearwater County	Elk Point
Lac La Biche County	Faro
Lac Ste Anne County	Gibbons
Lamont County	High Level
Leduc County	High Prairie
Sturgeon County	Lamont
Westlock County	Manning
Woodlands County	Marshall
Yellowhead County	Mayerthorpe
MD of Bonnyville	Morinville
MD of Greenview No. 16	Onoway
MD of Provost No. 52	Stony Plain
MD of Lesser Slave River	Whitecourt
Sturgeon County	City of Dawson
Woodlands County	Cold Lake

AUDIT APPROACH

Planning and Risk Assessment

The most successful audits come from a coordinated effort between the client and the auditor. Our approach is built on a foundation of year-round communication, early identification of potential issues and a “no surprise” audit. METRIX professionals assigned to the audit will work closely with Town management as a team to provide information and advice on audit and accounting issues that may impact the Town.

Our audit approach emphasizes the importance of planning to ensure that the various audit activities are properly coordinated and scheduled. The most important aspect of this is maintaining ongoing communication as this will ensure both a smooth audit and a thorough understanding of the issues affecting it. Regular communication with management is essential to maintaining a full understanding of Town operations and to ensure that accounting and reporting challenges are addressed before they become problems. **We encourage our clients to contact us as required. Our senior staff will meet (in-person, phone, e-mail, etc.) with management as required throughout the year.**

Our staff will keep Town staff informed regarding the progress of the audit, and other key issues such as significant internal control weaknesses, uncorrected misstatements, and other organizational and / or operational matters on a timely basis as they arise during the course of our work.

As required by Canadian Auditing Standards, our audit procedures will be focused on the highest-risk areas, based on factors inherent in Town operations and the concerns of management and the Council. We will perform risk assessment procedures to determine the level of risk for the engagement as a whole and to identify any areas of Town account balances where there is a particular risk of material misstatement to the financial statements. Our assessment of risk is an important factor in planning the audit, and affects decisions such as audit strategy, the nature of the audit procedures and audit samples. Materiality levels will be developed commensurate with the level of external reporting involved and our judgment related to the extent of audit risk. Based on our understanding of Town operations, we expect our areas of audit focus to include cash, receivables, accounts payable / purchasing, deferred revenue / government transfers, tangible capital assets, net municipal taxes, sales and user charges, and payroll.

We will provide an **audit plan** to Council annually which will address matters such as:

- Roles and responsibilities of METRIX, Town management, and Council;
- Audit approach;
- Materiality;
- Significant audit issues (significant risks) and our plan to mitigate the same;
- Audit schedule; and
- Audit team.

Control Evaluation / Study

Auditors are required to make a determination as to whether controls are likely to be operating effectively by evaluating their design and determining whether they have been implemented. As such, we will obtain a general understanding of how each material transaction type is recorded, processed, summarized and controlled. This understanding will include the significant account balances, transaction streams and financial statement disclosures. The purpose of this understanding is to help in designing tests of controls where there is an expectation that the controls are effective. We also assess the overall control environment through management's attention to control issues. We expect our audit work will include tests of controls in the purchasing and information technology areas.

Obtaining an understanding of how information technology affects the Town's accounting system is an essential part of identifying and assessing risks of material misstatement and of designing and implementing appropriate responses to these risks. Canadian Auditing Standards (CAS) requires the auditor to obtain an understanding of the information system relevant to financial reporting – specifically, how it captures events and conditions, other than transactions, that are significant to the financial statements. Furthermore, CAS requires auditors are required to contemplate the relevance and reliability of the information used as audit evidence when designing and performing audit procedures. This includes obtaining evidence about controls over the accuracy and completeness of the information produced by the Town as well as controls that ensure the integrity of the data.

Substantive Procedures

We will test significant accounts using substantive analytical procedures, tests of controls, or a combination of the two. Substantive tests of account balances involve such procedures such as obtaining independent confirmation (e.g., cash, grant funding, etc.), physical inspection (e.g., tangible capital assets), examination of source documents, search for unrecorded payables and receivables, and reasonability tests. Tests are also performed on management's cut-off procedures, on the various accounting estimates and judgments made by management in valuing assets and liabilities, measuring obligations, and the appropriateness of accounting policies used. The analytical review procedures we use consist of analysis and comparison of the figures, trends and ratios that are related to a particular account balance.

Use of Technology

The use of technology is integral to our audit approach. Our staff are trained and experienced in the use of technology which will ensure Town receives the maximum advantages of technology – this will reduce the time Town staff spend preparing for, and supporting, the audit. All of our audit files are completed using paperless technology (we use CaseWare working paper software to manage our engagements) and all team members have their own laptop and scanner for use in the field. We make every effort to utilize our client's computer systems to provide us with various reports and sources of information that we can analyze electronically to assist us in focusing our audit work in areas of importance.

