

**PARK DISTRICT OF LA GRANGE
REGULAR BOARD MEETING
MONDAY, NOVEMBER 9, 2015
7:00 P.M.**

The Board of Commissioners of the Park District of La Grange will meet at 7:00 pm on Monday, November 9, 2015 at the Park District's Administrative\Recreation Facility in the De Sitter Room located at 536 East Avenue, La Grange, Illinois

1.0 CONVENING THE MEETING

- 1.1 Roll Call, President's Introduction, Announcements & Changes to the Agenda

2.0 COMMUNICATIONS, PRESENTATIONS & DECLARATIONS

- 2.1 Public Comments\Participation (Board Manual Section #152)

3.0 CONSENT AGENDA

- 3.1 Approval of the Minutes of the Regular Board Meeting of October 13, 2015
- 3.2 Approval of the Minutes of the Executive Session Meeting of October 13, 2015
- 3.3 Approval of the Financial Report dated October 31, 2015
- 3.4 Approval of the Consolidated Vouchers for November dated November 9, 2015
- 3.5 Approval of Agreements with FNBC Bank and Trust; ACH Origination Service Addendum, Remote Deposit Capture Service Addendum, Master Cash Management Agreement, and Business EBanking Service Addendum

4.0 STAFF REPORTS

- 4.1 Director's Report
 - 4.1.1 Report on the Replacement of the Parking Lot at the Recreation Center (536 East Avenue) and Waiola Park Pathway
 - 4.1.2 PDRMA Health Insurance
 - 4.1.3 BASE Fee Structure Changes
 - 4.1.4 Update of Other Park District Matters
- 4.2 Staff Comments

5.0 ATTORNEY REPORT

6.0 TREASURER REPORT

7.0 ACTION ITEMS

- 7.1 Discussion and/or Approval of Ordinance 15-07 Levying and Assessing Taxes of the Park District of La Grange for the 2015 Tax Levy Year
- 7.2 Discussion and/or Approval of Ordinance 15-08 Directing Cook County to Reduce the Park District of La Grange's Real Estate Tax Levy Year 2015
- 7.3 Approval of Ordinance 15-09 An Ordinance providing for the issue of \$320,000 General Obligation Limited Tax Park Bonds, Series 2015, for the payment of land condemned or purchased for parks, for the building, maintaining, improving and protecting of the same and the existing land and facilities of the District, to provide the revenue source for outstanding obligations of the Park District and for the payment of the expenses incident thereto, providing for the levy of a direct annual tax to pay the principal and interest on said bonds, and authorizing the sale of said bonds to Hinsdale Bank & Trust Company
- 7.4 Discussion and/or Approval of Ordinance 15-10 an Ordinance Abating the Taxes Heretofore Levied for the Year 2015 to Pay Debt Service on General Obligation Bonds (Alternate Revenue Source) Series 2006

- 7.5 Discussion and/or Approval of Ordinance 15-11 an Ordinance Abating the Taxes Heretofore Levied For The Year 2015 to Pay the Principal of and Interest on \$2,530,000 General Obligation Park Bonds (Alternate Revenue Source), Series 2012 C
- 7.6 Discussion and/or Approval of SEASPAR Tax Levy for 2015
- 7.7 Discussion and/or Approval Renewal of LGBA Agreement "Endless Summer"

**8.0 BOARD BUSINESS
OLD BUSINESS**

NEW BUSINESS

- 8.1 Discussion and/or Approval of Board Meeting Dates for 2016
- 8.2 Authorization of Delegates/Alternates for the 2016 Annual IAPD Meeting

9.0 COMMITTEE REPORTS

- 9.1 Administration Committee
- 9.2 Public Relations Committee
- 9.3 Finance & Capital Project Committee
- 9.4 User Group Committee

10.0 PUBLIC COMMENTS (Board Manual Section #152)

11.0 BOARD COMMENTS

12.0 EXECUTIVE SESSION

- 12.1 Potential Claims and/or Litigation, 5 ILCS 120/2 (c) 11
- 12.2 Acquisition of Real Property, 5 ILCS 120/2 (c)(5)
- 12.3 Setting the Price of Real Property, 5 ILCS 120/2 (c)(6)
- 12.4 Personnel, 5 ILCS 120/2 (c)(1)
- 12.5 Review of Closed Executive Session Minutes, 5 ILCS 120/2 (c)(21)
- 12.6 Security Procedures & Response Plans 5 ILCS 120/2 (c)(8)

13.0 ACTION ON ITEMS DISCUSSED IN EXECUTIVE SESSION (If Necessary)

14.0 ADJOURNMENT

11-6-2015
Dean Bissias
Board Secretary

Parks & Recreation... The Benefits are Endless!

PARK DISTRICT OF LA GRANGE

SECTION #152

PUBLIC PARTICIPATION

The Park District of La Grange has established two "Public Comment" agenda items for its meetings. The Board has a responsibility to conduct the business of the Park District in an orderly and efficient manner and to establish reasonable procedures for public participation at its meetings.

The President (or other Commissioner acting as Chair in the President's absence) shall assure the orderly conduct of the meeting and shall rule on the appropriateness of the time, place and manner of public presentation issues which may arise. The Board, as a whole, shall have the final decision in determining the appropriateness of all such rulings.

These procedures shall be followed to maintain the orderly conduct of meetings and assure fairness to those who wish to address the Board:

1. Public participation shall take place only during the "Public Comment" portions of the Agenda, unless an agenda item includes a specific presentation by an individual or group.
2. The Chair may require speakers during the first Public Comment portion of the Agenda to limit their remarks to matters on the Agenda, and those during the second Public Comment portion of the Agenda to limit their remarks to all other matters.
3. Only one person shall speak at a time.
4. Because the meetings of the Park District are a matter of public record, each speaker, when recognized by the Chair, shall give his/her name and address and announce the topic of his/her presentation before addressing the Board.
5. Questions are to be directed to the Park District Board as a whole and not to individual Commissioners or to the staff. Questions may be deferred to a subsequent meeting to allow time for adequate study and response.
6. Each speaker shall be allotted a maximum of three minutes, and no more than twenty minutes shall be allotted to each subject under discussion, unless the majority of the Board extends the discussion by motion. The Chair may deny a person who has previously addressed the Board to speak again on the same topic.
7. The total time allotted for Public Comment at meetings shall not exceed 45 minutes, unless extended by the Board by motion.
8. During Public Comment, Board Members may ask questions of the speaker for clarification, if recognized by the President. The Board need not answer questions from the speaker during the Public Comment portion of the agenda.

9. If an audience member has a question for the Board, the questioner may be asked to submit the question in writing. The Board will determine the manner in which the question will be answered by the Board or District staff.
10. Disruptive conduct or abusive remarks will not be tolerated. The Chair will rule on whether remarks made are in violation of this policy.
11. The Park District of La Grange has the authority to determine procedural matters regarding public participation not otherwise defined in Park District of La Grange policy.

Proposed 2015-2016 Capitol Budget

Capital Projects Summary		Spent to Date	2015-2016 Budget
Safety /Legal Projects		8,800	229,500
Computers/Communication Improvements		5,400	20,000
Multi-Park Fixtures & Amenities		519	19,500
Planning & Design		0	5,000
Contingency		0	10,000
Paving & Lighting		147,780	183,000
Capital Projects Scheduled for 2015-2016		13,473	1,848,000
Projected Capital Project Total		175,972	2,315,000
Funding Sources			
Revenue from PARC Grant			987,147
Revenue from Paving Lighting Fund			80,000
Projected Revenue from Operations			134,000
Revenue from Special Recreation Fund ADA Upgrades			145,000
Revenue from Special Recreation Fund ADA For The Construction of the Fitness Center			150,000
Capital Project Fund Balance			624,115
Revenue from Roll Over Bonds			194,000
Total Funding Available			2,314,262
Funding less Projected Project Costs			\$ (738)

Capital Project Description & Project Number Identification					2015-2016 Budget		
L or S	Points Awarded	Progress	Spent to Date	2015-2016 Budget			
Safety &or Legal							
ADA	ADA Improvement Plan Phase 1	L	25			100,000	
RAM	Used SEASPAR Bus	S	29	Waiting for SEASPAR New Bus	2,000	6,000	
RAM 2	Emergency Roof Repair/ Patch	S	30		6,800	30,000	
SEG 37	Sedgwick Park Replacement of flooring	S	19	Scheduled December 2015		8,000	
V1	Replace Ex Explorer	S	17	Waiting for State Bids		28,000	
V4	Replace Maintenance Dept. Van	S	17	Waiting for State Bids		25,000	
GORM 1	Demolition of Buildings Village Requirement	L	10			30,000	
GOR 7	Gordon Park - Tree Replacement Plan	L	15			2,500	
Totals						\$ 8,800	\$ 229,500

Proposed Projects For 2015-2016							
PDLG 3	Soccer Field Restoration Soccer Group Involvement		39	In Progress	5,513	10,000	
RAM	Fitness Center Development		30	Waiting for State Grant		1,800,000	
RAM	Golf Simulator (NOT FUNDED Pending Leases)		24	NOT FUNDED		0	
GOR 9	Small shelter at Gordon Pk by Splash pad (Funded by Rotary) \$15,000		22	Waiting for LG Rotary		0	
RAM	De Sitter Room Kitchen Remodel/Upgrade		19	Scheduled December		20,000	
DEN 13	Denning Park Replacement of flooring (Pending lease agreement)	*	18	In progress	7,960	8,000	
RAM	Replacement of Spin Bikes	*	18	NOT FUNDED		0	
GOR	New Gordon Park ID Sign		14			10,000	
DEN	Community Garden Fencing	*	11	NOT FUNDED		0	
Totals						\$ 13,473	\$ 1,848,000

Capital Project Description & Project Number Identification		Annual Capital Project Items				2015-2016 Budget
		L or S	Points Awarded	Progress	Spent to Date	
COMPUTERS/COMMUNICATION IMPROVEMENTS						
CCI 5	Replacement of Computers		25			2,000
CCI 9	Laptop Replacement		25			0
CCI 10	Financial Software Upgrades - add'l Retrac licenses		19		1,900	1,000
CCI 11	Recreation Software Upgrades Main TRAC		19			2,000
CCI 1	Misc. Programs/Licenses		18			2,500
CCI 2	Computers Unforeseen		18			3,000
CCI 15	PDLG Website Redevelopment		30		3,500	9,500
	Totals				\$ 5,400	\$ 20,000
Multi-Park Fixtures & Amenities						
MFA 1	Picnic Tables/Benches\Garbage Cans\Bleachers		26			7,500
MFA 2	Basketball & Volleyball Standards/ Backboard Replacement		26		519	2,000
MFA 6	Recycling Program Equipment/Signs/Containers		26			1,000
MFA 8	Age Appropriate signs		20			1,000
MFA 4	Park Regulation/Information Signs		20			3,000
PDLG	Emerald Bore Tree Replacement Plan		15			5,000
	Totals				\$ 519	\$ 19,500

Capital Project Description & Project Number Identification		L or S	Points Awarded	Progress	Spent to Date	2015-2016 Budget	
Planning and Design							
PD 1	Site Documents (Surveys, Appraisals, etc.)		26				2,000
PD 2	Update PDLG Master Plan	17					3,000
	Totals					\$ -	\$ 5,000
CONTINGENCY							
CON 1	Reserved for Unforeseen Expenses						10,000
	Totals					\$ -	\$ 10,000
PAVING AND LIGHTING							
RAM	Parking Lot Repair						
WAI 1	Waiola Park Pathway replacement		39		89,280		100,000
PL 1	Athletic Fields Light Bulbs		39		58,500		75,000
PL 2	Parking Lot Pathway Light Bulbs		21				2,000
PL 4	Unforeseen for Paving & Lighting		21				2,000
PL 3	Miscellaneous Repairs		21				2,000
	Totals				\$ 147,780	\$	\$ 183,000

PURCHASE AGREEMENT FOR LOT 2 AND LOT 3 IN GORDON PARK

Timeline

- Illinois Circuit Court authorization 10/8/2010
- Illinois Appellate Court affirmed the Park District's authority to sell 2.82 acres of land on 10/17/2013
- Property listed for sale with Costar
- Approached by Pathways, who was interested in purchasing land August 2014
- PDLG received three MIA appraisals on Sept/Oct 2014
- Hired Brad Belcaster Jan 2015 to negotiate the sale
- Board approved Resolution 15-01 to approve purchase agreement 8/10/15
- Agreement was signed on 8/24/15

Terms of Sale

- 2.82 acres of land sold for \$3,450,000
- Included in agreement is that purchaser will take down old Park District buildings
- Purchaser will reconstruct Shawmut Avenue for access and will maintain
- Closing may happen as late as December 16, 2016 due to contingency periods

Contingency Periods

The purchase agreement is subject to several contingencies, giving the Purchaser certain rights to terminate the agreement during the following contingency periods:

- Feasibility Period: Purchaser has to October 23, 2015 to complete its due diligence and feasibility study of the property
- Approval Period: After the feasibility period, Purchaser has up to February 20, 2016 to obtain zoning entitlements and other governmental approvals,

but may seek extensions of the approval period up to April 20, 2016, and up to June 19, 2016

- Financing Contingency Period: Purchaser has up to 120 days after the approval period (up to June 19, 2016, or up to August 18, 2016 or October 17, 2016 if the approval period is extended) to obtain and secure financing approvals and commitments
- Closing takes place no later than 60 days after the expiration of the financing contingency period.

Earnest money is in escrow with First American Title \$50,000

Fitness Programming Report

10.27.2015

Revenue

The PDLG fitness programming has seen a downward trend in revenue for the past year and a half. Revenue for the FY ending in April 2014 was \$77,014.60 and the revenue for FY ending April 2015 was \$59,129.06. Fitness in the FY 2015-2016 is continuing to show a decrease of \$5498 compared to where we were last year at this time. There are some different factors I have looked into to which may have contributed to the decline in participation.

Number of Classes Offered

Looking at end of season reports, there has been less classes offered over time. Some classes were cut because they were not running. Some classes were not offered due to instructors no longer being available, even when they ran before. This happened for classes like Drumming for Fitness, Tai Chi, Zumba Gold and Tuesday evening Cycle and Sculpt. We have had some popular instructors leave like for the Boot Camp and Kickboxing, Mon/Thurs Toned and Strong and Mon/Thurs Step Variety or when the Sat. Zumba instructor went on Maternity leave. These classes were still offered but the participant numbers dwindled.

Participant Feedback Surveys

There has been participant feedback surveys done throughout the years in paper format and then went to an online format through Survey Monkey. A survey has been conducted at least each season. A fall session 1 survey was conducted with little response. There was a survey done at the end of summer 2015 with a better response.

There were 110 emails that went out with the survey link attached and 27 responded.

Here were the overall results (rating of great to excellent):

Overall satisfaction of great to excellent was a 92.30%,

Quality of Instructor was 96% - We receive many positive comments regarding instructor quality.

Program Content 81% - There were a few people who did not like the style of the new Monday Toned and Strong instructor which is reflected in the program content score.

Value of Program 88% - Comments regarding value were positive stating that we were comparatively inexpensive.

Quality of Facilities 74% - Most of the negative comments stem from the quality of the facilities. The cleanliness of the room, room temperature, noise level and type of room not conducive for the fitness activity. People have also commented that the cycle bikes are old and need updating.

Time of Program 81% - Some have mentioned they would like to see their program offered earlier or later

Day of the Week 85% - Some respondents said they would like to see their class offered twice a week.

Registration Process 77% - Regarding the registration process, some participants have comments that they do not like having to sign up and fill out the forms each session.

Make Up Class Policy

Winter Spring 2013 introduced new make up pass policy. This allowed participants to take another class if they missed the class they signed up for. We originally got positive comments stating that they appreciated being able to make up the class if they missed. However over time they did not like the process of getting a make up pass. In Fall 2015 we changed the make up pass policy so that they just needed to sign in at the class they want to make up. So far there have been positive comments regarding this update. However, it has been noticed that people who used to sign up for two or three classes are only signing up for one class now. This could be due to allowing people to now make up their class.

Competition

Over the last year and a half or so there have been many new fitness businesses in and around La Grange. People who want to exercise, lose weight, gain strength may have tried new fitness outlets to achieve these results. These businesses have specialized, dedicated space for classes like Yoga.

Core Power Yoga- 1 E. Burlington Avenue. La Grange Two Yoga Studios, changing rooms, showers, private lockers

Get in Shape for Women- 79 S. La Grange Road. La Grange, Small group personal training, nutrition, counseling

Hit Locker- 71 S. La Grange Road, La Grange. Hi Intensity Training

Orange Theory- 10 N. Ashland, La Grange. Group Personal Training

Absolution Crossfit- 700 E. Elm Street, La Grange. High Intensity, Functional Training

Right Fit- 1045 S. La Grange Road, La Grange. Small Group Functional Training

Score Sports and Fitness Center- 8300 Wolf Road, Willow Springs. Fitness Programming, Athletic Training, Yoga, Pilates, Cycling Sculpting

There are also other local fitness businesses that have been around such as **Oasis** in La Grange Park, **Daily Method (Yoga)** in La Grange, **Focus Yoga** in Brookfield.

Other Park Districts

I have talked with other local park districts to determine if this downturn in fitness programming is happening elsewhere.

Community Park District of La Grange Park-Registration is stable. Have instructors that have taught for a long time. Their pricing structure is different than ours and does not need to have a certain mark up/profit margin. So they are able to keep their pricing very inexpensive.

Palos Heights Park District- Has not seen a decrease. Participation is holding steady.

Tinley Park Park District- Has seen an increase in participation.

Frankfort Park District- Has seen a decrease in participation.

Oak Lawn Park District- Has seen a decrease in their group fitness for the Community Pavilion.

Western Springs Recreation Department- Registration is down compared to last year.

Westchester Park District- They are experiencing less participation. Had tried a \$30 for 30 days promotion in January and not many people took advantage.

Pricing

Overall, our pricing is less expensive than other newer fitness facilities.

Park District of La Grange:

One hour Yoga class- \$8.14-\$10.71 a class

One hour Cycle/Cardio/or Strength class- \$7.57-\$9.85 a class

One hour Zumba or specialty class- \$9.28-\$12.14 a class

Core Power Yoga- Membership or package fee options. One hour Yoga classes -\$11.89 to \$23 a class depending if you pick a package option or unlimited membership option.

Orange Theory- Membership based. Once a week=\$99 a month, Twice a week=\$159 a month, \$199 unlimited classes a month.

Dailey Method – Package offerings \$15.33-\$22 a yoga or cycle class

Get In Shape for Women- It works out to about \$24-\$30 a session, 3 sessions a week is the minimum, and the contracts are for a 3 month, 6 month, or 1 year membership - paid in full up front.

Summary

Some of these factors seem to have contributed to a decline in class registration. The decrease in fitness class offerings, cleanliness of the facility, competition (not having dedicated fitness space), equipment (bikes) are the main reasons.

Improvements to fitness class offerings have recently been made. We have been adding some new classes that are interval, functional training type of classes such as Tabata and R.I.P.P.E.D. More class offerings are planned for the Winter/Spring 2016. We are taking out 4 classes that did not run and adding 9 new classes which were not offered in the fall 2015.

Promotionally we offered free fitness classes during the holiday weeks in December 2014 but it did not correlate to more registrations in January's session. We are working on an open house during the month of March to promote fitness and other programming. Once we get the new Rec Trac software in place I would like to see a multi-class discount for people who take more than one class a session.

We need to work as an organization to get the rooms better prepared for classes such as cleanliness of the rooms and room temperature. The cleanliness of the carpet in the banquet room is an ongoing complaint. Cleanliness of the floor in room 108/109 as well as the temperature in the room is a continual concern for yoga participants.

Dedicated space for yoga is important which we do not have at this time. Noise levels are a complaint of the classes that are in the fitness studio and 108/109 due to the bouncing basketballs in the gym and classes going on in other rooms.

Participants do not like using 108/109 for any fitness class besides cycling. They do not like the type of floor in the room.

If we continue to have cycle classes we need to look into newer bikes as the ones we have are way beyond their life span.

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Section 1



MEETING NOTICE & CALENDAR

**PARK DISTRICT OF LA GRANGE
536 EAST AVENUE
LA GRANGE, ILLINOIS 60525**

MEETING NOTICE

The regular meeting of the Board of Commissioners will take place at:
7:00 PM
Monday, November 9, 2015
Park District of La Grange Recreation Center
536 East Avenue
La Grange, Illinois

Attached is this month's board packet, which has been broken down into the following sections:

SECTION 1	Meeting Notice/Calendar
SECTION 2	Communications/FOIA
SECTION 3	Consent Agenda
SECTION 4	Staff Reports
SECTION 5	Attorney Report
SECTION 6	Treasurer Report
SECTION 7	Action Items
SECTION 8	Board Business
SECTION 9	Committee Reports/MBO Reports/Special Reports
SECTION 10	Village of La Grange/SEASPAR Information

If you are unable to attend please contact Dean Bissias, Executive Director at (708) 352-1762.

Dean Bissias
11/06/15



Park District of La Grange... Your Fun Destination!

Park District of La Grange SUSPENSE CALENDAR

Regular, Annual & Biannual Reviews			
Date to be Addressed	Issue/Topic	Assigned Party/Individual	Date of Entry
February	Approve agency goals	Board of Commissioners	3/15/2007
March	Presentation of Upcoming Fiscal Year Annual General Operation Budget	Executive Director	11/19/2009
	Establish upcoming fiscal year MBO's	Staff and Board of Commissioners	11/19/2009
	Semi- Annual Review of Closed Executive Session Minutes	Staff and Board of Commissioners	11/19/2009
April	Review of bylaws (Every Three Years)	Staff and Administration	12/28/2001
	Approval of MBO's For the Upcoming Fiscal Year	Board of Commissioners	11/19/2009
	Review of salary ranges (Every Two Years)	Executive Director	12/28/2001
	Approval of Annual General Operating Budget	Board of Commissioners	11/19/2009
May	Annual review of SEASPAR draft budget	Board of Commissioners	12/28/2001
June	Annual review of personnel & safety policies (PDRMA) if needed	Administrative Staff	12/28/2001
	Approval of Capital Budget	Board of Commissioners	11/19/2009
July	Board Elections	Board of Commissioners	11/19/2009
	Semi- Annual Review of Closed Executive Session Minutes	Staff and Board of Commissioners	11/19/2009
September	Semi- Annual Review of Closed Executive Session Minutes	Staff and Board of Commissioners	11/19/2009
October	Review appointment of auditor (3 Years Intervals, due 2016)	Board of Commissioners	12/28/2001
November	Publish annual financial summary report for residents	Administrative Staff	12/28/2001
	Approval of PDLG Tax Levy	Board of Commissioners	11/19/2009
	Approval of Ordinance to county Clerk to Reduce Funds in Recreation Fund	Board of Commissioners	11/19/2009
	Approval of Abatement Ordinance regarding General Obligation Bonds	Board of Commissioners	11/19/2009
	Approval of SEASPAR Tax Levy	Board of Commissioners	11/19/2009
December	Annual evaluation of Executive Director	Board of Commissioners	12/28/2001
	Review Mission Statement	Board of Commissioners	12/28/2001

**Park District of La Grange
BOARD OF COMMISSIONERS
REGULAR BOARD MEETINGS
YEAR 2015**

Monthly meetings of the Board of Commissioners of the Park District of La Grange are regularly scheduled for the second Monday of the month (except where noted). All Regularly Scheduled meetings start at 7:00 P.M. in the DeSitter Room located in the Administrative\Recreation Facility at 536 East Avenue, La Grange, Illinois.

Monday, January 12

Monday, February 9

Monday, March 9

Monday, April 13

Monday, May 11

Monday, June 8

Monday, July 13

Monday, August 10

***Tuesday, September 8** (Due to NRPA Conference)

****Tuesday, October 13** (Due to Columbus Day)

Monday, November 9

Monday, December 14

*Due to staff attending the National Park and Recreation Conference
** Due to Columbus Day falling on Monday, October 12th

Section 2



COMMUNICATIONS & FOIA

Section 3



CONSENT AGENDA

**PARK DISTRICT OF LA GRANGE
536 EAST AVENUE
LA GRANGE, IL 60525**

MEMORANDUM

TO: BOARD OF COMMISSIONERS
FROM: DEAN BISSIAS - EXECUTIVE DIRECTOR\BOARD SECRETARY
RE: CONSENT AGENDA ITEMS
DATE: NOVEMBER 9, 2015

The matters included in this consent agenda require a roll call vote.

CONSENT AGENDA ITEM 1: Approval of the Minutes of the Regular Board Meeting of October 13, 2015

CONSENT AGENDA ITEM 2: Approval of the Minutes of the Executive Session Board Meeting of October 13, 2015

CONSENT AGENDA ITEM 3: Acceptance of the Financial Report Dated October 31, 2015

CONSENT AGENDA ITEM 4: Approval of the Consolidated Vouchers for November dated November 9, 2015

CONSENT AGENDA ITEM 5: Approval of Agreements with FNBC Bank and Trust; ACH Origination Service Addendum, Remote Deposit Capture Service Addendum, Master Cash Management Agreement, and Business EBanking Service Addendum

****CONSENT AGENDA:** this agenda item consists of proposals and recommendations, which are likely to be acceptable to all members of the Board. The purpose of the Consent Agenda is to allow one roll call vote for all items instead of separate votes on each item. The procedure is as follows: 1. any commissioner wishing to discuss any item on the consent agenda may request that the item be removed and placed under its usual place on the agenda, or under New Business. 2. At the time of roll call, a commissioner may vote either "aye" for all items, or select items for a "nay" vote. 3. One roll call vote is taken and covers all items on the Consent Agenda.

**MINUTES OF THE REGULAR MEETING
OF THE BOARD OF COMMISSIONERS
OF THE PARK DISTRICT OF LA GRANGE, ILLINOIS
HELD AT THE ADMINISTRATIVE OFFICES
536 EAST AVENUE, LA GRANGE, ILLINOIS**

OCTOBER 13, 2015

President Penicook called the meeting to order at 7:02 P.M.

PRESENT: Commissioners Penicook, Walsh, Vear, Ashby, Lacey*

ABSENT: None

STAFF PRESENT: Executive Director Dean Bissias, Superintendent of Finance Leynette Kuniej, Superintendent of Recreation Laura Gallagher, Superintendent of Facilities Chris Finn, Recording Secretary Ginger Zeman

OTHERS PRESENT: Attorney Rob Bush, Jeff Braun from Cody, Braun & Associates, Chris & Mason Burns

* Commissioner Lacey arrived at 7:12 P.M.

President Penicook welcomed everyone to the meeting and asked for changes to the agenda.

Communications, Presentations & Declarations

Public Hearing Concerning the Intent of the Board of Park Commissioners of the Park District of La Grange, Cook County, Illinois to Sell Not To Exceed \$325,000 General Obligation Limited Tax Park Bonds for the Payment of Land Condemned or Purchased for Parks, for the Existing Land and Facilities of the District and for the Payment of the Expenses Incident Thereto. (Bina Hearing)

President Penicook opened the Public Hearing concerning the intent of the Park District to sell not to exceed \$325,000 General Obligation Limited Tax Park Bonds. There were no letters, communications or public attending for comments, therefore President Penicook closed the BINA Hearing. At 7:05 P.M. Commissioner Ashby motioned to close the BINA Hearing. Commissioner Vear seconded the motion which passed unanimously by Roll Call Vote as follows:

AYES: Commissioners Penicook, Ashby, Walsh, Vear

NAYES: None

ABSENT: Commissioner Lacey

REGULAR BOARD MEETING - OCTOBER 13, 2015

Public Comments/Participation (Board Manual Section #152)

Chris and son Mason Burns, 345 8th Avenue La Grange, were inquiring about a dog park for our village. Director Bissias explained the Park District Board would have to change our policy to allow dogs in our parks. He felt there were no feasible areas in any of our parks as of now as the larger parks are taken up by athletic groups. He stated a dog area would have to be fenced, maintained, policed and a fee would have to be charged for users. This decision would have to be up to the Board. Mason Burns suggested an area by the Lyons Township High School North Campus soccer practice fields. The land borders the railroad tracks and is not a Park District property. It was decided Chris and Mason Burns would champion the cause and the Park District would guide them and contact Lyons Township High School about the open space.

Consent Agenda

Commissioner Walsh motioned to approve Item 3.1 Minutes of the Regular Board Meeting of September 8, 2015; Item 3.2 Approval of the Financial Report dated September 30, 2015; Item 3.3 Approval of the Consolidated Vouchers for October dated October 13, 2015. Commissioner Lacey seconded the motion which passed unanimously by Roll Call Vote as follows:

AYES: Commissioners Penicook, Ashby, Walsh, Vear, Lacey
NAYES: None
ABSENT: None

Staff Reports

Director's Report

Report on Bids for the Replacement of the Parking Lot at the Recreation Center (536 East Avenue)

Jeff Braun of Cody Braun & Associates stated the Recreation Center parking lot project went out for bid to 11 contractors and 3 of them returned the bid packet. The lowest bid was Accu Paving for a cost of \$73,250. In our Capital Budget for this year \$100,000 was allocated for this project. If problem areas are found under the current surface, there would be sufficient funds to rectify the problem. The project would be done in 3 days without closing the building.

Report on Bids for the Replacement of Waiola Park Pathway

Jeff Braun of Cody Braun & Associates stated the lowest bid for the Waiola Park pathway was from Crowley Sheppard for a cost of \$58,500. With Board approval, this project would begin Monday October 19, 2015. Director Bissias stated flyers would be distributed to the neighborhood informing them of the project.

Update of other Park District Matters

Superintendent of Recreation Laura Gallagher informed the Board of the annual Halloween Party on Friday October 23, 2015. Volunteers are still

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needed. Please contact Laura Gallagher or Diana Faught to volunteer.

President Penicook asked if there was a response to Sterling Topol's letter in the board packet regarding the condition of the Sedgwick and Gordon Park tennis courts. Director Bissias stated he would respond to Sterling Topol now as he did not attend this meeting.

Superintendent of Recreation Gallagher discussed the decrease in enrollment for the fitness classes. She is researching and may need to look at a change with what the Park District is doing. President Penicook hoped to review this again next month.

Superintendent of Finance Leynette Kuniej stated there are more students registered this year than the capacity for the BASE program. Most families want the shortened school day on Wednesdays, however BASE needs to accommodate the children for the full week and not just the Wednesday drop ins.

Commissioner Ashby was happy about the positive revenue for Endless Summer. Director Bissias explained once a \$60,000 profit has been reached, the excess profit would be split 50/50 between the contributors and there would be guaranteed reserve money for the following year without taking it out of our funds.

Commissioner Vear questioned if drones are allowed in our parks. Director Bissias explained our policy does not allow any radio controlled planes in our parks. Drones come under that category. Policy can always be changed by the Board if discussed.

Attorney Report

Attorney Rob Bush updated the Board regarding the Denning Park drainage. Easement agreements for drainage are being looked at by the Village, the property owner and the Park District. Attorney Bush stated he would give the Board answers at a later date.

Treasurer Report

None

Action Items

Discussion and/or Approval of Bids for the Replacement/Resurfacing of the Parking Lots at 536 East Avenue (Recreation Center)

Commissioner Ashby motioned to approve the bid from Accu Paving for the replacement of the parking lots at 536 East Avenue (Recreation Center) with a not to exceed price of \$73,250. Commissioner Vear seconded the motion which passed unanimously by Roll Call Vote as follows:

REGULAR BOARD MEETING - OCTOBER 13, 2015

AYES: Commissioners Penicook, Ashby, Walsh, Vear, Lacey
NAYES: None
ABSENT: None

Discussion and/or Approval of bids for the Replacement of the Walking/Jogging Pathway at Waiola Park

Commissioner Walsh motioned to approve the bid from Crowley Sheppard for the replacement of the walking/jogging pathway at Waiola Park for a cost not to exceed \$58,500. Commissioner Walsh seconded the motion which passed unanimously by Roll Call Vote as follows:

AYES: Commissioners Penicook, Ashby, Walsh, Vear, Lacey
NAYES: None
ABSENT: None

Board Business

Old Business

None

New Business

None

Committee Reports

Administration Committee

None

Public Relations Committee

None

Finance & Capital Project Committee

None

User Group Committee

None

Public Comments (Board Manual Section #152)

None

Board Comments

Commissioner Vear stated he received positive feedback from different user groups regarding the field conditions.

Commissioner Walsh commented it is desirable to live up to legal obligations. He is eagerly awaiting the final numbers from the CURE weekend. Superintendent of Facilities Chris Finn stated they are waiting longer to

REGULAR BOARD MEETING - OCTOBER 13, 2015

compile the data. President Penicook stated the CURE Network would most likely not be returning here next year. She added that they appreciated our facility but may look for a permanent facility to use.

Commissioner Ashby agreed with President Penicook as to researching why the enrollment for the fitness programs is decreasing.

President Penicook was glad to hear the BASE program has been so popular. She informed the Board the Meadowbrook Manor renovation is progressing quickly. She reminded the Board that Meadowbrook agreed to give land to the Park District for a small tot lot. She wanted the Board to think about this for the Capital Budget for next year.

Executive Session

At 8:01 P.M. Commissioner Vear motioned the Board convene to Executive Session pursuant to Item 12.5 Review of Closed Executive Session Minutes, 5 ILCS 120/2 (c)(21). Commissioner Walsh seconded the motion, which passed unanimously by Roll Call Vote as follows:

AYES: Commissioners Penicook, Ashby, Walsh, Vear, Lacey
NAYES: None
ABSENT: None

The Regular Board Meeting resumed at 8:02 P.M.

Commissioner Walsh motioned to release no further Executive Minutes. Commissioner Lacey seconded the motion which passed unanimously by Voice Vote.

Adjournment

Commissioner Walsh moved for adjournment at 8:02 P.M. The motion was seconded by Commissioner Ashby and passed unanimously by Voice Vote.

Mary Ellen Penicook, President

Constantine Bissias, Secretary
Approved 11/09/2015

PARK DISTRICT OF LA GRANGE
STATEMENT OF REVENUES AND EXPENDITURES
October 31, 2015

11/3/2015

FUND	FUND BALANCE 05/01/2015	YEAR TO DATE REVENUE	YEAR TO DATE EXPENSE	REVENUE OVER EXPENDITURES	TRANSFERS	FUND BALANCE 10/31/2015
GENERAL	\$ 310,374	\$ 850,683	\$ 396,650	\$ 454,033	\$ (34,000)	\$ 730,407
RECREATION	808,603	1,471,340	971,753	499,587	(100,000)	1,208,190
IMRF	19,529	130,443	51,498	78,945		98,474
PAVING & LIGHTING	87,628	25,029	41,280	(16,251)		71,377
LIABILITY INSURANCE	49,505	75,019	41,790	33,229		82,734
AUDIT	370	13,036	12,095	941		1,311
SPEC RECREATION	347,224	225,311	131,390	93,921		441,145
FICA/MEDICARE	14,490	100,263	46,074	54,189		68,679
TOTAL OPERATIONS	1,637,723	2,891,124	1,692,530	1,198,594	(134,000)	2,702,317
CAPITAL PROJECTS	624,116	-	153,451	(153,451)	134,000	604,665
DEBT SERVICE	202,468	844,339	154,171	690,168		892,636
GRAND TOTAL	\$ 2,464,307	\$ 3,735,463	\$ 2,000,152	\$ 1,735,311	\$ -	\$ 4,199,618

TREASURER'S PROOF, CASH IN BANK:

ACCOUNT	BALANCE BEG OF MO	CURRENT RECEIPTS	CURRENT DISBURSEMENTS	TRANSFERS	BALANCE END OF MO
INVESTMENTS	\$ 2,876,111	\$ 2,037			\$ 2,878,148
IPDLAF	1,566,876	6,342	(160,925)		1,412,293
FIRST NATL CHKG	171,944	191,708	(145,021)		218,631
CASH REGISTER BANK	1,585				1,585
TOTAL CASH	4,616,516				4,510,657
Taxes Receivable	81,026	(11,536)			69,490
Accounts Receivables	8,415	(6,818)			1,597
Prepaid expense	300				300
Accounts Payable	(162,049)		(94,161)		(256,210)
Accrued Payroll	-				-
Deferred Tax Revenue	(81,026)	11,536			(69,490)
Deferred Revenue	(58,494)	1,768			(56,726)
FUND BALANCE	\$ 4,404,688	\$ 195,037	\$ (400,107)	\$ -	\$ 4,199,618

PARK DISTRICT OF LA GRANGE
GENERAL FUND

11/5/2015

STATEMENT OF REVENUES AND EXPENDITURES
 FOR THE SIX MONTHS ENDED OCTOBER 31, 2015

		PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
REVENUES							
01-5-00-2-40000	Property Taxes	1,348	745,874	1,867	756,326	758,209	100%
01-5-00-2-40100	IL Replacement Tax	7,009	21,865	7,392	24,689	20,000	123%
01-5-00-3-41000	Earned Interest	1,470	8,662	1,502	8,736	20,000	44%
01-5-00-3-42000	Soccer Field Usage			6,268	6,268	45,000	14%
01-5-00-3-42100	Contractual Services	375	2,935	147	1,262	4,000	32%
01-5-00-3-42150	Coop Agreement	(96)	2,929		6,812	11,200	61%
01-5-00-3-42600	White Sox Training		11,811	1,984	11,905	23,810	50%
01-5-00-3-42610	IPRA	1,964	11,784	1,994	11,961	24,389	49%
01-5-00-3-43000	Misc. Income/ Youth Grant	(9,719)	17,380	742	3,392	600	565%
01-5-00-3-43100	Snack Machine	320	1,604	202	869	4,000	22%
01-5-00-3-48000	Facility Rental - Denning	3,032	18,190	3,077	18,463	37,074	50%
	TOTAL GENERAL FUND REVENUE	5,703	843,034	25,175	850,683	948,282	90%

EXPENSES

		PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
ADMINISTRATIVE EXPENSES							
01-5-00-5-51100	Administrative Salaries	14,981	95,078	15,580	98,174	214,741	46%
01-5-00-5-51200	Clerical Wages	3,053	14,056	3,025	15,438	38,215	40%
01-5-00-5-53001	Health & Life Insurance	9,738	56,317	10,332	61,990	134,176	46%
01-5-00-5-54010	Education & Training	2,247	4,977	567	5,108	14,729	35%
01-5-00-6-61000	Legal Fees	5,489	12,792	1,931	7,685	24,300	32%
01-5-00-6-61010	Consultant Fees					1,800	0%
01-5-00-6-65001	Bank Service Fees	854	5,373	1,179	6,366	13,188	48%
01-5-00-6-66010	Dues & Subscriptions	-	479	30	643	7,885	8%
01-5-00-6-67010	Communications Services	2,563	7,987	2,497	7,690	15,442	50%
01-5-00-6-68010	Computer Software Contracts	531	8,844	246	9,397	15,536	60%
01-5-00-6-69010	Legal Notices & Publications	79	1,208	79	832	2,488	33%
01-5-00-6-69110	Printing/Design Services	625	3,753	503	3,455	11,445	30%
01-5-00-7-73010	Office/Administrative Supplies	415	2,776	397	2,994	7,850	38%
01-5-00-7-74010	Computer Supplies/Equipment	104	465	73	309	1,225	25%

GENERAL FUND - CONTINUED

EXPENSES

	PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
ADMINISTRATIVE EXPENSES (Continued)						
01-5-00-7-75010	10	645	16	779	6,350	12%
01-5-00-7-76010	1,567	3,985	1,870	4,420	8,785	50%
01-5-00-7-76400	77	527	-	316	838	38%
01-5-00-7-76500	42	2,866	-	997	5,000	20%
Overhead Allocation						
TOTAL ADMIN EXP	42,375	222,128	38,325	226,593	523,993	43%

REPAIRS AND MAINTENANCE

01-6-00-5-51300	9,819	53,696	8,308	53,767	133,011	40%
01-6-00-5-51400	-	15,339	-	14,694	17,000	86%
01-6-00-6-80010	-		90	90	550	16%
01-6-00-6-81010	3,096	51,004	4,295	49,244	75,669	65%
01-6-00-6-82010	584	2,461	467	1,762	8,500	21%
01-6-00-6-89200	-	74	-	-	850	0%
01-6-00-7-83010	1,441	6,831	1,453	7,807	13,723	57%
01-6-00-7-84010	1,400	6,185	2,363	5,690	15,649	36%
01-6-00-7-85010	200	1,003	128	598	9,750	6%
01-6-00-7-86010	56	1,463	-	407	2,275	18%
01-6-00-7-87010	-	2,453	-	2,256	4,750	47%
01-6-xx-6-88000	6,191	28,297	3,826	26,506	54,538	49%
01-6-xx-6-88100	1,282	7,854	684	3,217	32,000	10%
01-6-xx-6-88200	614	2,798	1,288	3,389	7,050	48%
01-6-xx-6-89000	-	1,862	-	630	2,750	23%
TOTAL MAINTENANCE EXP	24,683	181,320	22,902	170,057	378,065	45%

TOTAL GENERAL FUND EXPENDITURES	67,058	403,448	61,227	396,650	902,058	44%
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PARK DISTRICT OF LA GRANGE

RECREATION FUND

STATEMENT OF REVENUES AND EXPENDITURES
FOR THE SIX MONTHS ENDED OCTOBER 31, 2015

REVENUES

	PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
13-5-00-2-40000	817	552,992	1,172	545,417	557,700	98%
13-5-00-2-40100					20,000	0%
13-5-00-3-43100	97	2,930	10	2,663	3,500	76%
13-7-xx-3-48000	1,006	11,219	1,322	12,922	17,750	73%
13-7-00-3-42000	300	2,000	1,800	2,500	3,950	63%
13-7-00-3-43000	10	30	292	17,971	31,800	57%
13-7-00-3-45000	708	6,146	717	5,928	12,000	49%
13-7-xx-3-49000	67,159	491,254	62,000	463,386	935,500	50%
13-7-09-3-49xxx	18,217	87,915	25,055	116,755	284,625	41%
TOTAL RECREATION REVENUE	88,314	1,154,486	92,368	1,167,542	1,866,825	63%

EXPENSES

ADMINISTRATIVE EXPENSES

13-5-00-5-51100	30,093	190,974	31,755	200,118	420,867	48%
13-5-00-5-51200	3,053	14,055	3,026	15,437	38,215	40%
13-5-00-5-53001	9,738	56,316	10,332	61,990	134,176	46%
13-5-00-5-54010	2,247	4,977	567	5,108	14,729	35%
13-5-00-5-55010	-	1,797	68	2,018	4,170	48%
13-5-00-6-60010	298	5,819	1,349	8,871	26,592	33%
13-5-00-6-61000	5,489	12,792	1,931	7,685	24,300	32%
13-5-00-6-61010			-	-	1,800	0%
13-5-00-6-61020		500	-	-	1,050	0%
13-5-00-6-65001	854	5,373	1,179	6,366	13,188	48%
13-5-00-6-66010	-	479	30	643	7,885	8%
13-5-00-6-67010	2,563	7,986	2,497	7,690	15,442	50%
13-5-00-6-68010	531	8,844	246	9,397	15,536	60%
13-5-00-6-69010	79	1,208	79	832	2,488	33%
13-5-00-6-69110	1,874	11,063	1,510	10,366	34,332	30%
13-5-00-7-71010	33	742	22	901	2,400	38%
13-5-00-7-72010	20	1,876	169	1,056	10,800	10%
13-5-00-7-73010	415	2,775	397	2,994	7,850	38%
13-5-00-7-74010	104	465	73	309	1,225	25%

EXPENSES**ADMINISTRATIVE EXPENSES (Continued)**

	PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
13-5-00-7-75010 Office Equipment	10	645	16	779	6,350	12%
13-5-00-7-76010 Postage & Delivery	1,567	3,985	1,870	4,420	8,785	50%
13-5-00-7-76400 Banquet Beverage Service	77	527		316	838	38%
13-5-00-7-76500 Unforseen Expense	42	1,266	-	998	5,000	20%
Overhead Allocation						
TOTAL ADMIN EXP	59,087	334,464	57,114	348,293	798,018	44%

