



VILLAGE OF WINNEBAGO

REGULAR BOARD MEETING AGENDA

Wednesday, September 17, 2025 at 6:00 PM

108 West Main Street and Virtually

To access meeting from any device: <https://global.gotomeeting.com/join/671034949>

Or by (Toll Free): 1 866 899 4679 | Access Code: 671-034-949

1. RECORDING OF THE MEETING
2. CALL TO ORDER
3. PLEDGE OF ALLEGIANCE
4. ROLL CALL
5. ESTABLISHMENT OF A QUORUM
6. MEETING GUIDELINES

Discussion and Vote to Allow an Absent Trustee to Vote By Phone or Other Allowable Means.

7. DISCLOSURE OF ANY CONFLICT OF INTEREST
8. CHANGES TO AGENDA
9. PUBLIC COMMENT

It is recommended that a written request to address the Village Board by non-members should be submitted via mail, hand delivery, or the Village Website to the Village of Winnebago Office located at 108 West Main Street, Winnebago, Illinois, 61088, by 12:00 Noon on the day of the meeting scheduled by the Village authorities in which the speaker would like to participate. Alternatively, speakers may fill out the form at the meeting to sign up for public comment. Each speaker is limited to three (3) minutes. A maximum of thirty (30) minutes shall be allowed for public comment at each meeting.

10. CONSENT AGENDA

Items included in the consent agenda will be denoted with an asterisk (). All items on the Consent Agenda are considered to be routine in nature and will be enacted in one motion. There will be no separate discussion of these items unless a Board member so requests, in which event, the item will be removed from the Consent Agenda and placed on the active agenda to be discussed and approved separately. The Consent Agenda for this meeting includes: **11a.**, **12a.***

11. APPROVAL OF MINUTES

- a. *Approval of Board Trustees Meeting Minutes from September, 03, 2025

12. APPROVAL OF BILLS

- [a.](#) *Approval of Invoices Presented for Payment \$ 57,355.22
- [b.](#) Check issued for the purchase of 2025 Ford F-350 Approved by Resolution 2025.19R

13. PRESIDENT

- [a.](#) President's Report- MONTH YEAR
- [b.](#) Mike Mudge of Rock River Energy - Community Solar, and Village Electrical Rate Renewal

14. CLERK'S REPORT

15. TREASURER'S REPORT

- [a.](#) August Treasurer's Report

16. ADMINISTRATIVE REPORTS

- [a.](#) Village Administrator Monthly Report
- [b.](#) Chief of Police Monthly Statistics Report
- [c.](#) Fehr-Graham – Engineering Report
- [d.](#) Code Enforcement & Building Officer Monthly Report
- [e.](#) Public Works Monthly Water Usage and Production Reports

17. QUESTIONS FROM TRUSTEES/STAFF

18. PUBLIC WORKS COMMITTEE/REPORTS/REQUESTS

- [a.](#) 2025 MAIN STREET PROJECT BID APPROVAL
- [b.](#) Resolution Authorizing Support for Safe Routes to School Commitment of Funds

19. COMMUNITY DEVELOPMENT COMMITTEE/REPORTS/REQUESTS

20. POLICE COMMITTEE/REPORTS/REQUESTS

21. FINANCE COMMITTEE/REPORTS/REQUESTS

- [a.](#) August Treasurer's Report

22. LIQUOR COMMITTEE/REPORTS/REQUESTS

23. ADMINISTRATIVE TEAM/REPORTS/REQUESTS

- [a.](#) An Ordinance Authorizing The Acceptance Of The Contract And By-Laws Document Of The Intergovernmental Personnel Benefit Cooperative And Authorizing Membership In The IPBC By The Village Of Winnebago

24. ZONING COMMISSION/REPORTS/REQUESTS

25. ZONING COMMISSION/REPORTS/REQUESTS

- [a.](#) Open Meetings Act and Personal Phones

- 26. EXECUTIVE SESSION (CLOSED SESSION) Pursuant to 5ILCS 120/2(c)**
- 27. NEW BUSINESS**
- 28. TABLED/DEFERRED ITEMS**
- 29. UPCOMING MEETINGS**
- 30. ADJOURNMENT**

Posted: September 11, 2025 at 2:45 p.m. at 108 W. Main Street, Winnebago, IL
and online at www.villageofwinnebago.com Tel 815.335.2020 | Fax 815.415-8491 /s/ Kellie Symonds,
Deputy Clerk

The Board of Trustees of the Village of Winnebago met in person September 03, 2025, at 6:09 P.M. with President Franklin J. Eubank, Jr. presiding. The link for the employees and the public to attend remotely was made available through GoToMeeting.

ROLL CALL: ACKERMAN – KIM - LEFEVRE – MCKINNON - SPRINGER

Guests: Attorney Mary Gaziano, Village Administrator Joseph Dienberg, Public Works Director Chad Insko, Treasurer Dana Novinson, Chief Jeff White, Lieutenant Nick Haff, Kyle Okubo, Deputy Clerk Kellie Symonds, and Jeremy Graham.

5. ESTABLISHMENT OF A QUORUM - A quorum was established.
6. MEETING GUIDELINES
7. DISCLOSURE OF ANY CONFLICT OF INTEREST - No conflict of interest was noted.
8. CHANGES TO THE AGENDA – No changes to the agenda.
9. PUBLIC COMMENT – No one from the public requested the opportunity to address the board.
10. CONSENT AGENDA

A motion was made by MR. LEFEVRE, seconded by MR. KIM to approve the Consent Agenda items. The motion carried on a unanimous roll call vote.

 - 11a. Approval of Board Trustees Meeting Minutes of August 13, 2025
 - 11b. Approval of the Board Trustees Meeting Minutes of August 20, 2025
 - 12a. Approval of Invoices Presented for Payment August 20, 2025 \$ 55,567.69
 - 12b. Approval of Invoices Presented for Payment September 03, 2025 \$ 8,218.13
 - 21a. Approval of Line-Item Transfers
13. PRESIDENT
 - a. President's Report – July 2025 not included in the packet.
 - b. President Eubank appointed Jeremy Graham to the open Trustee position. Mr. Graham was a previous Trustee who recently returned from an overseas deployment with the National Guard. The Board agreed with the appointment and Mr. Graham was sworn in and was seated. Trustee Kim noted that he had previously been asked by students if he was related to Mr. Graham. After seeing him tonight he understood the question.
14. CLERK – No items to report
15. TREASURER'S REPORT
 - a. Treasurer's Report - The July report was included in the packet.
16. ADMINISTRATIVE REPORTS – Included in the packet.
17. QUESTIONS FROM TRUSTEES/STAFF - There were no questions from Trustees or Staff
18. PUBLIC WORKS COMMITTEE/REPORT/REQUESTS
 - a. A motion was made by MR. ACKERMAN, seconded by MR. LEFEVRE to adopt Ordinance 2025-15 AN

ORDINANCE AMENDING ORDINANCE NO. 2004-21 PERTAINING TO THE REGULATION AND CONTROL OF PARKING OF VEHICLES IN AND UPON THE STREETS WITHIN THE CORPORATE LIMITS OF THE VILLAGE OF WINNEBAGO, ILLINOIS, DURING SNOW REMOVAL. Motion carried on a unanimous roll call vote.
 - b. Main Street Project Bid Acceptance – remains open.
 - c. A motion was made by MR. LEFEVRE, seconded by MR. KIM to adopt Resolution 2025-25R A RESOLUTION ACCEPTING THE BID FOR THE GOODLING STREET PROJECT AND AWARDING THE CONTRACT TO MARTIN & COMPANY EXCAVATING. Motion carried on a unanimous roll call vote.
 - d. Winnebago was not awarded the Local Funds aligning with Illinois Environmental Protection Agency SRLF (State Revolving Loan Fund) Project.