We encourage our clients to provide us with electronic working papers – ideally prior to our staff being on-site. This gives our staff an opportunity to review the working papers in advance which allows us to optimize our on-site time at the client premises.

Data analytics increase automation which enables us to use the power of technology to analyze and scrutinize data at a more detailed level – this results in better audit evidence and increases audit quality. When considering efficiency, auditing sampling methodologies, substantive analytical and detailed testing would be difficult without the use of data analytics. Our years of experience breadth of clients has allowed us to create many CAATs which we will utilize on the Town audit. These include filter/display criteria, statistical analysis, stratification, summarization, trend and variance analysis, etc.

Schedule

We are committed to accommodating our clients’ requests regarding scheduling / timing of our audit work. We anticipate the following timing and completion dates for the audits – all of which would be subject to Town review and amendment as appropriate – to ensure the completion of our work in meeting the reporting deadlines set by the Town as well as the Alberta Municipal Affairs May 1 filing deadline.

FUNCTION	DATE
Meeting with Village staff re: scheduling & responsibilities	Before November 1
Audit planning	November / December
Interim audit fieldwork	November / December
Provide list of required Village assistance (working papers)	Before December 31
Issue audit planning document	December / January
On-site year-end field work	Early February
Meeting with Village administration to discuss financials & audit findings	February or March
Meeting with Council to discuss financials & audit findings report	March or April
Release & filing of financial statements & FIR	Before May 1

We estimate our staff will be on-site for one or two days at interim and two or three days at year-end. We will require Town finance staff and management be available during these visits to assist us in accessing information and / or providing explanations.

FEES

We realize your need to maximize value for the fees Town pays. Our rates are very competitive and we strive to maintain reasonable fees consistent with quality professional services. Our extensive auditing experience means we have established reliable, efficient audit systems which enable us to provide very competitive fees for our services. We are committed to conducting the audit with a focus on maximizing efficiency without compromising audit quality.

We will work closely with Town staff to ensure the audits can be completed as efficiently as possible. Wherever we can utilize Town staff we will certainly do so. We understand that we are responsible for honoring any commitment we make to Town with respect to fees, and we believe our current clientele will speak highly about our ability to deliver on that commitment.

We are pleased to provide fee estimates, for regular audit services, **excluding** Goods and Services below.

2021	2022	2023	2024	2025	Total
\$17,000	\$17,400	\$17,800	\$18,200	\$18,600	\$89,000

Our annual fee includes the following:

- Preparation and auditors' report on the audited financial statements;
- Preparation and auditors' report on the Municipal Financial Information Return;
- Audit planning document to Council;
- Audit findings report to Council;
- Management letter;
- Meeting with management to review the financial statements and audit findings;
- Attendance at Council meeting discuss the audited financial statements and audit findings;
- Availability to answer questions throughout the entire year.

Assumptions

We anticipate audit working papers (as requested by METRIX in writing) will be completed on a timely basis. Furthermore, based on our experience with the Town over the last number of years, we expect to provide assistance regarding accounting for / analyzing government grants including related operating and capital expenditures and deferred revenue, as well as recording amortization.

New Audit and Accounting Standards

New accounting and audit pronouncements occur on a regular basis - our fee estimates do **not** include assistance and auditing of changes due to new accounting and / or auditing pronouncements that have not yet been announced. The fees to perform any significant additional work in this regard will be discussed with Town management prior to commencement of any work. For example, recently issued *PS 3280 - Asset Retirement Obligations*, which is effective for fiscal years beginning of or after April 1, 2022, will likely have an impact on the Town. Also, in May 2018, the PSAB issued *Statement of Principles – A Revised Reporting Model for the Canadian Public Sector* which may impact the future format of the financial statements.

Audit and Accounting Issues

We place a high priority on keeping abreast of industry issues and trends. Our partners and staff continually monitor auditing and accounting changes that will impact our clients and provide updates as required. We will pro-actively provide the Town with information regarding new accounting and auditing standards that may impact Town operations. This may be done through a client group session, e-mail, phone, etc. Also, our annual audit plan will include a summary of any upcoming auditing and accounting changes.

Non-Audit Services

The Town may require specialty professional services outside the scope of the audit. Fees for special services are, by nature, difficult to estimate. Our approach is to discuss each special assignment with Town staff to determine what needs to be done, the approach, the timing, and to agree on the fee. Fees for special services will generally be **based** on actual time at our hourly rates. Some of the other services METRIX can provide included, implementation of new accountings standards, grant agreement reporting, Council orientation, Goods and Services Tax, and payroll advice.