REPAIRS AND MAINTENANCE

13-6-00-5-51300 Maintenance Wages	9,819	53,695	8,308	53,767	133,011	40%
13-6-00-5-51400 Part-time Maintenance Wages	-	15,339	-	14,694	17,000	86%
13-6-00-6-80010 Equipment Rentals			90	90	550	16%
13-6-00-6-81010 Maintenance Services	3,096	51,003	4,295	49,244	75,669	65%
13-6-00-6-82010 Vehicle Parts and Repairs	584	2,461	467	1,762	8,500	21%
13-6-00-7-83010 Maintenance Supplies	1,444	6,834	1,453	7,807	13,723	57%
13-6-00-7-84010 Maintenance Materials	1,400	6,185	2,363	5,690	15,649	36%
13-6-00-7-85010 Petroleum Products	200	1,003	128	598	9,750	6%
13-6-00-7-86010 Maintenance Tools/Equipment	56	1,463	-	407	2,275	18%
13-6-00-7-87010 Park Landscaping	-	2,453	-	2,256	4,750	48%
13-6-xx-6-88000 Utilities - Electric	6,191	28,297	3,826	26,505	54,538	49%
13-6-xx-6-88100 Utilities - Natural Gas	1,282	7,854	684	3,217	32,000	10%
13-6-xx-6-88200 Utilities - Water	614	2,798	1,288	3,389	7,050	48%
13-6-xx-6-89000 Park & Facility Improvements/Repairs	-	1,862	-	630	2,750	23%
TOTAL MAINTENANCE EXP	24,686	181,247	22,903	170,058	377,215	45%

RECREATION EXPENSES

13-7-00-5-51500 Facility Rental Supervisors/ Custodians	3,961	25,100	5,061	27,786	75,889	37%
13-7-00-7-77100 Community Support	93	885	(74)	284	2,500	11%
13-7-00-7-77402 Special Events	2,808	14,709	4,197	12,893	43,995	29%
13-7-00-7-78000 Program & Facility Equipment	1,586	4,153	2,812	4,475	7,300	61%
13-7-01-6-63000 Athletic Officials	1,756	2,992	2,288	3,940	27,707	14%
13-7-10-4-49050 Concession COGS	-				400	0%
13-7-xx-5-52000 Program Supervisors/Leaders	7,601	74,223	7,176	65,894	151,305	44%
13-7-xx-6-62000 Contracted Instruction & Services	25,921	123,355	13,048	117,943	310,851	38%
13-7-xx-6-63000 Transportation	-	2,017		1,382	3,000	46%
13-7-xx-7-79000 Program Supplies	3,257	19,856	1,230	11,869	61,506	19%
TOTAL RECREATION EXPENSES	46,983	267,290	35,738	246,466	684,453	36%
TOTAL RECREATION EXPENDITURES	130,756	783,001	115,755	764,817	1,859,686	41%

PARK DISTRICT OF LA GRANGE
BEFORE & AFTER SCHOOL PROGRAM
 STATEMENT OF REVENUES AND EXPENDITURES
 FOR THE SIX MONTHS ENDED OCTOBER 31, 2015

REVENUES						
	PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
12-7-xx-3-49000	59,282	239,280	63,736	233,847	535,000	44%
	2,000	21,382		29,618	48,480	61%
	7,861	18,834	11,888	40,333	60,000	67%
TOTAL BASE REVENUE	69,143	279,496	75,624	303,798	643,480	47%

EXPENSES						
	PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
12-7-XX-5-52000	36,847	150,466	36,277	149,886	476,509	31%
12-7-XX-5-52010	2,819	11,511	2,775	12,657	36,451	35%
12-7-XX-5-52015	1,520	9,115	1,185	7,088	32,079	22%
12-7-XX-5-52020	571	3,423	603	3,616	7,232	50%
12-7-00-5-54040					2,695	0%
12-7-00-5-55012	750	1,500	-	1,500	1,500	100%
12-7-00-6-60010	812	1,746	92	662	2,740	24%
12-7-00-6-67033	250	750	250	750	4,240	18%
					3,500	0%
12-7-00-6-68012	115	677	-	933	1,000	93%
12-7-00-6-69021	-	1,214		622	1,800	35%
12-7-00-6-82011					500	0%
12-7-00-7-71015		95			200	0%
12-7-00-7-72041	207	207	204	525	600	88%
12-7-XX-6-63020		1,332	-	3,855	3,500	110%
12-7-00-7-75026					7,200	0%
12-7-XX-6-64000					12	0%
12-7-XX-7-78000	109	4,344	244	826	1,500	55%
12-7-XX-7-79000	297	16,030	574	8,219	20,765	40%
12-7-XX-7-79110	3,672	14,629	5,235	15,797	37,420	42%
TOTAL BASE EXPENDITURES	47,969	217,039	47,439	206,936	641,443	32%

REVENUE OVER EXPENDITURES

21,174	62,457	28,185	96,862	2,037
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PARK DISTRICT OF LA GRANGE
SPECIAL REVENUE FUNDS
 STATEMENT OF REVENUES AND EXPENDITURES
 FOR THE SIX MONTHS ENDED OCTOBER 31, 2015

REVENUES		PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
14-5-00-2-40000	IMRF FUND	261	120,174	375	130,443	130,553	100%
15-5-00-2-40000	PAVING & LIGHTING FUND	40	25,009	57	25,029	25,106	100%
16-5-00-2-40000	LIABILITY INSURANCE FUND	84	74,900	145	75,019	76,816	98%
17-5-00-2-40000	AUDIT FUND	16	9,998	36	13,036	13,055	100%
18-5-00-2-40000	SPECIAL RECREATION FUND	289	223,799	471	225,311	229,125	98%
19-5-00-2-40000	FICA/MEDICARE FUND	131	79,985	273	100,263	100,425	100%
04-5-00-2-40000	DEBT SERVICE	1,344	853,638	1,898	844,339	965,728	87%
TOTAL SPECIAL FUNDS REVENUE		2,165	1,387,503	3,255	1,413,440	1,540,808	92%

EXPENSES		PRIOR YEAR CURRENT MONTH	PRIOR YEAR TO DATE	CURRENT MONTH	YEAR TO DATE	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
14-5-00-5-53100	IMRF Contribution	8,130	51,851	7,689	51,498	105,877	49%
15-6-00-9-90xxx	Paving & Lighting		2,248		2,000	23,000	9%
15-6-00-9-90155	P&L Capital Projects			39,280	39,280	50,000	79%
16-6-00-x-xxxx	Risk Management Costs	352	4,468	300	2,494	12,560	20%
16-5-00-6-61200	Liability Insurance		26,019		28,947	57,894	50%
16-5-00-6-61210	Unemployment Comp.				141	14,274	1%
16-5-00-6-61220	South Suburban Risk Management	1,333	8,918	1,671	10,208	15,004	68%
17-5-00-6-61100	Audit		11,770		12,095	12,125	100%
18-5-00-6-61300	SEASPAR		110,475		104,425	104,425	100%
18-5-00-6-61310	SEASPAR Inclusion	262	9,285		7,719	14,900	52%
18-5-00-5-51100	Allocated Wages	1,860	11,810	1,916	12,070	23,000	52%
18-5-00-6-xxxx	Special Recreation	4,462	14,932	760	7,176	16,664	43%
18-5-00-9-93040	ADA Transition Plan - Phase I					100,000	0%
19-5-00-5-53200	FICA Contribution	6,401	46,310	6,400	46,074	96,563	48%
04-5-00-8-91100	Debt Service Principal					801,000	0%
04-5-00-8-91150	Debt Service Interest		164,446		153,971	312,365	49%
04-5-00-8-91200	Debt Service Fees		400		200	4,200	5%
TOTAL SPECIAL FUNDS EXPENDITURES		22,800	462,932	58,016	478,298	1,763,851	27%

PARK DISTRICT OF LA GRANGE
CAPITAL PROJECTS FUND
 STATEMENT OF REVENUES AND EXPENDITURES
 FOR THE SIX MONTHS ENDED OCTOBER 31, 2015

REVENUES						
	Bond Issue 2012C	Bond Issue 2014	Other Sources	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET	
Beginning Fund Balance	445,408	186,000	(7,293)	624,115		
36-5-00-3-40200 Bond Proceeds				194,000		
36-5-00-3-42000 Donations						
36-5-00-3-42200 Grant Proceeds				987,147		
36-5-00-4-50200 Transfer from General & Recreation Funds			134,000	134,000		
36-5-00-4-50200 Transfer from Special Recreation Fund for Handicapped				150,000		
TOTAL CAPITAL PROJECT REVENUE	445,408	186,000	126,707	2,089,262		

EXPENSES						
36-5-00-9-91030 Tree Replacement Plan - Emerald Ash Bore				5,000	0%	
36-5-00-9-91106 Picnic Tables/ benches/ garbage cans/ bleachers				7,500	0%	
36-5-00-9-91107 Basketball & Volleyball standards/ backboards			519	2,000	26%	
36-5-00-9-91108 Park regulation/ Information/ ID signs				3,000	0%	
36-5-00-9-91110 Age appropriate Signs				1,000	0%	
36-5-00-9-91500 Recycling Program equip/ signs/ containers				1,000	0%	
36-5-00-9-91900 Software Upgrades (MSI & Rectrac)			1,900	3,000	63%	
36-5-00-9-91901 Misc Programs/ Licenses/ Peripherals				2,500	0%	
36-5-00-9-91902 Computers Unforeseen				3,000	0%	
36-5-00-9-91908 Computer replacement program				2,000	0%	
36-5-00-9-91909 PDLG Website Redevelopment			3,500	9,500	37%	
36-5-00-9-93010 Used Recreation Bus						
36-5-00-9-93020 Replace - Ford Explorer			2,000	6,000	33%	
36-5-00-9-93025 Replace - Maintenance Van				28,000	0%	
36-5-00-9-96100 Appraisals/ Site Documents				25,000	0%	
36-5-00-9-96101 Update PDLG Master Plan				2,000	0%	
36-5-00-9-96110 General soccer field restoration			5,513	3,000	0%	
36-5-00-9-99000 Reserved For Unforeseen Expense				10,000	55%	
				10,000	0%	
36-5-12-9-96120 Sedgewick - Replace flooring				8,000	0%	
365-10-9-94300 Denning - Replace Flooring			7,960	8,000	0%	

		Bond Issue 2012C	Bond Issue 2013	Other Sources	FISCAL YEAR BUDGET	% TO CURRENT FY BUDGET
36-5-14-9-96110	Gordon Park Sale/ Legal			16,759	16,759	100%
36-5-14-9-96130	Gordon Park - Demolition of Buildings				30,000	0%
36-5-14-9-96215	Gordon Park - Park Sign				10,000	0%
36-5-14-9-97210	Gordon Park - Tree replacement				2,500	0%
36-5-15-9-94600	Waiola Park Pathway Replacement	58,500			75,000	78%
36-5-20-9-94400	RC - Update DeSitter Room Kitchen				20,000	0%
36-5-20-9-92900	RC - emergency roof repairs			6,800	30,000	0%
36-5-20-9-94600	RC - Parking lot repair (split 50/50 with P&L fund)			50,000	50,000	0%
36-5-20-9-94800	RC - Fitness Center				1,800,000	0%
	TOTAL CAPITAL PROJECT EXPENSES	58,500	-	94,951	2,173,759	7%
	FUND BALANCE REMAINING	386,908	186,000	31,756	(84,497)	

PARK DISTRICT OF LA GRANGE
536 EAST AVENUE
LA GRANGE, IL 60525

MEMORANDUM

TO: Finance Chair
FROM: Superintendent of Finance
RE: Consolidated Vouchers dated 11/9/15

If this voucher is removed from the consent agenda, the financial report for the month of OCTOBER should be noted and allowed to stand for audit, and a motion be made and seconded to approve the Consolidated Vouchers dated NOVEMBER 9, 2015 in the amount of \$ 1,358,304.69. A roll call vote is required.

CONSOLIDATED VOUCHERS

Accounts Payable vouchers

General Fund	\$	32,534.29
BASE Program		1,281.88
Recreation Fund		46,688.62
Paving & Lighting		39,180.00
Liability Insurance Fund		1,671.33
Handicapped Recreation		820.00
Debt Service		200.00
Capital Projects		112,722.55
		235,098.67

Debt Service Payments

	<u>Due</u>		
GO ARS Series 2006	12/15/2015	171,642.50	
GO ARS Series 2012A	12/15/2015	38,678.13	
GO Series 2012B	12/1/2015	428,650.00	
GO Series 2014	12/1/2015	320,424.00	
			959,394.63

Recreation Refunds 3,540.55

Imprest & Credit Card Expenses - per attached 3,745.07

P Card Purchases - per attached 20,585.44

Payroll for the month of OCTOBER 135,940.33

Includes monthly Social Security, Medicare & IMRF contributions.

\$ 1,358,304.69

PARK DISTRICT OF LA GRANGE
 IMPREST CHECKS & CHARGES
 October 31, 2015

<u>Check #</u>	<u>Paid To</u>	<u>Description</u>	<u>Amount</u>
4781	Diana Pieczynski	replace old outstanding refund check	69.00
4782	John Ferguson	replace old outstanding refund check	39.00
4783	Anthony Zicareli	replace old outstanding payroll check	154.61
4784	Olivia Birazzi	replace old outstanding payroll check	12.99
4785	Amanda O'Shea	replace old outstanding payroll check	51.91
4786	Josh Wiencek	replace old outstanding payroll check	25.00
4787	Patrick Daley	replace old outstanding payroll check	39.87
4788	Susan Doheny	replace old outstanding refund check	24.00
4789	Joan Rykal	replace old outstanding refund check	13.00
4790	Dan Govoni	replace old outstanding refund check	13.00
4791	Francisco Arena	replace old outstanding refund check	409.50
4792	Mark Kluge	replace old outstanding refund check	100.00
4793	Cindy O'Donohue	replace old outstanding refund check	43.00
4794	Julie Tecktiel	replace old outstanding refund check	100.00
4795	Halle Mc Cormick	replace old outstanding refund check	45.00
4796	Rebecca Merchant	replace old outstanding refund check	40.00
4797	Ann Marie Copp	replace old outstanding refund check	5.83
4798	Clowning Around	Halloween Party entertainment	1,126.50
4799	Sean Finn	Halloween Party pumpkins	612.50
4800	Maria Castillo	replace old outstanding refund check	100.00
4801	void		
4802	Madeline Dziallo	replace old outstanding refund check	82.00
4803	Jelena Pavlovic	replace old outstanding refund check	100.00
4804	Kelly Ewings	replace old outstanding refund check	24.00
4805	Kenneth Turek	replace old outstanding refund check	7.00
4806	Anna Catelli	BASE supplies	25.00
4807	Illinois State Treasurer	Unclaimed Property	351.44
			3,614.15
 <u>Chase Credit Card</u>			
		Board expense	30.72
		Director's expense	100.20
			130.92
			3,745.07

JOURNAL DATE: 11/03/15

ACCOUNTING PERIOD: 06

PCARD

ITEM ACCOUNT #	ACCOUNT DESCRIPTION	VENDOR	INVOICE	ITEM DESCRIPTION	DEBIT AMT	CREDIT AMT
1	01-5-00-3-43115	SNACK MACHINE - NET	SA7597	Vending	665.43	
2	01-5-00-5-54031	CONF- PROF - IAPD/IP	IL5038	IPRA/IAPD Conference FINN	185.00	
3	01-5-00-5-54040	SEMINARS & WORKSHOPS	SO6191	SSPRPA October General Meetin	20.00	
4	01-5-00-6-67045	EMAIL BLAST	MA1680	EMAIL BALST	21.25	
5	01-5-00-6-68013	ANTI VIRUS SOFTWARE	MA1685	Malwarebytes	13.63	
6	01-5-00-7-73021	CALENDARS, PERSONAL	AC2500	Weekly Planners/Desk Calenda	55.22	
7	01-5-00-7-74011	COMPUTER- HARDWARE S	AM3560	computer ram	38.65	
8	01-5-00-7-76022	DELIVERY - LEGAL DOC	FE4180	Wifi adapter	34.50	
9	01-6-00-6-81020	DUMPSTER SERVICE	AD2100	DELIVERY	14.07	
10	01-6-00-6-81036	VEHICLE WASHES	BR3452	dumpster service	446.91	
11	01-6-00-6-82010	REPAIRS - VEHICLE	EU7500	VEHICLE WASH	14.98	
12	01-6-00-7-83010	CLEANING SUPPLIES	EU7500	#35 pickup-heater core replac	364.19	1.50
13	01-6-00-7-83011	BATHROOM SUPPLIES	EU7500	#35 pickup-heater core replac	36.95	7.22
14	01-6-00-7-83012	BUILDING SUPPLIES	HO4142	Squeege, window scrubber, pol	8.94	
15	01-6-00-7-83011	BATHROOM SUPPLIES	ME6840	cleaning supplies	8.94	
16	01-6-00-7-83012	BUILDING SUPPLIES	SA7597	Pledge, clorox wipes, cleanin	56.89	
17	01-6-00-7-83012	BUILDING SUPPLIES	AM3560	mop heads	20.08	
18	01-6-00-7-83012	BUILDING SUPPLIES	SA7597	Diaper Genie Refills	39.96	
19	01-6-00-7-83012	BUILDING SUPPLIES	AM3560	Door Stop	6.48	
20	01-6-00-7-83012	BUILDING SUPPLIES	HO4142	Velcro	57.94	
21	01-6-00-7-83012	BUILDING SUPPLIES	HO4142	replacement radio, power tool	69.48	
22	01-6-00-7-83012	BUILDING SUPPLIES	ME6840	Door Stops, hex keys for fron	45.21	
23	01-6-00-7-83012	BUILDING SUPPLIES	SA7597	Batteries	41.45	
24	01-6-00-7-83012	BUILDING SUPPLIES	ME6840	paint	6.22	
25	01-6-00-7-83012	BUILDING SUPPLIES	ME6840	Bulbs for building	490.40	
26	01-6-00-7-83012	BUILDING SUPPLIES	BUI413	electrical	7.98	
27	01-6-00-7-83012	BUILDING SUPPLIES	ME6840	hardware	5.62	
28	01-6-00-7-83012	BUILDING SUPPLIES	HO4142	Teflon tape, Teflon paste	32.04	
29	01-6-00-7-83012	BUILDING SUPPLIES	ME6840	ICE RINK	1,459.46	
30	01-6-00-7-83012	BUILDING SUPPLIES	ST6000	FUEL	22.42	
31	01-6-00-7-83012	BUILDING SUPPLIES	SE011	FUEL	7.37	
32	01-6-00-7-83012	BUILDING SUPPLIES	SE011	FUEL	22.61	
33	01-6-00-7-83012	BUILDING SUPPLIES	SE011	FUEL	20.07	
34	01-6-00-7-83012	BUILDING SUPPLIES	AI6068	cylinder rental	25.84	
35	01-6-00-7-83012	BUILDING SUPPLIES	LU7900	OIL CHANGE	29.51	
36	01-6-00-7-83012	BUILDING SUPPLIES	ACCOUNTS PAYABLE	ACCRUAL OFFSET		4,369.09
37	01-6-00-7-83012	BUILDING SUPPLIES	ACCOUNTS PAYABLE			
38	01-0-95-1-21000	ACCOUNTS PAYABLE				
39	12-7-00-7-72041	PART TIME EE RECOGNI	LE5010	Staff Appreciation Lunch-Meet	72.20	
40	12-7-00-7-72041	PART TIME EE RECOGNI	SA7597	Staff Meeting Food Oct. 13th	71.55	
41	12-7-00-7-72041	PART TIME EE RECOGNI	SA7597	Staff Meeting Supplies Oct. 1	33.22	
42	12-7-00-7-72041	PART TIME EE RECOGNI	WA1892	Food Staff Meeting Oct. 13th	27.20	
43	12-7-21-7-79000	SUPPLIES - BARNSDALE	GF5411	PLASTIC TUMBLERS	7.17	
44	12-7-21-7-79110	FOOD - BARNSDALE	SA7597	food	130.17	
45	12-7-21-7-79110	FOOD - BARNSDALE	SA7597	food	127.87	
46	12-7-21-7-79110	FOOD - BARNSDALE	SA7597	food	4.96	

BASE PROGRAM

ITEM	ACCOUNT #	ACCOUNT DESCRIPTION	VENDOR	INVOICE	ITEM DESCRIPTION	DEBIT AMT	CREDIT AMT
<u>BASE PROGRAM</u>							
47			SA7597	405956750	food	140.11	
48			SA7597	406620304	food	107.47	
49			SA7597	407403489	Food	71.29	
50			WA1892	404312838	food	49.85	
51			WA1892	405156024	food	14.82	
52			WA1892	405956751	food	21.14	
53			WA1892	406620303	food	20.55	
54			WA1892	407403488	food	44.39	
55	12-7-22-7-79000	SUPPLIES - CONGRESS	GF5411	405831998	PLASTIC TUMBLERS	7.17	
56	12-7-22-7-79110	FOOD - CONGRESS PARK	SA7597	404312844	food cp	130.36	
57			SA7597	405156032	food cp	134.88	
58			SA7597	405956759	food cp	168.65	
59			SA7597	406620310	food cp	79.12	
60			SA7597	407403495	food cp	107.52	
61			WA1892	404312845	food cp	188.37	
62			WA1892	405156031	food cp	31.71	
63			WA1892	405956758	food cp	27.42	
64			WA1892	406620309	food cp	10.74	
65			WA1892	407403494	food cp	35.78	
66	12-7-23-7-78000	PROGRAM EQUIPMENT -	WA1892	406620307	co-equipment	133.99	
67	12-7-23-7-79000	SUPPLIES - COSSITT	GF5411	405831998	PLASTIC TUMBLERS	7.17	
68			OF5007	406481543	co-supplies	26.99	
69			WA1892	405156027	co-food/supply	177.56	
70	12-7-23-7-79110	FOOD - COSSITT	SA7597	404312840	CO-FOOD	175.55	
71			SA7597	405156028	CO-FOOD	109.16	
72			SA7597	405956755	co-supplies	224.09	
73			SA7597	406620308	CO-FOOD	106.58	
74			SA7597	407403491	CO-FOOD	119.99	
75			WA1892	404312839	CO-FOOD	30.67	
76			WA1892	405274675	CO-FOOD	1.96	
77			WA1892	405401230	CO-FOOD	2.16	
78			WA1892	405956754	CO-FOOD	28.78	
79			WA1892	406620306	CO-FOOD	11.58	
80			WA1892	406881622	CO-FOOD	4.02	
81			WA1892	407073640	CO-FOOD	7.29	
82			WA1892	407073641	CO-FOOD	5.88	
83			WA1892	407403490	CO-FOOD	59.22	
84	12-7-24-7-79000	SUPPLIES - FOREST RD	GF5411	405831998	PLASTIC TUMBLERS	7.17	
85	12-7-24-7-79110	FOOD - FOREST RD	SA7597	404312835	FR Food	183.81	
86			SA7597	405156034	FR Food	169.60	
87			SA7597	405956761	FR Food	108.24	
88			SA7597	406620313	FR FOOD	121.94	
89			SA7597	407403497	FR FOOD	112.18	
90			SE011	406073407	FR FOOD	2.29	
91			WA1892	404312836	FR Food	62.73	
92			WA1892	405156033	FR- Food	51.59	
93			WA1892	405956760	FOOD -FR	8.60	
94			WA1892	406620311	FR- Food	45.73	
95			WA1892	406620312	FR Food	10.74	

JOURNAL DATE: 11/03/15 ACCOUNTING PERIOD: 06

ITEM ACCOUNT #	ACCOUNT DESCRIPTION	VENDOR	INVOICE	ITEM DESCRIPTION	DEBIT AMT	CREDIT AMT
BASE PROGRAM						
96				FR Food	64.74	
97	12-7-25-7-79000	WA1892	407403496	PLASTIC TUMBLERS	7.17	
98	12-7-25-7-79110	GF5411	405831998	OG-FOOD	163.67	
99		SA7597	404312847	OG-Food	101.35	
100		SA7597	405156036	og-FOOD	164.88	
101		SA7597	405956763	og-FOOD	128.82	
102		SA7597	406620314	og-Food	176.99	
103		SA7597	407403499	OG-Food/Supplies	57.45	
104		WA1892	404312846	OG-FOOD	28.30	
105		WA1892	405156035	OG-Food	27.88	
106		WA1892	405956762	OG-Food	18.61	
107		WA1892	406620315	og-Food	28.82	
108	12-7-27-7-79000	WA1892	407403498	PLASTIC TUMBLERS	7.14	
109		GF5411	405831998	SUPPLIES - STX	22.56	
110		ME6840	407073642	CLEANING SUPPLIES	1.69	
111		NA4980	404754418	CLEANING SUPPLIES	15.30	
112		NA4980	404754419	SUPPLIES - STX	34.27	
113	12-7-27-7-79110	OF5007	405596805	food -sfx	2.50	
114		JE7736	404312841	food -sfx	133.22	
115		SA7597	404312843	FOOD - STX	86.02	
116		SA7597	405156030	FOOD - STX	210.66	
117		SA7597	405956757	FOOD - STX	31.72	
118		SA7597	406257924	SFX Food	129.18	
119		SA7597	406620302	FOOD - STX	98.16	
120		SA7597	407403493	food -sfx	57.26	
121		WA1892	404312842	FOOD - STX	31.43	
122		WA1892	405156029	FOOD - STX	33.66	
123		WA1892	405956756	FOOD - STX	48.44	
124	12-0-95-1-21000			ACCRUAL OFFSET		5,894.83
RECREATION						
125	13-5-00-5-54031	CONF- PROF - IPRA/IA	405832002	IPRA/IAPD Conference FINN	185.00	
126	13-5-00-5-54040	SEMINARS & WORKSHOPS	404754411	SSPRPA October General Meetin	20.00	
127	13-5-00-6-60011	BANNERS/SIGNS/NAME T	405596804	Halloween Party Bike Banner	53.11	
128		VI6341	406073406	Halloween Party Banner/Sign	229.73	
129		VI6341	406257922	Tax Refund		13.51
130		VI6341	406620305	Tax Refund		3.12
131	13-5-00-6-60020	ADVERTISING	405156026	Pillars Ball Ad	250.00	
132	13-5-00-6-60022	COMMUNITY EVENTS	405596803	FD Open House Candy	27.82	
133	13-5-00-6-60030	MARKETING	404754409	Camera	304.97	
134		BR8022	404754414	Brookfield Zoo Tree	500.00	
135	13-5-00-6-67045	EMAIL BLAST	404188100	EMAIL BLAST	21.25	
136	13-5-00-6-68013	ANTI VIRUS	405274674	Malwarebytes	13.63	
137	13-5-00-7-72010	BOARD MTG ALLOWANCE	405956746	BOARD MTG	79.39	
138	13-5-00-7-73021	CALENDARS, PERSONAL	405832000	Weekly Planners/Desk Calendar	55.22	
139	13-5-00-7-74011	COMPUTER- HARDWARE S	406073405	computer ram	38.65	
140		BE5777	404428581	wifi adapter	34.49	
141	13-5-00-7-76022	DELIVERY - LEGAL DOC	406481542	DELIVERY	14.07	

JOURNAL DATE: 11/03/15 ACCOUNTING PERIOD: 06

ITEM	ACCOUNT #	ACCOUNT DESCRIPTION	VENDOR	INVOICE	ITEM DESCRIPTION	DEBIT AMT	CREDIT AMT
RECREATION							
142	13-6-00-6-81020	DUMPSTER SERVICE	AD2100	405832001	dumpster service	446.90	
143	13-6-00-6-81036	VEHICLE WASHES	BR3452	404754408	VEHICLE WASH	14.97	1.50
144	13-6-00-6-82010	REPAIRS - VEHICLE	EU7500	406726147	#35 pickup-heater core replac		7.22
145			EU7500	406726148	#35 pickup-heater core replac		
146			EU7500	406726149	Squeege, window scrubber, pol	364.19	
147	13-6-00-7-83010	CLEANING SUPPLIES	HO4142	405831997	cleaning supplies	36.96	
148			ME6840	404754415	cleaning supplies	8.94	
149			ME6840	404754416	Pledge, clorox wipes, cleanin	56.90	
150			SA7597	404754410	mop heads	20.08	
151	13-6-00-7-83011	BATHROOM SUPPLIES	AM3560	406726144	Diaper Genie Refills	39.96	
152			SA7597	405401227	Door Stop	6.47	
153	13-6-00-7-83012	BUILDING SUPPLIES	AM3560	404547608	Velcro	57.94	
154			HO4142	406726145	replacement radio, power tool	69.49	
155			HO4142	406726146	Door Stops, hex keys for fron	45.20	
156			ME6840	405401228	Batteries	41.45	
157			SA7597	404754410	paint	6.22	
158	13-6-00-7-83022	PAINT	ME6840	406257923	Bulbs for building	490.40	
159	13-6-00-7-83028	ELECTRICAL SUPPLIES	BU1413	405596800	electrical	7.98	
160	13-6-00-7-83035	ELECTRIC SUPPLIES	ME6840	404754415	hardware	5.62	
161	13-6-00-7-84041	MISC HARDWARE	HO4142	404987071	Teflon tape, Teflon paste	32.04	
162	13-6-00-7-84044	PLUMBING PARTS	ME6840	405596799	ICE RINK	1,459.45	
163	13-6-00-7-84052	ICE RINK	ST6000	407283571	FUEL	22.41	
164	13-6-00-7-85011	PETRO PROD - GASOLIN	SE011	404188099	FUEL	7.37	
165			SE011	404754407	FUEL	22.60	
166			SE011	405831996	FUEL	20.07	
167			SE011	406620300	FUEL	25.84	
168	13-6-00-7-85012	PETRO PROD - WELDING	AI6068	404754417	cylinder rental	29.52	
169	13-6-00-7-85015	PETRO PROD - CONTRAC	LU7900	404312834	OIL CHANGE	102.30	
170	13-7-00-7-77403	SUPPLIES - HALLOWEEN	DI0310	407283570	HALLOWEEN	207.00	
171			JJ0608	407073633	Jimmy Johns for Halloween set	99.96	
172			ME6840	407073638	halloween supplies	1,479.73	
173			OR7165	406257921	halloween supplies	453.62	
174			SA7597	407073639	halloween supplies	28.02	
175			TA6550	407073636	halloween supplies	6.08	
176			WA1892	405956747	halloween supplies	29.42	
177			WA1892	406620301	halloween supplies	52.05	
178			WA1892	407073637	halloween supplies	2,010.59	
179	13-7-01-7-78000	EQUIPMENT - ATHLETIC	AN8940	407073634	Backboard pads	18.98	
180	13-7-01-7-79000	SUPPLIES - ATHLETICS	SA7597	407073639	athletic supplies	12.40	
181	13-7-02-7-79000	SUPPLIES - FITNESS	WA1892	404754413	Supplies for Wellness Fair	6.96	
182	13-7-03-7-79000	SUPPLIES - SPEC INT	WA1892	404428582	Special Interest Social Suppl	13.52	
183			WA1892	405156023	Wee Chefs Supplies	26.28	
184			WA1892	405956747	Special Interest Social Suppl	16.22	
185			WA1892	406620301	Special Interest Social Suppl	179.99	
186	13-7-08-7-78000	EQUIP - PRESCHOOL	AM3560	407073635	Fridge for 103	10.20	
187	13-7-08-7-79000	SUPPLIES - PRESCHOOL	WA1892	404754413	Preschool supplies	102.71	
188			WA1892	405956747	preschool supplies	33.63	
189			WA1892	406620301	preschool supplies		
190	13-0-95-1-21000	ACCOUNTS PAYABLE - R			ACCRUAL OFFSET		10,021.67

JOURNAL DATE: 11/03/15 ACCOUNTING PERIOD: 06

ITEM ACCOUNT #	ACCOUNT DESCRIPTION	VENDOR	INVOICE	ITEM DESCRIPTION	DEBIT AMT	CREDIT AMT
<u>LIABILITY INSURANCE</u>						
191 16-6-00-5-53300	FIRST AID SUPPLIES	FI5047	404547609	First Aid Supplies	99.85	
192 16-6-00-5-53302	PDRMA TRAINING	PD0332	404754412	PDRMA RMI - GALLAGHER	50.00	
193		PD0332	405401229	RMI - KUNIEJ	50.00	
194		PD0332	405956753	PDRMA RMI - TERESA	50.00	
195 16-6-00-5-53304	SAFETY LICENSES	UN3469	406881621	Pesticide Training and Certif	50.00	
196 16-0-95-1-21000	ACCOUNTS PAYABLE - I			ACCRUAL OFFSET		299.85

JOURNAL TOTALS: 20,637.39 20,637.39

INVOICES DUE ON/BEFORE 10/27/2015

HECK #	VENDOR #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31948	AM3289	1853875003CT -2	07/01/15	01	BOND FEES	04-5-00-8-91200		200.00
								200.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 200.00
31949	AT5005	101615	10/16/15	01	E911 SERVICE	01-5-00-6-67011		17.69
				02	E911 SERVICE	13-5-00-6-67011		17.69
								35.38 *
								INVOICE TOTAL:
								CHECK TOTAL: 35.38
31950	AT8102	SB865083	10/05/15	01	CUSTOMER #0701020118451	01-5-00-6-67046		1,660.15
				02	EQUIP MAIN CONTRACT	01-5-00-6-67046		1,660.15
								3,320.30 *
								INVOICE TOTAL:
								CHECK TOTAL: 3,320.30
31951	CA9440	101515	10/15/15	01	LOCAL PHONE SERVICE	01-5-00-6-67011		151.15
				02	LOCAL PHONE SERVICE	13-5-00-6-67011		151.14
				03	FIRE/ELEVATOR/FAX LINES	01-5-00-6-67011		115.86
				04	FIRE/ELEVATOR/FAX LINES	13-5-00-6-67011		115.85
				05	IPRA/LOCAL/FAX	01-5-00-3-42610		58.26
								592.26 *
								INVOICE TOTAL:
								CHECK TOTAL: 592.26
31952	CO6347	101215	10/12/15	01	INTERNET SERVICE	01-5-00-6-67040		121.43

DATE: 10/27/15
 TIME: 14:26:20
 ID: AP211001.W0W

-- Park District of La Grange --
 PRE-CHECK RUN EDIT

INVOICES DUE ON/BEFORE 10/27/2015

CHECK #	VENDOR # INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31952	C06347			COMCAST CABLE			
	101215	10/12/15	02	INTERNET SERVICE	13-5-00-6-67040		121.42
							242.85 *
							INVOICE TOTAL:
							CHECK TOTAL: 242.85
31953	DY0716			DYNERGY ENERGY SERVICES			
	101915	10/19/15	01	536 EAST AVE.	01-6-20-6-88000		2,935.27
			02	536 EAST AVE.	13-6-20-6-88000		2,935.27
							5,870.54 *
							INVOICE TOTAL:
							CHECK TOTAL: 5,870.54
31954	FA3100			DIANA FAUGHT			
	101315	10/13/15	01	MILEAGE REIMBURSEMENT	13-5-00-5-55013		68.27
			02	CELL PHONE	01-5-00-6-67034		52.50
			03	CELL PHONE	13-5-00-6-67034		52.50
							173.27 *
							INVOICE TOTAL:
							CHECK TOTAL: 173.27
31955	FI7700			FNBC BANK & TRUST			
	100115	10/01/15	01	SAFETY DEPOSIT BOX RENTAL	01-5-00-6-65002		66.00
							66.00 *
							INVOICE TOTAL:
							CHECK TOTAL: 66.00
31956	FO9600			FORT DEARBORN ENTERPRISES			
	101315	10/13/15	01	CABLE TIES	01-6-00-7-83038		33.10
			02	CABLE TIES	13-6-00-7-83038		33.10
							66.20 *
							INVOICE TOTAL:
							CHECK TOTAL: 66.20

INVOICES DUE ON/BEFORE 10/27/2015

HECK #	VENDOR # INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31957	GE4192			GENCAR INC			
	84210	09/18/15	01	DRILL BITS	01-6-00-7-84041		39.78
			02	DRILL BITS	13-6-00-7-84041		39.78
					INVOICE TOTAL:		79.56 *
					CHECK TOTAL:		79.56
31958	KU1234			LEYNETTE KUNIEJ			
	848	09/25/15	01	MILEAGE BILLED TO LAN OAK	01-5-00-3-42150		294.98
			02	REIMBUR POSTAGE COOK COUNTY	01-5-00-7-76013		5.95
			03	REIMBUR POSTAGE COOK COUNTY	13-5-00-7-76013		5.95
					INVOICE TOTAL:		306.88 *
					CHECK TOTAL:		306.88
31959	MO1743			MORTON SALT INC.			
	5400889598	10/14/15	01	BULK ROAD SALT 22 TON	01-6-00-7-84050		812.97
			02	BULK ROAD SALT 22 TON	13-6-00-7-84050		812.97
					INVOICE TOTAL:		1,625.94 *
					CHECK TOTAL:		1,625.94
31960	MU8556			THE MUSIC SUITE INC			
	101315	10/13/15	01	PRIVATE PIANO LESSONS	13-7-05-6-62000		1,127.00
					INVOICE TOTAL:		1,127.00 *
					CHECK TOTAL:		1,127.00
31961	NI6060			NICOR GAS CO.			
	00007-1013	10/13/15	01	4903 WILLOW SPRINGS	01-6-10-6-88100		15.99
			02	4903 WILLOW SPRINGS	13-6-10-6-88100		15.98
					INVOICE TOTAL:		31.97 *
					CHECK TOTAL:		31.97

INVOICES DUE ON/BEFORE 10/27/2015

CHECK #	VENDOR #	INVOICE #	INVOICE DATE	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31961	NI6060	NI6060	10/20/15	NICOR GAS CO.			
	102015			600 E. 48TH	01-6-12-6-88100		26.04
				600 E. 48TH	13-6-12-6-88100		26.03
				55 N. GILBERT	01-6-11-6-88100		20.64
				55 N. GILBERT	13-6-11-6-88100		20.63
				200 WASHINGTON	01-6-13-6-88100		41.92
				200 WASHINGTON	13-6-13-6-88100		41.92
				536 EAST AVE.	01-6-20-6-88100		114.01
				536 EAST AVE.	13-6-20-6-88100		114.01
				536 EAST AVE.	01-6-20-6-88100		449.91
				536 EAST AVE.	13-6-20-6-88100		449.90
							1,305.01 *
							INVOICE TOTAL:
							CHECK TOTAL: 1,336.98
31962	NO1234	NO1234	10/09/15	NOVENTECH, INC.			
	3453			COMPUTER SUPPORT	01-5-00-6-68020		100.63
				COMPUTER SUPPORT	13-5-00-6-68020		100.63
				OFFSITRE STORAGE MOZY	01-5-00-6-68021		18.20
				OFFSITRE STORAGE MOZY	13-5-00-6-68021		18.19
							237.65 *
							INVOICE TOTAL:
							CHECK TOTAL: 237.65
31963	PD0332	PD0332	10/27/15	P. D. R. M. A.			
	103115			HEALTH INSURANCE	01-5-00-5-53001		10,476.70
				HEALTH INSURANCE	13-5-00-5-53001		10,476.69
				LIFE INSURANCE	01-5-00-5-53002		19.25
				LIFE INSURANCE	13-5-00-5-53002		19.25
				DENTAL	01-5-00-5-53003		499.71
				DENTAL	13-5-00-5-53003		499.70
				VISION	01-5-00-5-53004		186.21
				VISION	13-5-00-5-53004		186.20

INVOICES DUE ON/BEFORE 10/27/2015

HECK #	VENDOR #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31963	PD0332				P. D. R. M. A.			
	103115		10/27/15	09	EAP	01-5-00-5-53005		22.68
				10	EAP	13-5-00-5-53005		22.68
				11	BASE PREMIUM	12-7-00-5-52020		602.63
				12	VOLUNTARY LIFE INS.	01-0-95-1-21402		149.90
								23,161.60 *
								INVOICE TOTAL:
								CHECK TOTAL:
								23,161.60
31964	QU5069				QUILL CORPORATION			
	8427951		10/06/15	01	PAPER	01-5-00-7-73010		138.46
				02	PAPER	13-5-00-7-73010		138.46
				03	DESK SUPPLIES	01-5-00-7-73023		21.01
				04	DESK SUPPLIES	13-5-00-7-73023		21.00
				05	NAPKINS/CUPS	01-5-00-7-73031		19.49
				06	NAPKINS/CUPS	13-5-00-7-73031		19.48
				07	FOLDERS	01-5-00-7-73011		36.49
				08	FOLDERS	13-5-00-7-73011		36.49
				09	BASE	12-7-00-7-79000		227.42
								658.30 *
								INVOICE TOTAL:
								CHECK TOTAL:
								658.30
31965	SA2600				SAFETY-KLEEN			
	6807782		10/14/15	01	PARTS CLEANER SERVICE	01-6-00-6-81032		116.87
				02	PARTS CLEANER SERVICE	13-6-00-6-81032		116.87
								233.74 *
								INVOICE TOTAL:
								CHECK TOTAL:
								233.74
31966	SP5010				SPRINT			
	334991157-9		10/21/15	01	GORDON PARK WIFI	01-5-00-6-67013		29.60

DATE: 11/04/15
 TIME: 14:49:59
 D: AP211001

-- Park District of Lincoln
 PRE-CHECK RUN

PAGE: 1

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31969	AC2800			ACE			
	2940428516	10/17/15	01	WATER SERVICE	01-5-00-7-73030		99.00
			02	WATER SERVICE	13-5-00-7-73030		99.00
				INVOICE TOTAL:			198.00 *
				CHECK TOTAL:			198.00
31970	AC6100			ACCU-PAVING CO.			
	DRAW 1	10/22/15	01	REC CENTER PARKING LOT	15-6-00-9-90155		35,910.00
			02	REC CENTER PARKING LOT	36-5-20-9-94600		35,910.00
				INVOICE TOTAL:			71,820.00 *
				CHECK TOTAL:			71,820.00
31971	AC6121			ACCURATE TANK TECHNOLOGIES			
	6041	10/22/15	01	TANK CABLE WORK	15-6-00-9-90155		2,100.00
			02	TANK CABLE WORK	36-5-20-9-94600		2,100.00
				INVOICE TOTAL:			4,200.00 *
				CHECK TOTAL:			4,200.00
31972	AL5525			ALL STAR SPORTS INSTRUC., INC			
	156208	10/21/15	01	FALL 1 ATHELTIC PROGRAMS	13-7-01-6-62000		5,151.00
				INVOICE TOTAL:			5,151.00 *
				CHECK TOTAL:			5,151.00
31973	AN7606			ANCEL, GLINK, DIAMOND, BUSH,			
	46536	10/07/15	01	LEGAL SERVICES	01-5-00-6-61000		1,931.25
			02	LEGAL SERVICES	13-5-00-6-61000		1,931.25
			03	LEGAL SERVICES LAND SALE	36-5-14-9-96110		1,404.67
				INVOICE TOTAL:			5,267.17 *
				CHECK TOTAL:			5,267.17

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	AT&T	INVOICE DATE	INVOICE #	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31974	AT5005	AT&T	10/22/15	102215	01	SEDGWICK	01-5-00-6-67011		49.00
					02	SEDGWICK	13-5-00-6-67011		48.99
					03	GILBERT PARK ACTIVITY BLDG	01-5-00-6-67011		54.97
					04	GILBERT PARK ACTIVITY BLDG	13-5-00-6-67011		54.96
					05	COM. CTR.	01-5-00-6-67011		50.84
					06	COM. CTR.	13-5-00-6-67011		50.83
							INVOICE TOTAL:		309.59 *
							CHECK TOTAL:		309.59
31975	BA3020	DOUG BARNES	10/29/15	102915	01	BBALL OFFICIAL	13-7-01-6-63000		64.00
							INVOICE TOTAL:		64.00 *
							CHECK TOTAL:		64.00
31976	BE1166	BELCASTER REALTY GROUP, LLC	11/04/15	10102015	01	REAL ESTATE CONSULTING	36-5-14-9-96110		367.50
							INVOICE TOTAL:		367.50 *
							CHECK TOTAL:		367.50
31977	BE5800	BEST OFFICIALS	10/30/15	103015	01	SOFTBALL UMPIRES	13-7-01-6-63000		888.00
							INVOICE TOTAL:		888.00 *
							CHECK TOTAL:		888.00
31978	BE6056	DAVE BEESLEY	10/29/15	102915	01	B.BALL REF	13-7-01-6-63000		96.00
							INVOICE TOTAL:		96.00 *
							CHECK TOTAL:		96.00