Board of Trustees
 September 03, 2025
 Pg 2 of 2

19. COMMUNITY DEVELOPMENT COMMITTEE/REPORTS/REQUESTS

- a. A motion was made by MR. KIM, seconded by MR. ACKERMAN to adopt Resolution 2025-26R A RESOLUTION AUTHORIZING THE VILLAGE PRESIDENT TO ENTER INTO A DEVELOPMENT AGREEMENT FOR SITE PLAN REVIEW AND PUBLIC IMPROVEMENTS AT 209 W. MAIN STREET. Motion carried on a unanimous roll call vote.
- b. A motion was made by MR. MCKINNON, seconded by MR. LEFEVRE to adopt Resolution 2025-27R A RESOLUTION AUTHORIZING THE EXTENSION OF THE LETTER OF CREDIT FOR PEAK STORAGE. Motion carried on a unanimous roll call vote.

20. POLICE COMMITTEE/REPORTS/REQUESTS – No items for discussion.

21. FINANCE COMMITTEE/REPORTS/REQUESTS

- b. Jenny Blocker of the Benning Group gave an overview of the audit report for 2024. Overall, the Village is operating in a good position.

22. LIQUOR COMMITTEE/REPORTS/REQUESTS - No items for discussion.

23. ADMINISTRATIVE TEAM/REPORTS/REQUEST – No items for discussion.

24. ZONING COMMISSION/REPORTS/REQUESTS - No items for discussion

25. EXECUTIVE SESSION (CLOSED SESSION) – pursuant to 5ILCS 120/2(c) – None needed.

26. NEW BUSINESS

Mr. Dienberg noted Friday is the deadline for registration for the Illinois Municipal League annual conference.

27. TABLED/DEFERRED ITEMS – none

28. UPCOMING MEETINGS

The next Board meeting will be on September 17, 2025, at 6:00 p.m., followed by the Committee of the Whole Meeting.

29. ADJOURNMENT

A motion was made by MR. KIM, seconded by MR. GRAHAM, to adjourn at 6:36 p.m. The motion carried on a voice vote.

UNAPPROVED

Sally Jo Huggins, Village Clerk

Warrant List

September 17, 2025
Board Meeting

Warrant List

Section 1: Invoices Presented for Approval **-\$57,355.22**

Section 2: Invoices over \$5,000 - **\$41,939.51**

Section 3: Off Cycle Check - **\$131,484.00**

Listed Separately not included in totals – This check was for the purchase of the 2025 Ford F-350 Truck Resolution 2025-19R

**** Invoices are available for inspection and review****

SECTION 1:

WARRANT LIST

September 17, 2025

Invoices Presented

For Board Approval

Total Invoices: **\$57,355.22**

VENDOR SET: 01 Village of Winnebago, IL

BANK: AP AP BANK

DATE RANGE: 9/17/2025 THRU 9/17/2025

Section 12. Item #a.

VENDOR I.D.	NAME	STATUS	CHECK DATE	INVOICE AMOUNT	DISCOUNT	CHECK NO	CHECK STATUS	CHECK AMOUNT
000108	BADGER METER INC							
I-80209534	AUG 25 SERV - 1240 UNITS MONTH	R	9/17/2025	1,178.00		026711		1,178.00
000229	BENNING GROUP, LLC							
I-62913	AUDIT 2024 FINAL INVOICE	R	9/17/2025	14,150.00		026712		14,150.00
000038	DIAMOND PROPERTY MAINTENANCE,							
I-12567	MO SERVICE AUG 2025	R	9/17/2025	160.00		026713		160.00
000667	DIERBERG, JOEY							
I-202509052693	MEETINGS MAY THROUGH AUG 2025	R	9/17/2025	459.49		026714		459.49
000024	FEHR-GRAHAM & ASSOCIATES							
I-133789	PRJ:25-1071 TOPO STUDY MAIN ST	R	9/17/2025	5,000.00		026715		
I-133790	MULTI PROJECTS AUG 2025	R	9/17/2025	1,043.75		026715		
I-133791	PRJ:25-1394 SAFE RT TO SCHOOL	R	9/17/2025	1,095.00		026715		
I-133792	PRJ:25-1162A MFT DESIGN	R	9/17/2025	1,298.84		026715		8,437.59
000068	FRINKS SEWER SERVICE INC							
I-118619	TELEWISE STORM DRAINS DAVID	R	9/17/2025	1,862.50		026716		1,862.50
000536	GILL'S FREEPORT DISPOSAL							
I-24060599T087	MO. SERVICE 09/01 - 09/30/25	R	9/17/2025	19,351.92		026717		19,351.92
000147	HAWKINS, INC.							
I-7181050	AZONE & HYDRO ACID	R	9/17/2025	708.98		026718		708.98
000617	HESLOP EXCAVATING							
I-18	CA6 ROADSTONE 10.17 TONS	R	9/17/2025	76.28		026719		76.28
000525	J & R SUPPLY INC.							
I-2508741-IN	72" LEVEL STABIL / SHUT OFF TO	R	9/17/2025	745.00		026720		745.00
000713	KING, STEPHANIE							
I-202509082694	MILEAGE REIMBURSEMENT - TYLER	R	9/17/2025	49.78		026721		49.78
000148	LAWSON PRODUCTS INC							
I-9312785197	DOT PRC BRASS COMPL. ASST	R	9/17/2025	1,377.23		026722		1,377.23
000358	LINCOLN RENTAL & SALES							
I-541169	BLADE	R	9/17/2025	21.95		026723		
I-541211	AIR FILTER	R	9/17/2025	23.95		026723		45.90

VENDOR SET: 01 Village of Winnebago, IL

BANK: AP AP BANK

DATE RANGE: 9/17/2025 THRU 9/17/2025

Section 12. Item #a.

