

WESTERN RESERVE MUNICIPAL CLERKS ASSOCIATION
Monday, May 19, 2014

President LaVette Hennigan called the meeting to order with the following members present:

Mary Betsa, Vice-President, Village of Mayfield
Deb Cendroski, City of Eastlake
Rosie Hakola, Village of Grand River
Janet Muhl, Village of Waite Hill
Lisa Stefaniak, Village of Timberlake
Lenore Pikus, Village of Burton
Shirley Fees (Retired) City of Painesville

WELCOME

President Hennigan welcomed new member Lenore Pikus who took over the membership at the Village of Burton, replacing Jennell who is working in South Russell with Danielle. The members introduced themselves to Lenore. Ms. Pikus shared a little bit about herself with the members.

TREASURER'S REPORT

The account has a balance of \$1,796.79. Ms. Stefaniak moved, Ms. Muhl seconded to accept the report; motion CARRIED.

UNFINISHED BUSINESS

Ms. Hakola asked, how many members do we presently have? There are 21 members of the WRMCA.

NEW BUSINESS

a) Secretary Jennell Dahlhausen's Resignation

President Hennigan reported that Ms. Dahlhausen recently resigned due to new employment at the Village of South Russell where she will be working with Danielle.

b) Secretary Appointment (Tara Diehl, City of Painesville)

President Hennigan reported that Ms. Diehl has agreed to serve as Secretary. Are there any other nominations? There were none. Ms. Fee moved, Ms. Muhl seconded to approve the appointment of Tara Diehl as Secretary for the Western Reserve Municipal Clerks' Association. There was no opposition. MOTION CARRIED.

c) June meeting (possible picnic at request of Vice-President Betsa)

President Hennigan stated that the June meeting used to be a picnic, normally held at Daniel's Park. Last year, instead of the picnic, the members volunteered at The Cleveland Food Bank. Following discussion, as the July meeting will be an outside event, it was agreed that the June meeting should be held at Panini's in Concord as a regular meeting.



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
April 30, 2014
page 1 of 3

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WESTERN RESERVE MUNICIPAL CLERKS ASSN
C/O TIFFANY MEKEEL
15100 TIMBER RIDGE DR
MIDDLEFIELD OH 44062-9031

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KeyNotes

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Statements will be limited to ten thousand digital check images. Accounts with more than ten thousand checks per statement period will not receive check images with the account statement.

If you should require a copy of a specific check image, all the digital check images or to discuss other delivery channels for check images please feel free to contact us at the phone number provided on this statement. Check images are retained on our secure system for the period specified by law.

Please read and retain this information with all of your KeyBank Account Opening Agreements and Disclosures.

Important information about enhancements to the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

You are receiving this information about the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the KeyBank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

We are currently enhancing the KeyBank Relationship Rewards program to include more ways to earn points based on how you shop. Look for more information coming soon, but in the meantime, please review the change to the program Terms and Conditions.

Effective June 21, 2014, the KeyBank Rewards Program Terms and Conditions is being revised. The changes being made can be found in the following section:

CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV	- Transfer to Savings Account
XFER FROM SAV	- Transfer from Savings Account
XFER TO CKG	- Transfer to Checking Account
XFER FROM CKG	- Transfer from Checking Account
PMT TO CR CARD	- Payment to Credit Card
ADV CR CARD	- Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement : If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- Account Information : Your name and account number.
- Dollar Amount : The dollar amount of the suspected error.
- Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Credit Research Department
J. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- ① Verify and check off in your check register** each deposit, check or other transaction shown on this statement.
- ② Enter into your check register and SUBTRACT:**
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The “Service charges”, if any, shown on your statement.
- ③ Enter into your check register and ADD:**
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The “Interest earned” shown on your statement, if any.

④	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
Check # or Date	Amount		
TOTAL →			

⑤	List any deposits from your check register that are <i>not</i> shown on your statement.		
Date	Amount		
TOTAL → \$			

⑥	Enter ending balance shown on your statement.	
\$		

⑦	Add 5 and 6 and enter total here.	
\$		

⑧	Enter total from 4.	
\$		

⑨	Subtract 8 from 7 and enter difference here.	
\$		
This amount should agree with your check register balance.		

Western Reserve Municipal Clerks Association
Treasurer Report
4/30/2014

Bank Statement Date: 04/01/14 - 04/30/14

Beginning Balance from Bank Statement \$1,796.79

Deposits

<u>Deposit Date</u>	<u>Amount</u>	<u>Deposit Date</u>	<u>Amount</u>
04/17/14	\$30.00		

Total Deposits \$30.00

Subtotal \$1,826.79

Cleared Checks & Fees

<u>Check Number</u>	<u>Amount</u>	<u>Check Number</u>	<u>Amount</u>
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Total Cleared Checks & Fees \$0.00

Outstanding Checks

<u>Check Number</u>	<u>Amount</u>
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Total Outstanding Checks \$0.00

WRMCA Checkbook Balance \$1,826.79

Bank Statement Ending Balance \$1,826.79

Difference \$0.00

Submitted by:
Lisa Benedetti, Treasurer
Western Reserve Municipal Clerks Association



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
May 31, 2014
page 1 of 2

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WESTERN RESERVE MUNICIPAL CLERKS ASSN
C/O TIFFANY MEKEEL
15100 TIMBER RIDGE DR
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Please read and retain this information with all of your KeyBank Account Opening Agreements and Disclosures.