INVOICES DUE ON/BEFORE 11/09/2015

ECK #	VENDOR #	INVOICE #	INVOICE DATE	INVOICE ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31979	CA4100	102915	10/29/15	01	BASKETBALL OFFICIALS	13-7-01-6-63000		64.00
								64.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 64.00
31980	CA6722	8724	10/07/15	01	CLEANING SUPPLIES			424.80
				02	CLEANING SUPPLIES			424.80
				03	CLEANING SUPPLIES			112.82
				04	CLEANING SUPPLIES			112.82
								1,075.24 *
								INVOICE TOTAL:
								CHECK TOTAL: 1,075.24
31981	CI0599	27665078	10/26/15	01	COPIER LEASE			173.50
				02	COPIER LEASE			173.50
								347.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 347.00
31982	CI1551	102315	10/23/15	01	PARK FOREMAN			33.45
				02	PARK FOREMAN			33.44
				03	BASE			109.83
				04	SUPT. OF FINANCE			33.45
				05	SUPT. OF FINANCE			33.45
				06	AIR CARD			25.73
				07	AIR CARD			25.72
								295.07 *
								INVOICE TOTAL:
								CHECK TOTAL: 295.07

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31983	CI6015				CINTAS CORPORATION #769			
	11315		11/03/15	01	RUG SERVICEREC CTR.	01-6-00-6-81012		213.14
				02	RUG SERVICEREC CTR.	13-6-00-6-81012		213.14
				03	BATHROOM CLEANING RE. CTR.	01-6-00-6-81013		120.37
				04	BATHROOM CLEANING RE. CTR.	13-6-00-6-81013		120.37
					INVOICE TOTAL:			667.02 *
					CHECK TOTAL:			667.02
31984	CIUNIF				CINTAS CORPORATION LOC 344			
	64561015		10/30/15	01	UNIFORM SERVICE	01-6-00-6-81030		74.78
				02	UNIFORM SERVICE	13-6-00-6-81030		74.78
					INVOICE TOTAL:			149.56 *
					CHECK TOTAL:			149.56
31985	CL2325				LARRY CLINTON			
	102915		10/29/15	01	MENS LEAGUE REF	13-7-01-6-63000		96.00
					INVOICE TOTAL:			96.00 *
					CHECK TOTAL:			96.00
31986	COL333				CODY/BRAUN & ASSOCIATES INC.			
	5334		11/01/15	01	PARKING LOT	36-5-20-9-94600		1,809.93
					INVOICE TOTAL:			1,809.93 *
					CHECK TOTAL:			1,809.93
31987	CO6878-1				COM ED			
	101615		10/16/15	01	SPRING PARK	01-6-18-6-88000		15.69
				02	SPRING PARK	13-6-18-6-88000		15.69

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31987	C06878-1	101615	10/16/15	03	WAIOLA PARK	01-6-15-6-88000		34.27
				04	WAIOLA PARK	13-6-15-6-88000		34.26
				05	DENNING	01-6-10-6-88000		166.38
				06	DENNING	13-6-10-6-88000		166.37
				07	GORDON PARK	01-6-14-6-88000		339.75
				08	GORDON PARK	13-6-14-6-88000		339.75
				09	SEDGWICK PARK	01-6-12-6-88000		233.13
				10	SEDGWICK PARK	13-6-12-6-88000		233.12
				11	GILBERT	01-6-11-6-88000		101.90
				12	GILBERT	13-6-11-6-88000		101.90
								1,782.21 *
								1,782.21
31988	C07026	102915	10/29/15	01	B BALL OFFICIALS	13-7-01-6-63000		96.00
								96.00 *
								96.00
31989	C07238	5069	09/23/15	01	REPLACE EJECTOR MOTOR	01-6-00-6-81038		502.50
				02	REPLACE EJECTOR MOTOR	13-6-00-6-81038		502.50
								1,005.00 *
								1,005.00
31990	CR6600	1	10/30/15	01	WAIOLA PATHWAY	36-5-15-9-94600		58,500.00
								58,500.00 *
								58,500.00

CHECK TOTAL: 1,782.21

CHECK TOTAL: 96.00

CHECK TOTAL: 1,005.00

CHECK TOTAL: 58,500.00

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
31991	CU4203				TERRY CULLEN			
	102915		10/29/15	01	BBALL OFFICIAL	13-7-01-6-63000		288.00
								288.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 288.00
31992	CU6015				LEROY CURRIE			
	10815		10/08/15	01	CO REC VOLLEYBALL REF	13-7-01-6-62000		75.00
								75.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 75.00
31993	DD7123				D & D JANITORIAL INC			
	26608		10/28/15	01	STRIP & WAX REC CTR FLOORS	01-6-00-6-81013		250.00
				02	STRIP & WAX REC CTR FLOORS	13-6-00-6-81013		250.00
								500.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 500.00
31994	DE0288				CONSTANTINE BISSIAS			
	11022015		11/04/15	01	MOIBLE PHONE USAGE	01-5-00-6-67030		80.00
				02	MOIBLE PHONE USAGE	13-5-00-6-67030		80.00
				03	BREAKFAST/LUNCH MTG	13-5-00-7-71010		21.77
								181.77 *
								INVOICE TOTAL:
								CHECK TOTAL: 181.77
31995	DE4798				ELIESER DEJESUS			
	103015		10/30/15	01	TAE KWON DO INSTRUCTOR FALL I	13-7-01-6-62000		1,350.00
								1,350.00 *
								INVOICE TOTAL:
								CHECK TOTAL: 1,350.00

INVOICES DUE ON/BEFORE 11/09/2015

HECK #	VENDOR #	INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32001	GL3109	DANIEL GLISSON						
	11215	11/02/15	01	SOFTBALL AWARDS	13-7-01-7-79000			125.00
					INVOICE TOTAL:			125.00 *
					CHECK TOTAL:			125.00
32002	HA5560	LEANNA HARTUNG						
	2015-3	10/30/15	01	PHONE REIMBURSEMENT	12-7-00-6-67033			250.00
					INVOICE TOTAL:			250.00 *
					CHECK TOTAL:			250.00
32003	HO2110	HORTON'S OF LA GRANGE						
	1015602	10/30/15	01	HARDWARE	01-6-00-7-84041			13.38
			02	HARDWARE	13-6-00-7-84041			13.37
			03	BATHROOM SUPPLIES	01-6-00-7-83011			3.19
			04	BATHROOM SUPPLIES	13-6-00-7-83011			3.19
					INVOICE TOTAL:			33.13 *
					CHECK TOTAL:			33.13
32004	IL7924	ILLINOIS SHOTOKAN KARATE						
	8049	09/09/15	01	SUMMER KARATE CLASSES	13-7-01-6-62000			1,944.72
					INVOICE TOTAL:			1,944.72 *
					CHECK TOTAL:			1,944.72
32005	KA6049	GEORGE KASPER						
	102915	10/29/15	01	BASKETBALL REFEREE	13-7-01-6-63000			64.00
					INVOICE TOTAL:			64.00 *
					CHECK TOTAL:			64.00

INVOICES DUE ON/BEFORE 11/09/2015

HECK #	VENDOR # INVOICE #	K.C. MECHANICAL INC	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32006	KC1010							
	61611-142		11/03/15	01	REPAIR SPLASH PAD/WINTERIZE	01-6-00-6-81045		1,322.50
				02	REPAIR SPLASH PAD/WINTERIZE	13-6-00-6-81045		1,322.50
					INVOICE TOTAL:			2,645.00 *
					CHECK TOTAL:			2,645.00
32007	KE4735	KEEN EDGE CO.						
	406662		10/07/15	01	TIRE INNER TUBE	01-6-00-6-82011		12.04
				02	TIRE INNER TUBE	13-6-00-6-82011		12.04
					INVOICE TOTAL:			24.08 *
					CHECK TOTAL:			24.08
32008	K08391	KONE INC						
	949106768		10/01/15	01	ELEVATOR REPAIR	01-6-00-6-81017		88.68
				02	ELEVATOR REPAIR	13-6-00-6-81017		88.67
					INVOICE TOTAL:			177.35 *
					CHECK TOTAL:			177.35
32009	LA1422	JOHN LARSON						
	102915		10/29/15	01	YOUTH BASKETBALL REFEREE	13-7-01-6-63000		192.00
					INVOICE TOTAL:			192.00 *
					CHECK TOTAL:			192.00
32010	LA5005	U.S.POSTMASTER						
	110415		11/04/15	01	BULK RATE PERMIT FEE BROCHURE	01-5-00-7-76011		1,850.00
				02	PERMIT #322	13-5-00-7-76011		1,850.00
					INVOICE TOTAL:			3,700.00 *
					CHECK TOTAL:			3,700.00

-- Park District of La Grange --
PRE-CHECK RUN EDIT

DATE: 11/04/15
TIME: 14:49:59
ID: AP211001.WOW

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	LA GRANGE MATERIALS, INC.	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32011	LA6051 75046		10/22/15	01	PARKING BUMPERS	15-6-00-9-90155		1,170.00
				02	PARKING BUMPERS	36-5-20-9-94600		1,170.00
					INVOICE TOTAL:			2,340.00 *
					CHECK TOTAL:			2,340.00
32012	LO2021 OS1513	LOCKPORT TOWNSHIP PARK DISTRICT	10/29/15	01	TENNIS LESSONS FALL	13-7-01-6-62000		1,065.40
					INVOICE TOTAL:			1,065.40 *
					CHECK TOTAL:			1,065.40
32013	MC2990 102915	DERRICK MC CULLOUGH	10/29/15	01	MENS LEAGUE REF	13-7-01-6-63000		96.00
					INVOICE TOTAL:			96.00 *
					CHECK TOTAL:			96.00
32014	MO1848 11215	JASON MOLK	11/02/15	01	LEAGUE AWARD	13-7-01-7-79000		350.00
				02	LEAGUE AWARD	13-7-01-7-79000		90.00
					INVOICE TOTAL:			440.00 *
					CHECK TOTAL:			440.00
32015	MO6136 102915	ROBERT MORROW	10/29/15	01	ASSIGNMENT FEES	13-7-01-6-63000		120.00
				02	ASSIGNMENT FEES	13-7-01-6-63000		64.00
					INVOICE TOTAL:			184.00 *
					CHECK TOTAL:			184.00

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32016	NI6060	NICOR GAS CO.					
	101815	10/18/15	01	GORDON 90 LOCUST	01-6-14-6-88100		15.13
			02	GORDON 90 LOCUST	13-6-14-6-88100		15.12
					INVOICE TOTAL:		30.25 *
					CHECK TOTAL:		30.25
32017	NO1234	NOVENTECH, INC.					
	3465	10/28/15	01	WEBSITE DEVELOPMENT	36-5-00-9-91909		3,500.00
					INVOICE TOTAL:		3,500.00 *
	3473	11/01/15	01	OFFSITE STORAGE CLOUD MGMT	01-5-00-6-68021		113.75
			02	OFFSITE STORAGE CLOUD MGMT	13-5-00-6-68021		113.75
					INVOICE TOTAL:		227.50 *
					CHECK TOTAL:		3,727.50
32018	OC0650	RAYMOND K OCHROMOWICZ					
	OC1	10/25/15	01	RISK MANAGEMENT	16-5-00-6-61220		1,671.33
					INVOICE TOTAL:		1,671.33 *
					CHECK TOTAL:		1,671.33
32019	PA2563	PALOS SPORTS INC.					
	214833-00	10/22/15	01	JR. BASKETBALLS/RACK	13-7-01-7-78000		451.87
			02	WRISTBANDS/BASKEBALL WHISTLES	13-7-01-7-79000		121.92
					INVOICE TOTAL:		573.79 *
	214833-01	10/27/15	01	BASKETBALL RACKS	13-7-01-7-78000		169.98
					INVOICE TOTAL:		169.98 *
					CHECK TOTAL:		743.77

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE DATE	INVOICE #	DESCRIPTION	ITEM #	ACCOUNT #	PROJECT CODE	ITEM AMT
32020	PRO644	PROMO GEAR PLUS						
	1287	08/31/15	01	SHIRTS BASE		12-7-00-6-60010		92.00
								92.00 *
								CHECK TOTAL: 92.00
32021	QU5069	QUILL CORPORATION						
	8974439	10/23/15	01	CALENDARS				7.50
			02	CALENDARS				7.49
			03	DESK SUPPLIES				10.49
			04	DESK SUPPLIES				10.49
			05	CUPS				8.99
			06	CUPS				8.98
			07	SHELF DIVIDERS				15.99
			08	SHELF DIVIDERS				15.98
			09	PRESCHOOL				52.39
			10	ENVELOPES				3.25
			11	ENVELOPES				9.74
								151.29 *
								CHECK TOTAL: 151.29
32022	SH0980	SHAW MEDIA						
	1121053	10/14/15	01	AUDIT AVAILABILITY				78.78
			02	AUDIT AVAILABILITY				78.78
								157.56 *
								CHECK TOTAL: 157.56
32023	SO6191	SOUTH SUBURBAN PARK RECREATION						
	11315	11/04/15	01	SSPREA 2015/16 MEMBERSHIP DUES				30.00
			02	SSPREA 2015/16 MEMBERSHIP DUES				30.00
								60.00 *
								CHECK TOTAL: 60.00

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR #	INVOICE #	INVOICE DATE	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32024	SP8450			SPYALLDAY, INC			
	103015		10/30/15	01 FIX CAMERA SYSTEM RC	01-6-00-6-81040		42.50
				02 FIX CAMERA SYSTEM RC	13-6-00-6-81040		42.50
				03 CAMERAS SYSTEM INSTALL	01-6-00-6-81040		177.50
				04 CAMERAS SYSTEM INSTALL	13-6-00-6-81040		177.50
							440.00 *
							INVOICE TOTAL:
							CHECK TOTAL: 440.00
32025	SU9211			SUNBELT RENTALS INC.			
	56051675		10/26/15	01 AIR COMPRESSOR RENTAL	01-6-00-6-80021		90.49
				02 AIR COMPRESSOR RENTAL	13-6-00-6-80021		90.49
							180.98 *
							INVOICE TOTAL:
							CHECK TOTAL: 180.98
32026	TW1100			TWILIGHT PORTABLE RESTROOMS			
	464		10/01/15	01 GORDON 2 STD. UNITS	01-6-00-6-81022		137.00
				02 GORDON 2 STD. UNITS	13-6-00-6-81022		137.00
				03 SEDGWICK 3 STD. UNITS	01-6-00-6-81022		205.50
				04 SEDGWICK 3 STD. UNITS	13-6-00-6-81022		205.50
				05 SEDGWICK 1 ADA UNIT	18-6-00-6-81022		137.00
				06 SPRING SCHOOL 1 STD. UNIT	01-6-00-6-81022		62.50
				07 SPRING SCHOOL 1 STD. UNIT	13-6-00-6-81022		62.50
				08 GILBERT 1 ADA UNIT	18-6-00-6-81022		137.00
				09 WAIOLA 1 ADA UNIT	18-6-00-6-81022		125.00
				10 DENNING 1 ADA UNIT	18-6-00-6-81022		125.00
				11 SEDGWICK 1 ADA UNIT	18-6-00-6-81022		74.00
				12 GILBERT 1 ADA UNIT	18-6-00-6-81022		74.00
				13 DENNING 1 ADA UNIT	18-6-00-6-81022		74.00
				14 WAIOLA 1 ADA UNIT	18-6-00-6-81022		74.00
							1,630.00 *
							INVOICE TOTAL:
							CHECK TOTAL: 1,630.00

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR #	INVOICE #	INVOICE DATE	DESCRIPTION	ITEM #	ACCOUNT #	PROJECT CODE	ITEM AMT
32027	VE6875			VETERANS FLOORS INC				
	557		11/02/15	01 PREP VCT IN GYM LOBBY		01-6-00-6-81013		150.00
				02 PREP VCT IN GYM LOBBY		13-6-00-6-81013		150.00
								300.00 *

INVOICE TOTAL:

CHECK TOTAL: 300.00

32028 VI5006 VILLAGE OF LA GRANGE

092015		09/20/15		01 GORDON SPLASH PAD		01-6-14-6-88200		156.61
				02 GORDON SPLASH PAD		13-6-14-6-88200		156.60
				03 SEDGWICK FILED HOUSE		01-6-12-6-88200		55.37
				04 SEDGWICK FILED HOUSE		13-6-12-6-88200		55.37
				05 SEDGWICK SR. FIELD HYDRANT		01-6-12-6-88200		32.28
				06 SEDGWICK SR. FIELD HYDRANT		13-6-12-6-88200		32.28
				07 SEDGWICK TENNIS COURTS		01-6-12-6-88200		32.28
				08 SEDGWICK TENNIS COURTS		13-6-12-6-88200		32.28
				09 SEDGWICK SR. FIELD SPRINKLER		13-6-12-6-88200		32.28
				10 SEDGWICK SR. FIELD SPRINKLER		01-6-12-6-88200		32.28
				11 REC BUILDING		01-6-20-6-88200		911.73
				12 REC BUILDING		13-6-20-6-88200		911.73
				13 COM CENT		01-6-20-6-88200		32.61
				14 COM CENT		13-6-20-6-88200		32.61

*** VOID---LEADER CHECK ***

32029 VI5006 VILLAGE OF LA GRANGE

				15 SEDGWICK FOUNTAIN		01-6-12-6-88200		32.28
				16 SEDGWICK FOUNTAIN		13-6-12-6-88200		32.28
				17 GORDON SPRINKLER		01-6-14-6-88200		2.78
				18 GORDON SPRINKLER		13-6-14-6-88200		2.77

INVOICE TOTAL:

CHECK TOTAL: 2,576.42

INVOICES DUE ON/BEFORE 11/09/2015

CHECK #	VENDOR # INVOICE #	INVOICE DATE	ITEM #	DESCRIPTION	ACCOUNT #	PROJECT CODE	ITEM AMT
32030	WH2000			WHOLESALE DIRECT INC.			
	217469	10/28/15	01	TRAILER PARTS	01-6-00-6-82011		99.23
			02	TRAILER PARTS	13-6-00-6-82011		99.23
							198.46 *
							INVOICE TOTAL:
							CHECK TOTAL: 198.46
32031	WH9225			WHITE SOX TRAINING ACADEMY			
	5726	10/21/15	01	BULLS FUNDA CAMP 5-8 YRS	13-7-01-6-62000		148.75
			02	BULLS FUNDA CAMP 9-14 YRS	13-7-01-6-62000		279.00
			03	COLUMBUS DAY SAKET HALF DA CAM	13-7-01-6-62000		237.50
			04	COLUMBUS CAMP BASKET HALF DAY	13-7-01-6-62000		12.50
			05	COLUMBUS DAY FULL DAY CAMP	13-7-01-6-62000		-157.50
							520.25 *
							INVOICE TOTAL:
							CHECK TOTAL: 520.25
32032	YO5317			YOUTH ELITE SOCCER, LLC			
	2815	10/19/15	01	CHICAGO FIRE SOCCER CAMP SUMME	13-7-01-6-62000		1,725.00
							1,725.00 *
							INVOICE TOTAL:
							CHECK TOTAL: 1,725.00
32033	ZU1010			VALERIE ZULEVIC			
	101515	10/15/15	01	CO REC VOLLEYBALL REF	13-7-01-6-62000		90.00
							90.00 *
							INVOICE TOTAL:
							CHECK TOTAL: 90.00
							TOTAL AMOUNT PAID: 193,705.02

FNBC BANK AND TRUST
ACH ORIGATION SERVICE ADDENDUM

By signing this ACH Origination Service Addendum ("Service Addendum") **The Park District of Lagrange** ("Customer") hereby requests FNBC BANK AND TRUST ("Financial Institution") to provide the Services described in this Service Addendum, and Customer accepts and agrees to all terms, conditions, and provisions of this Service Addendum and agrees that this Service Addendum sets forth the terms and conditions pursuant to which Financial Institution will provide to Customer the ACH Services outlined herein ("Services"). Customer further agrees that this Service Addendum is entered into as a Service Addendum under the Master Cash Management Agreement ("Master Agreement"). Financial Institution and Customer agree that by executing this Service Addendum, Customer acknowledges receipt of and agrees to the terms of the Master Agreement.

In the event of inconsistency between a provision of this Service Addendum, the Uniform Commercial Code ("UCC"), the Master Agreement, and/or the Depository Agreement, the provisions of this Service Addendum shall prevail. Terms not otherwise defined in this Service Addendum shall have the meaning ascribed to those terms in the Rules. The term "Entry" or "Entries" shall have the meaning provided in the Rules and shall also mean the data received from Customer hereunder from which Financial Institution initiates each Entry.

Therefore, in consideration of the mutual promises contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Financial Institution and Customer, intending to be legally bound, do hereby agree as follows:

ADDENDUM

- 1. GENERAL DESCRIPTION OF ACH SERVICE.** The Service allows Customer to initiate credit and/or debit Entries through Financial Institution to accounts maintained at Financial Institution and in other depository financial institutions by means of the Automated Clearing House Network ("ACH"). All Entries initiated through Financial Institution are subject to the terms of this Service Addendum and the rules of the National Automated Clearing House Association ("NACHA") and Financial Institution's operating rules and procedures for electronic entries, including any exhibits or appendices thereto now in effect, or as may be amended from time to time, (the "Rules"). Financial Institution is willing to act as an Originating Depository Financial Institution ("ODFI") with respect to such Entries.
- 2. COMPLIANCE WITH RULES AND LAWS.** Customer acknowledges it has a copy or has access to a copy of the Rules. The Rules may also be purchased online at www.nacha.org. Customer agrees to comply with and be subject to the Rules of NACHA in existence at the date of this Service Addendum, and any amendments to these Rules made from time to time. It shall be the responsibility of the Customer that the origination of ACH transactions complies with U.S. law, including but is not limited to sanctions enforced by the Office of Foreign Assets Control ("OFAC"). It shall further be the responsibility of the Customer to obtain information regarding such OFAC enforced sanctions. (This information may be obtained directly from the OFAC Compliance Hotline at 800-540-OFAC or from the OFAC's home page site at www.ustreas.gov/ofac.) Customer agrees that the performance of any action by Financial Institution to debit or credit an account or transfer funds otherwise required by the Rules is excused from the performance of such action to the extent that the action is inconsistent with United States law, including the obligations of the Financial Institution under OFAC or any program administered by the United States Department of the Treasury's Financial Crimes Enforcement Network ("FinCEN"). Customer agrees generally and warrants to Financial Institution that all actions by Customer contemplated by this Service Addendum, including the preparation, transmittal, and settlement of Entries and payment orders, shall comply in all material respects with United States laws, regulations, regulatory guidelines and guidance, and official commentaries, including without limitation all such regulations, guidelines, and commentaries issued by the Board of Governors of the Federal Reserve and the Federal Financial Institutions Examination Council ("FFIEC"). **Financial Institution will charge the Customer with any fines or penalties imposed by OFAC, NACHA or any organization which are incurred as a result of non-compliance by the Customer and the Customer agrees to fully reimburse and/or indemnify Financial Institution for such charges or fines.** The specific duties of the Customer provided in the following paragraphs of this Service Addendum

in no way limit the foregoing undertaking. The duties of the Customer set forth in the following paragraphs of this Service Addendum in no way limit the requirement of complying with the Rules.

3. UNDERWRITING. Customer approval for use of this Service may be subject to underwriting criteria established by Financial Institution from time to time. If Financial Institution requires application of underwriting criteria to Customer approval for use of this Service, Financial Institution will communicate to Customer the nature and content of that criteria and the information Customer will be required to provide to Financial Institution. Customer agrees to provide Financial Institution such financial, business and operating information as Financial Institution may reasonably request in connection with Financial Institution's underwriting, review and approval processes. Financial Institution may require the personal guarantee of a principal or an owner of company. **EXHIBIT I** should be executed if such a guarantee is required.

4. SECURITY INTEREST. To secure the payment and performance of Customer's obligations set forth herein, Customer grants to Financial Institution a security interest in and pledges and assigns to Financial Institution all of Customer's right, title, and interest in the following described property, whether now owned or hereafter existing or acquired and wherever located: (a) all monies, instruments, savings, checking and other accounts of Customer (excluding IRA, Keogh, trust accounts and other accounts subject to tax penalties if so assigned) that are now or in the future in Financial Institution's custody or control; (b) any other collateral described in any security instrument securing the obligations of Customer to Financial Institution under this Service Addendum or any other obligation of Customer to Financial Institution; and (c) all proceeds and products of the property as well as any replacements, accessions, substitutions, and additions to any of the above.

5. DESIGNATION OF ADMINISTRATOR. In order to originate ACH Entries, Customer must designate at least one Administrator. Administrator(s) shall be responsible for designating "Users" who Customer authorizes to issue Entries on its behalf. For the purposes of this Service Addendum, the term User shall also include the Administrator. The Financial Institution shall be entitled to rely on the designations made by the Customer's Administrator(s) and shall not be responsible for matching the names of the Customer Users designated by the Administrator(s) to names or titles listed in Customer's banking resolutions. Customer agrees that any such online Entries shall comply with Financial Institution's Security Procedures, which are subject to change without notice to Customer. Although Financial Institution is only required to act upon the instructions of the User(s), the Financial Institution may, in its sole discretion, execute debit or credit Entries initiated by any individuals authorized by Customer to sign checks on Customer accounts. The signature cards establishing the authorized signatories for Customer deposit accounts are hereby incorporated by reference and made a part hereof.

6. TRANSMISSION OF ENTRIES BY CUSTOMER. User(s) shall initiate the debit or credit Entries in **EXHIBIT A** hereunder on behalf of and selected by Customer. Financial Institution shall be entitled to deem any person having knowledge of any Security Procedure, defined below in Section 8 of this Service Addendum and required to initiate Entries under this Service Addendum, to be a User. User(s) shall transmit Entries to Financial Institution in computer readable form in compliance with the formatting and other requirements set forth in the NACHA file specifications or as otherwise specified by Financial Institution. Entries shall be transmitted to Financial Institution no later than the time and the number of days prior to the Effective Entry Date specified in the Processing Schedule attached hereto and made a part hereof as **EXHIBIT B**. For the purposes of this Service Addendum, "Business Day" means Monday through Friday, excluding federal holidays and the "Settlement Date" with respect to any Entry shall be the Business Day when such Entry is debited or credited in accordance with instructions of the Customer. A federal holiday calendar is attached as **EXHIBIT H**. Entries received after the cut off time shall be deemed to have been received on the next Business Day. The total dollar amount of Entries transmitted by Customer to Financial Institution on any one Business Day shall not exceed the lesser of the amount of collected funds in Customer's account or the ACH Processing Limit set forth in **EXHIBIT D** to this Service Addendum. Processing Limits will be reviewed periodically by Financial Institution. Financial Institution may, in its sole discretion without providing prior notice to Customer, adjust Processing Limits from time to time. Financial Institution shall provide Customer with notice of any adjustment of Processing Limits as soon as reasonably practicable following such adjustment. Financial Institution may refuse to process any Entry that causes Customer to exceed such limits. Company agrees that its ability to originate Entries shall also be subject to any exposure limits set forth in the Rules.

"Entry Settlement Limit" means the maximum aggregate amount of In-Process Entries permitted to be outstanding at any time, which amount shall be separately communicated to Customer by Financial Institution in writing from time to time.

"In-Process Entries" means the aggregate dollar amount of all credit or debit Entries initiated by Customer and in process on any date for which settlement has not occurred with respect to credit Entries, or the applicable period for the return of items has not expired with respect to debit Entries.

"Overlimit Entry" means an Entry the amount of which would cause the aggregate amount of In-Process Entries to exceed the Entry Settlement Limit. If Customer wishes to initiate an Entry that would cause the amount of In-Process Entries to exceed the Entry Settlement Limit, Customer may submit to Financial Institution its request to initiate an Entry that otherwise would be an Overlimit Entry. Customer must submit its request at least 2 banking days prior to the date on which Customer wishes to initiate the Entry that otherwise would be an Overlimit Entry. Financial Institution may require from Customer financial or other information in connection with Financial Institution's consideration of the request. Financial Institution may grant or deny Customer's request at its sole discretion. In addition to the foregoing, Financial Institution generally reserves the right to limit the nature and amount of the preauthorized debit/credit Entries processed under this Service Addendum or to refuse to process any debit/credit Entries under this Service Addendum if, in Financial Institution's sole judgment (i) there is reasonable cause to believe that any Entry will be returned or will not settle in the ordinary course of the transaction for any reason, (ii) to do otherwise would violate any limit set by the applicable clearing house association or any governmental authority or agency to control payment system risk, or (iii) a preauthorized credit Entry or the return of a preauthorized debit Entry would create an overdraft of Customer's Accounts. If any of the foregoing actions are taken by Financial Institution with respect to a particular preauthorized debit/credit Entry, Financial Institution will notify Customer as promptly as practicable, but in no event later than 2 banking days after its decision. Customer may not reinitiate entries except as prescribed by the Rules.

7. THIRD PARTY SERVICE PROVIDERS. Customer may be using special equipment, services or software provided by a third party to assist it in processing Files hereunder ("Service Provider"). Customer agrees not to use a Service Provider to transmit files to Financial Institution without first entering into Financial Institution's Third Party Service Provider Agreement. If Customer uses Service Provider to transmit Files to Financial Institution and Customer and Service Provider have not entered into a Third Party Service Provider Agreement, Customer (a) agrees that Service Provider is acting as Customer's agent in the delivery of Files to Financial Institution, and (b) agrees to assume full responsibility and liability for any failure of Service Provider to comply with the laws of the United States, the Rules and this Service Addendum. Financial Institution will not be liable for any losses or additional costs incurred by Customer as a result of any error by Service Provider or a malfunction of equipment provided by Service Provider. Customer is solely responsible for maintaining compliance with the requirements of Service Provider, including obtaining any software updates. Financial Institution's sole responsibility shall be to transmit Financial Institution approved transactions to the ACH Operator and Financial Institution shall not have any responsibility for any File handled by Service Provider until that point in time when Financial Institution accepts and approves a File from such Service Provider for processing. If Financial Institution authorizes Customer to use a Service Provider, the terms and conditions governing the relationship between Customer and the Service Provider shall be governed by a separate agreement between Customer and Service Provider ("Service Provider Agreement"). All of Customer's obligations and responsibilities under this Service Addendum will apply to the Service Provider, and Customer's separate agreement with the Service Provider must so provide. At Financial Institution's request, Customer will provide to Financial Institution a true and exact copy of such agreement. Customer shall designate the Service Provider as a User and the Service Provider must also enter into a Service Provider Agreement before the Service Provider sends Files to Financial Institution. Notwithstanding the foregoing, Customer hereby authorizes Financial Institution to accept any File submitted by the Service Provider even if the Service Provider has not been designated as a User or if the Third Party Service Provider has not executed the Service Provider Agreement. **Customer hereby indemnifies and holds Financial Institution harmless for any losses, damages, fines, assessments, costs and expenses incurred or suffered by Financial Institution or any other person as a result of or arising from Customer's use of Service Provider, including fines or assessments incurred under or pursuant to the Rules and attorneys' fees.**

8. SECURITY PROCEDURES. In addition to, and without limiting the generality of, the Security Procedure provisions of the Master Agreement, the Customer shall comply with the "Security Procedures" described in **EXHIBIT C** attached hereto and made a part hereof, and Customer acknowledges and agrees that the Security Procedures constitute commercially reasonable security procedures under applicable law for the initiation of ACH entries.

9. INTERNATIONAL ACH TRANSACTIONS ("IAT"). Customer shall not initiate any IAT Entries without Financial Institution's prior approval. If approved by Financial Institution, the following provisions apply to IAT Entries originated by Company:

(a) IAT Entries are transmitted by Financial Institution in U.S. dollars and converted to the local currency for receipt in the foreign country at the exchange rate determined by Financial Institution's processor on the date determined by Financial Institution's processor. All risk of fluctuation in the applicable exchange rate is borne by Customer and Customer agrees and acknowledges that Financial Institution shall not be liable to Customer for any loss or charge incurred by Customer as the result of the application of any foreign currency exchange criteria imposed by any institution or agency located outside the United States.

(b) In the event of a returned IAT Entry, consumer payments will be credited to Customer at the originated U.S. dollar amount; corporate payments will be credited to Customer at the exchange rate determined by Financial Institution's processor at the time of return.

(c) In the event of an error in an Entry or duplicate entries, Customer acknowledges and agrees that Customer shall be liable for any and all losses caused by and a direct or indirect result from the error or duplicate Entry.

(d) Customer shall originate all International ACH Transactions, as that term is defined in the Rules, with an IAT SEC code and Customer hereby agrees to abide by all of the Rules related to IAT Entries.

(e) Customer shall not originate PPD or CCD Entries in lieu of IAT Entries when a debit or credit Entry is part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States.

(f) Customer agrees that in the case of a non-Consumer Account, Customer shall enter into an agreement with the Receiver whereby the Receiver agrees to abide by the Rules in effect from time to time.

(g) Customer acknowledges that it has reviewed and understands provisions of the Rules dealing with exceptions for outbound IAT Entries and Customer understands and agrees that laws, regulations, and rules of the country in which the Receiver is located shall govern the matters listed within that subsection. Customer further acknowledges that Customer understands how such laws, regulations and rules differ from the Rules.

(h) Customer agrees and acknowledges that any assistance by Financial Institution does not in any manner obligate Financial Institution for the accuracy or enforceability of the Entry in any country outside the United States.

(i) Customer bears the risk of any loss caused by any delay, tax, cost, tariff, fee, or other charge incurred on account of the Entry in any country outside the United States.

(j) If the settlement of any IAT Entry involves clearing of the Entry in more than one country outside the United States, Financial Institution shall be permitted to rely upon any advice or instruction received by Financial Institution from the financial institution or financial agency located in the first country outside the United States to which the Entry is directed.

(k) Customer hereby indemnifies Financial Institution from and against any and all resulting claims, demands, losses, liabilities, or expenses, including attorneys' fees and costs, resulting directly or indirectly from Customer's origination of an IAT Entry.

10. CREDIT AND DEBIT ENTRIES; RECORDS RETENTION. Customer shall obtain an authorization ("Authorization Agreement") as required by the Rules from the person or entity whose account will be debited or credited as the result of a debit or credit Entry initiated by Customer and Customer shall retain the Authorization Agreement in original form while it is in effect and the original or a copy of each authorization for two (2) years after termination or revocation of such authorization as stated in the Rules. Upon request, Customer shall furnish the original or a copy of the authorization to any affected Participating Depository Financial Institution, as defined in the Rules.

The following table shows the proper SEC Codes to use depending on how you obtained the authorization to debit/credit an individual or company's account:

<i>SEC Code</i>	<i>Debit / Credit</i>	<i>Authorization Method</i>
PPD	Debit or Credit	Document signed by individual or similarly authenticated
CCD, CTX	Debit or Credit	Document signed or verbal agreement by Company*

WEB	Debit Only	Via the Internet
TEL	Debit Only	Verbal authorization via the telephone. (phone line must be recorded line or notice sent)
POP	Debit Only	Check converted to electronic transaction at the Point-of-Purchase. Signature is required on authorization form
BOC	Debit Only	In-person presented check converted to electronic transaction during back office processing. Notice provided at point of check being tendered and purchaser takes it.
ARC	Debit Only	Check received via mail/courier and converted to electronic transaction. Notice on statement for each transaction
RCK	Debit Only	Notice equals authorization

* All transactions from a business account must be CCD or CTX. Please see the CCD and CTX definition in EXHIBIT A or refer to the NACHA Rules for a detailed explanation.

11. RECORDING AND USE OF COMMUNICATIONS. Customer and Financial Institution agree that all telephone conversations or data transmissions between them or their agents made in connection with this Service Addendum may be electronically recorded and retained by either party by use of any reasonable means. Financial Institution shall not be obligated to make such recordings.

12. PROCESSING, TRANSMITTAL, AND SETTLEMENT BY FINANCIAL INSTITUTION. Except as otherwise provided for in this Service Addendum and if Financial Institution elects to accept Entries, Financial Institution shall:

(a) (i) use commercially reasonable efforts to comply with the instructions of Customer, (ii) process Entries received from Customer to conform with the file specifications set forth in the Rules, (iii) transmit such Entries as an ODFI to the "ACH" processor selected by Financial Institution, (iv) settle for such Entries as provided in the Rules, and (v) in the case of a credit Entry received for credit to an account with Financial Institution ("On-Us Entry"), Financial Institution shall credit the Receiver's account in the amount of such credit Entry on the Effective Entry Date contained in such credit Entry provided such credit Entry is received by Financial Institution at the time and in the form prescribed by Financial Institution in Section 6.

(b) transmit such Entries to the ACH processor by the deposit deadline of the ACH processor, provided: (i) such Entries are completely received by Financial Institution's cut-off time at the location specified by Financial Institution to Customer from time to time; (ii) the Effective Entry Date satisfies the criteria provided by Financial Institution to Customer; and (iii) the ACH processor is open for business on such Business Day. Customer agrees that the ACH processor selected by Financial Institution shall be considered to have been selected by and designated by Customer. The Customer will receive immediately available funds for any electronic debit entry initiated by it on the Settlement Date applicable thereto.

13. SETTLEMENT OF CREDIT ENTRIES AND RETURNED DEBIT ENTRIES. Customer agrees to settle for all credit Entries issued by Customer, User(s), or credit Entries otherwise made effective against Customer. Customer shall make settlement at such time on the date of transmittal by Financial Institution of such credit Entries as Financial Institution, in its discretion, may determine, and the amount of each On-Us Entry at such time on the Effective Date of such credit Entry as Financial Institution, in its discretion, may determine. Customer shall settle with Financial Institution for the amount of each debit Entry returned by a Receiving Depository Financial Institution ("RDFI") or debit Entry dishonored by Financial Institution. Settlement shall be made by Customer to Financial Institution in any manner specified by Financial Institution. Notwithstanding the foregoing, Financial Institution is hereby authorized to charge the account(s) ("Authorized Account(s)") designated in **EXHIBIT E**, as settlement for credit Entries issued by Customer or returned or dishonored debit Entries. If Financial Institution requires pre-funding, Customer shall

maintain sufficient collected funds in the Authorized Account(s) to settle for the credit Entries at the time the credit Entries are issued by Customer. In the event the Authorized Account or any other Customer bank account does not have collected funds sufficient on the Settlement Date to cover the total amount of all Entries to be paid on such Settlement Date, Financial Institution may take any of the following actions:

(a) Refuse to process all Entries, in which event Financial Institution shall return the data relating to such credit Entries to Customer, whereupon Financial Institution shall have no liability to Customer or to any third party as a result thereof; or

(b) Process that portion of the credit Entries as Customer has sufficient available funds in the Authorized Account to cover, in whatever order Financial Institution in its sole discretion shall elect to process, in which event Financial Institution shall return the data relating to such credit Entries as are not processed to Customer, whereupon Financial Institution shall have no liability to Customer or any third party as a result thereof; or

(c) Process all credit Entries. In the event Financial Institution elects to process credit Entries initiated by Customer and Customer has not maintained sufficient available funds in the Authorized Account with Financial Institution to cover them, the total amount of the insufficiency advanced by Financial Institution on behalf of Customer shall be immediately due and payable by Customer to Financial Institution without any further demand from Financial Institution. If Financial Institution elects to pay Customer's account in the overdraft on any one or more occasions, it shall not be considered a waiver of Financial Institution's rights to refuse to do so at any other time nor shall it be an agreement by Financial Institution to pay other items in the overdraft.

14. PRE-FUNDING. Financial Institution may at any time, in its sole discretion, require Customer to pre-fund an Account maintained at Financial Institution prior to the Settlement Date of the ACH file. Financial Institution shall determine whether pre-funding is required based on criteria established from time to time by Financial Institution. Financial Institution will communicate directly to Customer if pre-funding is required and, if requested by Customer, will provide Customer with an explanation of its pre-funding criteria. If it is determined that pre-funding is required, Customer will provide immediately available and collected funds sufficient to pay all Entries initiated by Customer at the time those Entries are initiated.

15. ON-US ENTRIES. Except as provided in Section 17, Rejection of Entries, or in the case of an Entry received for credit to an account maintained with Financial Institution (an "On-Us Entry"), the Financial Institution shall credit the Receiver's account in the amount of such Entry on the Effective Entry Date contained in such Entry, provided the requirements set forth in Section 12 (b) (i), (ii), and (iii) are met. If any of those requirements are not met, the Financial Institution shall use reasonable efforts to credit the Receiver's account in the amount of such Entry no later than the next Business Day following such Effective Entry Date.

16. RESERVES. From time to time, Financial Institution reserves the right to evaluate Customer's transaction activity for the purpose of establishing averages for transaction frequency, amount, returns and adjustments. These evaluations may occur at least annually and may occur more frequently at Financial Institution's discretion.

In connection with these evaluations, Customer may be required to maintain a Settlement Reserve ("Reserve") of an amount to be solely determined by the Financial Institution ("Reserve Balance") to cover Customer's obligations to Financial Institution arising from this Service Addendum, the Master Agreement, or Financial Institution's compliance with any applicable laws, regulations, court decisions, or administrative rulings regarding the provision or use of the Service. Reserves may be expressed as a fixed dollar amount or as a "rolling reserve" calculated based on "rolling" averages determined by Financial Institution's periodic evaluations. The Reserve Balance required by Financial Institution, if any, will be communicated directly to Customer from time to time. Customer agrees to establish Reserves as required by Financial Institution within 5 banking days after receipt of a communication from Financial Institution setting forth the amount of required Reserve Balance and the basis of calculation used to determine the amount of Reserves.

Customer acknowledges and agrees that any Reserve will be deposited in a Financial Institution account for exclusive use by the Financial Institution for purposes of offsetting any of Customer's obligations under this Service Addendum. Customer grants the Financial Institution a security interest in any Reserve to enable the Financial Institution to enforce any obligation owed by Customer under this Service Addendum without notice or demand to Customer. Financial Institution may suspend ACH processing activity for Customer if Customer fails to establish the required amount of Reserves within the time period specified by Financial Institution in its communication to Customer.

Customer's obligation to maintain a Reserve shall survive the termination of this Service Addendum, with such obligation lasting until all of Customer's obligations under this Service Addendum have been fully satisfied.

17. REJECTION OF ENTRIES. Customer agrees that Financial Institution has no obligation to accept Entries and therefore may reject any Entry issued by Customer. Financial Institution has no obligation to notify Customer of the rejection of an Entry but Financial Institution may do so at its option. Financial Institution shall have no liability to Customer for rejection of an Entry and shall not be liable to pay interest to Customer even if the amount of Customer's payment order is fully covered by a withdrawable credit balance in an Authorized Account of Customer or the Financial Institution has otherwise received full payment from Customer.

18. CANCELLATION OR AMENDMENT BY CUSTOMER. Customer shall have no right to cancel or amend any Entry after its receipt by Financial Institution. However, Financial Institution may, at its option, accept a cancellation or amendment by Customer. If Financial Institution accepts a cancellation or amendment of an Entry, Customer must comply with the Security Procedures provided in Section 8 of this Service Addendum. If such a request is received by the Financial Institution before the affected Entry has been transmitted to the ACH (or, in the case of an On-Us Entry, before the Receiver's account has been credited or debited), the Financial Institution will use reasonable efforts to cancel or amend the Entry as requested, but the Financial Institution shall have no liability if the cancellation or amendment is not effected. **If Financial Institution accepts a cancellation or amendment of an Entry, Customer hereby agrees to indemnify, defend all claims and hold Financial Institution harmless from any loss, damages, or expenses, including but not limited to attorney's fees, incurred by Financial Institution as the result of its acceptance of the cancellation or amendment.**

19. REVERSALS OF ENTRIES.

(a) General Procedure. Upon proper and timely request by the Customer, the Financial Institution will use reasonable efforts to effect a reversal of an Entry or File. To be "proper and timely," the request must (i) be made within five (5) Business Days of the Effective Entry Date for the Entry or File to be reversed; (ii) be made immediately, not to exceed ten (10) hours, upon discovery of the error; and (iii) comply with all of the Rules. In addition, if the Customer requests reversal of a Debit Entry or Debit File, it shall concurrently deposit into the Customer Account an amount equal to that Entry or File. The Customer shall notify the Receiver of any reversing Entry initiated to correct any Entry it has initiated in error. The notification to the Receiver must include the reason for the reversal and be made no later than the Settlement Date of the reversing Entry.