VENDOR I.D.	NAME	STATUS	CHECK DATE	INVOICE AMOUNT	DISCOUNT	CHECK NO	CHECK STATUS	CHECK AMOUNT
000307	MANHEIM, CASPER							
I-9-25 BUILDING	SEPT 25 BUILDING INSPECTION	R	9/17/2025	1,000.00		026724		
I-9-25 CODE	SEPT 25 CODE OFFICIAL	R	9/17/2025	960.00		026724		1,960.00
000731	MENARDS - CHERRY VALLEY							
I-90821	MISC SUNDRY SUPPLIES	R	9/17/2025	240.38		026725		240.38
000010	MERIDIAN IMPLEMENT COMPANY							
I-01-217169	WATER TANK MOUNTING KIT / BATT	R	9/17/2025	1,103.91		026726		
I 01 217430	TRIMMER LINE .080"	R	9/17/2025	22.49		026726		
I-01-217522	KAWASKI AIR FILTER BAD BOY SCA	R	9/17/2025	25.90		026726		1,152.30
000035	NAPA AUTO PARTS							
I-682027	BATTERY & CORE CHARGE	R	9/17/2025	199.99		026727		199.99
000298	PACE ANALYTICAL SERVICES, LLC							
I-257224604	LEAD & COPPER RULE PKG (10)	R	9/17/2025	350.00		026728		350.00
000709	PARALLEL AG							
I-P00557	TIRE FOR BAT WING MOWER	R	9/17/2025	89.24		026729		89.24
016054	PDC PRECISION DRIVE AND CONTRO							
I-INV20876	4 1/2 -5 IN VAR. SPEED GRINDER	R	9/17/2025	271.88		026730		
I-INV21214	LED FLOOD FIXTURE (3)	R	9/17/2025	1,559.56		026730		1,831.44
000582	POLLARDWATER							
I-0292259	HYD PRO KIT 160 RR STATIC FHG	R	9/17/2025	1,119.81		026731		1,119.81
000051	POSTMASTER							
I-202509052692	SEPT 2025 BILLING	R	9/17/2025	750.00		026732		750.00
000357	R.J. BOWERS DISTRIBUTORS, INC.							
I-0308519	SP CONTROLLER & POWER NOZZLE.	R	9/17/2025	146.50		026733		146.50
000291	ROCK VALLEY CULLIGAN							
I-0694829	MO SERVICE SEPT 2025	R	9/17/2025	44.45		026734		44.45
000708	SPIELMAN 'S TURF							
I-2912	BWC SPRAY @ LIGHTED DIAMOND	R	9/17/2025	338.00		026735		338.00
000825	SULLIVAN 'S FOODS							
I-202509082695	AUG 2025 CHARGES	R	9/17/2025	76.92		026736		76.92

VENDOR SET: 01 Village of Winnebago, IL
BANK: AP AP BANK
DATE RANGE: 9/17/2025 THRU 9/17/2025

Section 12. Item #a.

VENDOR I.D.	NAME	STATUS	CHECK	INVOICE	DISCOUNT	CHECK	CHECK	CHECK
			DATE	AMOUNT		NO	STATUS	AMOUNT
000696	TRANSUNION RISK AND ALTERNATIV							
I-6789125-202508-1	AUG 2025 SEARCH SERVICE	R	9/17/2025	120.00		026737		120.00
000616	XEROX FINANCIAL SERVICES							
I-40888628	OCT MO CONTRACT	R	9/17/2025	333.52		026738		333.52

* * T O T A L S * *	NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
REGULAR CHECKS:	28	57,355.22	0.00	57,355.22
HAND CHECKS:	0	0.00	0.00	0.00
DRAFTS:	0	0.00	0.00	0.00
EFT:	0	0.00	0.00	0.00
NON CHECKS:	0	0.00	0.00	0.00
VOID CHECKS:	0 VOID DEBITS	0.00		
	VOID CREDITS	0.00	0.00	

TOTAL ERRORS: 0

	NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
VENDOR SET: 01 BANK: AP TOTALS:	28	57,355.22	0.00	57,355.22
BANK: AP TOTALS:	28	57,355.22	0.00	57,355.22
REPORT TOTALS:	28	57,355.22	0.00	57,355.22

SECTION 2:

WARRANT LIST

September 17, 2025

Invoices Over \$5,000

\$ 41,939.51

These invoices are included in the
Section 1 Warrant List

VENDOR SET: 01 Village of Winnebago, IL

BANK: AP AP BANK

DATE RANGE: 9/17/2025 THRU 9/17/2025

Section 12. Item #a.

VENDOR I.D.	NAME	STATUS	CHECK	INVOICE	DISCOUNT	CHECK	CHECK	CHECK
			DATE			NO	STATUS	AMOUNT
000229	BENNING GROUP, LLC							
I-62913	AUDIT 2024 FINAL INVOICE	R	9/17/2025	14,150.00		026712		14,150.00
000024	FEHR-GRAHAM & ASSOCIATES							
I-133789	PRJ:25-1071 TOPO STUDY MAIN ST	R	9/17/2025	5,000.00		026715		
I-133790	MULTI PROJECTS AUG 2025	R	9/17/2025	1,043.75		026715		
I-133791	PRJ:25-1394 SAFE RT TO SCHOOL	R	9/17/2025	1,095.00		026715		
I-133792	PRJ:25-1162A MFT DESIGN	R	9/17/2025	1,298.84		026715		8,437.59
000536	GILL'S FREEPORT DISPOSAL							
I-24060599T087	MO. SERVICE 09/01 - 09/30/25	R	9/17/2025	19,351.92		026717		19,351.92

* * T O T A L S * *	NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
REGULAR CHECKS:	3	41,939.51	0.00	41,939.51
HAND CHECKS:	0	0.00	0.00	0.00
DRAFTS:	0	0.00	0.00	0.00
EFT:	0	0.00	0.00	0.00
NON CHECKS:	0	0.00	0.00	0.00
VOID CHECKS:	0 VOID DEBITS	0.00		
	VOID CREDITS	0.00	0.00	

TOTAL ERRORS: 0

	NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
VENDOR SET: 01 BANK: AP TOTALS:	3	41,939.51	0.00	41,939.51
BANK: AP TOTALS:	3	41,939.51	0.00	41,939.51
REPORT TOTALS:	3	41,939.51	0.00	41,939.51

SECTION 3:

WARRANT LIST

September 17, 2025

Off Cycle Checks

\$ 131,484.00

These invoices are **NOT** included in the
Section 1 Warrant List

This check was for the purchase of the
2025 Ford F-350 truck as approved
by Resolution 2025-19R

VENDOR SET: 01 Village of Winnebago, IL

BANK: AP AP BANK

DATE RANGE: 9/09/2025 THRU 9/09/2025

Section 12. Item #a.

VENDOR I.D.	NAME	STATUS	CHECK DATE	INVOICE AMOUNT	DISCOUNT	CHECK NO	CHECK STATUS	CHECK AMOUNT
000715	OLATHE FLEET							
I-C51148	2025 FORD F-350	R	9/09/2025	131,484.00		026739		131,484.00

* * T O T A L S * *

NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
REGULAR CHECKS: 1	131,484.00	0.00	131,484.00
HAND CHECKS: 0	0.00	0.00	0.00
DRAFTS: 0	0.00	0.00	0.00
EFT: 0	0.00	0.00	0.00
NON CHECKS: 0	0.00	0.00	0.00

VOID CHECKS:	0 VOID DEBITS	0.00
	VOID CREDITS	0.00

TOTAL ERRORS: 0

NO	INVOICE AMOUNT	DISCOUNTS	CHECK AMOUNT
VENDOR SET: 01 BANK: AP TOTALS: 1	131,484.00	0.00	131,484.00
BANK: AP TOTALS: 1	131,484.00	0.00	131,484.00
REPORT TOTALS: 1	131,484.00	0.00	131,484.00

JULY 16, 2025, PRESIDENT'S REPORT

Spent the month of June reviewing and responding to various email messages and reviewing information from Illinois Municipal League (IML), updates from the State of Illinois, and updates from NorthCOG/Region 1 Planning.