KeyBank Basic Business Checking 350331010099

WESTERNRESERVEMUNICIPAL CLERKS ASSN

Beginning balance 4-30-14	\$1,826.79
Ending balance 5-31-14	\$1,826.79

Western Reserve Municipal Clerks Association
Treasurer Report
3/31/2014

Bank Statement Date: 03/01/14 - 03/31/14

Ending Balance from Bank Statement \$1,796.79

Deposits

<u>Deposit Date</u>	<u>Amount</u>	<u>Deposit Date</u>	<u>Amount</u>
---------------------	---------------	---------------------	---------------

Total Deposits	<u>\$0.00</u>
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Subtotal	<u>\$1,796.79</u>
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Cleared Checks & Fees

<u>Check Number</u>	<u>Amount</u>	<u>Check Number</u>	<u>Amount</u>
---------------------	---------------	---------------------	---------------

Total Cleared Checks & Fees	<u>\$0.00</u>
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Outstanding Checks

<u>Check Number</u>	<u>Amount</u>
---------------------	---------------

Total Outstanding Checks	<u>\$0.00</u>
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<u>WRMCA Checkbook Balance</u>	<u>\$1,796.79</u>
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<u>Bank Statement Reconciliation Balance</u>	<u>\$1,796.79</u>
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<u>Difference</u>	<u>\$0.00</u>
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Submitted by:
Lisa Benedetti, Treasurer *LB*
Western Reserve Municipal Clerks Association

Western Reserve Municipal Clerks Association
Treasurer Report
4/30/2014

Bank Statement Date: 04/01/14 - 04/30/14

Beginning Balance from Bank Statement \$1,796.79

Deposits

<u>Deposit Date</u>	<u>Amount</u>	<u>Deposit Date</u>	<u>Amount</u>
04/17/14	\$30.00		

Total Deposits \$30.00

Subtotal \$1,826.79

Cleared Checks & Fees

<u>Check Number</u>	<u>Amount</u>	<u>Check Number</u>	<u>Amount</u>

Total Cleared Checks & Fees \$0.00

Outstanding Checks

<u>Check Number</u>	<u>Amount</u>

Total Outstanding Checks \$0.00

WRMCA Checkbook Balance \$1,826.79

Bank Statement Ending Balance \$1,826.79

Difference \$0.00

Submitted by:
Lisa Benedetti, Treasurer 
Western Reserve Municipal Clerks Association



Western Reserve Municipal Clerks Association

✓ Lisa Benedetti, MMC City of Mayfield Heights (Treasurer)	✓ Mary Beth Betsa, CMC Village of Mayfield (Vice President)	Jean Buchak, CMC City of Highland Hghts	Regina Cahill, CMC City of Euclid	Deb Cendroski City of Eastlake
✓ Amy Day City of Chardon	Tara Diehl City of Painesville (Secretary)	Shirley Onderisin-Fees Retired – City of Painesville	Melissa Franco Village of GrandR River	Billie Geyer Village of Fairport Harbor
Rosemary Hakola Village of Grand River	✓ LaVette Hennigan, MMC City of Ashtabula (President)	Mary Kovalchik City of Lyndhurst	Elizabeth Limestahl, CMC City of Mentor	Carol Lorek Village of Kirtland Hills
Kimberly McKinley Village of G-O-T-L	Janet Mulh, MPA Village of Waite Hill	Loretta Radebaugh City of Willoughby	Danielle Romanowski, CMC, CPFA Village of South Russell	✓ Lisa Stefaniak Village of Timberlake
✓ Lenore Pikus Village of Burton	Village of Middlefield			

**Monday
June 23, 2014**

General Discussion

PANINI'S

**7580 Fredle Drive
Concord, OH 44077**

(440) 639-1000

Noon

**r.s.v.p. to: lhennigan@ashtabulacity.com or
mbetsa@mayfieldvillage.com**

I. CALL TO ORDER / WELCOME

II. APPROVAL OF MEETING MINUTES

- *May 19, 2014*

(page 2)

III. TREASURER'S REPORT

- *April & May 2014*

(pages 3-4)

IV. UNFINISHED BUSINESS

V. NEW BUSINESS

- *Welcome Tara Diehl as Secretary*
- *Reduced Membership Dues if 2 or more in same Municipality*
- *July Rabbit Run Event*
 - *Cost*
- *IIMC Annual Conference Briefing (Secretary Diehl)*

VI. MISCELLANEOUS

- *Birthday Acknowledgments*

VII. ADJOURN