(b) No Liability: Reimbursement to the Financial Institution. Under no circumstances shall the Financial Institution be liable for interest or related losses if the requested reversal of an Entry is not effected. The Customer shall reimburse the Financial Institution for any expenses, losses or damages it incurs in effecting or attempting to effect the Customer's request for reversal of an Entry.

20. ERROR DETECTION. Financial Institution has no obligation to discover and shall not be liable to Customer for errors made by Customer, including but not limited to errors made in identifying the Receiver, or an Intermediary or RDFI or for errors in the amount of an Entry or for errors in Settlement Dates. Financial Institution shall likewise have no duty to discover and shall not be liable for duplicate Entries issued by Customer. Notwithstanding the foregoing, if the Customer discovers that any Entry it has initiated was in error, it shall notify the Financial Institution of such error. If such notice is received no later than four (4) hours prior to the ACH receiving deadline, the Financial Institution will utilize reasonable efforts to initiate an adjusting Entry or stop payment of any On-Us credit Entry within the time limits provided by the Rules. **In the event that Customer makes an error or issues a duplicate Entry, Customer shall indemnify, defend all claims, and hold Financial Institution harmless from any loss, damages, or expenses, including but not limited to attorney's fees, incurred by Financial Institution as result of the error or issuance of duplicate Entries.**

21. PRENOTIFICATION. Financial Institution, at its option, may require Customer to send prenotification that it intends to initiate an Entry or Entries to a particular account within the time limits prescribed for such notice in the Rules. Such notice shall be provided to the Financial Institution in the format and on the medium provided in the media format section of such Rules. If Customer receives notice that such prenotification has been rejected by an RDFI within the prescribed period, or that an RDFI will not receive Entries without having first received a copy of the Authorization signed by its customer, Customer will not initiate any corresponding Entries to such accounts until the cause for rejection has been corrected or until providing the RDFI with such authorization within the time limits provided by the Rules.

22. NOTICE OF RETURNED ENTRIES AND NOTIFICATIONS OF CHANGE. Financial Institution will notify Customer by e-mail, facsimile transmission, US mail, or other means of the receipt of a returned Entry from the ACH Operator. Except for an Entry retransmitted by Customer in accordance with the requirements of Section 6, Financial Institution shall have no obligation to retransmit a returned Entry to the ACH Operator if Financial Institution complied with the terms of this Service Addendum with respect to the original Entry. Customer shall notify the Receiver by phone or electronic transmission of receipt of each return Entry no later than one Business Day after the Business Day of receiving such notification from Financial Institution. Financial Institution shall provide Customer all information, as required by the Rules, with respect to each Notification of Change ("NOC") Entry or Corrected Notification of Change ("Corrected NOC") Entry received by Financial Institution relating to Entries transmitted by Customer. Financial Institution must provide such information to Customer within two (2) banking days of the Settlement Date of each NOC or Corrected NOC Entry. Customer shall ensure that changes requested by the NOC or Corrected NOC are made within six (6) banking days of Customer's receipt of the NOC information from Financial Institution or prior to initiating another Entry to the Receiver's account, whichever is later.

23. ACCOUNT RECONCILIATION. The Customer agrees to notify the Financial Institution promptly of any discrepancy between the Customer's records and the information shown on any periodic statement. If the Customer fails to notify the Financial Institution within ten (10) calendar days of receipt of a periodic statement containing such information; the Customer agrees that the Financial Institution shall not be liable for any other losses resulting from the Customer's failure to give such notice or any loss of interest or any interest equivalent with respect to any Entry shown on such periodic statement. If the Customer fails to notify the Financial Institution within thirty (30) calendar days of receipt of such periodic statement, the Customer shall be precluded from asserting any discrepancy against the Financial Institution.

24. PROVISIONAL SETTLEMENT. Customer shall be bound by and comply with the Rules as in effect from time to time, including without limitation the provision thereof making payment of an Entry by the RDFI to the Receiver provisional until receipt by the RDFI of final settlement for such Entry; and Customer acknowledges that it has received notice of that Rule and or the fact that, if such settlement is not received, the RDFI shall be entitled to a refund from the Receiver of the amount credited and Customer shall not be deemed to have paid the Receiver the amount of the Entry.

25. CUSTOMER REPRESENTATIONS AND WARRANTIES; INDEMNITY. With respect to each and every Entry transmitted by Customer, Customer represents and warrants to Financial Institution and agrees that (a) each person or entity shown as the Receiver on an Entry received by Financial Institution from Customer has authorized the initiation of such Entry and the crediting or debiting of its account in the amount and on the Effective Entry Date shown on such Entry, (b) such authorization is operative at the time of transmittal or crediting or debiting by Financial Institution as provided herein, (c) Entries transmitted to Financial Institution by Customer are limited to those types of credit and debit Entries set forth in **EXHIBIT A**, (d) Customer shall perform its obligations under this Service Addendum in accordance with all applicable laws, regulations, and orders, including, but not limited to, the sanctions laws, regulations, and orders administered by OFAC; laws, regulations, and orders administered FinCEN; and any state laws, regulations, or orders applicable to the providers of ACH payment services, and (e) Customer shall be bound by and comply with the provision of the *Rules* (among other provisions of the *Rules*) making payment of an Entry by the RDFI to the Receiver provisional until receipt by the RDFI of final settlement for such Entry. Customer specifically acknowledges that it has received notice of the rule regarding provisional payment and of the fact that, if such settlement is not received, the RDFI shall be entitled to a refund from the Receiver of the amount credited and Customer shall not be deemed to have paid the Receiver the amount of the Entry. **The Customer shall defend, indemnify, and hold harmless the Financial Institution, and its officers, directors, agents, and employees, from and against any and all actions, costs, claims, losses, damages, or expenses, including attorney's fees and expenses, resulting from or arising out of (aa) any breach of any of the agreements, representations or warranties of the Customer contained in this Service Addendum; or (bb) any act or omission of the Customer or any other person acting on the Customer's behalf.**

26. ADDITIONAL CUSTOMER WARRANTIES FOR SELECTED STANDARD ENTRY CLASSES. NACHA, in its role of ensuring the safety, security, and viability of the ACH network, has determined that certain single-use or limited-use consumer authorizations have the potential to increase risk in the ACH system and compromise system effectiveness by increasing the incidence of returned Entries. Therefore, to qualify as an Originator of such Entries, Customer hereby warrants to Financial Institution that for each such ACH Entry submitted for processing, Customer has obtained all authorizations from the Receiver as required by the Rules, by Regulation E or other applicable law, and

this Service Addendum. **Customer indemnifies and holds Financial Institution harmless from any liability arising out of Customer's breach of these warranties.**

The warranties described below apply only to those Companies who have been approved by Financial Institution to originate Entries of the type(s) described. In that event, Customer acknowledges and agrees to adhere to the applicable measures shown for each respective SEC code:

- a) Customer Warranties for the Telephone Initiated Entries ("TEL") Standard Entry Class:
 - i. Entries representing the authorization of telephone-based payments must be identified via Customer's use of NACHA's "TEL" Standard Entry Class code as defined in the Rules; Customer's use of any Standard Entry Class codes other than TEL in order to avoid the increased scrutiny required for such transactions shall constitute a violation of applicable law and may result in Customer's immediate loss of ACH Origination rights regardless of any termination notification period otherwise specified in this Service Addendum.
 - ii. Customer will utilize commercially reasonable methods to establish the identity of the Receiver, and hereby warrants to Financial Institution that each such Receiver has authorized Customer to submit ACH Entries to their accounts for settlement of transactions to which Receiver has agreed.
 - iii. As required by the Rules, Customer must maintain records including but not limited to telephone voice recordings as proof of each Receiver's authorization. Financial Institution from time to time may (without any obligation or duty to do so) require Customer to make such records available for Financial Institution's review.
 - iv. As required by the Rules, Customer must use commercially reasonable procedures to verify that routing numbers are valid for entries originated using the TEL Standard Entry Class code.
 - v. Customer will provide the Receiver the disclosures and information required by the Rules.
- b) Customer Warranties for the Internet Initiated/Mobile Entries ("WEB") Standard Entry Class:
 - i. Entries representing the authorization of Internet-based/mobile payments must be identified via Customer's use of NACHA's "WEB" Standard Entry Class code as defined in the Rules.
 - ii. Customer's use of any Standard Entry Class codes other than WEB in order to avoid the increased scrutiny required for such transactions shall constitute a violation of applicable law and may result in Customer's immediate loss of ACH Origination rights regardless of any termination notification period otherwise specified in this Service Addendum.
 - iii. Customer will utilize commercially reasonable methods to establish the identity of the Receiver, and hereby warrants to Financial Institution that each such Receiver has authorized Customer to submit ACH Entries to their accounts in settlement of transactions to which Receiver has agreed.
 - iv. As required by the Rules, Customer must maintain records such as logs from an Internet ordering system as proof of each Receiver's authorization. Financial Institution from time to time may (without any obligation or duty to do so) require Customer to make such records available for Financial Institution's review.
 - v. As required by the Rules, Customer must use commercially reasonable procedures to verify that routing numbers are valid for entries originated using the WEB Standard Entry Class code.
 - vi. As required by the Rules, Customer shall establish a secure Internet session with each Receiver utilizing a commercially reasonable security technology providing a level of security that, at a minimum, is equivalent to 128 bit-encryption technology prior to the Receiver entering any banking information.
 - vii. Customer has employed a commercially reasonable fraudulent transaction detection system to screen each Entry.
 - viii. Customer must conduct an annual audit to ensure that the financial information it obtains from Receiver is protected by security practices and procedures that include adequate levels of, (1) physical security to protect against theft, (2) personnel and access controls, and (3) network security.
- c) Customer Warranties for the Accounts Receivable Conversion Entries ("ARC") Standard Entry Class:

- i. Customer must in advance of receiving the Receiver's check, provide the Receiver with notice that clearly and conspicuously states that receipt of the Receiver's check will authorize an ACH debit Entry to the Receiver's account.
 - ii. Customer must obtain the check from the Receiver via US mail or a drop box location. The check will serve as Customer's source document to obtain the check serial number, account number, routing number, and dollar amount.
 - iii. The source document must contain a pre-printed serial number, not contain an Auxiliary On-Us Field in the MICR line, be in an amount of \$25,000 or less, and be completed and signed by the Receiver.
 - iv. The amount of the Entry, the routing number, the account number, and the check serial number are in accordance with the source document.
 - v. The Customer must retain a reproducible, legible image of the source document for two years from the Settlement Date and will provide Financial Institution with a copy of the front of the Receiver's source document within 7 banking days of a request of a copy by Financial Institution. The copy must indicate that it is a copy on its face.
 - vi. Customer has employed commercially reasonable methods to securely store all source documents until destruction, and all banking information relating to ARC entries.
 - vii. Customer will not key enter the routing number, account number, or check serial number from the Receiver's source document unless it is being done to correct errors relating to MICR misreads, mis-encoding, or processing rejects.
 - viii. The source document to which the ARC Entry relates will not be presented or returned such that any person will be required to make payment based on the source document unless the ARC Entry is returned by the RDFI.
- d) Customer Warranties for the Point-of-Purchase ("POP") Standard Entry Class:
- i. Prior to receipt of each source document that is used as the basis for the origination of a POP Entry, the Customer will provide the Receiver with the disclosure required by the Rules.
 - ii. Customer will only obtain the source document from the Receiver at the POP or manned bill payment location.
 - iii. The source document contains a pre-printed serial number, does not contain an Auxiliary On-Us Field in the MICR line, is in an amount of \$25,000 or less, and has not been previously voided and used by the Receiver for a prior POP Entry.
 - iv. Customer will use a reading device to capture the Receiver's routing number, account number, or check serial number from the source document.
 - v. Customer will void the source document and return it to the Receiver.
 - vi. Customer will provide to the Receiver a receipt required by the Rules containing transactional information about the Entry being made to the Receiver's account.
- e) Customer Warranties for the Re-Presented Check ("RCK") Standard Entry Class:
- i. Customer must provide the Receiver with notice that clearly and conspicuously states the terms of the re-presented check Entry policy in advance of receiving the item.
 - ii. Customer must retain a copy of the front and back of the item to which the RCK Entry relates for seven (7) years from the Settlement Date of the RCK Entry.
 - iii. Each Entry must be in an amount less than \$2,500 and the original check date must be less than 180 days from the date the Entry is transmitted to the RDFI.
 - iv. Each Entry must be drawn on a consumer account.
 - v. Customer must notify the check writer that the check may be collected electronically if the check is returned for insufficient funds.

- vi. Customer must obtain the check writer's signature as authorization that fees related to the represented item may be collected electronically.
 - vii. Customer has good title or is entitled to enforce the item to which the RCK Entry relates or is authorized to obtain payment or acceptance on behalf of one who has good title or is entitled to enforce the item.
 - viii. All signatures on the item to which the RCK Entry relates are authentic and authorized.
 - ix. The item to which the RCK Entry relates has not been altered, is not subject to a defense or claim in recoupment of any party that can be asserted against Financial Institution, is drawn on, payable through, or payable at the RDFI, and the amount of the item, the item number, and the account number contained on the item have been accurately reflected in the RCK Entry.
 - x. Customer has no knowledge of any insolvency proceeding commenced with respect to the maker or acceptor, or, in the case of an unaccepted draft, the drawer of the item to which the RCK Entry relates.
 - xi. The item to which the RCK Entry relates or a copy of such item will not be presented to the RDFI unless the related RCK Entry has been returned by the RDFI.
 - xii. The information encoded after the issue in magnetic ink on the item is correct.
 - xiii. Any restrictive endorsement made by Customer or its agent on the item to which the RCK relates is void or ineffective upon initiation of the RCK Entry.
 - xiv. Customer will provide Financial Institution with a copy of the front and back of the item within 7 banking days of a request by Financial Institution, provided the request is made within seven years of the settlement date of the RCK Entry.
- f) Customer Warranties for the Back Office Conversion ("BOC") Standard Entry Class Code:
- i. Customer may only use a check or sharedraft that (1) contains a pre-printed serial number, (2) does not contain an Auxiliary On-Us Field in the MICR line, (3) is in an amount of \$25,000 or less, (4) is completed and signed by the Receiver as a source document, and (5) otherwise meets the requirements BOC entries.
 - ii. During the initial processing of a BOC Entry, Customer must use a reading device to capture the Receiver's routing number, account number, and check serial number.
 - iii. Customer must use commercially reasonable procedures to verify the identity of the Receiver.
 - iv. Customer has established and maintains a working telephone number, which is answered during normal business hours, for Receiver inquiries regarding transactions, and the telephone number is included in the notice required for BOC entries.
 - v. Customer warrants that the amount of the Entry, the routing number, the account number, and the check serial number are in accordance with the source document.
 - vi. Customer shall retain a reproducible, and legible, image, microfilm, or copy of the front of the Receiver's source document for each BOC Entry for two years from the Settlement Date of the BOC Entry.
 - vii. Customer will provide Financial Institution with a copy of the front of the Receiver's source document within 7 banking days of Financial Institution's request, provided that the request is within two years of the settlement date of the BOC Entry. The copy must indicate that it is a copy on its face.
 - viii. The source document to which the BOC Entry relates will not be presented or returned such that any person will be required to make payment based on the source document unless the BOC Entry is returned by the RDFI.
 - ix. Customer has employed commercially reasonable methods to securely store (1) all source documents until destruction, and (2) all banking information relating to BOC entries for a period of not less than thirty (30) days ("Retention Period") and shall use a commercially reasonable method to destroy the source document upon the expiration of the Retention Period.

- x. Customer has provided the notices to the Receiver required by the Rules and Regulation E, including but not limited to the notice that the check may be converted to an ACH debit Entry.
- (g) Customer Warranties for the IAT Standard Entry Class Code:
- i. With respect to each IAT Entry, Customer has complied with all U.S. laws, including, but not limited to, Companies obligations under programs administered by the OFAC and the U. S. Department of the Treasury's Financial Crimes Enforcement Network ("FinCEN").
 - ii. Customer is in compliance with the laws and payment system rules of the receiving country.
 - iii. In the case of a non-Consumer Account, Customer has entered into an agreement with the Receiver whereby the Receiver has agreed to abide by the Rules as in effect from time to time.
 - iv. Customer has complied with all of the Rules related to IAT Entries

27. FINANCIAL INFORMATION AND AUDIT. Financial Institution may from time to time request information from Customer in order to evaluate a continuation of the Service to be provided by Financial Institution hereunder and/or adjustment of any limits set by this Service Addendum. Customer agrees to provide the requested financial information immediately upon request by Financial Institution, in the form required by Financial Institution. Customer authorizes Financial Institution to investigate or reinvestigate at any time any information provided by Customer in connection with this Service Addendum or the Service. Upon request by Financial Institution, Customer hereby authorizes Financial Institution to enter Customer's business premises for the purpose of ensuring that Customer is in compliance with this Service Addendum and Customer specifically authorizes Financial Institution to perform an audit of Customer's operational controls, risk management practices, staffing and the need for training and ongoing support, and information technology infrastructure. Customer hereby acknowledges and agrees that Financial Institution shall have the right to mandate specific internal controls at Customer's location(s) and Customer shall comply with any such mandate. In addition, Customer hereby agrees to allow Financial Institution to review available reports of independent audits performed at the Customer location related to information technology, the Service and any associated operational processes. Customer agrees that if requested by Financial Institution, Customer will complete a self-assessment of Customer's operations, management, staff, systems, internal controls, training and risk management practices that would otherwise be reviewed by Financial Institution in an audit of Customer. If Customer refuses to provide the requested financial information, or if Financial Institution concludes, in its sole discretion, that the risk of Customer is unacceptable, if Customer violates this Service Addendum or the Rules, or if Customer refuses to give Financial Institution access to Customer's premises, Financial Institution may terminate the Service and this Service Addendum according to the provisions hereof.

28. LIMITATION OF LIABILITY.

(a) IN ADDITION TO THE LIMITATION OF LIABILITY PROVISIONS OF THE MASTER AGREEMENT, IN THE PERFORMANCE OF THE SERVICES REQUIRED BY THIS SERVICE ADDENDUM, FINANCIAL INSTITUTION SHALL BE ENTITLED TO RELY SOLELY ON THE INFORMATION, REPRESENTATIONS, AND WARRANTIES PROVIDED BY CUSTOMER PURSUANT TO THIS SERVICE ADDENDUM, AND SHALL NOT BE RESPONSIBLE FOR THE ACCURACY OR COMPLETENESS THEREOF. FINANCIAL INSTITUTION SHALL BE RESPONSIBLE ONLY FOR PERFORMING THE SERVICES EXPRESSLY PROVIDED FOR IN THIS SERVICE ADDENDUM, AND SHALL BE LIABLE ONLY FOR ITS GROSS NEGLIGENCE OR WILLFUL MISCONDUCT IN PERFORMING THOSE SERVICES. FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE FOR CUSTOMER'S ACTS OR OMISSIONS (INCLUDING, WITHOUT LIMITATION, THE AMOUNT, ACCURACY, TIMELINESS OF TRANSMITTAL OR AUTHORIZATION OF ANY ENTRY RECEIVED FROM CUSTOMER) OR THOSE OF ANY OTHER PERSON, INCLUDING, WITHOUT LIMITATION, ANY FEDERAL RESERVE BANK, ACH OPERATOR OR TRANSMISSION OR COMMUNICATIONS FACILITY, ANY RECEIVER OR RDFI (INCLUDING, WITHOUT LIMITATION, THE RETURN OF ANY ENTRY BY SUCH RECEIVER OR RDFI), AND NO SUCH PERSON SHALL BE DEEMED FINANCIAL INSTITUTION'S AGENT. **CUSTOMER AGREES TO INDEMNIFY FINANCIAL INSTITUTION AGAINST ANY LOSS, LIABILITY OR EXPENSE (INCLUDING ATTORNEYS' FEES AND COSTS) RESULTING FROM OR ARISING OUT OF ANY CLAIM OF ANY PERSON THAT THE FINANCIAL INSTITUTION IS RESPONSIBLE FOR ANY ACT OR OMISSION OF CUSTOMER OR ANY OTHER PERSON DESCRIBED IN THIS SECTION 28 (a).**

(b) WITHOUT LIMITING THE GENERALITY OF THE FOREGOING PROVISIONS, AND IN ADDITION TO THE "FORCE MAJEURE" PROVISIONS OF THE MASTER AGREEMENT, FINANCIAL INSTITUTION SHALL BE EXCUSED FROM FAILING TO TRANSMIT OR DELAY IN TRANSMITTING AN ENTRY IF SUCH TRANSMITTAL WOULD RESULT IN FINANCIAL INSTITUTION'S HAVING EXCEEDED ANY LIMITATION UPON ITS INTRA-DAY NET FUNDS POSITION ESTABLISHED

PURSUANT TO PRESENT OR FUTURE FEDERAL RESERVE GUIDELINES OR IN FINANCIAL INSTITUTION'S REASONABLE JUDGMENT OTHERWISE WOULD VIOLATE ANY PROVISION OF ANY PRESENT OR FUTURE RISK CONTROL PROGRAM OF THE FEDERAL RESERVE OR ANY RULE OR REGULATION OF ANY OTHER U.S. GOVERNMENTAL REGULATORY AUTHORITY.

(c) SUBJECT TO THE FOREGOING LIMITATIONS, FINANCIAL INSTITUTION'S LIABILITY FOR LOSS OF INTEREST RESULTING FROM ITS ERROR OR DELAY SHALL BE CALCULATED BY USING A RATE EQUAL TO THE AVERAGE FEDERAL FUNDS RATE AT THE FEDERAL RESERVE BANK OF NEW YORK FOR THE PERIOD INVOLVED. AT FINANCIAL INSTITUTION'S OPTION, PAYMENT OF SUCH INTEREST MAY BE MADE BY CREDITING THE ACCOUNT.

29. INCONSISTENCY OF NAME AND ACCOUNT NUMBER. The Customer acknowledges and agrees that, if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry transmitted by the Financial Institution to the RDFI may be made by the RDFI (or by the Financial Institution in the case of an On-Us Entry) on the basis of the account number supplied by the Customer, even if it identifies a person different from the named Receiver, and that the Customer's obligation to pay the amount of the Entry to the Financial Institution is not excused in such circumstances. Customer is liable for and must settle with Financial Institution for any Entry initiated by Customer that identifies the Receiver by account or identifying number or by name and account or identifying number.

30. PAYMENT FOR SERVICES. The Customer shall pay the Financial Institution the charges for the services provided in connection with this Service Addendum, as set forth in **EXHIBIT G**. All fees and services are subject to change upon thirty (30) days prior written notice from the Financial Institution. Such charges do not include, and the Customer shall be responsible for payment of, any sales, use, excise, value added, utility or other similar taxes relating to such services, and any fees or charges provided for in the Depository Agreement between the Financial Institution and the Customer with respect to the Account.

31. AMENDMENTS. Except as provided in Section 30, the Financial Institution may amend this Service Addendum from time to time upon written notice to the Customer. In the event that performance of services under this Service Addendum would result in a violation of any present or future statute, regulation or governmental policy to which the Financial Institution is subject, then this Service Addendum shall be amended to the extent necessary to comply with such statute, regulation or policy. Alternatively, the Financial Institution may terminate this Service Addendum if it deems such action necessary or appropriate under the circumstances. The Financial Institution shall have no liability to the Customer as a result of any such violation, amendment or termination. Any practices or course of dealings between the Financial Institution and the Customer, or any procedures or operational alterations used by them, shall not constitute a modification of this Service Addendum or the Rules, nor shall they be construed as an amendment to this Service Addendum or the Rules.

32. NOTICES, INSTRUCTIONS, ETC.

(a) Except as stated herein, the Financial Institution shall not be required to act upon any notice or instruction received from the Customer or any other person, or to provide any notice or advice to the Customer or any other person with respect to any matter.

(b) The Financial Institution shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by an authorized representative of Customer, and any such communication shall be deemed to have been signed by such person. Such notice shall be effective on the second Business Day following the day received by the Financial Institution.

(c) Except as stated herein, any written notice or other written communication required or permitted to be given under this Service Addendum shall be delivered or sent by US mail, if to Customer, at the address of Customer on the books of Financial Institution and if to Financial Institution, at the following address:

FNBC BANK AND TRUST

620 W. Burlington Ave

LaGrange, Illinois 60525

(708) 482-7700

unless another address is substituted by notice delivered or sent as provided heron. Except as otherwise stated herein, any such notice shall be deemed given when received.

33. DATA RETENTION. The Customer shall retain data on file adequate to permit the remaking of Entries for five (5) Business Days following the date of their transmittal by the Financial Institution as provided herein, and shall provide such Data to the Financial Institution upon its request.

34. TAPES AND RECORDS. All magnetic tapes, Entries, security procedures and related records used by the Financial Institution for transactions contemplated by this Service Addendum shall be and remain the Financial Institution's property. The Financial Institution may, at its sole discretion, make available such information upon the Customer's request. Any expenses incurred by the Financial Institution in making such information available to the Customer shall be paid by the Customer.

35. COOPERATION IN LOSS RECOVERY EFFORTS. In the event of any damages for which Financial Institution or Customer may be liable to each other or to a third party pursuant to the services provided under this Service Addendum, Financial Institution and Customer will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against a third party.

36. TERMINATION. In addition to, and without limiting the generality of, the Termination provisions of the Master Agreement, Financial Institution may terminate this Service Addendum immediately upon its determination that Customer is in violation of this Service Addendum, the ACH Rules or applicable laws or if Customer initiates any bankruptcy proceeding or is otherwise declared insolvent. Any termination of this Service Addendum shall not affect any of Financial Institution's rights or Customer's obligations with respect to any Entries initiated by Customer prior to such termination, or the payment obligations of Customer with respect to services performed by Financial Institution prior to termination, or any other obligations that survive termination of this Service Addendum. Customer's obligation with respect to any Entry shall survive termination of this Service Addendum until any applicable statute of limitation has elapsed.

37. ENTIRE AGREEMENT. This Service Addendum (including the Exhibits attached) together with the Depository Agreement and the Master Agreement, is the complete and exclusive statement of the agreement between the Financial Institution and the Customer with respect to the subject matter hereof and supersedes any prior agreement(s) between the Financial Institution with respect to such subject matter. In the event of any inconsistency between the terms of this Service Addendum, the Depository Agreement or the Master Agreement, the terms of this Service Addendum shall govern. In the event performance of the services provided herein in accordance with the terms of this Service Addendum would result in a violation of any present or future statute, regulation or government policy to which the Financial Institution is subject, and which governs or affects the transactions contemplated by this Service Addendum, then this Service Addendum shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and the Financial Institution shall incur no liability to the Customer as a result of such violation or amendment. No course of dealing between the Financial Institution and the Customer will constitute a modification of this Service Addendum, the Rules, or the security procedures, or constitute an agreement between the Financial Institution and the Customer regardless of whatever practices and procedures the Financial Institution and the Customer may use.

This Service Addendum must be signed on behalf of Customer by an Authorized Customer Representative.

IN WITNESS WHEREOF, the parties hereto have executed this Service Addendum through their duly authorized officers on the dates indicated below.

CUSTOMER:

The Park District of Lagrange

By: _____
(signature)

Name: Constantine Bissias

Title: Executive Director

Date: _____

FINANCIAL INSTITUTION:

FNBC BANK AND TRUST

By: _____
(signature)

Name: _____

Title: _____

Date: _____

EXHIBIT A
ACH Origination Service Addendum
Customer Selected
Standard Entry Class Codes

As used in the Product Agreement, the following* are ACH Standard Entry Class Codes (SEC) **approved for use** by Customer, subject to any specific restrictions on the types of ACH transactions that may be originated, which are identified by Financial Institution below:

CCD – Corporate Credit or Debit – Either a credit or debit where funds are either distributed or consolidated between corporate entities.

PPD - Prearranged Payment and Deposit

Direct Deposit - The transfer of funds into a consumer's account. Funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc.

Direct Payment - Preauthorized payment is a debit application. This includes recurring bills that do not vary in amount -- insurance premiums, mortgage payments, charitable contributions, and installment loan payments or standing authorizations where the amount does vary, such as utility payments.

Financial Institution has identified the following ACH transaction **restrictions**:

ARC - Accounts Receivable Entry - An ACH debit created from a check received in the U.S. Mail or a drop box location and converted to an ACH debit. (Refer to NACHA Rules regarding items eligible for check conversion).

BOC – Back Office Conversion – During back office processing, an ACH debit is created from a check received at the point of check being tendered or received at a “manned” bill payment location for in-person payments. (Refer to NACHA Rules regarding items eligible for check conversion).

CTX - Corporate Trade Exchange –The transfer of funds (debit or credit) within a trading partner relationship in which payments related information is placed in multiple addenda records.

IAT – International ACH Transaction – A debit or credit Entry that is part of a payment transaction involving a financial agency’s office that is not located in the territorial jurisdiction of the United States. (Refer to NACHA Rules for further definitional details)

POP - Point-of-Purchase- ACH debit application used by Originators as a method of payment for the in-person purchase of goods or services by receivers (check conversion). (Refer to NACHA Rules regarding items eligible for check conversion).

RCK - Re-presented Check - An ACH debit application used by originators to re-present a consumer check that has been processed through the check collection system and returned because of insufficient or uncollected funds. (Refer to NACHA Rules regarding items eligible for check conversion).

TEL - Telephone-Initiated Entry – This is used for the origination of a single Entry debit transaction to a consumer’s account pursuant to an oral authorization obtained from the consumer via the telephone.

WEB - Internet-Initiated Entry - A debit Entry or enrollment in recurring debit to a consumer account initiated by an Originator pursuant to an authorization that is obtained from the receiver via the Internet.

*The above SEC Codes are the most commonly-used and not an all-inclusive list.

Company’s Legal Name: Park District of Lagrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT B
ACH Origination Service Addendum
Processing Schedule

Delivery of ACH Files:

- Internet transmissions
The Customer may electronically transmit files to the Financial Institution via Online Services.
- Format and content of entries
All files must be submitted in NACHA format or by using the ACH Template feature built within the Business eBanking software. The Customer should refer to Appendix Two in the NACHA Rulebook for specific formatting details.
- Timing of delivery
Processing Deadline for:

Credit Entries

Transmission of a File – until 4:00 p.m. Central Standard Time two (2) business days prior to Effective Date*

Debit Entries

Transmission of a File – until 4:00 p.m. Central Standard Time one (1) business day prior to Effective Date*

*"Effective Date" must be a Business Day or the file will be processed on the first business day following the effective date.

Company's Legal Name: **Park District of Lagrange**

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT C
ACH Origination Service Addendum
Security Procedures

CUSTOMER RESPONSIBILITIES:

Customer is responsible to strictly establish and to maintain procedures to safeguard against unauthorized transactions. Customer warrants that no individual will be allowed to initiate transfers in the absence of proper supervision and safeguards, and agrees to take reasonable steps to maintain the confidentiality of the security procedures and any passwords, codes, security devices, and related instructions (collectively, "Access Codes") provided by Financial Institution. If Customer believes or suspects that any such information has been accessed by an unauthorized individual, Customer will verbally notify Financial Institution immediately, followed by written confirmation. The occurrence of such notification will not affect any transfers made in good faith by Financial Institution prior to the notification and within a reasonable time period to prevent unauthorized transfers. Customer acknowledges that the purpose of the Security Procedures is for verification of authenticity and not to detect an error in the transmission or content of a debit or credit entry. **IN NO EVENT SHALL FINANCIAL INSTITUTION BE RESPONSIBLE FOR ANY DAMAGES RESULTING, EITHER DIRECTLY OR INDIRECTLY, FROM THE UNAUTHORIZED USE OF ACCESS CODES PRIOR TO SUCH NOTICE AND A REASONABLE TIME THEREAFTER REQUIRE TO CANCEL SUCH ACCESS CODES.**

Data Security:

Limiting access and securely storing ACH data used in the routing and settlement of ACH transactions is a critical data security precaution. Customer's ability to limit access to production data can be done through commercially available software products. Access can be limited to specific programs, user IDs, or read-only or read-and-edit-only access functionality. Files can also be transmitted between ACH participants using the following data protection methods: encryption and authentication.

- **Encryption** is a process of scrambling data content through hardware or software in order to protect the confidentiality of a file's contents. This information should remain encrypted between all parties in the ACH Network using commercially reasonable procedures and must be transmitted using security technology that is 128-bit RC4 technology (minimum standards).
- **Authentication** is a process of ensuring that files and data content have not been altered between the Originator and receiving points. Like encryption, this can be done using hardware or software to ensure data integrity.

Transmittal of Files:

- Customer will only transmit files on the dates specified in the agreed upon transmittal schedule (see **EXHIBIT B**). Changes to this schedule must be made in writing and signed by an authorized contact of the Customer.
- Customer will notify Financial Institution if a transmission will not take place on the prearranged scheduled processing date. Customer is responsible for ensuring that Financial Institution receives the transmission each processing date indicated in the processing schedule. Customer can use internal reports in the Business eBanking software (if applicable Product Agreement has been executed) to confirm transmission through Transaction Monitoring, if available.
- Customer will transmit files to Financial Institution via pre-arranged access to ACH system utilizing agreed upon logon procedures and proper access identification. Customer will electronically initiate ACH transfers by the use of a username, password and token (where applicable) through Business eBanking
- In the case that Business eBanking is unavailable for file upload, files transferred directly from Customer will be encrypted by Customer before being transmitted to Financial Institution.
- Customer shall contact Financial Institution to confirm receipt and file totals of an ACH Transmittal which is sent to Financial Institution via fax or email. Email transmissions containing confidential information shall be sent via secure email. Phone confirmation by Customer may require a PIN for security reasons. The ACH Transmittal must be signed by an authorized User.

Should any of the above procedures not be met, the file will be rejected by Financial Institution and Customer will be notified.

FINANCIAL INSTITUTION RESPONSIBILITIES:

Financial Institution shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by Customer or Customer's authorized representative, and any such communication shall be deemed to have been signed by such person.

Financial Institution may call back Customer to verify receipt of file and total dollar amount of ACH transfer if Financial Institution deems a transaction suspect or out of the normal pattern for the usual activity of Customer. If Customer is not available for verification, then the file may not be processed until Customer can be contacted. Customer agrees that Financial Institution is not responsible for any delay in the processing of credit or debit entries resulting from Financial Institution's inability to reach Customer to resolve problems in verifying or authenticating an attempted transmission of such debit or credit entries. Customer can also utilize internal reports and external alerts in the Business eBanking software (where applicable) to monitor and confirm all ACH activity through Transaction Monitoring, if available.

Customer agrees to indemnify Financial Institution against any loss, liability or expense (including attorney fees and expenses) resulting from or arising out of any claim of any person that Financial Institution is responsible for any act or omission of Customer or any other person described in this Exhibit.

Company's Legal Name: Park District of Lagrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT D
ACH Origination Service Addendum
Processing Limits

The following Exposure Limits apply:

The daily total for all ACH credit¹ entries shall not exceed
\$ 50,000

The daily total for all ACH debit² entries shall not exceed
\$ 0

The overall daily total of all ACH entries (debits and credits) shall not exceed
\$ 50,000

¹ E.g., payroll and direct deposit payments.

² E.g., consumer debits for rent payments.

The above limits are integrated throughout Business eBanking and will block a transaction that is over these limits from being sent to Financial Institution for processing. If a transaction is rejected due to a limit being exceeded, an authorized ACH representative of the Company may contact Financial Institution for assistance.

One-time adjustments to the limits may be made the same day at the Financial Institution's discretion. Written authorization should be obtained from an authorized ACH representative or authorized signer of the Company for the one-time limit adjustment request. If the Financial Institution agrees to a one-time limit increase the daily ACH limit(s) will be adjusted so the transaction can be transmitted to the bank. Once the transaction is complete the limits will revert back to the original limits.

Ongoing adjustments to the limits require an authorized signer from Company submit a written request to Financial Institution stating which specific limits need to be increased on a permanent basis and why. The request will then be reviewed and approved or denied by Financial Institution:

- If your request is denied, an explanation will be given in writing.
- If your request is approved, your limits will be updated and you will be notified that you are allowed to begin processing transactions within the new limits.

Pursuant to Section 6, Financial Institution may, at its discretion, adjust Daily Limits at any time.

Company's Legal Name: **Park District of LaGrange**

Signature

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

EXHIBIT E
ACH Origination Service Addendum
Originating Customer Information

Customer Name: Constantine Bissias

Street Address: 536 East Ave

City, State Zip: LaGrange, 60525

Purpose of ACH Origination Service: Payroll

Anticipated Frequency of ACH File Originations: Monthly

File Type:

Manual Upload Both

Tax ID # - 36-6005953

Customer Phone Number: 708-588-2204

Customer Fax Number:

Primary Contact: Constantine Bissias Phone Number: 708-588-2204

Secondary Contact: Leynette Kuniej Phone Number: 708-588-2203

Authorized Account #: 157759 Authorized Account Name: Imprest Act FEIN: 36-6005953

Authorized Account #: 157767 Authorized Account Name: Operating Act FEIN: 36-6005953

Authorized Account #: 157775 Authorized Account Name: Recreation Fund FEIN: 36-6005953

Authorized Account #: 157783 Authorized Account Name: Payroll Act FEIN: 36-6005953

Company's Legal Name: Park District of LaGrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT F
ACH Origination Service Addendum
Authorized Representatives

The undersigned certifies that the individuals listed below are the authorized representatives for purposes of the Service Addendum ("Authorized Representatives"). These Authorized Representatives are authorized to act on behalf of the Customer to transmit, add, amend or cancel Entries or communicate or provide Notices pursuant to this Agreement to Financial Institution.

Name/Title: (Please Print Clearly or Type)	Telephone Number	Email Address:	Signature:
Constantine Bissias	708-588-2204	deanbissias@pdlg.org	
Leynette Kuniej	708-588-2203	leynettekuniej@pdlg.org	

Emergency Contacts

Below are key contracts for Financial Institution to contact in the event of a processing emergency.

Name/Title:	Daytime Telephone: (8 AM to 5 PM, CT)	Evening Telephone: (5 PM to 12 AM, CT)	Signature:

To change Authorized Representatives, the Customer shall provide Financial Institution with a revised Exhibit F signed by an authorized representative. Until Financial Institution receives such revised Exhibit F and has reasonable opportunity to act on it, in accordance with the provisions of the Agreement, Financial Institution is authorized to continue to use previously designated Authorized Representatives and rely on all information previously provided.

Company's Legal Name: Park District of LaGrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT G
ACH Origination Service Addendum
Schedule of Service Fees
as of 6/04/2014*

Standard ACH Services and Fees

Monthly Maintenance	\$ 30.00
Per Transaction Originated	\$ 0.20
Per Prenote Originated	\$ 0.20
Per Addendum Record	\$ 0.03

Additional ACH Services and Fees

Per Return Item	\$ 5.00
Per File/Transaction Deletion Request	\$ 15.00
Cost of Replacement Token	\$100.00

Service Fee Account #: 157783

* Pricing subject to change

Company's Legal Name: Park District of LaGrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT H
ACH Origination Service Addendum
Holiday Schedule

Holiday Calendar

The Financial Institution will be closed on the following standard holidays observed by the Federal Reserve Bank. The Financial Institution will not accept files for processing on the following days, as well as all Saturdays and Sundays. Likewise, entries should not be effective dated for these days.

New Year's Day (January 1)
Martin Luther King's Birthday (Third Monday in January)
Presidents Day (Third Monday in February)
Memorial Day (Last Monday in May)
Independence Day (July 4)
Labor Day (First Monday in September)
Columbus Day (Second Monday in October)
Veterans Day (November 11)
Thanksgiving Day (Fourth Thursday in November)
Christmas Day (December 25)

Note: If January 1, July 4, November 11, or December 25 fall on a Sunday, the next following Monday is a standard Federal Reserve Bank holiday.

Company's Legal Name: Park District of LaGrange

Signature

Print Name: Constantine Bissias

Print Title: Executive Director

Dated: _____

EXHIBIT I
ACH Origination Service Addendum
Principal/Owner Guaranty

This Exhibit should be used only when the Financial Institution requires the guarantee of the customer's principal/owner of obligations of the customer under the ACH Origination Product Agreement

The undersigned hereby guarantees the prompt payment and performance of all amounts, fees, and obligations of (Customer) due and owing to FNBC BANK AND TRUST (Financial Institution) arising under or in connection with that certain Customer Agreement for ACH Origination (the "Agreement"), dated of even date herewith between Customer and Financial Institution. This Guaranty is intended to cover all obligations of Customer under the Agreement, including, but not limited to, (a) the payment of fees and amounts arising under the Agreement or in connection with any deposit account maintained by Customer with Financial Institution, (b) the compliance by Financial Institution with all laws, regulations and rules related to Customer's origination and processing of ACH Entries under the Agreement, (c) Customer's obligations with respect to Reserves and the return of ACH Entries under the Agreement and (d) the accuracy and performance of Customer's warranties under the Agreement.

In order to secure the payment and performance of this Guaranty, the undersigned hereby grants to Financial Institution a security interest in and to all deposit accounts owned by the undersigned and maintained at Financial Institution.

The undersigned hereby agrees and acknowledges that this Guaranty is a guarantee of performance and not of collection, and that Financial Institution may, upon default or violation by Customer of any terms of the Agreement, proceed directly against the undersigned for satisfaction and performance of the obligations of Customer under the Agreement without first proceeding against Customer.

Executed this day of , 20 .

Signature of Principal/Owner

REMOTE DEPOSIT CAPTURE SERVICE ADDENDUM

FNBC BANK AND TRUST REMOTE DEPOSIT CAPTURE SERVICE ADDENDUM

By signing this Remote Deposit Capture Service Addendum ("Service Addendum") **Park District of LaGrange** ("Customer") hereby requests FNBC BANK AND TRUST ("Financial Institution") to provide the Service described in this Service Addendum. Customer agrees that this Service Addendum sets forth the terms and conditions pursuant to which Financial Institution will provide to Customer the Service outlined herein, and is entered into as a Service Addendum under the Master Cash Management Agreement ("Master Agreement"). Financial Institution and Customer agree that by executing this Service Addendum, Customer acknowledges receipt of and agrees to the terms of the Master Agreement. Terms not otherwise defined in this Service Addendum shall have the meaning ascribed to those terms in the Master Agreement. In the event of inconsistency between a provision of this Service Addendum, the Uniform Commercial Code (the "UCC"), the Master Agreement, and/or the Depository Agreement, the provisions of this Service Addendum shall prevail.