Discussion with trustees/employees various times during the month of May.

June 2, 2025 – Met with Village Administrator Joey Dienberg and Village Attorney Mary Gaziano to discuss village matters. Telephone calls in the evening with Joey and Mary and additional phone calls to other(s) regarding related topic.

June 4, 2025 – Attended and led the Village Board meeting

June 4, 2025 – Attended and led the Village C.O.W. meeting (Committee of the Whole)

June 5, 2025 – Meeting at Fehr Graham with Luke Ziegler, Joey Dienberg, Chad Insko, Seth Gronewold, and Attorney Kurt Asprooth and prospective purchasers of village property to discuss the sale of certain land owned by the village.

June 10, 2025 – Met with Joey and Mary to discuss village matters.

June 12, 2025 – worked on village personnel issues

June 18, 2025 – met with Mike Woolbright to discuss issues regarding Table Talk prior to meeting that night

June 18, 2025 – Attended and led the Village Board meeting and addressed people at meeting regarding Table Talk issues.

June 18, 2025 – Attended and led the C.O.W. (Committee of the Whole Meeting). Met with Joey and Mary after the meeting to discuss village matters

June 25, 2025 – Met with Shannon DeWitt regarding his interest in annexing into the village.

AUGUST 13, 2025, PRESIDENT'S REPORT

Spent the month of July reviewing and responding to various email messages and reviewing information from Illinois Municipal League (IML), updates from the State of Illinois, and updates from NorthCOG/Region 1 Planning.

Discussion with trustees/employees various times during the month of July.

July 2, 2025 – Attended and led the Village Board meeting

July 2, 2025 – Attended and led the Village C.O.W. meeting (Committee of the Whole)

July 4, 2025 – Attended Fourth of July parade hosted by village. Met with reporter from WIFR for an interview regarding the parade in Winnebago.

July 15, 2025 – Attended and participated in the Winnebago County 911 PSAP meeting held at Loves Park City Hall also attended by Police Chief Jeff White and Village Administrator Joey Dienberg.

July 15, 2025 – meeting with Village Administrator about village issues

July 15, 2025 – telephone conference with Mike Woolbright to discuss issues regarding Table Talk prior to meeting the following night

July 16, 2025 – Attended and led the Village Board meeting.

July 16, 2025 – Attended and led the C.O.W. (Committee of the Whole Meeting).

SEPTEMBER 17, 2025, PRESIDENT'S REPORT

Spent the month of August reviewing and responding to various email messages and reviewing information from Illinois Municipal League (IML), updates from the State of Illinois, and updates from NorthCOG/Region 1 Planning.

Discussion with trustees/employees various times during the month of August.

August 13, 2025 – Attended and led the Village Board special meeting due to lack of quorum at the August 6, 2025, meeting.

August 13, 2025 – Attended and led the Village C.O.W. meeting (Committee of the Whole)



Agenda Item Executive Summary

Item Name Mike Mudge of Rock River Energy - Community Solar, and Village Electrical Rate Renewal Committee or Board Board

BUDGET IMPACT

Amount:	N/A	Budgeted:	N/A
List what fund:	N/A		

EXECUTIVE SUMMARY

Mike Mudge of Rock River Energy Services will attend the September 17, 2025, Village Board meeting to present information on the Community Solar Program offered through Illinois Shines. This presentation will cover how community solar allows municipalities and residents to subscribe to a portion of solar energy from local fields without installing on-site panels. Benefits include receiving bill credits from ComEd that can reduce energy costs.

Mr. Mudge will outline potential cost savings to the Village, estimated at \$2,400 annually across four pumping accounts, totaling over \$57,000 over the life of the solar field. He will also provide an overview of the Village's existing aggregation agreements, which expire in June 2026, and review the Village's other electrical contracts for street lighting and pumping stations. This presentation is for informational purposes only and does not require Board action at this time.

ATTACHMENTS (PLEASE LIST)

Illinois Shines Community Solar Brochure, Sample Disclosure Form (US Solar), Sample Subscription Agreement, Draft Municipal Resolution Template

ACTION REQUESTED

- ☒ For Discussion Only
- ☐ Resolution
- ☐ Ordinance
- ☐ Motion:

MOTION:

Staff: Joey Dienberg, Village Administrator Date: 09/17/2025

Community Solar with Illinois Shines

off-site solar serving multiple subscribers

Section 13. Item #b.



What Is Illinois Shines?

Illinois Shines is a state-administered incentive program to support the development of new solar projects. Community solar developers receive incentive payments through Illinois Shines, which allows them to offer affordable community solar subscriptions to customers.

What Is Community Solar?

Community solar allows participants, also called subscribers, to benefit from solar energy and support renewable energy development without installing panels on their own property.

When you sign up for community solar, you subscribe to a share of a community solar project. You receive dollar credits on your electric utility bill based on how much electricity your share of the community solar project generates. Then you pay a subscription fee to your community solar provider. You can see savings if that subscription fee is less than the bill credits that you use.

Traditional community solar projects in Illinois Shines offer subscriptions to solar projects located anywhere within a customer's utility territory. A new type of community solar project within Illinois Shines is known as "Community-Driven Community Solar" (CDCS). These are community solar projects that provide direct and tangible benefits to the local community. You can ask your community solar provider whether a community solar project is a Traditional or Community-Driven project.

Community solar is not the same as "green" or "renewable" supply offers from an Alternative Retail Electric Supplier (ARES). Signing up for a community solar subscription is not the same as changing your electric supplier, although some community solar providers may require you to choose a specific electricity supply option as a condition of enrollment.

How Do Community Solar Bill Credits Work?

You will receive monetary credits on your electric utility bill based on how much electricity your share of the community solar project generates. Once you subscribe, and the community solar project is operating, it may take a few months before the credits appear on your bill.



You can view an ADA accessible version of this document at www.illinoisshines.com/accessible.



For customers in **Commonwealth Edison (ComEd) territory**, community solar bill credits are applied to your entire electric bill—that is, they can be used to "buy down" all charges on your electric bill. Bill credits roll over month-to-month and only expire if you move out of ComEd territory.

For customers in **Ameren territory**, until November 2023, community solar bill credits are only applied to the supply charges on your electric bill. After November 2023, bill credits will apply to your entire electric bill. Bill credits roll over month-to-month and only expire if you move out of Ameren territory.

When you subscribe to a community solar project, you are making a financial commitment. If possible, compare offers from different community solar providers. Also, make sure to read and understand your entire subscription contract before signing it.