QUALITY ASSURANCE

METRIX maintains a Quality Assurance Manual (QAM) which encompasses risk management policies and procedures to ensure assurance engagements consistently meet, or exceed, the professional standards contained in *Canadian Standard on Quality Control 1*. The objective of our QAM is to establish and maintain a system of quality control that will provide reasonable assurance that METRIX complies with professional standards and applicable legal and regulatory requirements and that reports issued by METRIX are appropriate in the circumstances. This includes a monitoring process to ensure that policies and procedures are operating effectively. We utilize an independent 3rd party (Focus HGK LLP) to perform the monitoring which includes examinations of a sample of assurance files for each partner. Focus HGK LLP is a specialized firm that focuses exclusively on assisting accounting firms to comply with professional standards. Focus HGK LLP are also a valuable resource in interpreting and applying complex accounting or auditing issues.

TOWN OF BON ACCORD
Request for Decision (RFD)

MEETING: Organizational Council Meeting

MEETING DATE: October 25th, 2021

AGENDA ITEM: Appointment of Legal Counsel

RECOMMENDATION:

THAT Council appoint Brownlee LPP as the primary solicitors to represent the interests of the Town of Bon Accord and that Reynolds, Richards, and Farmer LLP be appointed as alternate solicitors.

BACKGROUND:

It is recommended that council officially appoint their legal counsel each year at the Organizational Meeting.

The Town of Bon Accord has used Brownlee LLP for the past several years. This firm has a full department that specializes in municipal law and currently has all the Town's legal files.

It is recommended that a municipality appoint a secondary law firm. This addresses situations when Brownlee is being utilized by the other party or when the Subdivision and Development Appeal Board requires legal counsel. Reynolds, Mirth, Farmer LLP also have a municipal department.

FINANCIAL IMPLICATIONS:

Costs of services are included in the annual budget. There is no retainer fee.

LEGAL IMPLICATIONS: N/A

LEGISLATIVE HISTORY: N/A

ALTERNATIVES:

Prepared and Submitted By: Town Manager/CAO

Reviewed By: Jodi Brown, Town Manager/ CAO

Date: October 14th, 2021

TOWN OF BON ACCORD
Request for Decision (RFD)

MEETING: Organizational Council Meeting

MEETING DATE: October 25th, 2021

AGENDA ITEM: Appointment of Engineers

RECOMMENDATION:

THAT Council appoint Associated Engineering as the Town of Bon Accord's primary engineering firm for building, infrastructure, and utility areas of operations.

BACKGROUND:

At the organizational meeting, Council may make appointments for other business as is required by Council. It is recommended that Council officially appoint their engineers (unless an actual engagement contract is executed).

It is beneficial for the Town to engage services of an engineering firm that knows and understands their infrastructure. Associated Engineering has been the Town's engineers for several years. They have an excellent data base of the Town's infrastructure having recently done the capital road plan, the arena inspection, the wetland study, and the master servicing plan in 2019.

For any specialized engineering, not provided by Associated Engineering (outside of their scope), administration will seek appropriate firms or may tender for this service and will advise Council accordingly.

FINANCIAL IMPLICATIONS:

Costs of services are included in the annual budget. There is no retainer fee.

LEGAL IMPLICATIONS: N/A

LEGISLATIVE HISTORY: N/A

ALTERNATIVES:

Prepared and Submitted By: Town Manager/CAO

Reviewed By: Jodi Brown, Town Manager/ CAO

Date: October 14th, 2021

TOWN OF BON ACCORD

Request for Decision (RFD)

MEETING:	Organizational Council Meeting
MEETING DATE:	October 25, 2021
AGENDA ITEM:	Signing Authority
RECOMMENDATION:	
THAT... accepts the RFD regarding Signing Authority for the Town of Bon Accord as information.	
BACKGROUND:	
<p>Policy 10.272, Signing Authority Policy was last reviewed on February 21, 2017, and designated the Mayor or in their absence the Deputy Mayor together with the Town Manager/CAO, or their designated Department Head as authorized signing authorities.</p> <p>Bylaw 2020-21 Designated Officers Bylaw designates the Town Manager/CAO or a delegate in their absence as a designated officer for the Town.</p>	
FINANCIAL IMPLICATIONS: N/A	
LEGISLATIVE HISTORY	
As per Section 213 of the Municipal Government Act each year Council is to establish who is authorized to sign for banking matters.	
ALTERNATIVES:	
1. THAT... Council accepts the RFD regarding Signing Authority for the Town of Bon Accord as information.	
Prepared and Submitted By: Falon Fayant Date: October 20, 2021	Reviewed By: Jodi Brown, Town Manager/CAO