Therefore, in consideration of the mutual promises contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Financial Institution and Customer, intending to be legally bound, do hereby agree as follows:

Addendum

1. General Description of Remote Deposit Capture Service (RDC). Subject to the terms, provisions and conditions of this Service Addendum, Financial Institution shall provide the Remote Deposit Capture Service to Customer, which allows Customer to make deposits to Customer's deposit accounts listed in **Exhibit A** attached hereto and made a part hereof (each such deposit account an "Account" and, collectively, the "Accounts") from Customer's office by scanning checks on a desktop scanner and delivering the images and information required hereby to Financial Institution or Financial Institution's designated processor (a "Processor"). The terms Financial Institution and Processor may be used interchangeably when used in relation to any services performed by a Processor on behalf of Financial Institution including, but not limited to, the receipt and processing of images and check data and any notices related thereto. The scanner must capture an image of the front and back of each Check (as herein defined) to be deposited (each an "Image" and, if more than one, "Images") in accordance with the Procedures (as herein defined), must read and capture the magnetic ink character recognition ("MICR") line on each check and must read and capture all such other data and information as is required by this Service Addendum. After capture of the Images, the MICR line on each check and all other required data and information from each check, Customer will transmit one or more files containing the Images, the MICR line from each check and all other required data and information from or pertaining to all checks and all batched ACH (as herein defined) data and other required information (each such file a "File" and, if more than one, "Files") to Financial Institution or Processor via the Internet. Subject to compliance with the terms, provisions and conditions of, and as provided in, this Service Addendum, Financial Institution will provisionally credit the Account or Accounts designated by Customer for the amount of the deposit(s) to which the File(s) pertains on the day of receipt of the File(s) and enter the images of the checks into the collection process, in accordance with the provisions of Financial Institution's then current deposit account agreement and disclosure pertaining to the Account(s) into which the deposit is to be made (the "Deposit Agreement") and this Service Addendum. In addition, or as an alternative to transmitting images of checks, Customer may use the desktop scanner to initiate electronic signals for paperless debit entries through Financial Institution to accounts maintained either at Financial Institution or in other depository financial institutions by means of the Automated Clearing House ("ACH"). Customer and Financial Institution agree that Financial Institution may convert the Images to ACH entries on Customer's behalf. Customer hereby appoints Financial Institution as Customer's agent for the specific purpose of making the determination and decision to convert the Images to ACH entries. Customer and Financial Institution agree that Customer shall be and remain the Originator and Financial Institution shall be the Originating Depository Financial Institution, as those terms are defined in the NACHA Rules. Customer understands and agrees that should Customer use the desktop scanner to initiate electronic signals for paperless debit entries by means of ACH, Customer must execute, and Financial Institution may approve and accept at its sole discretion, Financial Institution's then current agreement pertaining to the provision of ACH services (such agreement the "ACH Agreement") before initiating ACH debit entries. Customer shall receive credit for ACH debit entries in accordance with the terms of the ACH Agreement. Customer acknowledges and agrees that Financial Institution may discontinue, and/or change the terms of the Remote Deposit Capture Service or any related content, features, products or services associated therewith, at any time without notice or liability to Customer or any third party.

Customer hereby agrees that Financial Institution shall be the exclusive provider of the Remote Deposit Capture Service provided in accordance with this Remote Deposit Capture Service Addendum and that Customer will not use the same or similar services of any other party.

2. Administrator. In order to use the Service, Customer must designate at least one Administrator. Administrator(s) shall be responsible for designating "Users" who Customer authorizes to issue Entries on its behalf. For the purposes of this Service Addendum, the term User shall also include the Administrator. The Financial Institution shall be entitled to rely on the designations made by the Customer's Administrator(s) and shall not be responsible for matching the names of the Customer Users designated by the Administrator(s) to names or titles listed in Customer's banking resolutions. Customer agrees that any such online Entries shall comply with Financial Institution's Security Procedures, which are subject to change without notice to Customer. Although Financial Institution is only required to act upon the instructions of the User(s), the Financial Institution may, in its sole discretion, execute debit or credit Entries initiated by any individuals authorized by Customer to sign checks on Customer accounts. The signature cards establishing the authorized signatories for Customer deposit accounts are hereby incorporated by reference and made a part hereof.

Financial Institution will not control or oversee the Administrator function. If Customer accepts the Administrator function, Customer agrees to this and all action taken by the Administrator, and all such persons are Customer's agent for purposes of use of the Services. Customer further agrees to assume all risks associated with providing User ID's, Passwords and Security Devices to Customer's agents, representatives, employees or officers, and to limit the number of User ID's, Passwords and Security Devices issued to only those who have a specific need to use the Service. Customer must establish authorization parameters and/or limits for each person Customer authorizes to use the Service on Customer's behalf.

3. Hardware and Software. Customer understands it must, and hereby agrees to, at its sole cost and expense, use computer hardware and software that meets all technical requirements for the proper delivery of the Remote Deposit Capture Service and that fulfills Customer's obligation to obtain and maintain secure access to the Internet. Customer agrees to maintain computer hardware and software that meets the minimum guidelines outlined on Financial Institution's website, as changed from time to time.

Customer understands and agrees it may also incur, and shall pay, any and all expenses related to the use of the Remote Deposit Capture Service, including, but not limited to, telephone service or Internet service charges. Customer is solely responsible for the payment of any and all costs and expenses associated with meeting and maintaining all technical requirements and additional items necessary for the proper use of the Remote Deposit Capture Service. Customer understands and agrees that it is solely responsible for the operation, maintenance and updating of all equipment, software and services used in connection with the Remote Deposit Capture Service and the cost thereof, and Customer hereby agrees that it will perform, or cause to be performed, all vendor recommended maintenance, repairs, upgrades and replacements, and such performance shall be rendered by properly trained personnel, whether they are employees of Customer or third-party employees. Financial Institution is not responsible for, and Customer hereby releases Financial Institution from any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using electronic mail or the Internet. Financial Institution hereby advises Customer, and Customer hereby agrees, to scan its computer hardware and software on a regular basis using a reliable computer virus detection product in order to detect and remove computer viruses. In connection with its use of the Remote Deposit Capture Service, Customer shall only use the hardware described in **Exhibit B** attached hereto and made a part hereof (as the same may be amended or supplement, the "**Hardware List**") or such other hardware as is approved in advance by Financial Institution and shall only use such software as is approved in advance by Financial Institution.

All right, title and interest in and to (a) any and all computer programs, including, but not limited to, the object and source codes therefore, and any and all updates, upgrades, fixes and enhancements thereto and any and all documentation, user guides and instructions pertaining thereto (everything in this clause (a), collectively, "**Software**"), (b) the Remote Deposit Procedure Manual (defined herein below) and (c) any and all users guides, instructions and other documentation provided to, or used by, Customer in connection with the Remote Deposit Capture Service (everything in this clause (c) together with the Remote Deposit Procedure Manual, collectively, the "**Documentation**") shall be, and remain, the property of Financial Institution or any third party Software provider, as applicable. Unless otherwise expressly authorized, Customer may not (a) copy, reproduce, transmit, retransmit, disseminate, display, publish, sell, broadcast, circulate, distribute, transfer, assign, commercially exploit, reverse engineer, reverse compile or create derivative works of, the Software in any form or (b) copy, reproduce, transmit, retransmit, disseminate, display, publish, sell, broadcast, circulate, distribute, transfer, assign, commercially exploit the Documentation.

3. Checks Deposited and Security Interest. Customer hereby agrees that it will only scan and deposit a check(s) as that term is defined in Federal Reserve Board Regulation CC ("Reg CC"). Customer agrees that the image of the check that is transmitted to Financial Institution (each such check and other item a "Check" and, if more than one, "Checks") shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code (1990 Official Text). Customer further agrees that it will not remotely deposit any check or other item that: (a) are payable to any person or entity other than Customer, (b) are drawn, or otherwise issued, by Customer or any affiliate of Customer on any account of Customer or of such affiliate, (c) are prohibited by Financial Institution's then current procedures pertaining to the Remote Deposit Capture Service (the "Procedures") or are in violation of any law, rule or regulation, (d) Customer knows or suspects, or should know or suspect, is fraudulent or otherwise not authorized by the owner of the account on which the Check is drawn, (e) have not been previously endorsed by a financial institution and are either "substitute checks" (as defined in Reg CC or other applicable federal law or regulation) or "image replacement documents" that purport to be substitute checks, without Financial Institution's prior written consent, (f) are drawn on financial institutions that are located outside of the United States or Territories of the United States, (g) is a Remotely Created Check, or (h) which are not acceptable to Financial Institution for deposit into a deposit account as provided in the Deposit Agreement, which is incorporated herein by reference and made a part hereof (Checks described in clauses (a) through (h) each a "Prohibited Check" and, collectively, "Prohibited Checks").

Customer grants Financial Institution a security interest in all Accounts or other deposits (whether general or special) of Customer's at the Financial Institution, and in all funds in such Accounts or other deposits, to secure Customer's obligations to Financial Institution under this Service Addendum. This security interest will survive termination of this Service Addendum.

Customer may be required to maintain a reserve ("Settlement Reserve") of an amount to be solely determined by the Financial Institution ("Reserve Balance"). Customer acknowledges and agrees that any Settlement Reserve will be deposited in a Financial Institution account for exclusive use by the Financial Institution for purposes of offsetting any of Customer's obligations under this Service Addendum. Customer grants the Financial Institution a security interest in any Settlement Reserve to enable the Financial Institution to enforce any obligation owed by Customer under this Service Addendum without notice or demand to Customer.

Customer's obligation to maintain a Settlement Reserve shall survive the termination of this Service Addendum, with such obligation lasting until all of Customer's obligations under this Service Addendum have been fully offset.

4. Scanning of Checks and Transmission of Files. Customer shall properly install and use all software and hardware required by this Service Addendum or otherwise required for, or related to, the use of the Remote Deposit Capture Service. Customer shall (a) endorse each Check to be deposited in accordance with the Procedures (as herein defined), (b) scan the front and back of each Check to be deposited and thereby capture the image of the front and back of each Check and capture the MICR encoding on, and any other required data from, each Check and (c) transmit the File containing the images of, the MICR line from and all other required data and information from or pertaining to, such Checks and all batched ACH data and other information to Financial Institution or its Processor in accordance with the Procedures. Financial Institution reserves the right to amend the Procedures, with or without prior notice to Customer. Financial Institution may also provide Customer with, or require Customer to establish, a User ID, a personal identification number ("PIN") and/or passwords and other procedures (collectively, "Security Procedures") to access the Remote Deposit Capture Service. The specific Security Procedures are described in the Master Agreement and further in **Exhibit E** to this Service Addendum, attached hereto and made a part hereof. If there are any conflicting procedures contained in the Master Agreement and this Service Addendum, the procedures as described in this Service Addendum shall control. Customer agrees to, at all times, (a) comply with the Procedures, (b) safeguard the confidentiality and security of the Procedures, Security Procedures and all other proprietary property or information Financial Institution provides to Customer in connection with the Remote Deposit Capture Service and (c) notify Financial Institution immediately if Customer has any reason to believe the security or confidentiality required by this provision has been or may be breached. Customer acknowledges, understands and agrees the Security Procedures are not designed for the detection of errors. Financial Institution is not, and will not be, obligated to detect errors by Customer or others, even if Financial Institution takes certain actions from time to time to do so.

To ensure accuracy, Customer shall balance the dollar amount of each deposit to the sum of the Checks prior to transmitting the File in accordance with the Procedures. Customer may send multiple Files to Financial Institution or Processor throughout the day. The total dollar value of the Files sent by Customer to Financial Institution on any day shall not exceed the dollar amounts specified in **Exhibit A** (the "Deposit Limit(s)"). If the total dollar value of the Files sent by Customer to Financial Institution on any day exceeds one of the Deposit Limits, Financial Institution may, at its option, refuse to accept

the File that exceeds the applicable Deposit Limit, or Financial Institution may accept and process the File. Customer agrees not to exceed the Deposit Limits. To be eligible for processing on the day transmitted, Files must be received by Financial Institution no later than the cut-off time specified in **Exhibit A** (the "**Cut-Off Time**"). A File is considered received by Financial Institution when a complete copy of such File has been written on a Financial Institution electronic storage device in conformity with Financial Institution's technical and operational requirements. To meet the Cut-Off Time, the entire File must be received by Financial Institution prior to the Cut-Off Time, and the File must successfully pass the edits for conformity with the technical requirements. For purposes of determining when a File has been delivered and received, Financial Institution's records shall be determinative. A File which is not balanced in accordance with the Procedures or which is received after the Cut-Off Time shall be deemed to have been received on the business day following the business day on which the File is actually received by Financial Institution. Financial Institution reserves the right to change the Deposit Limits and the Cut-Off Time. All such changes shall be effective immediately and may be implemented prior to Customer's receipt of notice thereof. Customer may contact Financial Institution at any time to verify the current number of Files that may be transmitted in a day, the Deposit Limit(s) and the Cut-Off Time.

5. Maintenance and Destruction of Original Check. Customer shall stamp the original Check "**Processed**" before or during the process of scanning the Check in accordance with Section 4 of this Service Addendum. Customer shall securely store all original Checks for a period of thirty (30) days after Customer has received notice from Financial Institution that the File containing the images of such Checks has been accepted (such period the "**Retention Period**"). During the Retention Period, Customer shall take appropriate security measures to ensure that: (a) only authorized personnel shall have access to original Checks, (b) the information contained on such Checks shall not be disclosed, (c) such Checks will not be duplicated or scanned more than one time and (d) such Checks will not be deposited or negotiated in any form. Customer shall also implement proper security procedures and internal controls to ensure the confidentiality of any information that is considered to be confidential personal information that is retained by Customer. Customer shall destroy original Checks upon the expiration of the Retention Period applicable to such Checks. Customer will use commercially reasonable methods of destruction approved by Financial Institution (such as a cross-cut shredder) to destroy original Checks after expiration of the Retention Period. Customer will promptly (but in all events within 5 business days) provide any retained Check (or, if the Check is no longer in existence, a sufficient copy of the front and back of the Check) to Financial Institution as requested to aid in the clearing and collection process or to resolve claims by third parties with respect to any Check.

6. Image and MICR Quality. Each File transmitted by Customer to Financial Institution shall contain Images of the front and the back of the Checks scanned and remotely deposited by Customer. Each Image of each Check shall be of such quality that the following information can clearly be read and understood by sight review of such Image:

- (a) the amount of the Check;
- (b) the payee of the Check;
- (c) the signature of the drawer of the Check;
- (d) the date of the Check;
- (e) the Check number;
- (f) the information identifying the drawer and the paying financial institution that is preprinted on the Check, including the MICR line; and
- (g) all other information placed on the Check prior to the time an image of the Check is captured, such as any required identification written on the front of the Check and any endorsements applied to the back of the Check.

Each Image shall also meet all standards for image quality established by the American National Standards Institute ("**ANSI**"), the Board of Governors of the Federal Reserve or any other regulatory agency, clearing house or association.

Customer shall also capture and transmit to Financial Institution the full-field MICR encoding on each Check. In accordance with the Procedures, Customer shall ensure that the following information is captured from the MICR line of each Check:

- (a) the American Bankers Association routing transit number ("**RTN**");
- (b) the number of the account on which the Check is drawn;
- (c) when encoded, the amount of the Check; and
- (d) when encoded, the serial number and the process control field of the Check.

7. **Receipt of File.** Customer agrees that Customer is responsible for Verifying Bank's receipt of Customer's File transmission(s) by verifying that deposits have been posted to the appropriate accounts, in addition to cooperating in any investigation and resolving any unsuccessful or lost transmission with the Bank.

Customer agrees that Customer shall be solely liable for, and Financial Institution shall not have any liability whatsoever to Customer for, any File or the Images or other information contained therein that are not received by Financial Institution or for any File or the Images or other information contained therein that are intercepted or altered by an unauthorized third party. Customer agrees that Financial Institution has no obligation to accept a File and, therefore, may reject any File or the Images or other information contained therein submitted by Customer. Financial Institution has no obligation to notify Customer of the rejection of a File or the Images or other information contained therein. Financial Institution shall have no liability to Customer for the rejection of a File or the Images or other information contained therein or for the failure to notify Customer of such rejection. Upon receipt of a File submitted by Customer, Financial Institution may examine such File and the Images and other information contained therein to ensure that Customer has complied with this Service Addendum and followed the Procedures. If Financial Institution determines that Customer has not complied with this Service Addendum or followed the Procedures or if errors exist in the Images or other information contained in the File, Financial Institution, in its sole discretion, may either reject the File or elect to correct the error and accept and process the corrected File (a "**Corrected File**"). As a form of correction, Financial Institution may credit Customer's Account for the full amount of the deposit and make any necessary adjustments to the Account to correct the error. Financial Institution may, at its option, also perform a risk management analysis of one or more Files submitted by Customer to detect potentially fraudulent Checks, and, in its sole discretion, Financial Institution may reject any such File or the Images or other information contained therein. If after examination of a File and the Images and other information contained therein, Financial Institution determines that Customer has complied with this Service Addendum and processed and transmitted the File in accordance herewith and with the Procedures, the File is balanced and the Images meet the requirements of Section 6 of this Service Addendum, then Financial Institution shall accept the File (an "**Accepted File**") for deposit to Customer's Account. Upon acceptance of the File, Financial Institution shall electronically notify Customer of receipt and acceptance of the Accepted File for deposit. Notwithstanding the fact that Financial Institution has accepted a File for deposit, any credit made to Customer's Account shall be provisional, and Customer shall remain liable to Financial Institution for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against, Financial Institution.

8. **Provisional Credit and Availability of Funds.** Upon acceptance of the File, Financial Institution shall grant Customer's Account Provisional Credit (as herein defined) for the total amount of the Corrected File or the Accepted File, as applicable. As used herein, "Provisional Credit" means that the credit is made to Customer's Account subject to final payment of the Checks and subject to the terms of the Deposit Agreement. For the purpose of determining availability of funds, Financial Institution may hold funds for the period of time permitted by Financial Institution's availability disclosure.

9. **Laws, Rules and Regulations.** Customer agrees to comply with all existing and future operating procedures used by Financial Institution for processing of transactions. Customer further agrees to comply with, and be bound by, all applicable state or federal laws, rules, regulations, orders, guidelines, operating circulars and pronouncements, affecting checks and drafts and ACH transactions, including, but not limited to, all rules and procedural guidelines established by the Federal Trade Commission ("**FTC**"), the Board of Governors of the Federal Reserve, Electronic Check Clearing House Organization ("**ECCHO**") and any other clearinghouse or other organization in which Financial Institution is a member or to which rules Financial Institution has agreed to be bound. The Rules are incorporated herein by reference. These procedures, rules, and regulations (collectively the "**Rules**") and laws are incorporated herein by reference. In the event of conflict between the terms of this Service Addendum and the Rules, the Rules will control.

10. **Collection of Checks.** Financial Institution, in its sole discretion, shall determine the manner in which Images shall be presented for payment to the drawee financial institution. Financial Institution, in its sole discretion, shall select the clearing agents used to collect and present the Images, and Financial Institution's selection of the clearing agents shall be considered to have been designated by Customer. Financial Institution shall not be liable for the negligence of any clearing agent. Collection of Checks is also subject to the Rules and the terms of the Deposit Agreement.

11. **Contingency Plan.** Customer agrees that, in the event Customer is not able to capture, balance, process, produce or transmit a File to Financial Institution, or otherwise comply with the terms hereof or of the Procedures, for any reason, including, but not limited to, communications, equipment or software outages, interruptions or failures, Customer will transport the originals of all Checks to the closest office of Financial Institution and deposit original Checks with Financial

Institution until such time that the outage, interruption or failure is identified and resolved. Customer hereby acknowledges and agrees that Financial Institution shall not be liable to Customer for any loss or damage of any nature sustained by Customer as the result of the inability of Customer to use the Remote Deposit Capture Service. The deposit of original Checks at an office of Financial Institution shall be governed by the terms and conditions of the Deposit Agreement and not by the terms of this Service Addendum. Notwithstanding the foregoing, and to the extent applicable, Section 12 of this Service Addendum dealing with warranties shall apply to the deposit of original Checks.

12. Warranties. Customer represents, warrants and covenants the following to Financial Institution:

- (a) Checks Deposited. Customer shall only deposit Checks that are authorized by this Service Addendum, the Procedures and the Deposit Agreement;
- (b) Image Quality. Each Image transmitted by Customer to Financial Institution contains an accurate representation of the front and the back of each Check and complies with the requirements of this Service Addendum;
- (c) Accuracy of Information. All data and other information submitted by Customer to Financial Institution, including but not limited to data contained in the MICR line of each Check, is complete and accurate and complies with the requirements of this Service Addendum;
- (d) Business Purpose Only. Customer is not a consumer and acknowledges the Remote Deposit Capture Service is intended to be used for business purposes only unless otherwise authorized by Financial Institution;
- (e) No Duplicates. Customer will not: (i) create duplicate Images of the Checks, (ii) transmit a duplicate Image or File to Financial Institution, or (iii) deposit or otherwise negotiate the original of any Check of which an Image was created. Customer further warrants that no subsequent transferee, including but not limited to Financial Institution, a collecting or returning financial institution, drawer, drawee, payee or endorser, will be asked to pay the original Item from which the Image(s) was created or a duplication (whether paper or electronic, including ACH entries) of the Item(s);
- (f) No Loss. No Subsequent transferees of the Item(s), including but not limited to Financial Institution, a collecting or returning financial institution, drawer, drawee, payee or endorser, shall sustain a loss as the result of the fact that the Image was presented for payment or returned instead of the original Check;
- (g) Information. All information provided by Customer to Financial Institution is true, complete and accurate and properly reflects the business, financial condition and principal partners, owners or officers, of Customer. Customer is not engaged in, or affiliated with, any businesses, products or methods of selling other than those disclosed by Customer to Financial Institution;
- (h) Authority and Legality. (i) Customer is authorized to enter into, and perform its obligations under, this Service Addendum; (ii) the person signing this Service Addendum on behalf of Customer is duly authorized to execute this Service Addendum; (iii) this Service Addendum is valid and enforceable against Customer in accordance with its terms; and (iv) the entry into, and performance of, this Service Addendum by Customer will not violate any law, or conflict with any other agreement, to which Customer is subject;
- (i) No Litigation. There is no action, suit or proceeding pending or, to Customer's knowledge, threatened which, if decided adversely, would impair Customer's ability to carry on its business substantially as now conducted or which would adversely affect Customer's financial condition or operations.
- (j) Transactions. All Checks and business transactions of Customer are, and will be, bona fide. All signatures on Checks are authentic and authorized.
- (k) Rule Compliance. Customer conducts its business, and submits Checks and Files in compliance with this Service Addendum, the Procedures, applicable law and the Rules.

- (l) Computer Virus. No Files or Checks contain any computer viruses or other harmful, intrusive or invasive codes.

13. Returned Checks.

- (a) Chargeback of Returned Checks. If Images of Checks deposited by Customer are dishonored or otherwise returned unpaid by the drawee financial institution, or are returned by a clearing agent for any reason, including, but not limited, to issues relating to the quality of the Image, Customer understands and agrees that, since Customer either maintains the original Check or has destroyed the original Check in accordance with Section 5 of this Service Addendum, the original Check will not be returned, and Financial Institution may charge back an Image of the Check to Customer's Account. Customer understands and agrees that the Image may be in the form of an electronic or paper reproduction of the original Check or a substitute check. Unless otherwise instructed by Financial Institution, Customer agrees not to deposit the original Check if an Image or other debit as previously described is charged back to Customer.
- (b) Special Instructions. Customer may request that Financial Institution re-present returned Images of Checks to the drawee or process returned Images of Checks according to instructions provided by Customer to Financial Institution (the "**Special Instructions**"). These Special Instructions may be given to Financial Institution in a separate document in conjunction with or subsequent to the execution of this Service Addendum. Financial Institution shall not be bound by such Special Instructions until such time as Financial Institution has agreed in writing to accept the Special Instructions. Notwithstanding the fact that Financial Institution has agreed to accept the Special Instructions, Financial Institution may, in its sole discretion, disregard the Special Instructions and charge the returned Check back to Customer Account to which the Checks were deposited. In the event that Customer has requested that returned Images of Checks be re-presented, in no event will Financial Institution re-present an Image of a Check or an ACH entry in excess of the limit established or permitted for the number of times that a Check or ACH entry may be re-presented by the Rules. Customer may change or amend the Special Instructions by providing Financial Institution a written request to change or amend the Special Instructions. Changes or amendments to the Special Instructions shall not become effective until acknowledged and accepted in writing by Financial Institution. Customer hereby agrees to pay Financial Institution the fees for processing returned Checks and Special Instructions contained in Financial Institution's then current schedule of fees for such services.

14. Fees and Charges. So long as this Service Addendum remains in effect, Customer agrees to pay to Financial Institution the normal deposit account service charges established from time to time by Financial Institution and, in addition thereto, the fees and charges set forth in the Fee Schedule attached to this Service Addendum as **Exhibit C** or provided from time to time hereafter to Customer, and all such other fees and charges as may be agreed upon from time to time by Customer and Financial Institution.

Customer authorizes Financial Institution to deduct any charges for the Remote Deposit Capture Service from any Account, even if such deduction causes an overdraft in the Account. Should Customer fail or refuse to pay any charges under this Service Addendum, Customer agrees to pay all collection costs (including reasonable attorney's fees) which may be incurred by Financial Institution. Financial Institution shall have the right to increase or decrease charges imposed for the Remote Deposit Capture Service and will notify Customer of the changes, to the extent required by law. Customer's use of the Remote Deposit Capture Service after changes have been made shall constitute Customer's agreement to the same.

In addition to the Remote Deposit Capture Service fees, Customer agrees to pay all taxes, tariffs and assessments levied or imposed by any government agency in connection with the Remote Deposit Capture Service, this Service Addendum, and/or the software or equipment made available to Customer (excluding any income tax payable by Financial Institution). Customer is also responsible for the costs of any communication lines and any data processing charges payable to third parties.

15. Confirmation: Account Reconciliation. Financial Institution will provide notice of receipt of deposits to Customer's Account on the periodic statement for such Account. Customer is responsible for detecting and reporting to Financial Institution any discrepancy between Customer's records and the records Financial Institution provides to Customer. If Customer does not detect and notify Financial Institution of such a discrepancy within 30 days of Customer's receipt of any terminal printout, mailed report or periodic statement (each a "**Report**"), whichever is received first, then such transactions

shall be considered correct, and Customer shall be precluded from asserting such error or discrepancy against Financial Institution.

16. Update Notice. Customer shall provide written notice to Financial Institution of any changes to the information previously provided by Customer to Financial Institution, including, but not limited to, any additional locations, any change in business, any new business, the identity of principals and/or owners, the form of business organization, type of goods and services provided and method of conducting sales. Such notice must be received by Financial Institution within 5 business days of the change. Customer shall provide any additional information requested by Financial Institution within 5 days of such request. Financial Institution retains the right to: (i) review Customer's Checks, Files and business activities from time to time to confirm Customer is conducting business as stated by Customer at the time of the execution of this Service Addendum and (ii) re-price or terminate the Remote Deposit Capture Service based on changes to information previously provided to Financial Institution by Customer.

17. Financial Institution's Duties. Financial Institution's duties and responsibilities are limited to those described in the Master Agreement, this Service Addendum, the Deposit Agreement and any other agreements governing the Accounts. Financial Institution will use commercially reasonable care in performing its responsibilities under this Service Addendum.

18. Financial Institution's Responsibilities. Customer agrees to monitor its account balances and charges, to promptly notify Financial Institution if any Report conflicts with Customer's records, and to refrain from acting on information it has reason to believe is erroneous. In all instances, Financial Institution's and, if the services of a third party provider are utilized in the provision of the Remote Deposit Capture Service, such third party's sole liability to Customer shall be limited to the correction of any errors made. Financial Institution shall not be responsible for suspension of performance of all or any of its obligations, responsibilities or covenants hereunder, whether expressed or implied, if at any time, or from time to time, compliance therewith is prevented or hindered by, or are in conflict with, any federal or state law, regulation or rule, the order of any court of competent jurisdiction, any act of God or of the public enemy, war, epidemic, strike, or work stoppages of the U.S. Postal Service and commercial carrier(s), or electric power disruption or shortage, telecommunications failure or computer failures; acts, omissions or errors of any carrier and/or agent operating between Customer and Financial Institution or Financial Institution and any Federal Reserve Bank or other agency utilized to exercise transfers or any recipients of transferred funds; any incorrect, unauthorized or fraudulent use or other fraud by any person other than Financial Institution's employees; or, without limiting the generality of the foregoing, any other cause or circumstance beyond Financial Institution's control or other conditions or circumstances not wholly controlled by Financial Institution, which would prohibit, retard or otherwise affect Financial Institution's complete or partial performance under this Service Addendum.

19. Internet Disclaimer. Financial Institution does not, and cannot, control the flow of any documents, files, data or other information via the Internet, whether to or from Financial Institution's network, other portions of the Internet or otherwise. Such flow depends in large part on the performance of Internet services provided or controlled by third parties. Actions or inactions of such third parties can impair or disrupt Customer's connections to the Internet (or portions thereof). Financial Institution cannot guarantee that such events will not occur. Accordingly, Financial Institution disclaims any and all liability arising out of, resulting from or related to, such events, and in no event shall Financial Institution be liable for any damages of any kind (whether in contract, in tort or otherwise) that are attributable or in any way related to the Internet infrastructure or Customer's or Financial Institution's ability or inability to connect to the Internet.

20. Indemnification and Liability; Third Party Claims. Customer hereby indemnifies Financial Institution and each of its parents, subsidiaries and affiliates and their respective officers, directors, employees, members, partners, agents, insurers and attorneys (each and "Indemnified Party" and, collectively, the "Indemnified Parties") for, and holds each of the Indemnified Parties harmless from and against, all actions, causes of action, claims, damages, liabilities and expenses (including reasonable attorneys' fees) of any nature or kind (including those by third parties) arising out of, or related to, this Service Addendum, including all actions, causes of action, claims, damages, liabilities and expenses arising out of, related to or resulting from: (a) Customer's (i) failure to report required changes, (ii) transmission of incorrect data to Financial Institution or (iii) failure to maintain compliance with the Rules, (iv) destruction of original Checks, (v) deposit of an electronic representation of a substitute check into an Account instead of an original Check, (vi) deposit of a prohibited check; (b) Financial Institution's (i) provision of the Remote Deposit Capture Service, (ii) action or inaction in accordance with, or in reliance upon, any instructions or information received from any person reasonably believed by Financial Institution to be an authorized representative of Customer, (c) Customer's breach of any of Customer's warranties, representations and/or obligations under this Service Addendum or any other agreement between Customer and Financial Institution, including, but not limited to, the Deposit Agreement, and the terms of this paragraph shall survive the

termination of this Service Addendum. And/or (d) Customer's breach or violation of any Rules; provided, however, Customer is not obligated to indemnify Financial Institution for any damages solely and proximately caused by Financial Institution's gross negligence or willful misconduct.

21. Third Parties; Maintenance.

- (a) Remote Deposit Capture Service from Others. Customer may be using special equipment, services or software provided by a third party to assist it in processing Checks and Files hereunder (each a "**Third Party**" and, if more than one, "**Third Parties**"). Customer (i) agrees that any Third Party is acting as Customer's agent in the delivery of Checks and Files to Financial Institution, and (ii) agrees to assume full responsibility and liability for any failure of that Third Party to comply with the Rules or this Service Addendum. Financial Institution will not be liable for any losses or additional costs incurred by Customer as a result of any error by a Third Party or a malfunction of equipment provided by a Third Party. Customer shall provide at least 10 days advance written notice to Financial Institution in the event it uses any such Third Party. Customer is solely responsible for maintaining compliance with the requirements of any Third Party, including obtaining any software updates. Financial Institution shall not have any responsibility for any Check or File handled by a Third Party until that point in time when Financial Institution accepts and approves a Check or File from such Third Party for processing.
- (b) Equipment Maintenance. Customer shall be solely responsible for obtaining and properly maintaining its equipment and system requirements, it's electrical services, and telephone system, including computer equipment, Internet connectivity, scanning terminals (unless contracted with Financial Institution) and any other equipment or items necessary to receive the Remote Deposit Capture Service. Financial Institution shall not be liable to Customer, in any manner whatsoever, for any type of errors, losses, damages or other claims related to Customer's failure to do so.

22. Use of Trademarks. Customer may not use Financial Institution's name or trademarks without the express written consent of Financial Institution. If Customer is permitted to use any of Financial Institution's name, trademarks or promotional materials, Customer will not indicate, directly or indirectly, that Financial Institution endorses, or is connected in any way with, any of Customer's goods or services.

23. Financial Information and Audit. Financial Institution may from time to time request information from Customer in order to evaluate a continuation of the Remote Deposit Capture Service to be provided by Financial Institution hereunder and/or adjustment of any limits set by this Service Addendum. Customer agrees to provide the requested financial information immediately upon request by Financial Institution, in the form required by Financial Institution. Customer authorizes Financial Institution to investigate or reinvestigate at any time any information provided by Customer in connection with this Service Addendum or the Remote Deposit Capture Service and to request reports from credit bureaus and reporting agencies for such purpose. Upon request by Financial Institution, Customer hereby authorizes Financial Institution to enter Customer's business premises for the purpose of ensuring that Customer is in compliance with this Service Addendum and Customer specifically authorizes Financial Institution to perform an audit of Customer's operational controls, risk management practices, staffing and the need for training and ongoing support, and information technology infrastructure. Customer hereby acknowledges and agrees that Financial Institution shall have the right to mandate specific internal controls at Customer's location(s) and Customer shall comply with any such mandate. In addition, Customer hereby agrees to allow Financial Institution to review available reports of independent audits performed at the Customer location related to information technology, the Remote Deposit Capture Service and any associated operational processes. Customer agrees that if requested by Financial Institution, Customer will complete a self-assessment of Customer's operations, management, staff, systems, internal controls, training and risk management practices that would otherwise be reviewed by Financial Institution in an audit of Customer. If Customer refuses to provide the requested financial information, or if Financial Institution concludes, in its sole discretion, that the risk of Customer is unacceptable, or if Customer refuses to give Financial Institution access to Customer's premises, Financial Institution may terminate the Remote Deposit Capture Service according to the provisions hereof.

24. Confidential Information and Proprietary Right in Data. All information of a business nature relating to the assets, liabilities or other business affairs disclosed to Financial Institution by Customer and Customer's customers in connection with this Service Addendum is confidential. Except as allowed by applicable law, Financial Institution shall not disclose or permit access to any such information by any person, firm or corporation. Financial Institution shall cause its officers,

employees and agents to take such action as shall be reasonably necessary to preserve and protect the confidentiality of such information, by disclosing such information only to persons needing to have access thereto for the performance of the Financial Institution's obligations under this Service Addendum or to any other party to which Financial Institution may be required by law to report such information. Customer agrees to hold confidential, and to use only in connection with the Remote Deposit Capture Service, all information furnished to Customer by Financial Institution or by third parties from whom Financial Institution has secured the right to use the Remote Deposit Capture Service, including, but not limited to, Financial Institution's service pricing structure, system design, programming techniques or other unique techniques. In addition, should Customer at any time receive or acquire any information relating to another Customer of Financial Institution, Customer shall promptly return such information to Financial Institution and not reveal such information to any other party and shall not make use of such information for its own benefit or otherwise. Financial Institution's and Customer's obligations and agreements under this paragraph shall not apply to any information supplied that was known to either party prior to the disclosure by the other, is or becomes generally available to the public other than by breach of this Service Addendum or otherwise becomes lawfully available on a non-confidential basis from a third party who is not under an obligation of confidence to either party. Notwithstanding anything to the contrary contained herein, it is understood and agreed by the parties hereto that the performance of the Remote Deposit Capture Service is or might be subject to regulation and examination by authorized representatives of the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Consumer Financial Protection Bureau, the Federal Deposit Insurance Corporation and/or a State regulatory agency, and Customer agrees to the release by Financial Institution of Customer's reports, information, assurances and other data and information as may be required under applicable laws and regulations. Customer agrees that any specifications or programs developed by Financial Institution in connection with this Service Addendum, or supplied or made available to Customer by Financial Institution, are the exclusive property of Financial Institution, its agents, suppliers or contractors, and further agrees that such material shall not be copied or used in any manner or for any purpose without the express written consent of Financial Institution. This clause shall survive the termination of the Service Addendum.

25. Financial Accommodation. Customer and Financial Institution agree that this Service Addendum and the Service constitute an agreement to provide a "financial accommodation" as defined in 11 U.S.C. §365.

This Service Addendum must be signed on behalf of Customer by an Authorized Customer Representative.

IN WITNESS WHEREOF, the parties hereto have executed this Service Addendum through their duly authorized officers on the dates indicated below.

CUSTOMER:

Park District of LaGrange

By: _____
(signature)

Name: Constantine Bissias

Title: Director

Date:

FINANCIAL INSTITUTION:

FNBC BANK AND TRUST

By: _____
(signature)

Name:

Title:

Date:

EXHIBIT A
Remote Deposit Capture Service Addendum
Deposit, Account and User Information

Company designates the following as accounts to which checks may be deposited to remotely.

	Account Number*	Account Type	Account Name
1	157767	Checking	Park District of LaGrange
2			
3			
4			
5			
6			
7			
8			

Deposit Cut Off Time is at 6:00 PM Central Time each business days (excluding holidays).

Company agrees that such deposits shall not exceed the limits set forth below.

Dollar Limit Per Check:	\$50,000	Dollar Limit Per Deposit:	\$50,000
Max. Checks Per Deposit:	25	Dollar Limit Per Day:	\$50,000

Company designates the following user and accounts to which checks may be deposited to remotely.

Name (first and last) & Phone Number	Email Address	Assigned Accounts*								
		All Accounts*	Specific Accounts*							
Terri Antos 708-588-2204	terriantos@pdlg.com	<input checked="" type="checkbox"/> All	<input type="checkbox"/> 1 <input type="checkbox"/> 5	<input type="checkbox"/> 2 <input type="checkbox"/> 6	<input type="checkbox"/> 3 <input type="checkbox"/> 7	<input type="checkbox"/> 4 <input type="checkbox"/> 8				
Constantine Bissias 708-588-2204	deanbissias@pdlg.org	<input checked="" type="checkbox"/> All	<input type="checkbox"/> 1 <input type="checkbox"/> 5	<input type="checkbox"/> 2 <input type="checkbox"/> 6	<input type="checkbox"/> 3 <input type="checkbox"/> 7	<input type="checkbox"/> 4 <input type="checkbox"/> 8				
Leynette Kuniej 708-588-2204	leynettekuniej@pdlg.com	<input checked="" type="checkbox"/> All	<input type="checkbox"/> 1 <input type="checkbox"/> 5	<input type="checkbox"/> 2 <input type="checkbox"/> 6	<input type="checkbox"/> 3 <input type="checkbox"/> 7	<input type="checkbox"/> 4 <input type="checkbox"/> 8				
Linda Muth 708-588-2204	lindamuth@pdlg.com	<input checked="" type="checkbox"/> All	<input type="checkbox"/> 1 <input type="checkbox"/> 5	<input type="checkbox"/> 2 <input type="checkbox"/> 6	<input type="checkbox"/> 3 <input type="checkbox"/> 7	<input type="checkbox"/> 4 <input type="checkbox"/> 8				
		<input type="checkbox"/> All	<input type="checkbox"/> 1 <input type="checkbox"/> 5	<input type="checkbox"/> 2 <input type="checkbox"/> 6	<input type="checkbox"/> 3 <input type="checkbox"/> 7	<input type="checkbox"/> 4 <input type="checkbox"/> 8				

Company's Legal Name: Park District of LaGrange

X _____
 Name: Constantine Bissias

Title: Director

Date: _____

EXHIBIT B
Remote Deposit Capture Service Addendum
Hardware List

Scanner(s) License. If the Scanner(s) is provided by Financial Institution as part of this Service, Financial Institution hereby grants to Customer a nontransferable non-exclusive license ("License") to use the Scanner(s) listed in this Exhibit B ("Scanner(s)") only in connection with the Service provided by Financial Institution. Customer accepts the License subject to the terms and conditions set forth in the following sections.

(i) **OWNERSHIP OF SCANNER(S).** Customer acknowledges the Scanner(s) is and shall at all times remain the sole and exclusive property of Financial Institution and agrees that Customer will do nothing inconsistent with such ownership. Customer agrees that nothing in this License shall give Customer any right, title or interest in the Scanner(s) other than the right to use the Scanner(s) in accordance with this License, and Customer agrees that it will not attack the validity of this License.

(ii) **USE.** Customer shall use the Scanner(s) in a careful and proper manner in accordance with the Documentation and shall comply with and conform to all federal, state, municipal, and other laws, ordinances and regulations in any way relating to the possession, use or maintenance of the Scanner(s). If at any time during the term hereof, Financial Institution supplies the Customer with labels, plates or other markings, stating that the Scanner(s) is owned by Financial Institution, the Customer shall affix and keep them upon a prominent place on the Scanner(s). The Customer shall limit the use of the Scanner(s) to the processing of transactions with Financial Institution pursuant to this Service Addendum. The Customer may not use the Scanner(s) to facilitate processing transactions with any other person, business or Financial Institution without the prior express written authorization of Financial Institution.

(iii) **RECEIPT OF SCANNER(S).** Customer agrees that Financial Institution will deliver or ship the Scanner(s) to Customer at the address designated by Customer in this Service Addendum. Customer acknowledges that delivery or shipment to the address designated by Customer shall be considered receipt of the Scanner(s) by Customer.

(iv) **INSPECTION.** Customer shall inspect the Scanner(s) within 24 hours after receipt thereof. Unless Customer, within this period of time, gives written notice to Financial Institution specifying any defect in or other proper objection to the Scanner(s), Customer agrees that it shall be conclusively presumed, as between Financial Institution and Customer, that Customer has fully inspected and acknowledged that the Scanner(s) is in good condition and repair, and that Customer is satisfied with and has accepted the Scanner(s) in such good condition and repair. Financial Institution shall at any and all times during business hours have the right to enter into and upon the premises where the Scanner(s) may be located for the purpose of inspecting the same or observing its use. Customer shall give Financial Institution immediate notice of any Exhibit or other judicial process affecting Scanner(s) and shall, whenever requested by Financial Institution, advise Financial Institution of the exact location of the Scanner(s).

(v) **MAINTENANCE.** Customer shall maintain the Scanner(s) in working order by following the instructions for proper use, care and cleaning of the Scanner(s) provided to Customer. In the event that the Scanner(s) does not function in accordance with the manufacturer's specifications, Financial Institution shall either repair or replace the Scanner(s) within three (3) business days from the date of receipt of notification from the Customer. Financial Institution shall not repair or replace the Scanner(s) if it is lost or damaged as provided in Section (vi), or because of misuse, negligence or failure of Customer to follow instructions for proper use, care and cleaning of the Scanner(s).

(vi) **LOSS AND DAMAGE.** In the event of loss or damage of any kind to the Scanner(s), or any part thereof, Customer shall make a payment to Financial Institution in an amount contained in an invoice submitted by Financial Institution to Customer ("Invoice Amount"). Payment shall be due within thirty (30) calendar days of receipt of the invoice from Financial Institution. Failure to make such payment shall be a default under Section (xi) of this Exhibit B.

(vii) **SURRENDER OF SCANNER(S).** Within fifteen (15) calendar days of the expiration or earlier termination of this Service Addendum, with respect to the Scanner(s), Customer shall return the Scanner(s) to Financial Institution, in good repair, condition and working order (ordinary wear and tear resulting from proper use thereof alone excepted), or Customer shall pay Financial Institution the Invoice Amount contained in an invoice submitted to Customer upon termination. If Customer fails to return the Scanner(s), or if the Scanner(s) is not in good working order and repair upon return, or if Customer fails to pay the Invoice Amount, such failure shall be a default under Section (xi) of this Exhibit B.

(viii) **LOCATION OF SCANNER(S).** Without the written permission of Financial Institution, Customer will not permit the Scanner(s) to be removed from the Customer's business addresses and Customer shall not physically locate the Scanner(s) outside of the United States.

Customer must notify Financial Institution if the scanner(s) moves from the location(s) assigned below:

Scanner Type and Model# MVX30 ROHS

Physical Location (address, city, state and zip): 536 East Ave LaGrange, IL 60525

(ix) **PERSONAL PROPERTY.** The Scanner(s) is, and shall at all times remain, personal property notwithstanding that the Scanner(s) or any part thereof may now be, or hereafter become, in any manner affixed or attached to, or imbedded in, or permanently resting upon, real property or any building thereon, or attached in any manner to what is permanent as by means of cement, plaster, nails, bolts, screws or otherwise.

(x) **ENCUMBRANCES.** Customer shall not do any act that will in any way encumber the title of Financial Institution in and to the Scanner(s). In the event the Scanner(s) becomes the subject of any lien or encumbrance through the action of Customer, Customer shall indemnify and hold harmless Financial Institution from all costs, losses or expenses with respect thereto, and Customer shall immediately pay any such lien and obtain a release thereof.