How Much Will My Community Solar Subscription Cost?

Subscriptions will vary by community solar project and Approved Vendor. You are not guaranteed to save money unless your contract includes an explicit savings guarantee. **Read your contract carefully to make sure you know what you will be paying and when.**

Many community solar subscriptions are priced based on the amount of bill credits that the customer receives. That is, the subscription fee may be a set percentage of the bill credits. For example, your community solar charge might be set at 80% or 90% of the value of the bill credits that you receive. The bill credits (which are based on the amount of electricity generated by your share of the solar project) will vary month-to-month, so the subscription charge will also vary.

If your community solar subscription price is set a different way, make sure that you compare the subscription price and any other fees to the amount of bill credits that you expect to receive.

Carefully review your Disclosure Form and contract to understand other applicable fees, including whether there is a fee for early termination of the subscription.

How Is My Subscription Sized?

Most community solar subscriptions are sized so that the subscription's generation in kilowatt-hours (kWh) roughly matches the customer's electric usage in kWh over the course of the year. Your subscription size will be included on your Disclosure Form. If your subscription size is too large, meaning the subscription size of the project you are subscribed to will produce more kWh of electricity than you use in a year, it is possible that you may pay for more bill credits than you are able to use. Keep in mind that the solar project will generate more electricity in the summer than in the winter.

Other Considerations:

Does your subscription require you to authorize the community solar provider to act as your agent with respect to your electric utility account? If so, the community solar provider may pay your utility bills on your behalf and make changes to your utility account.

Does your subscription require you to sign up to receive electricity from a specific electric supplier or utility default service? If so, what rate will you be charged for electricity under that supply option?

Consumer Protection

Your community solar provider is required to provide you with this informational brochure and a standard Disclosure Form, which you must sign before you sign a subscription contract. The Disclosure Form includes information about the Program and consumer rights, contact information for your community solar provider,

and information about costs and savings. Read the Disclosure Form carefully and use it to compare community solar providers.

Other Illinois Shines consumer protections include:

- You have the right to keep your subscription if you move to a different home or business location in the same utility service territory.
- You also have rights to assign or sell the subscription to another customer within your original utility service territory without having to pay a fee to the subscription provider. Some restrictions apply.
- Illinois Shines sets out requirements for what information and terms must be included in your subscription contract.
- Only Approved Vendors may submit project applications to Illinois Shines; these companies are vetted by the Program Administrator. Your community solar provider may be an Approved Vendor or they may be a Designee who works with customers on behalf of an Approved Vendor. Designees must be registered with Illinois Shines.
- Dedicated Program Administrator staff answer questions and assist customers in resolving complaints.

Complaint Procedures

If you have a problem related to your solar project or the sales process, first try to resolve it with your installer or the Approved Vendor. If you can't agree about how to solve the problem, you may contact the **Illinois Shines Program Administrator** by emailing complaints@illinoisshines.com or by calling 877-783-1820.

If you have been subject to fraudulent or deceptive sales practices, the Illinois Attorney General's Consumer Protection Division may be able to help.

CHICAGO: 800-386-5438 | TTY: 800-964-3013

SPRINGFIELD: 800-243-0618 | TTY: 877-844-5461

CARBONDALE: 800-243-0607 | TTY: 877-675-9339

SPANISH LANGUAGE: 866-310-8398

For more information, go to www.illinoisshines.com

Illinois Solar for All, another incentive program, is available for income-eligible customers and includes savings guarantees. Learn more at www.IllinoisSFA.com.

Community Solar with Illinois Shines

off-site solar serving multiple subscribers

Section 13. Item #b.



What Is Illinois Shines?

Illinois Shines is a state-administered incentive program to support the development of new solar projects. Community solar developers receive incentive payments through Illinois Shines, which allows them to offer affordable community solar subscriptions to customers.

What Is Community Solar?

Community solar allows participants, also called subscribers, to benefit from solar energy and support renewable energy development without installing panels on their own property.

When you sign up for community solar, you subscribe to a share of a community solar project. You receive dollar credits on your electric utility bill based on how much electricity your share of the community solar project generates. Then you pay a subscription fee to your community solar provider. You can see savings if that subscription fee is less than the bill credits that you use.

Traditional community solar projects in Illinois Shines offer subscriptions to solar projects located anywhere within a customer's utility territory. A new type of community solar project within Illinois Shines is known as "Community-Driven Community Solar" (CDCS). These are community solar projects that provide direct and tangible benefits to the local community. You can ask your community solar provider whether a community solar project is a Traditional or Community-Driven project.

Community solar is not the same as "green" or "renewable" supply offers from an Alternative Retail Electric Supplier (ARES). Signing up for a community solar subscription is not the same as changing your electric supplier, although some community solar providers may require you to choose a specific electricity supply option as a condition of enrollment.

How Do Community Solar Bill Credits Work?

You will receive monetary credits on your electric utility bill based on how much electricity your share of the community solar project generates. Once you subscribe, and the community solar project is operating, it may take a few months before the credits appear on your bill.



You can view an ADA accessible version of this document at www.illinoisshines.com/accessible.



For customers in **Commonwealth Edison (ComEd) territory**, community solar bill credits are applied to your entire electric bill—that is, they can be used to "buy down" all charges on your electric bill. Bill credits roll over month-to-month and only expire if you move out of ComEd territory.

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When you subscribe to a community solar project, you are making a financial commitment. If possible, compare offers from different community solar providers. Also, make sure to read and understand your entire subscription contract before signing it.

How Much Will My Community Solar Subscription Cost?

Subscriptions will vary by community solar project and Approved Vendor. You are not guaranteed to save money unless your contract includes an explicit savings guarantee. **Read your contract carefully to make sure you know what you will be paying and when.**



Illinois Shines Program Administrator
admin@illinoisshines.com
(877) 783-1820

Illinois Shines is administered by Energy Solutions on behalf of the Illinois Power Agency, an independent state government agency.

Many community solar subscriptions are priced based on the amount of bill credits that the customer receives. That is, the subscription fee may be a set percentage of the bill credits. For example, your community solar charge might be set at 80% or 90% of the value of the bill credits that you receive. The bill credits (which are based on the amount of electricity generated by your share of the solar project) will vary month-to-month, so the subscription charge will also vary.

If your community solar subscription price is set a different way, make sure that you compare the subscription price and any other fees to the amount of bill credits that you expect to receive.

Carefully review your Disclosure Form and contract to understand other applicable fees, including whether there is a fee for early termination of the subscription.

How Is My Subscription Sized?

Most community solar subscriptions are sized so that the subscription's generation in kilowatt-hours (kWh) roughly matches the customer's electric usage in kWh over the course of the year. Your subscription size will be included on your Disclosure Form. If your subscription size is too large, meaning the subscription size of the project you are subscribed to will produce more kWh of electricity than you use in a year, it is possible that you may pay for more bill credits than you are able to use. Keep in mind that the solar project will generate more electricity in the summer than in the winter.