(xi) **DEFAULT.** If Customer fails to pay any amount herein provided within thirty (30) calendar days after the same is due and payable, Financial Institution shall have the right to take possession of the Scanner(s), without demand or notice, wherever same may be located, without any court order or other process of law. Customer hereby waives any and all damages occasioned by such taking of possession. Any such taking of possession shall constitute a termination of this Service Addendum. The Financial Institution may also debit the Customer's Account or Settlement Reserve for amounts due and payable to Financial Institution.

(xii) **FINANCIAL INSTITUTION'S EXPENSES.** Customer shall pay Financial Institution all costs and expenses, including reasonable attorney fees, incurred by Financial Institution in exercising any of its rights or remedies hereunder or in enforcing any of the terms, conditions or provisions hereof.

Company's Legal Name: Park District of LaGrange

X _____
Name: Constantine Bissias

Title: Director

Date: _____

EXHIBIT C
Remote Deposit Capture Service Addendum
Schedule of Service Fees
as of 6/04/2014*

Remote Deposit Capture (RDC) Services and Fees

Monthly Maintenance (Includes one account)	\$ 50.00
Per RDC Deposit	\$ 0.50
Per RDC Item/Check Processed	\$ 0.15

Service Fee Account #: _____

* Pricing subject to change

Company's Legal Name: Park District of LaGrange

X _____
Name: Constantine Bissias

Title: Director

Date: _____

EXHIBIT D
Remote Deposit Capture Service Addendum
Delegation of Authority

This form is used when Customer wishes to delegate authority to sign various authorization forms to someone other than the person who signed the authorization for the Remote Deposit Capture Agreement.

By signing below, Customer authorizes the incumbent of the specified position listed in Section A or each person listed in Section B below, acting alone, to execute documents that Financial Institution may request, and any amendments or renewals pertaining to the use of Services, including but not limited to designating one or more persons authorized to initiate, amend, cancel, confirm or verify the authenticity of instructions to Financial Institution for Services (whether given orally, electronically or by fax instructions and to revoke any authorization granted to such person as he or she deems appropriate. The signer of this form has the same authority described above for the Remote Deposit Capture Service with Financial Institution, unless otherwise specified. Financial Institution is entitled to rely on this delegation until written notice of its revocation is received by Financial Institution.

Guidelines for Completion: Fill out either Section A or Section B, or both, depending on your specific needs.
 To delegate authority to any person holding a specific title, fill out Section A.
 To delegate authority to specific individuals by name, fill out Section B.

For each name or title, indicate "Remote Deposit Capture" in the "Service" column if the person or title has authority to sign documents for all Remote Deposit Capture Services which Customer receives from Financial Institution. Otherwise, indicate specific Services for which the person or title has authority. For each name or title, indicate the entity or entities for which the person or title has authority to sign documents.

Section A: To Delegate Authority to Any Person Holding a Specific Positions/Titles

Title	Service	Entity

Section B: To Delegate Authority to Specific Individuals

Name	Service	Entity	Individual's Signature

Customer/Member Authorization

Customer/Member Authorization Instructions: The same person who signed the Remote Deposit Capture Agreement form must sign this Remote Deposit Capture Delegation of Authority form.

Company's Legal Name: Park District of LaGrange

 Name: Constantine Bissias

Title: Director

Date: _____

EXHIBIT E
Remote Deposit Capture Service Addendum
Security Procedures

1. **Communication with Financial Institution.** In Customer's electronic communications with Financial Institution, Customer must use their User ID, Password and/or Security Device to initiate a secure session with Financial Institution. Customer may then use the tools provided by Financial Institution within the Service. When Financial Institution commences Customer's ability to access the Service, Financial Institution will establish access for Customer using a temporary Password. Customer will be required to change Customer's Password upon Customer's first login and periodically thereafter.
 - 1.1. Customer agrees that Customer will not under any circumstances disclose Customer's Password to anyone, including anyone claiming to represent Financial Institution. Customer's Password is case sensitive and must be at least 8 – 15 characters in length and consist of at least 1 alpha, 1 numeric, and 1 special character for purposes of security. Financial Institution recommends that Customer create a Password that utilizes both upper and lower case characters. Customer's Password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.
2. Financial Institution is entitled to act upon instructions Financial Institution receives with respect to the Service under Customer's User ID, Password and Security Device, and Customer is liable for all transactions made or authorized with the use of Customer's User ID, Password and Security Device. Financial Institution has no responsibility for establishing the identity of any person who uses Customer's User ID, Password and Security Device.
 - 2.1. Customer agrees that if Customer gives Customer's User ID, Password and Security Device to anyone or fails to safeguard its secrecy, Customer does so at Customer's own risk.
 - 2.2. Customer agrees to take appropriate steps to ensure that all User ID's, Passwords, Security Devices and any other applicable security procedure issued to Customer's agents, representatives, employees or officers are protected and kept confidential.
3. In Customer's review of the Service, including those aspects of the Service pertaining to the issuance, use, and protection of User ID's, Passwords, Security Devices and security procedures, Customer agrees to notify Financial Institution in the event Customer's use of the Service would necessitate or be better served by a level of security that exceeds that offered by the Service. If Customer fails to notify Financial Institution, Customer acknowledges and agrees that the security aspects of the Service are appropriate for Customer's needs and will provide Customer with a commercially reasonable degree of security against unauthorized use.
 - 3.1. **Customer agrees to indemnify and release Financial Institution from any and all liability, and agrees not to make any claim against Financial Institution or bring any action against Financial Institution, relating to its honoring or allowing any actions or transactions that were conducted under Customer's User ID, Password and Security Device or acting upon messages or authorizations provided to us using Customer's User ID, Password and Security Device.**
 - 3.2. Customer agrees that Financial Institution shall not be responsible for any loss, property damage or bodily injury arising out of or resulting from the failure of any person to provide Customer with access to the Service, whether caused by the equipment, software, Financial Institution, Internet service providers, Internet browsers, or the parties providing communication services to or from Financial Institution to Customer.

4. By directing Financial Institution, through the use of the Service, the Service used in conjunction with Customer's User ID, Password and Security Device, Customer authorizes Bank to complete the transaction. Any requests or instructions Financial Institution receives from Customer through the Service using Customer's User ID, Password and Security Device shall constitute writings with Customer's signature as provided under all applicable law, and shall have the same force and effect as a writing signed by Customer. This includes, but is not limited to, inquiries, deposit transactions, items deposited, check images, changes to accounts or Service or any other communication Customer provides us through the Service using Customer's User ID, Password and Security Device.
 - 4.1. Customer's access to the Service will be blocked in the event Customer's User ID, Password and Security Device is entered incorrectly on 3 consecutive attempts. If this happens, please call us at (708) 482-7700.
5. Customer is solely responsible for establishing, maintaining and following security protocols as deemed necessary to ensure that imaged items transmitted directly to Financial Institution are intact, secure and confidential until received by Financial Institution.
6. Customer agrees to implement security procedures that Financial Institution may offer from time to time to verify the authenticity of any imaged item transmitted to Bank in the name of Customer's Company. Customer agrees that Financial Institution may rely on and Customer is obligated on the imaged item transmission file, whether or not the file was authorized by Customer regardless of the security procedures implemented by Customer. In addition, if an imaged item transmission file was authorized by Customer, Customer is obligated on the file even if Financial Institution did not verify its authenticity using the security procedures and even if the security procedures would have prevented error. Customer agrees that the security procedures are intended to verify authenticity and not to detect error (e.g., duplicate transmissions of imaged items or errors in information provided to Bank). Financial Institution is not obligated to detect errors by Customer.
7. Customer shall limit access to any Passwords, Security Devices, and equipment to persons who have a need for such access, closely and regularly monitor the activities of employees who access the Service, immediately notify Financial Institution if Customer has any reason to believe the security or confidentiality provisions required by this Agreement have been or may be breached, and immediately change the Password or Security Device if Customer know or suspect the confidentiality of the Password or Security Device has been compromised in any way.
8. Customer agrees to periodically change the Password(s) including whenever anyone who has had access to the Password is no longer employed or authorized by Customer to use the Service. At Financial Institution's sole discretion, Financial Institution may elect to verify the authenticity or content of any transmission by placing a call to any authorized signer on Customer's account or any other person designated by Customer for that purpose. Financial Institution may deny Customer's access to the Service without prior notice if it is unable to confirm any person's authority to the access the Service or if Financial Institution believes such action is necessary for security reasons.

Company's Legal Name: Park District of LaGrange

X _____
Name: Constantine Bissias

Title: Director

Date: _____

MASTER CASH MANAGEMENT AGREEMENT

FNBC BANK AND TRUST MASTER CASH MANAGEMENT AGREEMENT

The following information represents the Master Cash Management Agreement ("Master Agreement") between **The Park District of Lagrange** ("Customer," "you") and **FNBC BANK AND TRUST** ("Financial Institution," "we," "our," "ours"). This Master Agreement, **including, as applicable, any related Authorization Form, Corporate Resolution, signature card, rate and fee schedule, and any applicable Service Addendum and other instructions and the terms and conditions contained herein relating to specific Services that may be provided in connection herewith (collectively, this "Master Agreement")**, sets forth the terms and conditions governing the provision of Cash Management Services to you or anyone authorized by you (collectively, "Company," "Customer," "you," "your," "yours") and describes your and our rights, responsibilities and obligations. The Company's Authorization for Cash Management Services (the "Corporate Resolution") is attached hereto as Exhibit "A" and is made an integral part of this Master Agreement. **By completing and signing the Corporate Resolution, this Agreement, and/or using one or more of the Services, Customer agrees to, and shall be bound by, the terms, conditions and provisions in this Master Agreement, from time to time amended, including those for each Service which Customer has selected.** Financial Institution, in its sole discretion, may not permit Customer to use the Service until Financial Institution has determined that Customer has accepted or executed the applicable documentation and otherwise provided appropriate information and specifications for the use of the Service, and until Financial Institution has had a reasonable opportunity to review the Corporate Resolution and any other required authorizations and activate the Service. In any event, Customer agrees that the use by Customer of any Service shall, without any further action or execution or acceptance of any documentation on the part of Customer, constitute Customer's acceptance of and agreement to Financial Institution's terms and conditions for the use of such Service as may be in effect as of the time of such usage, whether set forth in this Master Agreement, any applicable Service Addendum or otherwise prescribed by Financial Institution. In the event of a conflict between the terms of this Master Agreement and those of any Corporate Resolution and any other required authorizations, or Service Addendum, the terms of the applicable Service Addendum shall govern and control with respect to the Service at issue. **In order to activate any Service, you must have at least one Account with us linked to the Service.**

Therefore, in consideration of the mutual promises contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, you and Financial Institution, intending to be legally bound, do hereby agree as follows:

Article I. Definitions.

The following terms and definitions apply when used in this Master Agreement and any applicable Service Addendum (unless defined differently in the applicable Service Addendum).

- 1.1. "Access Code(s)" means any User Name and Password combination issued to you under this Master Agreement or any applicable Service Addendum.
- 1.2. "Account" or "Accounts" means one or more checking, savings, money market deposit or loan account that you have with us.
- 1.3. "Account Access" means your ability to access account and transaction information on Accounts and transfer funds between Accounts through the Internet or other electronic means.

- 1.4. "Account Agreement" means the agreement between you and us that governs the use of your Account including the deposit account agreement, any funds availability disclosure, electronic funds transfer agreement or disclosure, line of credit agreement, and any schedule of fees or charges.
- 1.5. "Corporate Resolution" means the Authorization for Cash Management Services attached hereto as Exhibit "A."
- 1.6. "Business Day(s)" and "Business Hours" means the Business Days and the Location Hours posted on Financial Institution's website (www.fnbcbt.com) or on the doors of each individual branch. Federal Holidays are not included. Some online transaction deadlines may vary from this definition.
- 1.7. "Business eBanking Services" means any eBanking services authorized through the Business eBanking Services Addendum. The Business eBanking Services Addendum must be executed separately from this Master Agreement.
- 1.8. "Deposit Account Agreement" has the meaning provided in Section 9.7.
- 1.9. "Electronic" means electrical, digital, magnetic, wireless, optical or electromagnetic technology, or any other technology that entails similar capabilities.
- 1.10. "Funds Transfer" or "Transfer" means a transfer of funds, initiated through the Online Service(s), from one eligible account to another.
- 1.11. "Online Access" or "Online Access Services" means access to any of the service(s) described in this Master Agreement via a Personal Computer, mobile device, or any other access device and the Internet.
- 1.12. "Password" means the confidential identification number or other code assigned to you by us or selected by you for identification purposes in connection with the use of our Online Services.
- 1.13. "Payee" means any individual, financial institution, educational institution, company, merchant or other entity you wish to pay using Online Banking Services.
- 1.14. "PC" means personal computer (including any personal data assistant or other wireless access device) that meets the requirements for use of Online Access Services.
- 1.15. "Security Device" means any code, password, personal identification number, user identification technology, token, certificate, layered security, or other element, means, or method of authentication or identification used in connection with a Security Procedure.
- 1.16. "Security Procedure" means any procedures contained in this Master Agreement and the applicable Service Addendum, and any other Security Procedures the Financial Institution directs you to use aimed at keeping your data secure.
- 1.17. "Service(s)" means any of the service(s) set out in Section 3.1 which are provided by Financial Institution, whether chosen by you or covered under this Master Agreement or any applicable Service Addendum.
- 1.18. "Service Addendum" refers to a separate agreement for certain cash management services offered by Financial Institution.
- 1.19. "Transfer Day" means Monday - Friday. Holidays are not included.

Other definitions may be set forth elsewhere in this Master Agreement.

Article II. Available Services and Any Applicable Addendum.

2.1. Available Services.

To access the available Services listed below, Customer must execute the applicable Service Addendum required for that Service. Available Services under this Master Agreement and through each applicable Service Addendum include:

Business eBanking Service Addendum

1. Make transfers between Accounts you may have with us.
2. Make Payments to a Payee from your Account(s) (Bill Payment Service).
3. Obtain Account balances. Your account balance is generally current, but may not include current transactions (such as checks cashed at a teller on the Business Day). In addition, your account balance may show funds that have been credited to your account but are not yet available for withdrawal.
4. Review recent transactions on your Accounts.
5. Transfer money to make loan payments.
6. Transfer money from Line of Credit to transactional accounts.
7. Communicate directly with Financial Institution via the Online Access secure message center.
8. Download account information in various formats.
9. Issue stop payment orders.
10. View check images.

ACH Origination Service Addendum*

1. Originate ACH entries.

Positive Pay Service Addendum*

1. Subscribe to and use Positive Pay Services.

Wire Transfer Service Addendum

1. Initiate Wire Transfer Requests.

Remote Deposit Capture Service Addendum*

1. Subscribe to and use Remote Deposit Capture Services.

Other Services may be added from time to time. Please contact Financial Institution for the most current list of available Services.

* These services require a Business eBanking Service Addendum be executed simultaneously if one is not already in place.

These services are limited to the extent noted herein and in the agreements governing your various accounts with us.

2.2. Additional Services.

Additional services may be included in an update to this Master Agreement or in other separate agreements to notify you of the existence of any new services available through Online Access.

Information about new services may be obtained from our website at www.fnbcbt.com. By using these services when they become available, you agree to be bound by the terms and conditions contained in this Master Agreement or separate agreements covering these services.

2.3. Restrictions; Limits.

In most cases you may use Online Access to gain access to deposit accounts in which you have an unrestricted right to withdraw funds. However, the Financial Institution, as it may determine at any time and from time to time in its sole discretion, may deny or restrict Online Access or place limits on the specific dollar amount of funds that may be withdrawn or transferred from any account.

2.4. Vendor.

You acknowledge and agree that the Online Service can be provided by an independent third party service provider ("Vendor") as selected by Financial Institution, and that both the Vendor and the Online Service are subject to change from time to time without notice to you. You further acknowledge, agree, and stipulate that the Vendor is an independent contractor providing software and data transmission services and is not the agent of you or Financial Institution. Neither the Financial Institution nor the Vendor is responsible for the actions or omissions of the other.

Article III. Additional Information.

3.1. Account Transfers.

Transfers and Payments from your Account will be deducted on the date you instruct us to process them. If the date you schedule a Payment falls on a weekend or holiday, we will process your transaction the next Transfer Day; if the date you schedule a Transfer falls on a weekend or holiday, your transaction will be processed at that time, but will not be Posted to your account until the next Business Day. We may refuse to act on your Transfer instructions or Payment request if sufficient funds, including funds available under any overdraft protection plan, are not available in your Account on the date you want us to make the Transfer or Payment.

3.2. Processing Fund Transfers.

We can process a Transfer until the designated cut off time for the Transfer Day. If you request a Transfer after the cutoff time, the Transfer will be processed the following Transfer Day. If you schedule a Transfer for a future date, we will process the transaction by the close of business on that date, if that day is a Transfer Day.

You are fully obligated to us to provide sufficient funds for any payments or transfers you make or authorize to be made. If we complete a payment or transfer that you make or authorize and we subsequently learn that you have insufficient funds for the transaction, you agree that we may reverse the transaction or offset the shortage with funds from any other deposit account(s) you have with us to the extent permissible by the applicable law and the terms of any other relevant agreements.

If there are insufficient funds in your Account to make a Transfer or Payment, we may refuse to make the Transfer or Payment or we may make the Transfer or Payment and overdraw your Account. In either event, you are responsible for any non-sufficient funds ("NSF") charges that may apply.

3.3. Canceling Transfers or Payments.

You may cancel a pending Transfer or Payment transaction. However, to do so, we must receive your instruction to cancel prior to the cutoff time on the Transfer Day the transaction is scheduled to be

processed. If we don't receive your instruction to cancel a transaction before that time, we may process the transaction.

3.4. Transfer(s) from Savings/Money Market Deposit Accounts.

Federal regulations require us to limit, either by contract or in practice, the number of certain types of transfers from savings and money market deposit accounts. You are limited to six (6) preauthorized electronic fund transfers per month. Each fund transfer through these Services from your savings or money market deposit account is counted as one of the six (6) transfers permitted each calendar month. However, payments to your loan accounts with us are not counted toward this transfer limit for savings/money market deposit accounts.

3.5. E-Mails.

The Financial Institution will not immediately receive e-mail that you send. Therefore, you should not rely on e-mail if you need to communicate to the Financial Institution immediately. For example, if you need to stop payment on a check, to report a lost or stolen card, or to report an unauthorized transaction from one of your accounts, you should contact the Financial Institution immediately by calling the Financial Institution (see Section 9.6). The Financial Institution will not take actions based on your e-mail requests until the Financial Institution actually receives your message and has a reasonable opportunity to act.

From time to time, Financial Institution may send you secure e-mail via the secure message portal accessible through the Online Service ("Secure E-Mail"). You are responsible for checking your Secure E-Mail on at least a daily basis. Failure of you to check your Secure E-Mail shall preclude you from asserting against the Financial Institution any claims arising from the error or any loss caused by any information or request contained in the Secure E-Mail.

3.6. Overdrafts: Order of Payments, Transfers, and Other Withdrawals.

If funds are withdrawn from any of your accounts by means of electronic funds transfers, other than through Online Banking on the same business day as an Online Banking transaction, and if the account contains insufficient funds to enable both the electronic funds transfer and the Online Banking transfer to be made, then the electronic funds transfer will have priority and the Online Banking transfer will be refused or will result in an overdraft on your account. This is at the Financial Institution's sole discretion.

Article IV. Limitations.

Your use of these Services under this Master Agreement is subject to the following limitations:

4.1. Dollar Amount.

There may be a limit on the dollar amount of the transactions you can make using these Services. Security reasons limit the dollar amount of transactions and these limits are subject to change from time to time. Payment can only be made with U.S. currency.

4.2. Frequency.

In addition to the Federal banking regulations that restrict the number of transfers and withdrawals, there may be limits on the number of transactions you can make using these Services. These limits are for security reasons and are subject to change.

4.3. Foreign Transactions.

No Payments may be made to Payees outside the United States, unless the Customer has been specifically approved by the financial institution through the use of certain cash management services such as ACH or Wire Transfer Services.

4.4. Additional Limitations.

Additional limitations may be contained in this Master Agreement or the applicable Service Addendum. Your ability to initiate transactions may also be limited by the terms of other agreements you have with the Financial Institution or by applicable law.

Article V. Parties' Responsibilities.

5.1. Your Responsibility.

5.1.1. Physical and Electronic Security.

5.1.1.1. You are solely responsible for providing for and maintaining the physical, electronic, procedural, administrative, and technical security of data and systems in your possession or under your control. We are not responsible for any computer viruses (including, without limitation, programs commonly referred to as "malware," "keystroke loggers," and/or "spyware"), problems or malfunctions resulting from any computer viruses, or any related problems that may be associated with the use of an online system. Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and Financial Institution is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether due to any computer virus or otherwise. You are solely responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to your operating systems, and for protecting, securing, and backing up any data and information stored in or on your operating systems. Financial Institution is not responsible for any errors, failures, losses, injuries, or harm incurred resulting from defects in or malfunctions of any software installed on your operating systems whether due to any computer virus or otherwise.

5.1.1.2. You acknowledge and agree that it is your responsibility to protect yourself and to be vigilant against e-mail fraud and other internet frauds and schemes (including, without limitation, fraud commonly referred to as "phishing" or "pharming"). You agree to educate your representative(s), agents, and employees as to the risks of such fraud and to train such persons to avoid such risks. You acknowledge that Financial Institution will never contact you by e-mail in order to ask for or to verify Account numbers, Security Devices, or any sensitive or confidential information, and will never provide links to websites in e-mails that Financial Institution transmits to you. In the event you receive an e-mail or other electronic communication that you believe, or have reason to believe, is fraudulent, you agree that you shall not respond to the e-mail, provide any information to the e-mail sender, click on any links in the e-mail, or otherwise comply with any instructions in the e-mail. To the extent allowed by law, you agree that Financial Institution is not responsible for any losses, injuries, or harm incurred by you as a result of any electronic, e-mail, or internet fraud.

5.1.1.3. In the event of a breach of the Security Procedure, you agree to notify the Financial Institution immediately and to assist the Financial Institution in determining the manner and source of the breach. Such assistance shall include, but shall not be limited to, providing Financial Institution or Financial Institution's agent access to your hard drive, storage media and devices, systems and any other equipment or device that was used in breach of the Security

Procedure. You further agree to provide to Financial Institution any analysis of such equipment, device, or software or any report of such analysis performed by you, your agents, law enforcement agencies, or any other third party. Your failure to assist Financial Institution shall be an admission by you that the breach of the Security Procedure was caused by a person who obtained access to your transmitting facilities or who obtained information facilitating the breach of the Security Procedure from you and not from a source controlled by Financial Institution.

5.1.2. Reporting Unauthorized Transactions.

You should notify us immediately if you believe your User Name, Password or Security Device has been lost or stolen, that someone has gained access to the Security Procedure, or that someone has transferred or may transfer money from your Account without your permission or if you suspect any fraudulent activity on your Account. To notify us, call us at the number provided in Section 9.6 during a Business Day.

5.1.3. Duty to Inspect.

You shall inspect all transaction history, reports, journals, and other material evidencing the output of the Product(s) selected by you on at least a daily basis. You must report all errors to the Financial Institution for Services performed and indicated in the transaction history, reports, journals, and other material evidencing the output of the Service(s) or otherwise reported to you daily by the close of business on the banking day following the day on which the Service(s) is rendered. You must report all other errors within a reasonable time not to exceed ten (10) business days from the date that the error is made. Failure of you to promptly report errors within such specified time shall preclude you from asserting against the Financial Institution any claims arising from the error or any loss caused by the error.

5.1.4. Commercial Crime Insurance Coverage

You guarantee that you will obtain, if not currently in force, or maintain, if currently in place, Commercial Crime Insurance Coverage sufficient to cover any and all losses to you caused by the actions or inactions of your employees, contractors, agent, or any third-party entity affiliated with your company. **Notwithstanding anything contained elsewhere in this Master Agreement, you will be liable for, hold harmless, and will indemnify Financial Institution, and their employees and agents from and against all claims of any sort by your employees, shareholders, agents, third parties or others arising out of this Master Agreement and any applicable Service Addendum, including all losses and expenses incurred by Financial Institution arising out of your failure to obtain or maintain sufficient Commercial Crime Insurance Coverage.**

5.1.5. Financial Information.

Financial Institution may from time to time request information from you in order to evaluate a continuation of the Service(s) to be provided by Financial Institution hereunder and/or adjustment of any limits set by this Master Agreement or any applicable Service Addendum. You agree to provide the requested financial information immediately upon request by Financial Institution, in the form required by Financial Institution. If you refuse to provide the requested financial information, or if Financial Institution concludes in its sole discretion that the credit risk of you is unacceptable, Financial Institution may terminate the Service according to the provisions hereof. You authorize Financial Institution to investigate or reinvestigate at any time any information provided by you in connection with this Master Agreement or any applicable Service Addendum or any Services and to request reports from credit bureaus and reporting agencies for such purpose.

5.1.6. Deadlines.

You shall deliver or transmit all data or information to Financial Institution by the deadline(s) specified in this Master Agreement or any applicable Service Addendum and the Operating Instructions. Financial Institution shall have no obligation to process data or perform the Service if the data is not received by the Financial Institution by the specified deadline.

5.1.7. Payment for Services.

5.1.7.1. You agree to pay Financial Institution the fees established by Financial Institution for rendering the Services under the terms of this Master Agreement or any applicable Service Addendum. Depending on which Services you subscribe to, you will be charged the applicable fees as set forth in our Fee Schedule hereby incorporated by reference and made a part hereof. Once you have subscribed, you will be charged the applicable Monthly Fee(s) whether or not you use the Services to which you are subscribed.

5.1.7.2. The Financial Institution may change or add any fees for Services by the procedures outlined in Article VIII for amending this Master Agreement. Fees charged for Services under this Master Agreement are in addition to any service charges or fees that apply to your accounts with us.

5.1.7.3. You authorize the Financial Institution to deduct all applicable Monthly Fees from any Account listed on the Corporate Resolution and any other required authorizations. If you close the Account(s) associated with the Service(s), Fees may be deducted from any other account you maintain with us or any of our affiliates. Furthermore, Financial Institution may offset against any amount it owes to you in order to obtain payment of your obligations under this Master Agreement or any applicable Service Addendum.

5.1.7.4. In addition to the Service fees, you agree to pay for all taxes, tariffs and assessments levied or imposed by any government agency in connection with the Service(s) selected by you, this Master Agreement, and/or the software or equipment made available to you (excluding any income tax payable by Financial Institution). You are also responsible for the costs of any communication lines and any data processing charges payable to third parties.

5.1.8. Required Deposit Balance.

You agree to maintain the minimum collected balance ("Required Deposit Balance") in the amount and in the account specified in the Service Addendum establishing the terms and conditions of the specific Service(s) selected by you and the set of detailed instructions ("Operating Instructions") establishing the procedures and operating instructions governing the Service.

5.1.9. Data and Information Supplied by You.

You shall transmit or deliver data and other information in the format and on the media as provided for in the Service Addendum and the Operating Instructions if applicable or as otherwise required by the Financial Institution in conjunction with rendering the Service(s) selected by you or under this Master Agreement and/or any applicable Service Addendum. You shall have the sole responsibility of ensuring the accuracy and correctness of the data transmitted. You acknowledge and agree that Financial Institution shall not examine the data for correctness and the Financial Institution shall not have any responsibility for detecting errors in the data transmitted by you. The data transmitted by you must be legible, correct and complete. Financial Institution shall not process, and Financial Institution shall not be liable to you for failure to process, the data if it is not

in the format specified by Financial Institution or if the data is incomplete. Financial Institution shall not be liable for errors or omissions caused by data that is rejected as the result of your failure to provide the data in accordance with the standards specified in the Master Agreement or any applicable Service Addendum and the Operating Instructions.

5.1.10. Remotely Created Checks.

If you use a Service wherein you create or deposit a Remotely Created Check, as that term is defined in Federal Reserve Board Regulation CC, you warrant to Financial Institution that the person on whose account the Remotely Created Check is drawn authorized the issuance of the check in the amount stated on the check and to the payee stated on the check.

5.1.11. Use of Services.

You will use the Service(s) only for your own internal business use in accordance with the terms of this Master Agreement. Without limiting the generality of the foregoing, you agree not to make the Services available or allow use of the Services in a computer bureau service business, timesharing, or otherwise disclose or allow use of the Service by or for the benefit of any third party. FURTHER, YOU REPRESENT AND WARRANT THAT NONE OF THE BUSINESS ACCOUNTS COVERED UNDER THIS AGREEMENT HAVE BEEN ESTABLISHED OR ARE BEING OR WILL BE USED FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES AND THAT THE OWNER OF SAID ACCOUNTS IS NOT A "CONSUMER" UNDER REGULATION E – ELECTRONIC FUNDS TRANSFER ACT (HEREIN, "REG. E").

5.1.12. Prohibited Transactions.

You agree not to use or attempt to use the Service(s) (a) to engage in any illegal purpose or activity or to violate any applicable law, rule or regulation, (b) to breach any contract or agreement by which you are bound, or (c) to engage in any internet or online gambling transaction, whether or not gambling is legal in any applicable jurisdiction, (d) to engage in any activity or business that would result in you being or becoming a "money service business" as defined in the Financial Institution Secrecy Act and its implementing regulations, or (e) to engage in any transaction or activity that is not specifically authorized and permitted by this Agreement. You acknowledge and agree that Financial Institution has no obligation to monitor your use of the Service(s) for transactions and activity that is impermissible or prohibited under the terms of this Agreement; provided, however, that Financial Institution reserves the right to decline to execute any transaction or activity that Financial Institution believes violates the terms of this Agreement.

5.2. The Financial Institution's Responsibilities.

Financial Institution agrees to use ordinary care in rendering Services under this Master Agreement and any applicable Service Addendum. You recognize and agree that ordinary care does not mean error free. You agree to pay all attorneys' fees, costs and expenses Financial Institution may incur in collecting any sums you owe to Financial Institution for overdrafts, service charges or otherwise or in enforcing any rights Financial Institution may have under the terms of this Master Agreement and any applicable Service Addendum or applicable law, rule or regulation applicable to your account(s) or the Services rendered by Financial Institution under this Master Agreement and any applicable Service Addendum. You also agree to pay all attorneys' fees, costs and expenses that Financial Institution may incur as the result of defending any claim or action made against Financial Institution by you, or on your behalf where Financial Institution is found not to be liable for such claim. In no event shall Financial Institution be liable to you for attorneys' fees incurred by you in any action brought by you against Financial Institution.

Our sole responsibility for an error in a transfer will be to correct the error. Without limiting the generality of the foregoing, we will not be responsible for the following matters, or for errors or failures of our Services as result of:

5.2.1. Access.

We will not be liable under this Master Agreement or any applicable Service Addendum for failure to provide access or for interruptions in access to our Services due to a system failure or due to other unforeseen acts or circumstances.

5.2.2. Your Computer Equipment & Your Software.

We will not be responsible for any errors or failures from any malfunction of your computer or any computer virus or other problems related to your computer equipment used with our Services.

We are not responsible for any error, damages or other loss you may suffer due to malfunction or misapplication of any system you use, including your browser (Mozilla Firefox®, Microsoft Internet Explorer®, or otherwise), your Internet service provider, your personal financial management or other software (such as Quicken® or Microsoft Money®), or any equipment you may use (including your telecommunications facilities, computer hardware and modem) to access or communicate with the Online Services.

5.2.3. Any Transaction or Instruction.

We will not honor a request for a Transfer if:

(a) it exceeds your collected and available funds on deposit with the Financial Institution; (b) it is not in accordance with any condition indicated by you and agreed to by the Financial Institution; (c) the Financial Institution has reason to believe it may not be authorized by you; (d) it involves funds subject to hold, dispute, or legal process preventing their withdrawal; (e) it would violate any provision of any present or future risk control program of the Federal Reserve or any current or future rule or regulation of any other federal or state regulatory authority; (f) it is not in accordance with any other requirement stated in this Master Agreement or any Financial Institution policy, procedure or practice; or, (g) it is for the protection of the Financial Institution or you, the Financial Institution has reasonable cause not to honor.

Article VI. Privacy and Confidentiality.

6.1. Privacy/Information Sharing.

The importance of maintaining the confidentiality and privacy of the information provided by you is one of our highest priorities. We may disclose information about your Accounts or the Transfers you make: (a) where it is necessary for completing the transfers or processing or maintaining your Accounts; (b) in order to verify the existence or condition of your Accounts for a third party such as a credit bureau or merchant; (c) in order to comply with legal process, government agency or court orders; (d) to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; or (e) otherwise as permitted by law. An explanation of our privacy policy will be provided to you separately in the manner required by applicable law. **Please review it carefully.** Our privacy policy may change from time to time and is always available on our website and at our Financial Institution locations.

6.2. Confidential Information.

All information of a business nature relating to the assets, liabilities or other business affairs disclosed to the Financial Institution by you and your customers in connection with this Master Agreement and any applicable Service Addendum is confidential. Financial Institution shall not, without the express written consent of you, disclose or permit access to any such information by any person, firm or corporation and Financial Institution shall cause its officers, employees, and agents to take such action as shall be necessary or advisable, to preserve and protect the confidentiality of disclosing such information to persons required to have access thereto for the performance of this Master Agreement and any applicable Service Addendum, or to any other party to which the Financial Institution may be required by law to report such information. You agree to hold confidential and to use only in connection with the Service provided under this Master Agreement and any applicable Service Addendum all information furnished to you by Financial Institution or by third parties from whom Financial Institution has secured the right to use the Service, including, but not limited to, Financial Institution's product and service pricing structure, system design, programming techniques or other unique techniques. In addition, should you at any time receive or acquire any information relating to another customer of the Financial Institution, you shall promptly return such information to Financial Institution and not reveal such information to any other party and shall not make use of such information for your own benefit. Financial Institution and your obligations and agreements under this paragraph shall not apply to any information supplied that was known to either party prior to the disclosure by the other, or is or becomes generally available to the public other than by breach of this Agreement, or otherwise becomes lawfully available on a non-confidential basis from a third party who is not under an obligation of confidence to either party. Notwithstanding anything to the contrary contained herein, it is authorized and agreed by the parties hereto that the performance of said Service is or might be subject to regulation and examination by authorized representatives of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Board of Directors of the Federal Deposit Insurance Corporation, and/or a State regulatory agency and you agree to the release of your reports, information, assurances, or other data as may be required by them under applicable laws and regulations. You agree that any specifications or programs developed by the Financial Institution in connection with this Master Agreement and any applicable Service Addendum or supplied or made available to you by Financial Institution are the exclusive property of Financial Institution, its agents, suppliers, or contractors, and further agrees that such material shall not be copied or used in any manner or for any purpose without the express written consent of Financial Institution. This clause shall survive the termination of this Master Agreement.

Article VII. Termination.

7.1. Termination Upon Written Notice.

Either you or the Financial Institution may terminate this Master Agreement, any applicable Service Addendum, and your Online Access subscription at any time upon giving at least five (5) Business Days prior written notice of the termination to the other party. If you terminate Online Access, you authorize the Financial Institution to continue making transfers you have previously authorized and continue to charge monthly fees until such time as the Financial Institution has had a reasonable opportunity to act upon your termination notice. Once the Financial Institution has acted upon your termination notice, the Financial Institution will make no further transfers from your accounts, including any transfers you have previously authorized. If the Financial Institution terminates your use of Online Access, the Financial Institution reserves the right to make no further transfers from your accounts, including any transactions you have previously authorized.

7.2. Immediate Termination.

Either party shall have the right to terminate this Master Agreement, any applicable Service Addendum, and your Online Access subscription immediately by giving written notice to the other if such other party: (i) ceases to conduct its business in the ordinary sense, (ii) has any substantial part of its property become

subject to any levy, seizure, assignment or application for sale for, or by, any creditor or government agency, (iii) is a party to an acquisition or (iv) in the reasonable judgment of the party seeking termination, experiences an adverse change in its financial condition or business which impairs the ability of such party to perform its obligations under this Master Agreement or any applicable Service Addendum, (v) fails to perform its obligations under this Master Agreement or any applicable Service Addendum or defaults under any other agreement between the parties or (vi) makes any warranty or representation which proves to be false or misleading.

Notwithstanding the foregoing or Section 7.1, Financial Institution may immediately terminate this Master Agreement and/or any applicable Service Addendum without notice if, (a) you or we close your Account(s), or (b) in Financial Institution's sole discretion, Financial Institution determines that you have abused any applicable Service or Financial Institution believes that it will suffer a loss or other damage if the Master Agreement and/or applicable Service Addendum is not terminated.

7.3. Rights Cumulative.

Financial Institution's election to terminate this Master Agreement and/or any applicable Service Addendum is in addition to any and all other remedies that may be available to Financial Institution and will not affect any obligations you may have to Financial Institution. Any reinstatement of the Service under this Master Agreement and/or any applicable Service Addendum will be at Financial Institution's sole discretion and must be agreed upon in writing by an authorized representative of Financial Institution.

7.4. Rights/Duties Upon Termination.

Upon termination of this Master Agreement and/or any applicable Service Addendum, any property or rights of a party in the possession of the other party, tangible or intangible, shall be returned to owner thereof within thirty (30) days after the later to occur of (i) termination of the Master Agreement and/or any applicable Service Addendum or (ii) the last date that such party receives any such property or rights.

Upon termination of this Master Agreement and/or any applicable Service Addendum, (i) you will promptly pay to Financial Institution all sums due or to become due under this Master Agreement and/or applicable Service Addendum, and (ii) you shall have no further right to make use of the Service or any system or software which may have been provided in connection with the Service.

Article VIII. Changes in Terms and other Amendments.

The Financial Institution may amend the terms of this Master Agreement and any applicable Service Addendum alter, change, or modify the Services provided under the terms of this Master Agreement and any applicable Service Addendum (including the fees and charges for Services listed) or any supplemental agreement at any time in its sole discretion by giving written notice to you. If required by agreement or by applicable law, notice will be given for the required applicable number of days in advance of such amendments by mailing a copy of the amendment to you at your most recent address shown on our records or, if you have previously agreed, by providing notice delivered to the last email address you have provided us. Your continued use of the Services shall constitute your agreement to such amendment. No amendments requested by you shall be effective unless received in writing by Financial Institution and agreed to by the Financial Institution in writing.

Article IX. Other Provisions.

9.1. Electronic Notices.

We may deliver to you any required disclosures and other notices concerning these Services or your Accounts by e-mail or other appropriate electronic means in accordance with Financial Institution's Electronic Disclosures and Notices Consent Agreement.

You may use e-mail to contact us about inquiries, maintenance and/or some problem resolution issues. **E-mail may not be a secure method of communication.** Thus we recommend you do not send confidential personal or financial information by e-mail. There may be times when you need to speak with someone immediately (especially to report a lost or stolen Password, or to stop a payment). In these cases, **do not use e-mail.** Instead, you should call us at the number provided in Section 9.6.

9.2. Hours of Operation.

Our representatives are available to assist you during the hours listed on our website (www.fnbcbt.com), by calling the number provided in Section 9.6.

9.3. Ownership of Website.

The content, information and offers on our website are copyrighted by Financial Institution and/or Vendor and the unauthorized use, reproduction, linking or distribution of any portions is strictly prohibited. You agree not to copy, display, distribute, download, license, sub-license, modify, publish, repost, reproduce, reuse, sell, transmit, create a derivative work from or otherwise use for public or commercial purposes, the information and materials on the Sites, except as provided in this Master Agreement, without our express written permission. Unless otherwise noted, all other trademarks, service marks, and logos used on the Financial Institution's sites are the trademarks, service marks or logos of Financial Institution, or others as indicated.

9.4. Web-linking Practices.

Financial Institution may provide access to information, products or services offered on other third party web sites. The Financial Institution is not responsible for, nor does control, the content, products, or services provided by linked sites. The Financial Institution does not endorse or guarantee the products, information or recommendations provided by linked sites, and is not liable for any failure of products or services advertised on those sites. In addition, each third party site may provide less security than the Financial Institution and have a privacy policy different than that of the Financial Institution. Your access, use and reliance upon such content, products or services is at your own risk.

9.5. Geographic Restrictions.

The Services described in this Master Agreement and any application for credit, deposit services, and brokerage services available at our web site are solely offered to citizens and residents of the United States of America residing within the United States of America. Citizens and residents may not be able to access these Services outside the United States of America.

9.6. Contact Information.

In case of questions about your electronic transactions contact customer service at:

FNBC BANK AND TRUST
620 W. Burlington Ave.
LaGrange, Illinois 60525
Phone: 708-482-7700

9.7. Deposit Account Agreement.

You acknowledge and agree that your demand deposit account maintained with Financial Institution is an integral part of the Services offered by Financial Institution and that all transactions and Services initiated or processed pursuant to this Master Agreement are subject to the terms and conditions of the rules, regulations and agreement ("Deposit Account Agreement") governing accounts in effect from time to time between you and Financial Institution. The Deposit Account Agreement is expressly incorporated herein by reference. The terms and conditions of this Master Agreement shall control over any inconsistent terms and conditions of the Deposit Account Agreement. You acknowledge that you have signed and executed all agreements, resolutions, signature cards and forms governing your demand deposit account required by Financial Institution. If you have not signed the foregoing forms required by Financial Institution, by signing this Master Agreement, you acknowledge that you have read the contents of and agree to be bound by the terms of those forms, agreements and documents, and adopt and ratify, as an authorized signatory(s), the signature(s) of any person(s) who has signed a signature card or any check on your account. You also agree to establish all accounts that must be opened in conjunction with the Service provided by Financial Institution.

9.8. Effective Dates.

The effective date of this Master Agreement and any applicable Service Addendum shall be the date upon which the Agreement is executed by you and accepted by Financial Institution.

9.9. Internet Disclaimer.

For any Service(s) described in the Agreement utilizing the Internet, Financial Institution does not and cannot control the flow of data to or from Financial Institution's network and other portions of the Internet. Such flow depends in large part on the performance of Internet Services provided or controlled by third parties. Actions or inactions of such third parties can impair or disrupt your connections to the Internet (or portions thereof). Financial Institution cannot guarantee that such events will not occur. Accordingly, Financial Institution disclaims any and all liability resulting from or related to such events and in no event shall Financial Institution be liable for any damages (whether in contract or in tort) that are attributable to the public Internet infrastructure, your ability to connect to the Internet, or Financial Institution's ability to connect to the Internet on your behalf.

9.10. Limitation of Liability.

9.10.1. YOU AGREE THAT FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY OTHER PARTY FOR CONSEQUENTIAL, INDIRECT, SPECIAL EXEMPLARY, PUNITIVE OR INCIDENTAL DAMAGES ARISING OUT OF THE USE BY YOU OF ANY SERVICE EVEN IF YOU, FINANCIAL INSTITUTION OR FINANCIAL INSTITUTION'S SERVICE PROVIDER HAVE BEEN SPECIFICALLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9.10.2. TO THE FULLEST EXTENT ALLOWED BY LAW, FINANCIAL INSTITUTION'S LIABILITY TO YOU UNDER THIS MASTER AGREEMENT OR ANY APPLICABLE SERVICE ADDENDUM SHALL BE LIMITED TO CORRECTING ERRORS RESULTING FROM FINANCIAL INSTITUTION'S FAILURE TO EXERCISE ORDINARY CARE OR TO ACT IN GOOD FAITH. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, IN NO EVENT WILL FINANCIAL INSTITUTION BE LIABLE TO YOU FOR AN AMOUNT GREATER THAN THE FEES ACTUALLY PAID BY YOU AND RECEIVED BY FINANCIAL INSTITUTION DURING THE SIX (6) MONTH PERIOD IMMEDIATELY PRECEDING THE DATE ON WHICH THE CLAIM FIRST ACCRUED, WHICH SHALL BE DETERMINED BY THE EARLIER OF THE DATE WHEN YOU FIRST BECAME AWARE OF THE CLAIM OR THE DATE WHEN, THROUGH THE EXERCISE OF REASONABLE CARE, YOU REASONABLY SHOULD HAVE BECOME AWARE OF THE CLAIM.