Other Considerations:

Does your subscription require you to authorize the community solar provider to act as your agent with respect to your electric utility account? If so, the community solar provider may pay your utility bills on your behalf and make changes to your utility account.

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and information about costs and savings. Read the Disclosure Form carefully and use it to compare community solar providers.

Other Illinois Shines consumer protections include:

- You have the right to keep your subscription if you move to a different home or business location in the same utility service territory.
- You also have rights to assign or sell the subscription to another customer within your original utility service territory without having to pay a fee to the subscription provider. Some restrictions apply.
- Illinois Shines sets out requirements for what information and terms must be included in your subscription contract.
- Only Approved Vendors may submit project applications to Illinois Shines; these companies are vetted by the Program Administrator. Your community solar provider may be an Approved Vendor or they may be a Designee who works with customers on behalf of an Approved Vendor. Designees must be registered with Illinois Shines.
- Dedicated Program Administrator staff answer questions and assist customers in resolving complaints.

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If you have a problem related to your solar project or the sales process, first try to resolve it with your installer or the Approved Vendor. If you can't agree about how to solve the problem, you may contact the **Illinois Shines Program Administrator** by emailing complaints@illinoisshines.com or by calling 877-783-1820.

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CHICAGO: 800-386-5438 | TTY: 800-964-3013

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SPANISH LANGUAGE: 866-310-8398

For more information, go to www.illinoisshines.com

Illinois Solar for All, another incentive program, is available for income-eligible customers and includes savings guarantees. Learn more at www.IllinoisSFA.com.

Illinois Shines Community Solar Disclosure Form

Illinois Shines is a state solar incentive program. Your community solar provider is required to provide you with this Disclosure Form so that you have clear information about the community solar subscription. You can contact the Illinois Shines Program Administrator by emailing complaints@illinoisshines.com or by calling (877) 708-3456. More information about Illinois Shines is available at www.IllinoisShines.com and a guide to understanding your disclosure form is available at <https://illinoisshines.com/consumer-protection/disclosure-form-resources>

Your subscription entitles you to a share of the electricity generated from the community solar project. You will receive monetary credits for this electricity on your utility bill.

Contact Information

Customer Information		Community Solar Provider*	
Name	Example Name	Legal Name	United States Solar Services LLC
Address	123 Street, City, IL 60625	Marketing Name	
Phone	111-111-1111	Phone	612-260-2230
Email	email@email.com	Email	info@us-solar.com
Service utility	ComEd	Website	https://www.us-solar.com/
Utility Account#	1112223333	*may be different than project owner/developer	

Project Information

Your Community Solar Provider has not yet determined to which specific community solar project you will be subscribed, but will send you a notice with the project name, location, size, and Approved Vendor once you are subscribed to a specific project.

Subscription Information

Subscription Size (may vary by the greater of 5kW or 25%)	24.99 kW AC	Estimated first year production (production level will decrease over time)	61,810.00 kWh
		Guaranteed minimum level of production	no guarantee
Term of your subscription	20 years	Estimated start date for bill credits	November 2025

Rate and Payment Information

Enrollment fee or amount due at contract signing	\$0.00
Subscription structure and rate	Payment equal to 90.00% of community solar credits on your utility bill
Frequency of payments and start date	Monthly, one month after energization.
Format of bill	Electronic
Payment details	Autopay not required

Early Termination of Subscription

Your community solar subscription will terminate if you move out of your current electric utility's service territory. Advance notice requirements and/or a penalty or fee may apply.

Additional circumstances under which you may terminate your subscription early	See Additional Details
Advanced notice for early termination	180 Day Notice
Penalty or fee for early termination	See Additional Details

Value of Electricity and Savings Estimates

With your community solar subscription, **you will receive monetary credits on your electric utility bill** for the electricity generated by your share of the solar project.

Below are estimates of the bill credits your subscription will generate in the first year and over the term of your subscription (how much less you will pay in electric bills). The form also provides estimated savings in year one and over the subscription term. These estimates are based on the current rate for community solar bill credits for residential customers in your service utility territory.

If you are a non-residential utility customer, your crediting rate may be different. The below estimates are NOT a guarantee; bill crediting rates are subject to change.

For more information on savings estimates, visit <https://illinoisshines.com/cs-disclosure-forms/>

Estimated bill credits for first year		Estimated subscription payments for first year		Enrollment fee		Estimated total savings for first year
\$6,274.33	-	\$5,646.90	-	\$0.00	=	\$627.43
Estimated first year production of electricity from your share of the solar project, multiplied by the bill crediting rate 10.151 cents/kWh		Your subscription fee is 90.00% of your bill credits		Enrollment fee or amount due at contract signing fee		Make sure to also consider any other fees or costs disclosed above

Most community solar subscriptions are sized so that the subscription's generation in kWh roughly matches the customer's electric usage in kWh over the course of the year. If your subscription size is too large, it is possible that you may pay for more bill credits than you can use. Keep in mind that the solar project will generate more electricity in the summer than in the winter.

For more information, visit <https://illinoisshines.com/consumer-protection/disclosure-form-resources>

Additional Information from Community Solar Provider / Approved Vendor

If cancelled prior to Year 5 due to relocation or other material changes, and you elect not to sell or transfer, and no Eligible Transferee is found within 60 days, the Cover Cost would then equal the NPV of the difference between the Projected Subscriber Payments under the original agreement and the Projected Payments to be made at the Unsubscribed Energy Rate. If cancelled after Year 5 due to relocation or other material changes, and no Eligible Replacement found, the Cover Cost would be equal to your Actual Savings for the 48-month period prior to cancellation. See section 10.1; 10.3 and Cover Cost Definitions in the Agreement.

Signature

By signing this disclosure form, you certify that you received and read this form and had the opportunity to ask questions about it.

Printed Name _____

Signature _____

Date _____

PROPRIETARY AND CONFIDENTIAL



US Solar Floating Commercial Subscription Agreement

This Floating Commercial SubscriptionSM Agreement (this “**Agreement**”) is entered into by and between Garden (together with its successors and assignees, “**US Solar**” or “**we**”) and the subscriber described below (together with any permitted transferees, “**Project Subscriber**” or “**you**”) (each a “**Party**” and collectively the “**Parties**”) and is effective as of the date signed by the Parties (the “**Effective Date**”).

Project Subscriber:		US SolarSM:	
Name and Address	Example 123, City, IL 11111, USA Attn: Name	Name and Address	Garden 323 Washington Ave N, Suite 350 Minneapolis, MN 55401 Attention: IL CS Notices
Phone	(111) 111-1111	Phone	(612) 260-2230
E-mail	xxx	E-mail	info@us-solar.com
Utility & Project	ComEd, Garden	Approved Vendor:	Equity Solar Illinois, LLC
Eligible Address and Account Numbers	See Exhibit G		
Community Solar Allocation	An amount of solar generating capacity (kW) expected to produce approximately up to 1,000 kWh in year one, the Estimate of Subscribed Energy (kWh), which will be allocated among your Eligible Addresses and Account numbers set forth on Exhibit G. As of the Effective Date, the amount of Subscribed Energy estimated for each Eligible Address and Account number is equal to up to approximately 100 % of the AAEC for each such Eligible Address and Account number. Project Subscriber’s AAEC for all of the Eligible Addresses and Account numbers set forth in Exhibit G is equal to approximately 1,000 kWh.		