9.10.3. YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF SERVICES UNDER THIS MASTER AGREEMENT AND/OR ANY APPLICABLE SERVICE ADDENDUM SHALL BE AT YOUR SOLE RISK AND THAT THE SERVICES ARE PROVIDED BY FINANCIAL INSTITUTION ON AN "AS IS" BASIS.

9.10.4. EXCEPT AS EXPRESSLY SET FORTH IN THIS MASTER AGREEMENT, FINANCIAL INSTITUTION MAKES NO, AND HEREBY DISCLAIMS ANY AND ALL, REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, IN LAW OR IN FACT, WHATSOEVER TO YOU OR TO ANY OTHER PERSON AS TO THE SERVICES OR ANY ASPECT THEREOF, INCLUDING (WITHOUT LIMITATION) ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUALITY, ACCURACY, OR SUITABILITY. YOU AGREE THAT NO ORAL OR WRITTEN ADVICE OR REPRESENTATION OBTAINED FROM ANY FINANCIAL INSTITUTION EMPLOYEE OR REPRESENTATIVE SHALL CREATE A WARRANTY OR REPRESENTATION FOR PURPOSES OF THIS MASTER AGREEMENT OR ANY SERVICES TO BE PERFORMED PURSUANT HERETO.

9.10.5. FINANCIAL INSTITUTION MAKES NO REPRESENTATION OR WARRANTY, EITHER EXPRESS OR IMPLIED, TO YOU AS TO ANY COMPUTER HARDWARE, SOFTWARE, OR EQUIPMENT USED IN CONNECTION WITH THE SERVICES (INCLUDING, WITHOUT LIMITATION, YOUR COMPUTER SYSTEMS OR RELATED EQUIPMENT, YOUR SOFTWARE, OR YOUR INTERNET SERVICE PROVIDER OR ITS EQUIPMENT), OR AS TO THE SUITABILITY OR COMPATIBILITY OF FINANCIAL INSTITUTION'S SOFTWARE, INTERNET DELIVERED SERVICE, EQUIPMENT OR COMMUNICATION INTERFACES WITH THOSE THAT YOU USE, OR AS TO WHETHER ANY SOFTWARE OR INTERNET DELIVERED SERVICE WILL PERFORM IN AN UNINTERRUPTED MANNER, INCLUDING (BUT NOT LIMITED TO) ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

9.10.6. FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR FAILURES RESULTING FROM DEFECTS IN OR MALFUNCTIONS OF YOUR COMPUTER HARDWARE OR SOFTWARE, FOR THE QUALITY OF PERFORMANCE OR LACK OF PERFORMANCE OF ANY COMPUTER SOFTWARE OR HARDWARE OR INTERNET DELIVERED SERVICES SUPPLIED BY FINANCIAL INSTITUTION TO YOU IN CONNECTION WITH THIS MASTER AGREEMENT, OR FOR THE TRANSMISSION OR FAILURE OF TRANSMISSION OF ANY INFORMATION FROM YOU TO FINANCIAL INSTITUTION OR FROM FINANCIAL INSTITUTION TO YOU. FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE FOR NOTIFYING YOU OF ANY UPGRADES OR ENHANCEMENTS TO ANY OF YOUR COMPUTER HARDWARE OR SOFTWARE.

9.11. Relationship of Parties.

Customer and Financial Institution acknowledge and agree that the relationship between Financial Institution and Customer is that of an independent contractor and that this Master Agreement does not establish or create a general agency, joint venture, partnership, or employment relationship between them.

9.12. Force Majeure.

The Financial Institution shall not be responsible for any liability, loss, or damage resulting from Financial Institution's failure to perform any Service or to perform any other obligations under this Master Agreement and any applicable Service Addendum which is caused by an act of God, fire, floods, adverse weather or atmospheric conditions or other catastrophes; war, sabotage, riots, acts of public enemy, or acts of governmental authority or the Board of Governors of the Federal Reserve; labor difficulties; equipment or computer failure or destruction or the unavailability, interruption, or malfunction of communications facilities or utilities; delays or failure to act by you or third parties and their personnel; criminal acts; or generally any cause reasonably beyond the Financial Institution's control.

9.13. Reimbursement.

Any reimbursement by Financial Institution for any liability hereunder may be made either directly to you or by adjustment of the aggregate ledger and collected balances of your accounts.

9.14. Indemnification.

In addition to other indemnification and liability provisions elsewhere in this Master Agreement and any applicable Service Addendum, to the fullest extent allowed by law, you will be liable for, hold harmless, and will indemnify Financial Institution, and their employees and agents from and against all claims of any sort by third parties or others arising out of this Master Agreement and any applicable Service Addendum, including all losses and expenses incurred by Financial Institution arising out of your failure to report required changes, transmission of incorrect data to Financial Institution, or failure to maintain compliance with all laws, regulations and rules. Except for those losses caused directly by Financial Institution's failure to exercise ordinary care or to act in good faith, you agree to indemnify and hold Financial Institution, its officers, directors, shareholders, agents, employees, and affiliates, and their respective officers, directors, agents and employees, harmless from and against any and all losses, costs, suits, damages, claims, liabilities and expenses (including reasonable attorneys' fees) arising from or related in any way to (i) any Services performed in connection with this Master Agreement and any applicable Service Addendum, (ii) Financial Institution's action or inaction in accordance with or reliance upon any instructions or information received from any person reasonably believed by Financial Institution to be an authorized representative of you or Authorized User, (iii) your breach of any of your covenants, agreements, responsibilities, representations or warranties under this Master Agreement and any applicable Service Addendum, and/or (iv) your breach of applicable laws, rules or regulations.

9.15. ARBITRATION AND WAIVER OF JURY TRIAL.

YOU AND FINANCIAL INSTITUTION AGREE THAT THE TRANSACTIONS PROCESSED UNDER THIS MASTER AGREEMENT OR ANY SERVICE ADDENDUM INVOLVES "COMMERCE" UNDER THE FEDERAL ARBITRATION ACT ("FAA"). ANY CONTROVERSY OR CLAIM BETWEEN YOU AND FINANCIAL INSTITUTION, OR BETWEEN YOU AND ANY OF FINANCIAL INSTITUTION'S OFFICERS, EMPLOYEES, AGENTS OR AFFILIATED ENTITIES, THAT ARISES OUT OF OR IS RELATED TO ANY SERVICE PROVIDED UNDER THIS MASTER AGREEMENT OR ANY SERVICE ADDENDUM, WHETHER BASED ON CONTRACT OR IN TORT OR ANY OTHER LEGAL THEORY, INCLUDING CLAIMS OF FRAUD, SUPPRESSION, MISREPRESENTATION AND FRAUD IN THE INDUCEMENT (COLLECTIVELY, ANY "CLAIM"), WILL BE SETTLED BY BINDING ARBITRATION UNDER THE FAA. THE ARBITRATION WILL BE ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION UNDER ITS COMMERCIAL ARBITRATION RULES ("THE ARBITRATION RULES"). IF A CLAIM IS SUBMITTED TO ARBITRATION, (A) YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR TO HAVE A JURY TRIAL; (B) YOU WILL NOT HAVE THE RIGHT TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED IN THE ARBITRATION RULES; (C) YOU WILL NOT HAVE THE RIGHT TO HAVE ANY CLAIM ARBITRATED AS A CLASS ACTION UNDER THE ARBITRATION RULES OR UNDER ANY OTHER RULES OF CIVIL PROCEDURE; (D) THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING WITH LIMITED RIGHTS TO APPEAL; AND (E) THIS MASTER AGREEMENT SUPERSEDES ANY PRIOR ALTERNATIVE DISPUTE RESOLUTION AND/OR ARBITRATION AGREEMENT THAT MAY EXIST BETWEEN YOU AND FINANCIAL INSTITUTION. THIS AGREEMENT TO ARBITRATE DISPUTES WILL SURVIVE THE CLOSING OF YOUR ACCOUNT AND THE TERMINATION OF THIS MASTER AGREEMENT OR ANY SERVICE ADDENDUM.

9.16. Governing Law.

These terms and conditions of this Master Agreement and any applicable Service Addendum shall be governed by and construed in accordance with the laws of the State of Illinois, without regard to its conflict of law provisions and without regard to your state of residence.

9.17. Enforcement.

In the event a dispute arises either directly or indirectly under this Master Agreement, the venue for any and all litigation resulting therefrom shall be in a court of appropriate jurisdiction in the State of Illinois. The prevailing party in any such action shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees (which may be or include the allocable cost of in-house counsel) and costs, including fees for any litigation, arbitration, mediation, appeal, or bankruptcy proceedings, and any post-judgment collection actions, if applicable.

9.18. Compliance with Laws, Rules, and Regulations.

You agree to comply with all existing and future instructions used by the Financial Institution for processing of transactions. You further agree to comply with and be bound by all applicable state or federal laws, rules and regulations affecting the use of checks, drafts, fund transfers, and ACH transactions, including but not limited to, rules and procedural guidelines established by the Federal Trade Commission ("FTC"), the Board of Governors of the Federal Reserve, the National Automated Clearing House Association ("NACHA") and any other clearinghouse or other organization in which Financial Institution is a member or to which rules Financial Institution has agreed to be bound. These laws, procedures, rules, regulations, and definitions shall be incorporated herein by reference.

9.19. Miscellaneous Provisions.

9.19.1. Headings. The headings and captions contained in this Master Agreement and any applicable Service Addendum are included only for convenience of reference and do not define, limit, explain, or modify this Master Agreement and any applicable Service Addendum or its interpretation, construction, or meaning.

9.19.2. Severability. The holding of any provision of this Master Agreement and any applicable Service Addendum as invalid, illegal, or unenforceable, in whole or in part, shall not affect the other provisions of this Master Agreement and any applicable Service Addendum, which shall remain in full force and effect.

9.19.3. Waiver. No waiver by the Financial Institution (whether or not in writing) of any term, condition, or obligation of you under this Master Agreement and any applicable Service Addendum shall bind the Financial Institution to waive the same term, condition, or obligation again, nor shall any other provision, condition, term, or obligation hereof be affected by such a waiver.

9.19.4. Binding Effect. This Master Agreement and any applicable Service Addendum shall inure to the benefit of and be binding upon the successors, heirs, trustees, and permitted assigns of the parties hereto.

9.19.5. Entire Agreement. This Master Agreement and any applicable Service Addendum constitutes the entire agreement between the parties hereto concerning the subject matter hereof. All contemporaneous agreements or understandings concerning the subject matter hereof, whether oral or written, are merged into this Master Agreement.

9.19.6. Transfers and Assignments. You cannot transfer or assign any rights or obligations under this Master Agreement and any applicable Service Addendum without Financial Institution's written consent. The Financial Institution may assign its rights and delegate its duties under this Master Agreement and any applicable Service Addendum to a company affiliated with the Financial Institution or to any other party

This Master Agreement must be signed on behalf of Customer by an Authorized Customer Representative.

By signing below and/or using any of the Service(s), you represent and warrant to Financial Institution that you received a copy of this Agreement and agree to be bound by and to comply with its terms, as may be amended from time-to-time.

IN WITNESS WHEREOF, the parties hereto have executed this Master Agreement through their duly authorized officers on the date indicated below.

CUSTOMER:

FINANCIAL INSTITUTION:

Park District of Lagrange

FNBC BANK AND TRUST

By: _____
(signature)

By: _____
(signature)

Name: **Constantine Bissias**

Name:

Title: **Executive Director**

Title:

Date: _____

Date: _____

The following addresses may be used for giving notices in connection with this Master Cash Management Agreement.

Address: **536 East Ave**
LaGrange IL, 60525-6815

Telephone: **708-588-2204**

Fax: _____

Email: **deanbissias@pdlg.org**

EXHIBIT A
Corporate Resolution
Authorization for Cash Management Services

I, Constantine Bissias, Executive Director (Title) of The Park District of Lagrange, (herein called "Company"), hereby certify that the Company is a: (check one)

Type of Organization:

- Corporation
- Limited Liability Company
- Partnership
- Sole Proprietorship
- Public Funds/Non-Profit Organization

Governing Body:

- Board of Directors
- Members and/or Managers
- Partners
- Owner
- Treasurer

formed under the laws of Illinois.

At a meeting of the Governing Body of the Park District of LaGrange held at its office in the city of _____ on _____ pursuant to due notice, at which a quorum of the Governing Body was present, on motion, duly seconded, the following resolutions were unanimously adopted:

Resolved, that the Company is in favor of the Financial Institution entering into the Master Cash Management Agreement with Company:

(1) The following officer(s) of Company:

Typed or Printed
 Name: Constantine Bissias
 Title: Executive Director

Typed or Printed
 Name: _____
 Title: _____

(signature) _____

(signature) _____

Typed or Printed
 Name: Robert Metzger
 Title: Treasurer

Typed or Printed
 Name: _____
 Title: _____

(signature) _____

(signature) _____

is/are hereby designated as "Company's Authorized Representative(s)" and authorized, for and on behalf of Company: (i) to execute and deliver to the Financial Institution, the Service Addendum (including all appendices) attached hereto, which has been reviewed and approved by the Governing Body; (ii) to designate not less than two (2) Authorized Company Agents in accordance with the Service Addendum as the representatives of Company authorized to transmit and verify transfer instructions to the Financial Institution; (iii) to modify, substitute, or revoke, in accordance with the Service Addendum, the designation of Authorized Company Agents; (iv) to execute and deliver to the Financial Institution, in accordance with the Service Addendum, any waiver or special agreement between Company and the Financial Institution respecting Company Callback procedures or additional Security Procedures, including any such waiver or special agreement respecting the Financial Institution's standard of care or obligating Company to indemnify the Financial Institution; and (v) to execute and deliver to the Financial Institution any other written agreement, amendment, or notice respecting the rights and obligations of the parties to the Service Addendum.

(2) The Financial Institution shall be entitled to rely on this Resolution for the identification of the names and signatures of the persons holding the aforementioned offices of Company until such resolution or resolutions are superseded by a later resolution. **Financial Institution shall be indemnified against and held harmless by Company from any and all claims, demands, losses, damages, costs or expenses (included but not limited to, attorneys' fees incurred in the enforcement hereof) in connection with or arising out of Financial Institution's honoring any signature or other request of any person so certified or refusing to honor any signature or other request not so certified by this Resolution.**

(3) Any and all actions taken by any of the officers or representatives of Company, for and on behalf and in the name of Company, with the Financial Institution prior to the adoption of this Resolution, including but not limited to requests for funds transfers and the negotiation of funds transfer agreements, are hereby ratified, confirmed and approved in all respects for all purposes.

(4) This Resolution will continue in full force and effect until the Financial Institution shall receive (i) a subsequent Resolution which shall have the effect of canceling the previous Resolution; or (ii) notice in writing from the Secretary or any Assistant Secretary of Company of the revocation thereof by a resolution duly adopted by the Board.

(5) This Resolution shall, when delivered to the Financial Institution, constitute a part of the Service Addendum. Capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the Service Addendum.

This is to certify that the above is a true and correct copy of the resolutions unanimously adopted, on the motion duly seconded, at a meeting of the Governing Body of **Park District of LaGrange** an entity organized under the laws of **Illinois** held at its office in the city of _____ on _____ pursuant to due notice at which meeting a quorum of the Governing Body was present; and that said resolutions are duly entered upon the Minute Book of Company and are now in full force and effect.

Signed and delivered to the Financial Institution, this _____ day of _____, 2015.

COMPANY: **Park District of Lagrange**

BY: _____
(Secretary or Cashier)

EXHIBIT B
Cash Management Delegation of Authority

This form is to be used when Customer wishes to delegate authority to sign various authorization forms to someone other than the person who signed the Authorization for Cash Management Services (Appendix A).

By signing below, Customer authorizes the incumbent of the specified position listed in Section A or each person listed in Section B below, acting alone, to execute documents that Financial Institution may request, and any amendments or renewals pertaining to the use of Services, including but not limited to designating one or more persons authorized to initiate, amend, cancel, confirm, or verify the authenticity of instructions to Financial Institution for Services (whether given orally, electronically, or by fax instructions) and to revoke any authorization granted to such person as he or she deems appropriate. The signer of this form has the same authority described above for each Service with Financial Institution, unless otherwise specified. Financial Institution is entitled to rely on this delegation until written notice of its revocation is received by Financial Institution.

Guidelines for Completion: Fill out either Section A or Section B, or both, depending on your specific needs.
To delegate authority to any person holding a specific title, fill out Section A.
To delegate authority to specific individuals by name, fill out Section B.

For each name or title, indicate "All" in the "Service" column if the person or title has authority to sign documents for all Services which Customer receives from Financial Institution. Otherwise, indicate specific Services for which the person or title has authority. For each name or title, indicate the entity or entities for which the person or title has authority to sign documents.

Section A. To Delegate Authority to Any Person Holding a Specific Positions/Titles

Title	Service	Entity

Section B. To Delegate Authority to Specific Individuals

Name	Service	Entity	Specimen Signature

Customer/Member Authorization

Customer/Member Authorization Instructions: The same person who signed the Master Cash Management Agreement form must sign this Cash Management Delegation of Authority form.

Company's Legal Name: **Park District of Lagrange**

Signature: _____

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

BUSINESS eBANKING SERVICE ADDENDUM

FNBC BANK AND TRUST BUSINESS eBANKING SERVICE ADDENDUM

By signing this Business eBanking Service Addendum ("Service Addendum") The Park District of Lagrange ("Customer") hereby requests **FNBC BANK AND TRUST** ("Financial Institution") to provide the Services described in this Service Addendum, and Customer accepts and agrees to all terms, conditions, and provisions of this Service Addendum and agrees that this Service Addendum sets forth the terms and conditions pursuant to which Financial Institution will provide to Customer the Business eBanking Services outlined herein ("Services"). Customer further agrees that this Service Addendum is entered into as a Service Addendum under the Master Cash Management Agreement ("Master Agreement"). Financial Institution and Customer agree that by executing this Service Addendum, Customer acknowledges receipt of and agrees to the terms of the Master Agreement.

Therefore, in consideration of the mutual promises contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Financial Institution and Customer, intending to be legally bound, do hereby agree as follows:

Article I. General Description of the Service.

Business eBanking is a secure, internet based system used by the Customer to access account information and view account related history on Customer's accounts at Financial Institution. Through use of this service and completion of other related Service Addenda, Customer may also perform certain transactions on their accounts at Financial Institution via Business eBanking.

Depending on the level of access granted by Financial Institution, Customer may allow multiple users within its company to use Business eBanking. Access to accounts and/or services is controlled by an Administrator appointed by Customer. The Administrator can also grant other users "Administrative" authority to maintain user accounts, set up/maintain system controls, and approve transactions. Business eBanking can also be set up to allow for multiple approvals on transactions and administrative changes. Access to roles and services within Business eBanking can be modified per individual user so that only certain users can see certain accounts and/or perform certain functions and/or transactions. Where applicable, the Financial Institution may require the use of additional security measures such as Multi-Factor Authentication, Secure Token Sign On, and/or Out of Band Authentication. These measures may be used for both sign on and transaction approval.

Article II. Definitions.

The following terms and definitions apply when used in this Service Addendum. The definitions set forth in this Service Addendum shall control any conflicting definitions set forth in any other Service Addendum or the Master Agreement.

- 2.1. "Access Code(s)" means any Company ID, User Name and Password combination issued to you under the Master Agreement or any applicable Service Addendum.
- 2.2. "Account" or "Accounts" means one or more checking, savings, money market deposit or loan account that you have with us.

- 2.3. "Account Access" means your ability to access account and transaction information on Accounts and transfer funds between Accounts through the Internet.
- 2.4. "Bill Payment Account" means the Account(s) you have authorized us to debit for payment made to Payee(s) in connection with the Online Service.
- 2.5. "Bill Payment Service" means our service that allows you to pay or transfer funds to designated Payees based upon your instructions to us, via personal computer, entered on the bill payment site.
- 2.6. "Bill Payment" or "Payment" means the remittance of funds, initiated through the Online Service, from a Bill Payment Account to a Payee.
- 2.7. "Business Day(s)" and "Business Hours" means the Business Days and the Location Hours posted on Financial Institution's website (www.fnbcbt.com) or on the doors of each individual branch. Federal Holidays are not included. Some online transaction deadlines may vary from this definition.
- 2.8. "Business eBanking Services" means any eBanking services authorized through this Services Addendum. This Business eBanking Services Addendum must be executed separately from the Master Agreement.
- 2.9. "Electronic" means electrical, digital, magnetic, wireless, optical or electromagnetic technology, or any other technology that entails similar capabilities.
- 2.10. "Funds Transfer" or "Transfer" means a transfer of funds, initiated through the Online Service(s), from one eligible account to another.
- 2.11. "Online Access" or "Online Access Services" means access to any of the service(s) described in the Master Agreement via a Personal Computer, mobile device, or any other access device and the Internet.
- 2.12. "Password" means the confidential identification number or other code assigned to you by us or selected by you for identification purposes in connection with the use of our Online Services.
- 2.13. "Payee" means any individual, financial institution, educational institution, company, merchant or other entity you wish to pay using Online Banking Services.
- 2.14. "PC" means personal computer (including any personal data assistant or other wireless access device) that meets the requirements for use of Online Services.
- 2.15. "Security Device" means any code, password, personal identification number, user identification technology, token, certificate, layered security, or other element, means, or method of authentication or identification used in connection with a Security Procedure.
- 2.16. "Security Procedure" means any procedures contained in the Master Agreement and the applicable Service Addendum, and any other Security Procedures the Financial Institution directs you to use aimed at keeping your data secure.
- 2.17. "Transfer Day" means Monday - Friday. Holidays are not included.
- Other definitions may be set forth elsewhere in this Service Addendum.

Article III. Setup and Use of Online Access Services.

3.1. Eligibility.

To have access to the Online Services you must sign the applicable service addendum and you must be an authorized user of the Software you select, if required for use with the applicable equipment. You must also have at least one eligible deposit or loan account with us. If you have more than one Account, you will have access through the Service to the Accounts you specify on the applicable Service Addendum. If you specify more than one Account on the applicable Service Addendum, we will "link" the Accounts together. Accounts which are "linked" under the Online Services should have one common owner and signer. Any signer, acting alone, must be authorized to access a linked account. Any non-linked account will not be accessible through the Service. You must designate a User Name and Password which will be required to gain access to the Online Service. Prior to your first use of Online Access, the Financial Institution will assign you a Company ID, User Name and Password (Company ID, User Name and Password collectively are referred to as the "Access Codes"), required to gain access to Online Access. The Online Access system will ask you to change your Password the first time that you use the system.

"Eligible Accounts" include the following:

1. Interest or Non-Interest Bearing Checking Accounts
2. Savings Accounts
3. Money Market Accounts
4. Loans
5. Certificates of Deposit

3.2. Security Procedures.

The use of the Access Code, in addition to other authentication methods described below, is a security procedure established by Financial Institution to authenticate the identity of the person attempting to gain access to the Online Service. The security procedure is not designed for the detection of errors. We may require you to change your Access Code from time to time for security reasons. You should keep your Access Code in a secure location. Any person having access to your Access Code will be able to access these Online Services and perform all transactions, including reviewing Account information and making Transfers to other Accounts and to other persons. **You are responsible for safeguarding the Access Codes. Providing these Access Codes to another person effectively constitutes a grant of authority to access your accounts.**

3.2.1. You agree to comply with the "Security Procedures" contained in the Master Agreement and the applicable Service Addendum, and any other Security Procedures the Financial Institution directs you to use, and you acknowledge and agree that the Security Procedures, including (without limitation) any code, password, personal identification number, user identification technology, token, certificate, layered security, or other element, means, or method of authentication or identification used in connection with a Security Procedure ("Security Devices"), constitute commercially reasonable security procedures under applicable law for the initiation of the Services you utilize, including without limitation, transfers and access to confidential information. You authorize us to follow any and all instructions entered and transactions initiated using applicable Security Procedures unless and until you have notified us, according to notification procedures prescribed by us, that the Security Procedures or any Security Device has been stolen, compromised, or otherwise become known to persons other than you or your representative(s) and until we have had a reasonable opportunity to act upon such notice. You agree that the initiation of a transaction or instructions using applicable Security Procedures constitutes sufficient authorization for Financial Institution to execute such transaction or instruction notwithstanding any particular designation by you of authorized persons or signature requirements identified on any signature card or other documents relating to your deposit account maintained with Financial Institution, and you agree and intend that the submission of transactions and instructions using the Security Procedures shall be considered the same as your authorized written signature in

authorizing us to execute such transaction or instruction. You acknowledge and agree that you shall be bound by any and all transactions initiated through the use of such Security Procedures, whether authorized or unauthorized, and by any and all transactions and activity otherwise initiated by you, to the fullest extent allowed by law. You further acknowledge and agree that the Security Procedures are not designed to detect error in the transmission or content of communications or transactions initiated by you and that you bear the sole responsibility for detecting and preventing such error.

- 3.2.2.** You agree to appoint and designate an administrator (the “Administrator”) who will be authorized and responsible for creating and maintaining subsequent User Ids, Passwords and tokens on your behalf, including assigning and revoking access privileges for persons to use the Service, (“User”) and providing new and subsequent Security Device(s) to those Users. Financial Institution will provide Customer’s designated Administrator, through United States postal mail and/or other delivery service selected by Financial Institution at Financial Institution’s option, with a User ID and Password. At Financial Institution’s sole discretion, tokens may be distributed to the Administrator to further distribute to each User with respect to one or more of the Services. **Customer understands that the Administrator has the capability of providing administrative privileges identical to that of the Administrator to any User, including the ability to create and maintain subsequent User accounts and assigning and revoking access privileges. If these privileges are granted by the Administrator to a User, that User will also be considered an Administrator.** Customer will be required to use the Security Device(s) each time it accesses the Services. Customer acknowledges that any Administrator shall have the ability to control security levels such as Service access and Service transaction limits, including without limitation the ability to assign dollar amount limits to transfers of funds. You also agree that the Administrator shall also have the authority on behalf of Customer to electronically accept and approve any and all agreements and amendments to agreements by and between Financial Institution and Customer, including but not limited to the Master Agreement. You further agree that the Administrator and any User shall have the authority to accept any and all amendments to agreements by and between Financial Institution and Customer through continued use of the Service(s).
- 3.2.3.** You agree to keep all Security Procedures and Security Devices protected, secure, and strictly confidential and to provide or make available the same only to your authorized representative(s). You agree not to disclose or provide any Security Procedures or Security Device(s) to any unauthorized person. You also agree that Users shall not share Security Devices with each other. Where you have the ability to change or modify a Security Device from time to time (e.g., a password or User Name), you agree to change Security Devices frequently in order to ensure the security of the Security Device. You agree to notify us immediately, according to notification procedures prescribed by us, if you believe that any Security Procedures or Security Device(s) have been stolen, compromised, or otherwise become known to persons other than you or your authorized representative(s) or if you believe that any transaction or activity is unauthorized or in error. In the event of any actual or threatened breach of security, we may issue you a new Security Device or establish new Security Procedures as soon as reasonably practicable, but we shall not be liable to you or any third party for any delay in taking such actions. You agree to indemnify, defend all claims, and hold Financial Institution harmless from any loss, damages, or expenses, including but not limited to attorney’s fees, caused by you, your employees’, or agents’ failure to keep the Security procedures or Security Device(s) confidential and secure.
- 3.2.4.** You agree to notify us immediately, according to notification procedures prescribed by us, if the authority of any authorized representative(s) shall change or be revoked. You shall recover and return to us any Security Devices in the possession of any of your authorized representative(s) whose authority to have the Security Device has been revoked. If a security device(s) is not returned, you will be charged for the replacement of the device(s).

3.2.5. We reserve the right to modify, amend, supplement, or cancel any or all Security Procedures, and/or to cancel or replace any Security Device, at any time and from time to time at our discretion. We will endeavor to give you reasonable notice of any change in Security Procedures; provided that we may make any change in Security Procedures without advance notice to you if we, in our judgment and discretion, believe such change to be necessary or desirable to protect the security of our systems and assets. Your implementation and use of any changed Security Procedures after any change in Security Procedures shall constitute your agreement to the change and your agreement that the applicable Security Procedures, as changed, are commercially reasonable and adequate for the purposes intended.

3.3. Access.

Online Services are generally accessible 24 hours a day, seven days a week, except that the Online Services may be inaccessible for a reasonable period on a daily basis for system maintenance. We are not liable under the Master Agreement or any applicable Service Addendum for failure to provide access due to a system failure or due to other unforeseen acts. We may modify, suspend, or terminate access to the Online Services at any time and for any reason without notice or refund of fees you have paid. The Financial Institution may change the terms and conditions of the Master Agreement or any applicable Service Addendum from time to time to conform with changes or advancements in our services, or as required by law or regulation. All such changes will be made according to the procedures outlined in Article VII. Use of Online Services after the effective date of such changes will constitute your consent to the changes.

3.4. Equipment Requirements.

In order to use the Online Services, you must first obtain your own personal computer with Internet connection capability and related equipment (the "Hardware"). You also must provide the type of Internet access required by the Hardware and/or Software, outlined on Financial Institution's website (www.fnbcbt.com), as changed from time to time. Once the Hardware has been properly connected and any required Internet access has been established, you will be able to access the Online Access website. You are and will remain solely responsible for the purchase, hookup, installation, loading, operation and maintenance of the Hardware, Software, and the Internet access service to your PC, and for all related costs. The Financial Institution may, at its discretion, purchase and install Hardware associated with specific Services. Such purchase and installation of Hardware by Financial Institution does not relieve you of your responsibilities outlined in the Master Agreement. You are solely responsible for virus protection and maintenance of your PC. Financial Institution shall have no responsibility for failures, interruption or other defects in the Services, which are occasioned by incompatible, improperly installed or improperly maintained hardware and software. The Financial Institution may add to, modify, or replace software programs used in conjunction with providing the Services under the Master Agreement or any applicable Service Addendum at its sole discretion and without notice, provided Services rendered to you are not substantially negatively affected or obligations altered. From time to time the Financial Institution may deem it necessary to hold training or retraining classes for you. You agree that you will require appropriate personnel to participate in such training.

Article IV. Additional Information

4.1. Overdrafts: Order of Payments, Transfers, and Other Withdrawals.

If funds are withdrawn from any of your accounts by means of electronic funds transfers, other than through Online Banking on the same business day as an Online Banking transaction, and if the account contains insufficient funds to enable both the electronic funds transfer and the Online Banking transfer to

be made, then the electronic funds transfer will have priority and the Online Banking transfer will be refused or will result in an overdraft on your account. This is at the Financial Institution's sole discretion.

4.2. Bill Payment Service.

4.2.1. You can arrange, at your option, for the payment of your current, future and recurring bills from your designated Bill Pay Account. For Bill Payment Service, your Payee list may include utility companies, merchants, financial institutions, insurance companies, individuals, etc. within the United States whom you wish to pay through Bill Payment Service. Please include the full name of the Payee and a complete mailing address and telephone number for each Payee, along with your account number with the Payee, the amount of the Payment, and whether the Payment is recurring. The Financial Institution reserves the right to decline to make Payments to certain persons and entities. You agree that any Payment for taxes, Payments that are court-ordered, government payments and Payments outside of the United States are prohibited and you agree that you will not attempt to use the Service to make these types of Payments. On recurring Payments, it is the responsibility of the account owner or designated authorized users to update Payee account information such as address changes, account numbers, etc.

Payments are posted against your ledger balance, plus the available credit on your overdraft protection, if any, or other line of credit.

4.2.2. You may schedule Payments to be initiated on the current Business Day, on a future date, or on the same date of each month. If you are scheduling a Payment for the current day it must be initiated prior to the time listed on the applicable Service Addendum the Business Day before the day it is to be initiated. If the transaction shows an (IN PROCESS) status, then the Payment cannot be modified or deleted. Although you can enter Payment information through the Service twenty-four (24) hours a day, seven (7) days a week, the Financial Institution only initiates on Business Days. Funds must be available in your Account on the scheduled payment date. After funds are withdrawn from your Account to make a Payment, we may make the Payment either by transferring funds electronically to the Payee or by mailing the Payee a check. Funds will be deducted from your account within two (2) business days of the scheduled payment date. If you direct the initiation of a Payment to occur on a day other than a Business Day, it will be initiated on the following Business Day. The Bill Payment Service will indicate whether a Payee is paid electronically or by check.

When you create a new Payee in the Bill Payment service, it has a temporary status until we have had sufficient time to set up the account, and for your business Payees, verify information about your account. You should schedule a Payment to a new Payee with sufficient time to allow us time to set up the Payee and verify information about your account with the Payee. Financial Institution is not liable for any service fees or late charges levied against you due to postal delays or processing delays by the Payee. There is no limit on the number of Payees or number of Payments that may be authorized. Financial Institution reserves the right to make electronic payments subject to the availability of sufficient funds in the designated checking account. You acknowledge that Financial Institution has per-transaction and aggregate per-day limits. Financial Institution reserves the right to modify limits at some future date, with proper written notice. Please contact Financial Institution for current limits.

If you do not allow sufficient time for a payment from the Bill Payment service to process, you will be fully responsible for all late fees, finance charges or other actions taken by the Payee. If you schedule your Payment and follow all instructions provided, and the Payment is not received by the Payee in a timely manner, a representative of Financial Institution or their designee may work with the Payee on your behalf to have any late fees or charges reversed.

When you schedule a Bill Payment that will be made by check, you authorize our payment vendor to issue a check drawn on a designated checking account owned and operated by the payment vendor for the requested amount. The payment vendor will then send an electronic debit to your account within two business days to debit your account at the bank for the amount of the payment. This electronic debit reimburses the payment vendor and completes the transaction. If sufficient funds are not available in your account at the time the reimbursement to the payment vendor is debited from your account, we may return the electronic reimbursement to the payment vendor. If the Bill Payment check has not been presented for payment against the payment vendor's account, they will place a stop payment on the check. This will then cause the original check from the Bill Payment transaction to be non-negotiable and it is your responsibility to notify the payee for this transaction that this check should not be deposited. You are responsible for any stop payment fee, returned check fee, or other fee related to the non-negotiability of the payment that a payee would assess against your account with that payee. If the Bill Payment check has already cleared the payment vendor's account then you are responsible for reimbursing our payment vendor for the amount of the payment and our payment vendor will contact you directly involving the collection of owed monies. At our sole discretion, we may elect to allow the electronic debit from the payment vendor to post to your account regardless of any insufficient funds in your account. Whether the electronic debit from the payment vendor is paid or returned by us, your account will be charged our then current fee for processing or returning insufficient items. You are responsible for any loss or penalty that you may incur due to a lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account

4.2.3. If Payment is made electronically, you authorize our payment vendor to issue an electronic credit on your behalf. This electronic credit will come from a designated checking account owned and operated by the payment vendor and the payment vendor will send an electronic debit to your account within two business days to debit your account at the bank for the amount of the payment. This electronic debit reimburses the payment vendor and completes the transaction. If sufficient funds are not available in your account at the time the reimbursement to the payment vendor is debited from your account, we may return the electronic reimbursement to the payment vendor. You are responsible for reimbursing the payment vendor for the amount of the payment and our payment vendor will contact you directly involving the collection of owed monies. At our sole discretion, we may elect to allow the electronic debit from the payment vendor to post to your account regardless of any insufficient funds in your account. Whether the electronic debit from the payment vendor is paid or returned by us, your account will be charged our then current fee for processing or returning insufficient items. You are responsible for any loss or penalty that you may incur due to a lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

4.2.4. Recurring Payments and Transfers are those made for the same amount, on the same date, on a weekly, bi-monthly, monthly basis, etc. Once started, recurring Payments and Transfers will be made automatically until you delete the Payment or Transfer or upon expiration. If the Payment is not a recurring Payment, it will be a "one-time Payment." One-time Payments do not recur and are not made until you enter the Payee and amount of the current bill and submit the Payment. A recurring Bill Payment Service transaction that you want deleted must be deleted or the next Payment date changed within the time stated in the applicable Service Addendum.

A stop payment cannot be placed on an Electronic Bill Payment transaction once issued. However, a stop payment can be placed on a Bill Payment transaction by Bill Payment check any time prior to the check clearing the payment vendor's account.

There is no fee for deleting a Payment initiated through Bill Payment; however a fee may apply for a stop on a Bill Payment check. Please see our fee schedule for current stop payment fees.

4.3. In the event a Payment is returned to us for any reason, you authorize us, in our sole and absolute discretion, to either research and correct the Payment information or to void the Payment and re-credit your Account.

Article V. Parties' Responsibilities.

5.1. Your Responsibility.

5.1.1. Physical and Electronic Security.

5.1.1.1. You are solely responsible for providing for and maintaining the physical, electronic, procedural, administrative, and technical security of data and systems in your possession or under your control. We are not responsible for any computer viruses (including, without limitation, programs commonly referred to as "malware," "keystroke loggers," and/or "spyware"), problems or malfunctions resulting from any computer viruses, or any related problems that may be associated with the use of an online system. Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and Financial Institution is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether due to any computer virus or otherwise. You are solely responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to your operating systems, and for protecting, securing, and backing up any data and information stored in or on your operating systems. Financial Institution is not responsible for any errors, failures, losses, injuries, or harm incurred resulting from defects in or malfunctions of any software installed on your operating systems whether due to any computer virus or otherwise.

5.1.1.2. You acknowledge and agree that it is your responsibility to protect yourself and to be vigilant against e-mail fraud and other internet frauds and schemes (including, without limitation, fraud commonly referred to as "phishing" or "pharming"). You agree to educate your representative(s), agents, and employees as to the risks of such fraud and to train such persons to avoid such risks. You acknowledge that Financial Institution will never contact you by e-mail in order to ask for or to verify Account numbers, Security Devices, or any sensitive or confidential information, and will never provide links to websites in e-mails that Financial Institution transmits to you. In the event you receive an e-mail or other electronic communication that you believe, or have reason to believe, is fraudulent, you agree that you shall not respond to the e-mail, provide any information to the e-mail sender, click on any links in the e-mail, or otherwise comply with any instructions in the e-mail. To the extent allowed by law, you agree that Financial Institution is not responsible for any losses, injuries, or harm incurred by you as a result of any electronic, e-mail, or internet fraud.

5.1.1.3. In the event of a breach of the Security Procedure, you agree to notify the Financial Institution and assist it in determining the manner and source of the breach. Such assistance shall include, but shall not be limited to, providing Financial Institution or Financial Institution's agent access to your hard drive, storage media and devices, systems and any other equipment or device that was used in breach of the Security Procedure. You further agree to provide to Financial Institution any analysis of such equipment, device, or software or any report of such analysis performed by you, your agents, law enforcement agencies, or any other third party. Your failure to notify and assist the Financial Institution shall be an admission by you that the breach of the Security Procedure was caused by a person who obtained access to your transmitting facilities or who obtained information facilitating the breach of the Security Procedure from you and not from a source controlled by Financial Institution.

5.1.2. Reporting Unauthorized Transactions.

You should notify us immediately if you believe your User Name, Password or Security Device has been lost or stolen, that someone has gained access to the Security Procedure, or that someone has transferred or may transfer money from your Account without your permission or if you suspect any fraudulent activity on your Account. To notify us, call us at the number provided in Section 9.6 of the Master Agreement during a Business Day.

5.1.3. Duty to Inspect.

You shall inspect all transaction history, reports, journals, and other material evidencing the output of the Product(s) selected by you on at least a daily basis. You must report all errors to the Financial Institution for Services performed and indicated in the transaction history, reports, journals, and other material evidencing the output of the Service(s) or otherwise reported to you daily by the close of business on the banking day following the day on which the Service(s) is rendered. You must report all other errors within a reasonable time not to exceed ten (10) business days from the date that the error is made. Failure of you to promptly report errors within such specified time shall preclude you from asserting against the Financial Institution any claims arising from the error or any loss caused by the error.

This Service Addendum must be signed on behalf of Customer by an Authorized Customer Representative.

IN WITNESS WHEREOF, the parties hereto have executed this Service Addendum through their duly authorized officers on the dates indicated below.

CUSTOMER:

Park District of Lagrange

By: _____
(signature)

Name: **Constantine Bissias**

Title: **Executive Director**

Date: _____

FINANCIAL INSTITUTION:

FNBC BANK AND TRUST

By: _____
(signature)

Name: _____

Title: _____

Date: _____

EXHIBIT A
Authorization for Business eBanking Services

I am an authorized representative of the organization specified below ("Company"). Company has received the Master Cash Management Agreement ("Master Agreement") and agrees to adhere to the Master Agreement and any applicable Service Addendum or User Guides from FNBC BANK AND TRUST ("Financial Institution"). Capitalized terms used in this Authorization Form, not otherwise defined, have the meanings given to them in the Master Agreement.

After I sign below on behalf of Company, the Company may from time to time request Financial Institution to provide Business eBanking Services. Company may begin to use any such Service once Financial Institution has approved such use and has received all required and properly executed forms and Company has successfully completed any testing or training requirements.

I warrant that Company has taken all action required by its organizational or constituent documents to authorize me to execute and deliver on behalf of Company this Authorization Form and any other documents Financial Institution may require with respect to a Service. I am authorized to enter into all transactions contemplated by the provision of the Business eBanking Service to Company.

Dated: _____

Company's Legal Name: **Park District of LaGrange**

Signature

Second Signature if required by Company

Print Name: **Constantine Bissias**

Print Name: Customer Signatory Full Name

Print Title: **Executive Director**

Print Title: Customer Signatory Full Title

The following addresses may be used for giving notices in connection with this Business eBanking Service Addendum except as you or we provide the other different addresses to be used in conjunction with your accounts or particular Services.

536 East Ave
LaGrange IL 60525

Telephone and Email required for at least one Administrator.

Administrator 1 Name (required): **Dean Bissias** **Administrator 2** Name (optional): _____

Telephone: **708-588-2204**

Telephone: _____

Email: **deanbissias@pdlg.com**

Email: _____

Fax: _____

Fax: _____

Company's Legal Name: **Park District of LaGrange**

Signature: _____

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

EXHIBIT B
Business eBanking Accounts and Services

157759	Checking	Imprest Account
Account Number	Account Type	Desired Account Description for Internet Banking
<u>ACH Services*:</u>		<u>Other Services:</u>
<input type="checkbox"/> Payments	<input type="checkbox"/> Child Support Payments	<input checked="" type="checkbox"/> Reporting
<input type="checkbox"/> PPD	<input type="checkbox"/> Federal Tax Payment	<input type="checkbox"/> Loan Reporting
<input type="checkbox"/> CCD	<input type="checkbox"/> State Tax Payment	<input type="checkbox"/> Loan Payments
<input type="checkbox"/> Collections	ACH Method	<input type="checkbox"/> Book Transfer
<input type="checkbox"/> PPD	<input type="checkbox"/> ACH Templates	<input type="checkbox"/> Bill Payment
<input type="checkbox"/> CCD	<input type="checkbox"/> Full File Upload	<input type="checkbox"/> Electronic Statements
<u>Wire Transfer Services*:</u>		<input checked="" type="checkbox"/> Stop Payment*
<input type="checkbox"/> One Time Wire Transfers – Domestic Only		<input type="checkbox"/> Positive Pay*
<input type="checkbox"/> Template Based Wire Transfers		<input type="checkbox"/> EDI Remittance Information – Receipt only

157767	Checking	Operating Account
Account Number	Account Type	Desired Account Description for Internet Banking
<u>ACH Services*:</u>		<u>Other Services:</u>
<input type="checkbox"/> Payments	<input type="checkbox"/> Child Support Payments	<input checked="" type="checkbox"/> Reporting
<input type="checkbox"/> PPD	<input type="checkbox"/> Federal Tax Payment	<input type="checkbox"/> Loan Reporting
<input type="checkbox"/> CCD	<input type="checkbox"/> State Tax Payment	<input type="checkbox"/> Loan Payments
<input type="checkbox"/> Collections	ACH Method	<input type="checkbox"/> Loan Advances
<input type="checkbox"/> PPD	<input type="checkbox"/> ACH Templates	<input checked="" type="checkbox"/> Bill Payment
<input type="checkbox"/> CCD	<input type="checkbox"/> Full File Upload	<input type="checkbox"/> Electronic Statements
<u>Wire Transfer Services*:</u>		<input checked="" type="checkbox"/> Stop Payment*
<input type="checkbox"/> One Time Wire Transfers – Domestic Only		<input type="checkbox"/> Positive Pay*
<input type="checkbox"/> Template Based Wire Transfers		<input type="checkbox"/> EDI Remittance Information – Receipt only

* Fees Charged For Services

Company's Legal Name: **Park District of Lagrange**

Signature: _____

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

**EXHIBIT B
Business eBanking Accounts and Services**

157775	Checking	Recreation Fund
Account Number	Account Type	Desired Account Description for Internet Banking
ACH Services*:		Other Services:
<input type="checkbox"/> Payments	<input type="checkbox"/> Child Support Payments	<input checked="" type="checkbox"/> Reporting
<input type="checkbox"/> PPD	<input type="checkbox"/> Federal Tax Payment	<input checked="" type="checkbox"/> Express Transfer
<input type="checkbox"/> CCD	<input type="checkbox"/> State Tax Payment	<input checked="" type="checkbox"/> Transfers to:
<input type="checkbox"/> Collections	ACH Method	<input checked="" type="checkbox"/> Transfers from:
<input type="checkbox"/> PPD	<input type="checkbox"/> ACH Templates	<input type="checkbox"/> Book Transfer
<input type="checkbox"/> CCD	<input type="checkbox"/> Full File Upload	<input type="checkbox"/> Transfers to:
Wire Transfer Services*:		<input checked="" type="checkbox"/> Stop Payment*
<input type="checkbox"/> One Time Wire Transfers – Domestic Only		<input type="checkbox"/> Positive Pay*
<input type="checkbox"/> Template Based Wire Transfers		<input type="checkbox"/> EDI Remittance Information – Receipt only

157783	Checking	Payroll Account
Account Number	Account Type	Desired Account Description for Internet Banking
ACH Services*:		Other Services:
<input checked="" type="checkbox"/> Payments	<input type="checkbox"/> Child Support Payments	<input checked="" type="checkbox"/> Reporting
<input checked="" type="checkbox"/> PPD	<input type="checkbox"/> Federal Tax Payment	<input checked="" type="checkbox"/> Express Transfer
<input checked="" type="checkbox"/> CCD	<input type="checkbox"/> State Tax Payment	<input checked="" type="checkbox"/> Transfers to:
<input checked="" type="checkbox"/> Collections	ACH Method	<input checked="" type="checkbox"/> Transfers from:
<input checked="" type="checkbox"/> PPD	<input type="checkbox"/> ACH Templates	<input type="checkbox"/> Book Transfer
<input checked="" type="checkbox"/> CCD	<input checked="" type="checkbox"/> Full File Upload	<input type="checkbox"/> Transfers to:
Wire Transfer Services*:		<input checked="" type="checkbox"/> Stop Payment*
<input type="checkbox"/> One Time Wire Transfers – Domestic Only		<input type="checkbox"/> Positive Pay*
<input type="checkbox"/> Template Based Wire Transfers		<input type="checkbox"/> EDI Remittance Information – Receipt only

* Fees Charged For Services

Company's Legal Name: **The Park District of Lagrange**

Signature: _____

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

EXHIBIT C
Business eBanking Services

Schedule of Service Fees as of 04/20/2015*

Standard Business eBanking Services and Fees

Monthly Maintenance	\$ 0.00
Per Account Transfer	\$ 0.00
Per Stop Payment Request	\$ 30.00
Per Addendum Record	\$ 0.03
Monthly Maintenance - eStatements	\$ 0.00

Additional Business eBanking Services and Fees

Monthly Maintenance - Bill Payment Module	\$ 0.00
Per Bill Payment Request	\$ 0.00
Per Bill Payment Research Request	\$ 10.00
Per Bill Payment Stop Payment Request	\$ 30.00
Per Bill Payment Photocopy	\$ 10.00
Monthly Maintenance - Repetitive Wire Transfer Module	\$ 0.00
Per Repetitive Wire Request – Domestic	\$ 30.00
Per Repetitive Wire Request – Foreign	\$ 60.00

Service Fee Account #: 157783

* Pricing subject to change

Company's Legal Name: **The Park District of Lagrange**

Signature: _____

Print Name: **Constantine Bissias**

Print Title: **Executive Director**

Dated: _____

Section 4



STAFF REPORTS

**Park District of La Grange
November 2015
Board Report**

**Dean Bissias
Executive Director**

1. Please remember that the board meetings for 2015 are the second Monday of the month with the **exception of September and October. Our September meeting is scheduled for Tuesday, September 8th and our October meeting is scheduled for Tuesday, October 13th.**
2. The November board meeting is a regular meeting scheduled for Monday, November 9, 2015 and will be held at the Recreation Facility upstairs in the DeSitter Room at 536 East Avenue.
3. The board packet is available online again this month with the November packet at:
<http://www.pdlg.org/Docs/Board%20Mtg%20Packet%11-09-15.pdf>
4. Under Item 3.0 this month staff is recommending that the Board of Commissioners approve the Consent Agenda as presented. The Consent Agenda consists of minutes from the regular board meeting of October 13, 2015; Executive Session Board meeting of October 13, 2015; the financial report dated October 31, 2015; consolidated vouchers for the month of November dated November 9, 2015; and four agreements with the FNBC dealing with the merger with their sister bank (Illinois State Bank).
5. Under Staff Reports 4.0 I will give a brief update on the resurfacing of the parking lot at the recreation center and the replacement of the pathway at Waiola Park. The pathway replacement at Waiola Park is totally complete including the repair of the turf area on both sides of the pathway, including the reseeding of the soil.

The parking lot at the recreation center is also complete. We did encounter a small problem with the parking lot in its resurfacing. A manhole in the front area of the recreation center collapsed during the preparation for resurfacing, and we had the problem repaired immediately. We also purchased vehicle bumper stops which are now in place in the north parking lot.
6. Over the past two months Leynette and I investigated the employee health program intensively. By January 1, 2016 I need to advise PDRMA on whether we plan on staying with them as our health provider or if we plan on pulling out of the health program we are

currently in. If we decide to pull out of PDRMA I will bring a resolution to the next board meeting stating that we are leaving the health program. Leaving the PDRMA health program will ban us from reentry for a time period of 4 years. However, after performing our due diligence Leynette and I are recommending to the Board that we continue in the PDRMA Health Program. I will discuss this in greater detail during my verbal report at the board meeting.

7. In the past month I met with the new Superintendent of School District 102, Kyle Schumacher, to discuss our involvement with BASE. Superintendent Schumacher is new to the district this year and it was an opportunity to meet with him and bring him up to speed on the BASE program. At this meeting I also informed him that we plan on implementing a new fee structure for the BASE program next year. We plan on consolidating the current options to match what we are currently doing with St. Francis. The simplified fee structure we plan to implement is \$20 for morning care per week, \$40 for afternoon care per week, and \$60 for full-time care (AM and PM) for the week. The single day selections would be eliminated. Leanna and I will explain this in more detail during the board meeting on Monday.
8. In regards to the Park District agreement with Pathways, we have had to move past the October 23rd feasibility period deadline. We have been informed of some required minor clarifications dealing with the Title Insurance which is currently being looked at and rectified by our attorney, Dan Bolin. In the front pouch of the board packet this month I included a bullet point update of the dates dealing with the sale of 2.82 acres at Gordon Park.
9. Under Action Item 7.1 staff is asking the Board to accept and approve Ordinance 15-07 levying and assessing taxes of the Park District of La Grange for the 2015 tax levy year. Please refer to Superintendent of Finance Leynette Kuniej's board report for additional information.
10. Under Action Item 7.2 staff is requesting that the Board approve Ordinance 15-08 directing Cook County to reduce the Park District of La Grange real estate tax levy year 2015. This ordinance allows the county to reduce the levy in the recreation fund as needed.
11. Under Action Item 7.3 staff is asking the Board to approve Ordinance 15-09 which provides for the issuance of general obligation bonds not to exceed \$325,000. These bonds are for paying off debt and for capital projects.
12. Under Action Item 7.4 staff is asking the Board to approve Ordinance 15-10 which is for the abating of taxes levied for year

2015 in order to pay debt service in General Obligation Bonds (Alternate Revenue Source) series 2006.

13. Under Action Item 7.5 staff is asking the Board to approve Ordinance 15-11 which is for abating taxes for the year 2015 to pay the principal and interest on the \$2,530,000 General Obligation Bonds (Alternate Revenue Source series 2012 C).
14. Under Action Item 7.6 staff is asking the Board to approve the SEASPAR tax Levy for 2015. This year our contribution is up 2.84% or \$3,052 from last year. Staff recommends the Board approve the ADA levy for 2015.
15. Under Action Item 7.7 I am asking the Board to approve the agreement again with the La Grange Business Association for the Endless Summer event. The only changes to the agreement include changing the dates to accommodate next year's event and for the 50/50 disbursement of funds exceeding the \$60,000 threshold. Over the past two years the event netted an estimated total profit of \$52,600.
16. Under Board Business 8.1 I have provided the Board with a draft of meeting dates for 2016. The three dates in question are April 18th, due to the General Operating Budget needing to be on display for a minimum of 30 days prior to approval; August 15th, due to the timeframe of our La Grange Endless Summer Fest; and October 17th to allow staff to attend the NRPA conference. Otherwise all regular scheduled meeting dates will be on the second Monday of the month.
17. Under Board Business 8.2 the Board needs to appoint a delegate and alternates to the annual Illinois Association of Park District's meeting. This meeting will be held during the 2016 IAPD/IPRA Conference on Saturday, January 30, 2016. In the past I have been selected to be the delegate and I would do so again this year if the Board so desires.
18. Again this month I have included an updated Capital Budget dashboard in the front pouch of the board packet and an updated MBO dashboard under Section 9.
19. As requested by Board President Mary Ellen Penicook, I have requested that our Superintendent of Recreation review and prepare a summary of our current fitness classes, summarize current program evaluations, facilities, pricing and to investigate what other districts and our competitors are offering. Laura's summary report can be found this month in the front pouch of your board packet.

20. I have begun to look into potential locations for a possible dog park. I met with an official from Countryside, and I have called the property owner at Bluff and Elm and started communications with Lyons Township High School. As it relates to Lyons Township property near north campus, that land is used for physical education classes. So far I have attracted some interest with local entities and will keep looking into a possible dog park over the next few months.
21. As mentioned in staff reports we are working on getting the parks prepared for winter. We have seeded certain areas of the parks, mainly where soccer and baseball was played, changed timers on the lights, and removed some of the portable trash containers.
22. We will be reseeding Gilbert Park in the area where the two ice rinks will be installed in preparation for next spring's use. The ice rink borders are to be installed at Gilbert Park later this month with help from the Pond Posse.
23. Currently staff is working on plans for next year's 2016 Endless Summer event. We are in the process of redeveloping sponsorship packages and we have selected our bands for Friday and Saturday. The Steering Committee plans to start seeking sponsorship opportunities with local businesses by December 1st. As I mentioned earlier, over the past two years we have profited an estimated \$52,600.
24. Staff continues to work with Vermont Systems in preparation for a major software update that was supposed to take place in September, but now has moved to next May 23rd due to the magnitude of changes this update entails. Starting the week of November 9th we will be migrating data to the new program so that staff may start experimenting with the new program with our current data. It will be a complete overhaul of our recreation software package. It's our goal to be well prepared and not to inconvenience the public as much as possible. This will be a Capital and MBO project that will roll over until next year.
25. During the past month I continued to work with staff on Capital Budget projects as well as our MBO's. I also worked on projects including the preparation of a recreation software major upgrade, legal documents regarding our BASE agreement, spent a lot of time investigating medical plans, investigated dog park locations, began work on the 2016-2017 general operating budget, met with contractors regarding the parking lot and pathway replacements, worked on the Board Policy Manual, and started to review the PDLG Master Plan in preparation of its updating.

26. I also attended this year's IAPD Legal Symposium. This year's symposium focused on addressing the many new changes that took effect this year and those that will take effect in the near future. There are many new laws which we will be addressing with staff in the next few months.
27. I will be out of the office on November 19th attending an Ancel/Glink quarterly meeting in Vernon Hills. On Friday, November 20th I will be attending this year's PDRMA RMI (Risk Management Institute) in Tinley Park. I also am planning to be out of the office on vacation Monday, November 30th and Friday, December 4th. I will be available by cell phone for any commissioner or staff member on any day that I am off who might need to talk with me.
28. Please remember to take the time and opportunity to have fun and enjoy life with your family.

RECREATE!!! It helps your mind and body. Make the Park
District of La Grange "Your Fun Destination".

**Park District of La Grange
November 2015
Board Report**

**Leynette Kuniej
Superintendent of Finance**

1. Currently our tax collections for the 2014 levy are at 97% of the total levy. The balance outstanding is \$69,490 which is less than the amount due last year at this time.
2. Included in your packet for approval this evening is the 2015 tax levy ordinance 15-07. We are requesting a 1.45% total increase over the actual tax levy extension for the 2014 tax year. The CPI that will be used in the calculation of the tax cap for this levy year is 0.8%. I estimated the new growth for the year at \$7.5 million as recommended by the Village. The actual new growth for the last two years was closer to \$2.5 million per year. The tax amount requested should be sufficient to capture any new growth in the community. I have adjusted the individual fund levies to increase the fund balance in funds which were mentioned in the audit letter. Please adopt the 2015 tax levy ordinance 15-07.

As in the past, I am also requesting that you adopt the Ordinance 15-08 instructing the Cook County Clerk to reduce the Recreation Fund levy as necessary to comply with the tax cap.

Ordinance 15-10 will abate the tax levy for the debt service on the General Obligation Park Bonds (Alternate Revenue Source) Series 2006, since this payment will be made from the proceeds of the General Obligation Bonds issued this evening in Ordinance 15-09 and an alternate revenue source.

Ordinance 15-11 will abate the tax levy for the debt service on the General Obligation Park Bonds (Alternate Revenue Source) Series 2012C, since this payment will also be made from an alternate revenue source.

3. The cash balance at October 31st was \$4,510,657 of which \$2,878,148 is still invested in certificates of deposit and a money market fund.
4. Open enrollment for our employee health plan is Nov. 2nd through Dec 2nd. Dean and I have spent considerable time reviewing our health plan options for the next year. Based on many factors but mainly the uncertainty of the marketplace, we are recommending that the District stay with PDRMA.

Park District of La Grange
November 2015
Board Report
Claudia Galla
Park Foreman

1. We continue mowing and have started mulching/removing leaves. Areas being cut: Sedgwick, Waiola, Spring Park & School, Denning, Gilbert, Stone, Elm, Community Center, Rotary, Gordon, Rec Center, and the old Nicor property. Watering has ended. The Community Garden has closed for the season and is in the process of clean-up.
2. We continue to repair bare spots with seed and soil where needed.
3. After parking lot construction at the Rec Center building, bumpers were ordered and installed. Handicap signs were relocated and installed.
4. After pathway construction at Waiola, branches and debris were removed and broken branches were trimmed back.
5. Clocks and timers have been reset. Tennis, volleyball and basketball courts have been closed for the year.
6. Blue trash cans have been collected, washed and stored at the garage for the winter.
7. All outdoor water lines and fountains have been blown out and shutdown for the season.
8. The ice rink liner and supplies have been delivered. The border will be installed mid-November with the help of volunteers.
9. Ball fields have been maintained until the end of October at Sedgwick Little League fields and Gordon Park. The backstop fencing at Gilbert has been repaired.
10. We assisted with the floor tarping and set up/tear down of the annual Halloween party in the gymnasium.
11. Routine duties for the month include:
 - *Process vouchers
 - *Trash & recycling collection in all parks, twice a week.
 - *Inspections for November – playgrounds and buildings.
 - *Cleaning the interior of our satellite buildings, daily.
 - *Staff will continue to service Gordon bathrooms until the first week of November.

Park District of La Grange
November 2015
Board Report

Chris Finn
Superintendent of Facilities

1. The Recreation Center has been very busy; we are in the full swing of the fall season. Basketball practices & games have started along with several multi-day gym rentals. Room rentals are extremely busy. The Desitter Room continues to stay busy; there are rentals in their every Saturday & Sunday through mid December when we shut the room down for kitchen renovations. Over all with room rentals we are ahead at this point from last year; gym rentals have also picked up.
2. I am still getting requests for gym space so I continue to work with groups and schools to get them any gym space I can. Most of the groups or schools are renting gym space for a long duration of time.
3. On October 17-18th we rented out the gymnasium for a big nationwide basketball tournament that brought players from the Midwest and as far away as Texas and North Dakota. This tournament features 180 of the top 2018 & 2019 boys basketball players to play in this tournament in front of media and college scouts.
4. The weekend of November 14 & 15 we will have SEASPAR in our gymnasium hosting the state Bocce Ball tournament.
5. We have a new staff members working the front desk; they are currently going through their training process.
6. Jonathan Regan our Maintenance/IT Supervisor has resigned from his position due to his wife taking a new job in another state. We have posted his job in search of a replacement of his position.
7. Fall outdoor sports are coming to a close; over the next week. Staff is currently starting to collect sports equipment and locking it up for the year til spring sports start up. All equipment is being collected from the parks until the spring hits.

8. The Gordon Park Splashpad was winterized and all apparatuses have been put away for storage for the winter months.
9. I continue to work on capital projects with Dean. We completed two major paving projects in October. The pathway at Waiola Park was removed and new stone and asphalt was put down; the path looks great. The other paving project was the parking lot at the Recreation Center; the parking lot was ground a few inches and resurfaced and striped. We will be starting the indoor work soon. We are scheduled to start the Desitter Room kitchen renovations in December.
10. The Safety Committee held our quarterly safety training on October 15. We did a round table type of training. Some topics of discussion were: fire safety, winter/weather safety, defensive driving, and accident/incident reports.
11. The La Grange Endless Summer Committee continues to meet. I will be attending the 2016 SPRA Showcase on November 17th; we will be looking at entertainment for the 2016 Fest.
12. I will be attending a SSPRPA the general meeting on Thursday November 12th in Joliet. The SSPRPA Facility meeting will be held on Wednesday November 18th in Oak Lawn. On November 5 I attended the SSPRPA Community Leader Banquet at the Lockport Township Park District.
13. The Park District had the annual Halloween Party on Friday, October 23rd at the recreation center.

**Park District of La Grange
November 2015
Board Report**

**Linda Muth
Administrative Supervisor**

1. I reviewed and edited the final draft of the winter/spring brochure.
2. I am attending the RecTrac Illinois users group meeting on 11/5 at the Oak Lawn Park District. This will be an opportunity to learn more about our software and the changes that will occur when we upgrade to the new system in the spring.
3. I've begun watching training videos in preparation for our software conversion. We also have a 3-hour WebEx training session scheduled for Friday 11/13.
4. I processed refunds for programs and facility rental security deposits.
5. We hired another new part-time front desk attendant and she is in her second week of training.
6. I worked on BASE issues including schedule processing, account reconciliation and computer set-up.
7. I spent time on customer service and accounts receivable.

Park District of La Grange
November 2015
Board Report

Katie Walsh
Facility Rental Coordinator

1. For the month of October we charged about \$16,400 in room rental fees. In October of 2014 room rental fees totaled about \$13,200. Despite a few cancellations, room rentals are up about \$3,200 this October compared to the month of October in 2014.
2. We have charged about \$14,400 in room rental fees for the month of November so far. We charged \$19,700 in November 2014. Room rentals are down about \$5,300 so far this November compared to November 2014. This is understandable considering that we are not accepting room rentals November 14th and 15th because SEASPAR is holding a tournament here, nor November 19th because we have our own tournament here that day.
3. We have charged about \$9,200 for this December, compared to December of 2014 in which we charged a total of about \$15,700.
4. We are training two new part time staff members at the front desk, George and Jennifer. Things are going well.
5. I've started preparing for the software upgrade to Rec Trac 3.1 by watching training videos and experimenting in their demo version of 3.1. I am attending a user group meeting regarding the software as well.

**Park District of La Grange
November 2015
Board Report**

**Kevin Miller
Recreation Supervisor**

1. The Youth Developmental League assessments were held on October 12th, 13th, and 14th for 1st-6th grade. The season is several weeks in with the first games being played on Saturday, November 7th. We have 10 teams consisting of 89 total players for 1st and 2nd grade. There are 114 total players on 14 teams for 3rd and 4th grade. Of the 14 teams, 10 are all boy teams and 4 are all girl teams. For 5th and 6th grade we have 4 teams consisting of 39 players. In total we have 242 players on 28 teams compared to 157 players on 20 teams in the fall of 2014. The total enrollment for the league is up 54% from fall of 2014. I am head coach for one of the 5th and 6th grade teams. I fill in and coach for a few other teams when needed.
2. Travel basketball teams began practicing the week of October 26th. We have six total teams between 3rd and 7th grade with 5th grade having two teams. Some teams begin tournament play the weekend of November 7th while the rest of the teams will start the weekend of November 21st.
3. On Friday, October 23rd, I assisted with working the District's Halloween party. In the days leading up to the event, I assisted with decorating the gymnasium and prepping prize bins.
4. I am currently working on the Basketball Shootouts and Tournaments that I will be hosting this season. Registration is going extremely well for the Boys 10th Annual Tournament in February. I moved this tournament back 3 weeks due to the many conflicts we had with the original weekend and it has worked out well so far with registration. I currently have 15 confirmed/registered teams compared to 7 that we had in January 2015. Registration for our inaugural Thanksgiving Shootout and Holiday Shootout are low and there is a strong chance they may be cancelled. Next year, I will look to host them on different dates if they do not work out this season.
5. The fall men's softball season ended on Friday, October 30th. This season we had 8 teams, which was the largest we have had in since 2011. The league was well received and all teams said they would be back. I received numerous compliments on

how the league was ran and how the fields played. I expect this to translate into us having a successful spring/summer softball season, as we have not run that league since the summer of 2013. Marketing for spring/summer softball 2016 will begin in mid-December.

6. Registration for athletic classes have been strong this fall. Jujitsu, Youth Volleyball, Parent Tot Gymnastics Classes and All Star Sports programming have had excellent enrollment numbers this season. The success of these programs, coupled with the Travel Basketball program and the Youth Developmental League, has led to a nice increase in revenue in athletics compared to this time last November. We went through a decrease in enrollment for the past year and half. Based on the enrollment numbers of some of our Early Childhood Athletic programs, I have high hopes that the trend will head back to the positive side.

7. During the months of September and October I participated in the National Alliance for Youth Sports (NAYS) Online Academy. I am happy to announce that I have met all required criteria, passed all examinations and have successfully obtained my Certified Youth Sports Administrator (CYSA) Certification. This certification is valid for two years and renews every two years with the completion of 10 CEU's in athletic based education during that time. While participating in the NAYS Online Academy, I gained a great deal of knowledge in many different aspects of Risk Management, Program Administration, Parent Management and Professional Development. There were many other topics covered but these were the areas of the greatest value to me personally. Over the next few months, I will look to make several changes in program/league philosophy and administration on my end to better serve the community and enhance the athletic programs we offer.

**Park District of La Grange
November 2015
Board Report**

**Teresa Skrzynski
Community Programs and Marketing Supervisor**

1. The second IPRA Leadership Academy class was held on Monday, October 5th at the HYATT Lodge at McDonald's Campus. The topics of discussion were time management, how to network effectively and career moves in the field.
2. On Saturday, October 10th I attend the Annual Fire House Open House in La Grange and handed out flyers for upcoming programs and events along with candy at the PDLG table.
3. I helped out with the PDLG Halloween Party by putting up decorations and taking pictures throughout the event. At the end of the event I helped with the take down process.
4. Pictures from the Halloween Party have been put on Facebook for everyone to see what a wonderful event it was.
5. On October 8th I went to the SSPRPA meeting at the Tinley Park-Park District. The guest speaker was from the Cook County Department of Public Health.
6. On October 15th I attended the Quarterly Staff Safety Training. The safety committee went over how to prepare for winter, driving safety and fire extinguisher use.
7. The display case and cube have been transformed into a fall Thanksgiving theme for the month of November. After Thanksgiving the display case will have a holiday theme for the upcoming holidays.
8. I am currently planning and promoting the Daddy Daughter Dance, Santa Visits and Breakfast with Santa.
9. We currently have 839 likes on Facebook and 342 followers on Twitter and 3,812 subscribers on the PDLG FunBytes.

Park District of La Grange
November 2015
Board Report

Diana Faught
Early Childhood Supervisor

1. On Wednesday, October 28th the special event, Parent and Tot Pumpkin Carving was held. Nine couples participated in this special event. Each couple created a unique pumpkin masterpiece to take home with them.
2. Friday, October 23rd we held the annual Halloween Party which was a successful evening. We estimate that over 500 adults and children attended the event. We had a number of volunteers work the party. They were Riverside-Brookfield High School NHS students and Leadership participants. We offered many various activities during this free event to the public. We had a pumpkin patch in which each child could pick a pumpkin to decorate and take home with them, eleven carnival games, a “tattoo parlor” where kids could receive a spooky temporary tattoo, three balloon artists, candy guess and a spooky safety town. New decorations and inflatables were also purchased to add to the general appeal of this event.
3. The La Grange Fire Fighters Union donated both a boys and girls bicycle with helmets that were raffled off at the Halloween Party. We had five Halloween party sponsors: Impact Dance, Chiro One, CJ Wilson Mazda, Countryside Animal Hospital and Texas Roadhouse.
4. Session 2 of early childhood programming began the week of October 26th. Bricks 4 Kidz is running *Transportation Timeline* which is an afterschool program for youth participants as well as *Little Builders* an enrichment program for preschool age participants. We have numerous private piano lessons running on Monday and Tuesday evenings as well as our early childhood music programs Tot Rock and Kid Rock I. We also have four in house early childhood programs running for this session; three sections of Kiddie Kollege classes as well as Wee Chefs.
5. Learning Ladders Preschool is again holding the Yankee Candle Fundraiser that will wrap up on Friday, November 6th. By participating in this fundraiser Learning Ladders Preschool receives 40% off all sales. Preschool staff are doing an excellent job informing and encouraging preschool families to participate.

6. On Saturday, November 14th the annual Dinosaur Dig will be held. As of today we have ten participants enrolled in the program to “excavate” their own dinosaurs and participate in dinosaur related games and activities.
7. In November Learning Ladders Preschool staff will be completing their fall skills assessments. These assessments will cover all areas of development. Once reviewing the assessments we will be able to evaluate what skills have been mastered as well as what skills need more focus for the remainder of the school year.
8. Learning Ladders Preschool Picture Day will be held on Friday, November 6th at the Recreation Center. Each class has a scheduled time for individual portraits as well as the class portrait. Mitchell Photography will be donating 10% back to our preschool program for every photography package purchased.
9. Preparations are being made for upcoming December special events. I am working on preparations for the Holiday Train, Santa’s Little Helper and Holiday Ornaments programs.

**Park District of La Grange
November 2015
Board Report**

**Leanna Hartung
BASE Superintendent**

1. We celebrated fall with Fall Fest parties at each school on October 28th. The kids participated in ghost bowling, bean bag pumpkin toss, pin the nose on Frankenstein, stuff the pumpkin and witches hat ring toss. The children helped make hot dog mummies, putrid punch, witches brooms and pumpkin rice krispie treats. We sure had some great costumes! The children received goody bags with some fun treats in them when they left the party. On October 30th we continued the fun with left over treats from our fall fest party and pizza!
2. I had an all staff meeting October 13th. I have 3 all staff meetings per year. I review procedures, inform them of any new policies or changes and get their feedback on the program. I received positive feedback from staff and how great they feel BASE is going this year.
3. The BASE staff and myself helped decorate on Thursday, October 22nd and volunteered at the event on the 23rd. All the Park District staff did a great job putting it together! It was so much fun for our families.
4. We are offering a Thanksgiving week camp on November 23rd and 24th. The camp is not full as of yet. The parents have until Nov. 12th to register their children. We are busy planning some fun filled days for all of our campers!
5. I conducted the first audit of the year at the Cossitt School BASE program in October. I wanted to give them time to get settled in the year before I conducted the audits. The audit is a check and balance to ensure policies and procedures are being implemented and followed. The audit consists of several categories regarding safety, check in procedures, food handling, equipment usage, parent interaction, staff and child interaction, first aid and so on. The items in the categories are marked either in compliance or out of compliance. Once the audit is complete the Supervisor and staff get a copy to see where there is room for improvement or where changes need to be made. I will be back out to re

evaluate the program the first week of December. I give them a month to correct the categories that need attention and become compliant.

6. I am on the safety committee and we held a training for all staff on Thursday, October 15th. We reviewed how to complete correct incident and accident reports, fire extinguisher safety, drivers safety and preparing for winter.
7. I attended the SEAPAR training on October 22nd regarding inclusion. Good information was presented and several questions I had were answered.

Section 5



ATTORNEY REPORT

Section 6



TREASURER REPORT

Section 8



BOARD BUSINESS

**Park District of La Grange
BOARD OF COMMISSIONERS
REGULAR BOARD MEETINGS
YEAR 2016**

DRAFT

Monthly meetings of the Board of Commissioners of the Park District of La Grange are regularly scheduled for the second Monday of the month (except where noted meetings to fall on the third Monday of the month). All Regularly Scheduled meetings start at 7:00 P.M. in the DeSitter Room located in the Administrative/Recreation Facility at 536 East Avenue, La Grange, Illinois.

Monday, January 11

Monday, February 8

Monday, March 14

*** Monday, April 18** *(Third Monday, 2016-2017 Budget will have been on display 35 days; Law requires 30 days)*

Monday, May 9

Monday, June 13

Monday, July 11

**** Monday, August 15** *(Due to Endless Summer Fest)*

Monday, September 12

***** Monday, October 17** *(Due to NRPA Conference)*

Monday, November 14

Monday, December 12

* Due to the 2016-2017 Budget required to be on display for a minimum of 30 days.

** Due to Endless Summer Fest on August 5-7.

*** Due to staff attending the National Conference on October 3-6 and Columbus Day falling on Monday, October 10.



TO: ALL MEMBER AGENCY DIRECTORS

FROM: Peter M. Murphy, President/CEO

DATE: October 8, 2015

RE: **CREDENTIALS CERTIFICATE**

The IAPD/IPRA Soaring to New Heights Conference will be held at the Hyatt Regency Hotel, Chicago, Illinois, January 28-30, 2016.

Article V, Section 3 and 4 of the Constitutional By-Laws of the Illinois Association of Park Districts provides as follows:

"Section 3. Each member district shall be entitled to be represented at all Association meetings and conferences by a delegate or delegates. Delegates of the Association meetings or conference may include members of the governing boards of member districts, the Secretary, Attorney, Treasurer, Director or any paid employee of the member district. Each delegate shall present proper credentials consisting of a certificate by the Secretary of the member district said delegate or delegates represent, with seal of office affixed, showing that the governing board at a special or regular meeting authorized said delegate or delegates to represent said member district. On all questions each member district represented shall have one vote which shall be the majority expression of the delegation from that member district."

"Section 4. No member district shall be entitled to vote by proxy and only delegates of a member district shall cast a ballot for that member district."

Accordingly, we enclose herewith a certificate, which, when properly certified by the Secretary of your agency after its governing board authorizes such delegate and alternates at a regular or special meeting, shall be mailed to the Association's office, 211 East Monroe Street, Springfield, IL 62701.

This certificate will entitle the delegate or, in their absence, an alternate listed thereon to vote on matters presented during the Association's Annual Business meeting to be held on Saturday, January 30, 2016 at 3:30 p.m. in the Grand F Ballroom (*East Tower/Gold Level*), of the Hyatt Regency Hotel, 151 E. Wacker Dr. in Chicago, Illinois.

Your agency must be in good standing, the Credentials Certificate must be signed by the Board President and Secretary with your agency seal affixed.

NOTE: If your agency does not have a seal, then write the word "SEAL" and circle it where indicated on the certificate.

Your careful and prompt attention to this important matter is requested.



TO: ALL MEMBER AGENCIES
FROM: Peter M. Murphy, President/CEO
DATE: October 8, 2015
RE: **RESOLUTIONS**

To ensure our membership a voice in the Association, Article X, of the Constitutional By-Laws provides as follows:

"Section 1. Resolutions for presentation at the Annual Meeting of the Association may be proposed by any member district, the Honors and Resolutions Committee and by the Board of Trustees.

(a) Resolutions must be submitted to the President/CEO no later than sixty (60) days prior (December 1, 2015) to the Annual Business Meeting of the Association. All resolutions submitted shall be mailed to the membership not less than forty-five (45) days prior (December 16, 2015) to the Annual Business Meeting.

(b) The Honors and Resolutions Committee shall have the prerogative to determine which resolutions submitted by member districts shall be presented at the Annual Business Meeting of the Association; however, all resolutions received must be submitted to the membership. Any governing board of a member district shall have the right to appeal the Committee's decision to the delegates at the Annual Business Meeting of the Association.

(c) Notice of appeal by a member district for the resolution must be served by mail on the members of the Honors and Resolutions Committee so as to be received not less than forty-eight (48) hours in advance of the start of the Annual Conference. A majority of the official delegates present and voting at the Annual Business Meeting of the Association during the Annual Conference is required for consideration of appeals. Approval by a two-thirds (2/3rds) majority vote of the official delegates present and voting is required at the Annual Business Meeting of the Association for the introduction of additional resolutions. A member district seeking authority at the Annual Business Meeting of the Association to present an additional resolution must provide duplicated copies in number sufficient for all delegates present."

NOTE: All resolutions must be received in the Association's office no later than December 1, 2015.



TO: ALL MEMBER AGENCIES
FROM: Peter M. Murphy, President/CEO
DATE: October 8, 2015
RE: **RECOMMENDATIONS**

In order to comply with the provisions of the IAPD Constitutional By-Laws, recommended changes and/or amendments to the Constitutional By-Laws must be on file in the Association's office on or before December 1, 2015 to be considered by the committee.

This schedule has been adopted by the committee in order to provide adequate time for the office to publish and distribute the committee report to all member districts forty-five (45) days (December 16, 2015) in advance of the Annual Business Meeting. For your information, we list the following section of the Association's Constitutional By-Laws:

ARTICLE XIII -- AMENDMENTS TO CONSTITUTIONAL BY-LAWS

"Section 1. These Constitutional By-Laws may be amended at the Annual Meeting of the association by a majority vote of the official delegates of the member districts present and voting subject to the compliance with the following procedure:

(a) Any member district, or the Board of Trustees, desiring to suggest an amendment to the Constitutional By-Laws, shall submit the proposed amendment to the President/CEO in writing not less than sixty (60) days prior to the Annual Business Meeting of the Association.

(b) The President/CEO shall thereupon cause a copy of the proposed amendment to be mailed to each member district of the Association not less than forty-five (45) days prior to the Annual Meeting of the Association."

NOTE: December 1, 2015 is the deadline for all changes and/or amendments to be received in the Association's office.



PDLG mission statement:

"Our mission is to provide quality recreation programs, facilities, and parks that enhance the health, happiness, and quality of life of park district residents and program participants"

Goals for 2015/2016

1. Provide clean, safe, attractive parks and facilities
2. Provide programs that improve the health and quality of life in our community
3. Maximize benefits to our residents with the funds we receive
4. Provide a work environment which maximizes the productivity and enthusiasm of our professional staff

Section 9



COMMITTEE REPORTS & MBO/SPECIAL REPORTS

Black = prior to 2014 carry-over
 Red = 2014-2015 carry-over
 Blue = 2015-2016 new/proposed

Park District of La Grange
 Approved MBO Objectives for 2015-2016
 November 5, 2015

Waiting to Start	Not Funded
In Progress	Completed

Objective Classification A
 Capital Projects Over \$2,000

	Legal	Safety	Class	Points	Est. Cost/Hrs	Progress	%	Staff
1	Yes		A	30	\$9,500	In progress	25%	Dean/Teresa
2	Yes	Yes	A	25	\$92,000/150 hrs	In progress	25%	Chris
3		Yes	A	31	\$200,000	Budgeted for repairs as needed		Chris
4		Yes	A	29	\$6,000/25 hrs	WE have the Bus and waiting to have the Bus painted	75%	Dean
5		Yes	A	25	unknown	Working with their Attorney for an agreement from NICOR	25%	Dean
6	Yes	Yes	A	22	Outside funding \$10-\$15,000	Waiting for LG Rotary	20%	Chris
7			A	33	\$2,200,000	Waiting for grant money		Dean
8			A	32	\$25,000 plus buildout of room \$435,000 100 hrs	On Hold until a decision is made regarding Grant Award		Laura
9			A	28	\$40-50,000	Not funded in Capital budget		Chris
10			A	24	\$3,000	Not funded in capital budget		Claudia
11			A	22	\$7,000	Not funded in capital budget		Claudia
12			A	19	\$20,000	Scheduled to start in Dec.		Katie/Staff
13			A	18	\$8,000	Waiting for installation	25%	Diana/Chris

Park District of La Grange
Approved MBO Objectives for 2015-2016
November 5, 2015

Black = prior to 2014 carry-over
Red = 2014-2015 carry-over
Blue = 2015-2016 new/proposed

Waiting to Start	Not Funded
In Progress	Completed

Objective Classification A Capital Projects Over \$2,000		Legal	Safety	Class	Points	Est. Cost/Hrs	Progress	%	Staff
14	Update PDLG master plan			A	17	\$3,000	In Progress	10%	Dean
15	Improve interior aesthetics of Rec Center with artwork, photos, murals, etc.			A	16	\$4,500	In Progress	20%	Staff
16	Gordon Park ID sign			A	14	\$10,000			Dean
17	Community Garden sign & fence			A	11	\$4,000	Not Funded		Claudia

Objective Classification B Operational Costs Under \$2,000		Legal	Safety	Class	Points	Est. Cost/Hrs	Progress	%	Staff
1	Work to achieve the Distinguished Agency Award from IAPD/IPRA; process based upon a two year program			B	23	\$500/300 hrs	In Progress; Waiting for Borad Polices section to be completed	25%	Dean
2	Add senior socials with entertainment funded by outside sources			B	23	\$0			Teresa
3	Develop collaborative maintenance plan for soccer fields			B	22	\$1,000	In Progress	50%	Claudia
4	Evaluate current BASE fee structure and possibly minimize service choices			B	12	40 hrs	Completed	100%	Leanna, Leynette, Linda
5	Paint park signs starting with Denning			B	10	\$50/5 hrs			Claudia
6a	Donate Sedgwick playground equipment			B	4		Completed	100%	Diana/Staff
6b	Repair ground under Sedgwick playground equipment			B	4	\$1,500	Completed	100%	Claudia/Staff

Objective Classification C Projects requiring time but no money		Legal	Safety	Class	Points	Est. Cost/Hrs	Progress	%	Staff
1	Investigate installation of child size toilet			C	16	\$0/5 hrs			Diana
2	Investigate room divider for banquet room			C	10	\$0/20 hrs			Katie/Chris
3	Investigate funding for new fitness center (relates to objective A-9)			C	8	100 hrs			Dean

Black = prior fiscal year carry-over
 Red = 2014-2015 carry-over
 Blue = 2015-2016 new/proposed

Park District of La Grange
 Approved MBO Objectives for 2015-2016
 November 5, 2015

Waiting to Start	Not Funded
In Progress	Completed

Objective Classification D
 Operational Budgetary Costs Over \$2,000

	Legal	Safety	Class	Points	Est. Cost/Hrs	Progress	%	Staff
1	Yes		D	30	\$5,000/100 hrs+	In Progress working on updating Sections	35%	Dean/attorney
2	Yes		D	24	\$5,000/100 hrs+	Waiting for the State Division to Review	75%	Dean/staff
3			D	25	\$5,000/70 hrs	Planning for teen events in the Spring	20%	Teresa
4			D	17	\$7,500/60 hrs	Rescheduled for May 23, 2016	10%	Linda/Staff

Section 10



VILLAGE OF LA GRANGE & SEASPAR INFORMATION

MINUTES

VILLAGE OF LA GRANGE

BOARD OF TRUSTEES REGULAR MEETING

Village Hall Auditorium
53 South La Grange Road
La Grange, IL 60525

Monday, September 28, 2015 - 7:30 p.m.

1. CALL TO ORDER, ROLL CALL, PLEDGE OF ALLEGIANCE

The Board of Trustees of the Village of La Grange regular meeting was called to order at 7:30 p.m. by President Livingston. On roll call, as read by Village Clerk John Burns, the following were:

PRESENT: Trustees Arnett, Holder, Kotynek, Kuchler, Langan, and McCarty, with President Livingston presiding.

ABSENT: None

OTHERS: Village Manager Robert Pilipiszyn
Assistant Village Manager Andrianna Peterson
Village Attorney Mark Burkland
Community Development Director Patrick Benjamin
Finance Director Lou Cipparrone
Public Works Director Ryan Gillingham
Police Chief Renee Strasser
Fire Chief Don Gay

President Livingston requested the Village Clerk lead the audience in reciting the pledge of allegiance.

2. PRESIDENT'S REPORT

President Livingston expressed thanks to all involved in the recent West End Art Festival. Appreciation was also extended to all who participated in the recent shredding event and Habitat for Humanity initiated by local legislatures and the Environmental Quality Control Commission.

President Livingston requested Community Development Director Patrick Benjamin to provide an update on the OPUS development project and Mr. Benjamin responded noting a projected opening date of April 2017.

Advising of the recent installation of stop signs for traffic management and pedestrian safety in the vicinity of Lyons Township High School, President Livingston noted that a new study would be conducted to determine effectiveness.

President Livingston requested Public Works Director Ryan Gillingham to provide an update on street resurfacing projects and progress on the renovation of the Village's East Avenue pump station. Mr. Gillingham responded with detailed information.

Noting the upcoming Open House at the La Grange Fire Department, President Livingston requested Fire Chief Don Gay to supply additional information and Fire Chief Gay responded.

President Livingston added information on the fall leaf collection program and advised residents to visit the Village website for complete details.

Recognizing retired Police Sergeant Marge Kielczynski, President Livingston expressed thanks for her many years of public service and offered congratulations on her retirement.

President Livingston advised of a prior liquor commission meeting whereby the liquor commission considered several applications which will be recommended for approval to the Village Board at its next regular meeting.

Lastly, President Livingston noted upcoming topics of emergency management; budget development; and strategic planning.

3. PUBLIC COMMENTS REGARDING AGENDA ITEMS

None

4. OMNIBUS AGENDA AND VOTE

- A. Ordinance (#O-15-35) – Design Review Permit (DRP) #90, 41 South La Grange Road, Owl and Lark (Birute Cepaitvte)
- B. Ordinance (#O-15-36) – Amendment to the Village's Simplified Telecommunications Tax
- C. Ordinance (#O-15-37) – Disposal of Surplus Property / Miscellaneous Personal Property
- D. Minutes of the Village of La Grange Board of Trustees Regular Meeting, Monday, September 14, 2015
- E. Consolidated Voucher 150928 (\$899,462.52)

Trustee Holder provided compliments to Owl and Lark for desired renovations on their location. Trustee Arnett concurred with the improvements.

It was moved by Trustee Langan to approve items A, B, D, and E of the Omnibus Agenda, seconded by Trustee Holder.

Motion approved by roll call vote.

Ayes: Trustees McCarty, Kuchler, Kotynek, Arnett, Holder and Langan

Nays: None
Absent: None

5. CURRENT BUSINESS

6. MANAGER'S REPORT

None

7. PUBLIC COMMENTS REGARDING MATTERS NOT ON AGENDA

Mr. Chris Burns and his son expressed interest and guidelines in establishing a dog park. President Livingston referred them to work with the Park District and advised Community Development Director Patrick Benjamin to provide contact information.

8. EXECUTIVE SESSION

9. TRUSTEE COMMENTS

Trustee Holder expressed compliments to the organizers of the West End Art Festival.

10. ADJOURNMENT

At 7:45 p.m. Trustee Langan moved to adjourn, seconded by Trustee McCarty. Motion approved by voice vote.



Thomas E. Livingston, Village President

ATTEST:



John Burns, Village Clerk

Approved Date: October 12, 2015