This Agreement sets forth the terms and conditions of your subscription to the community solar garden described in **Exhibit B** (“**Project**”) and installed at the project site described in **Exhibit B** (“**Project Site**”).



PROPRIETARY AND CONFIDENTIAL

The exhibits listed below are incorporated by reference and made part of this Agreement.

Exhibit A Definitions

Exhibit B Project, Project Site

Exhibit C (Reserved)

Exhibit D Production Estimate

Exhibit E Utility Bill Credit Tariff

Exhibit F Standard Disclosure Form for Project

Exhibit G Project Subscriber Data

ARTICLE 1 SUBSCRIPTION

1.1 Subscribing to Project Capacity. You are subscribing to the Community Solar Allocation ("**CS Allocation**") identified for the Project on the front page of this Agreement on the terms and conditions set forth herein. For purposes hereof, each Eligible Address and Account number is its own subscription for purposes of the Program Rules.

1.2 Bill Credit Value. (a) As more fully detailed in the Utility Bill Credit Tariff, and subject to the terms and conditions of this Agreement, as long as you and each relevant account remain eligible under this Agreement, your CS Allocation entitles you to receive a Bill Credit against your monthly retail electrical bill equal to the product of (i) the amount of your Subscribed Energy for each Production Month, and (ii) your applicable Bill Credit Rate. Bill Credits are the dollar amounts paid by the Utility to you as a credit on your retail electric bill to compensate you for your beneficial share of the solar electricity produced by your CS Allocation and delivered to the Utility from the Project.

(b) We make no representation or warranty as to the likelihood that any Bill Credits will create any specific amount of economic benefit at any time or over any period of time or over the Term of this Agreement as a whole, or that the Bill Credits will create a positive economic benefit to you. The estimate of potential benefits contained herein are based on a number of assumptions about estimated Subscribed Energy, Bill Credit Rates, Applicable Laws currently in place, the Utility's retail electrical rates, your decision to receive your electric bill from an alternative retail electric supplier (or ARES), and a number of other factors beyond the control of US Solar. Any estimate by US Solar herein or elsewhere given to Project Subscriber as to any expected benefit to Project Subscriber from the Bill Credits at any time or over any period of time is purely an estimate based on the information available to US Solar and related assumptions at the time and is not a guarantee that any positive economic benefit will accrue to Project Subscriber from the Bill Credits or that any specific amount of benefits will accrue to Project Subscriber at any time, or over any period of time, or over the Term of the Agreement.

1.3 Bill Credit Rate. The Bill Credit Rate that you will receive is found in the Utility Bill Credit Tariff (as defined in **Exhibit A**) and may be recalculated from time to time by the Utility. Bill Credits are provided by the Utility regardless of your choice to receive services from an ARES instead of from your Utility; however, your choice to receive your electric bill through an ARES could impact your savings. See section 3.7.

1.4 Subscribed Energy. The estimated amount of Subscribed Energy produced by your CS Allocation is set forth in **Exhibit D**. Please note that we make no representation or warranty as to the likelihood that the Project will generate any specific amount of electricity or sufficient electricity so as to create any specific or minimum Bill

Credits to Project Subscriber during any period of time or over the Term of the Agreement as a whole. The production estimate described in Exhibit D is based on a number of assumptions about final Project specifications, expected solar insolation at the Project Site, and performance of the modules and other Project equipment, the accuracy of production estimating software and other factors affecting possible production which are not within the control of US Solar. Circumstances experienced at the Project will deviate from historical data and other assumptions and projections. The actual production of energy of electricity by the Project and delivery of energy, including Subscribed Energy, by the Project is also subject to lack or overabundance of sunlight, other adverse weather, equipment failures, curtailments or outages by the Utility, Force Majeure events (as defined in the Program Agreements), and other events beyond the control of US Solar. The production estimate and any other estimate communicated by US Solar to Project Subscriber of expected energy production from the Project at any time or over any period of time is purely an estimate based on the information available to US Solar at the time and is not a guarantee that any such production will occur or that any particular amount of Subscribed Energy will be received by Project Subscriber at any time or over any period of time, including the Term of this Agreement.

1.5 SunscriptionSM Rate and Payments.

- (a) Your SunscriptionSM Rate for each Production Month will be equal to 90.00% of the Bill Credit Rate. In other words, the Sunscription RateSM is 10% less than the Bill Credit Rate.
- (b) The monthly payment amount you owe to US Solar (each, a **"SunscriptionSM Payment"**) is equal to the product of (i) your Subscribed Energy produced in a given Production Month, and (ii) your SunscriptionSM Rate.
- (c) SunscriptionSM Payments will be invoiced monthly, beginning the first month after the Project COD, and you agree to make, pursuant to payment instructions set forth in each invoice, the full monthly SunscriptionSM Payment within thirty (30) calendar days of receiving our invoice.
- (d) You hereby give us permission to enroll you, and agree that we can enroll the Project, into Utility Combined Billing when available. This will be at no additional cost to you. You agree to take any additional steps needed with the Utility to complete this enrollment if directed by us. Once enrolled and during your enrollment, you will not receive an invoice directly from US Solar; instead all charges associated with this Subscription will be shown on and paid through your Utility bill.
- (e) Interest shall accrue on overdue SunscriptionSM Payments not subject to a good-faith dispute, at rate equal to the lesser of (i) six percent (6.00%) per

annum simple interest or (ii) the maximum amount allowed under Applicable Laws.

1.6 No Additional Payments. The SunscriptionSM Payments are the only payments you will be required to make to us for your CS Allocation. There are no other nonrecurring (one-time) charges or recurring (monthly, yearly) charges except as referenced in this section 1.6, and we do not have any right to compel you to pay any additional funds except in connection with Section 5.4 (Taxes) or the events described in Section 6.2 (Sale or Transfer), 10.3 (Cancellation Remedies) and Section 10.4 (Default Remedies). We do not have any right to compel you to advance or pay any additional funds for the construction or maintenance of the Project or your CS Allocation. No security deposit is required by you under this Agreement.

1.7 Ownership Limitation. Project Subscriber is not purchasing, and US Solar is not selling or transferring to Project Subscriber:

- (a) Any ownership or lien in any specific modules or tangible component of the Project;
- (b) Any ownership or membership interests or rights in US Solar or any entity which owns or may subsequently own the Project (the “**Project Owner**”) or any financial rights or distributions associated with such ownership;
- (c) Any right to any payment by the Utility to US Solar or the Project Owner with respect to the Unsubscribed Energy Tariff;
- (d) Any right to manage, direct, control or operate the Project, US Solar or the Project Owner; or
- (e) Any RECs produced by the Project or any payment by the Utility to US Solar or the Project Owner with respect to the RECs.

1.8 Term. The term of the Agreement (“**Term**”) shall begin on the Effective Date and shall end twenty (20) years after the Project COD unless otherwise provided for in this Agreement.

ARTICLE 2 PROGRAM RULES AND AGREEMENTS

2.1 Program Rules and Agreements. With respect to the Project, US Solar or the Project Owner will enter into Illinois Shines’ standard Program Agreements with the Utility, and be bound by the Program Rules. Among other things, these Program Rules and Program Agreements provide for the following:

- (a) US Solar acting as the Project operator;

- (b) Sale and delivery of all electricity generated by the Project to the Utility, and sale and delivery of all RECs generated by the Project to the Utility or another third party;
- (c) Allocation to subscribers by the Utility of Bill Credits in exchange for delivery by US Solar, or the Project Owner, of the electricity generated by the Project; and
- (d) US Solar ensuring the Project's compliance with Illinois Shines' Program Rules and our Subscription Eligibility Requirements per Section 3, below.

ARTICLE 3

ELIGIBILITY, REQUIRED FORMS, AND EXCESS BILL CREDIT PURCHASE

3.1 Sunscription Eligibility Requirements. This Agreement is only available to non-residential customers of the Utility that satisfy US Solar's credit requirements and provide a valid email address for communication with US Solar.

- (a) By executing this Agreement, you represent and warrant that the following statements are true and complete, and you agree to notify us promptly if any of these statements ceases to be true:
 - i. your address, account number(s), rate class and annual meter usage listed in Exhibit G are accurate and the customer name on your Utility account is identical to your name as stated on the cover page of this Agreement;
 - ii. you have disclosed and will disclose to us the existence of any on-site generation or other community solar subscription serving your Eligible Address.
 - iii. You are not enrolled in the billing and payment Single Bill Option, offered by any ARES you may be affiliated with. Or if you are currently enrolled in the Single Bill Option, you will take whatever steps necessary to update your ARES billing and payment option before Project COD, or you are placed in the Project. Failure to comply with this requirement will result in Default under this contract.
- (b) To confirm your eligibility, you must also complete the Required Documentation described in Section 3.3 below.
- (c) All conditions and the continued accuracy of your representations and warranties in this Section 3.1 together constitute the requirements of your participation as a subscriber in the Project ("**Sunscription Eligibility Requirements**"). Your failure to maintain eligibility may result in the Utility not allocating you Bill Credits and/or cancellation per Section 10.1(b)(i).

3.2 Eligibility Data. You acknowledge that the account data contained in **Exhibit G** is complete and accurate and that US Solar may use the data for purposes of confirming your conformance with the Sunscription Eligibility Requirements. You agree

to provide US Solar and the Project Owner with any additional information we request to determine, verify, or confirm your eligibility at any time during the Term.

3.3 Required Documentation. In addition to your execution of this Agreement, you must execute additional relevant documents ("**Required Documentation**") upon our request, including:

- i. a Standard Disclosure Form that is specific to you and the Project, which the Program Rules establish as a prerequisite for entering this Agreement. See **Exhibit F** for a copy of the Project's Standard Disclosure Form; and
- ii. any other document reasonably required by the Utility or Program Administrator to effectuate your subscription and maintain compliance with the Program Rules.

You also agree to provide us with any additional information we request to determine, verify, or confirm your eligibility at any time during the Term, and you authorize us to use such information to assist us in confirming your eligibility.

3.4 Authorization to Access Data. You authorize US Solar and the Project Owner to use all eligibility data set forth in **Exhibit G**, and to access and use your energy usage data and electric Utility bills for each Eligible Address for the most recent twenty-four (24) months for the purpose of complying with Program Rules and performing under this Agreement. You authorize US Solar and the Project Owner to receive the following information from the Utility, which is applied to your monthly bill during the term of the subscription: (i) your Bill Credit Rate, (ii), total kWh, and (iii) total monetary credit value.

3.5 Authorization to Allocate Subscription. You authorize US Solar and the Project Owner to allocate your Utility account to the CS Project, and to switch your electric account to billing under the applicable "**Community Solar Garden Tariff**" as permitted by the Program Rules.

3.6 Credit Information. Subject to the confidentiality and privacy provisions of Section 8.1, you agree to provide US Solar with information reasonably necessary for US Solar, the Project Owner, or its Financing Parties to confirm your creditworthiness.

3.7 Excess Bill Credit Purchase. As per the Program Rules, any excess Bill Credits (i.e., Bill Credits in a billing period that exceed the amount you owe the Utility for your electricity supply charge in that period) will be carried forward and credited against all charges by the Utility indefinitely until and unless you terminate utility service, after which any remaining Bill Credits that were carried forward will be cancelled.

Please note: if you opt to receive your electric bill from a method other than Utility Consolidated Billing (UCB), your bill credits may not be applicable to your full electric bill. Therefore, we strongly encourage you to review the value of your Bill Credits versus the costs of your other electric charges before changing your billing method. In any case, you acknowledge and agree that your

obligation to make your Subscriber Payments is independent of the amount of your Bill Credits and applies whether you receive electricity supply from an ARES or change billing methods.

ARTICLE 4 US SOLAR RESPONSIBILITIES

4.1 Design and Implementation. We agree to develop, design, finance and construct the Project, including, but not limited to, site acquisition, the filing of interconnection applications and procurement of an Interconnection Agreement with the Utility, the selection and procurement of Project components, and the installation and testing of all Project components.

4.2 Eligibility Compliance. US Solar is responsible for confirming compliance with the Program's eligibility requirements, including verification of the eligibility information you have provided to US Solar.

4.3 Outages. If the Project is out of service for more than three (3) consecutive business days (an "Outage") or such longer period as may be permitted by the Program Rules, we will inform you of such Outage either via email, access to the Sunsubscription Dashboard (if applicable) or another reasonably accessible communications method. Such communication will include any information required by the Program Rules.

ARTICLE 5 FURTHER INFORMATION

5.1 Unsubscribed Energy. Unsubscribed energy will be purchased by the Utility from the Project Owner in accordance with the Unsubscribed Energy Tariff and Applicable Laws.

5.2 Project Insurance, and Long-Term Maintenance Plan. Prior to Project COD, US Solar or another appropriate third party will procure, and for the Term will maintain, insurance coverages of a type and an amount that is standard in the solar industry for projects of similar size and design.

Prior to Project COD, US Solar or other appropriate third party will prepare a long-term maintenance plan, and for the useful life of the Project, that will be substantially consistent with long-term maintenance plans standard in the solar industry for projects of similar size and design.

5.3 Other Agreements and Documents.

- (a) Upon your request we will provide the following when and as available:
 - i. Certificate(s) of insurance; and
 - ii. Long-term maintenance plan.
- (b) We will provide you with any other information that you may request, or that we may be required to deliver, under the Program Rules or the Utility Bill Credit Tariff.
- (c) You agree to sign an acknowledgment of receipt of any such materials.

5.4 Taxes. You recognize that neither we nor the Utility makes any representations or warranties concerning the taxable consequences, if any, to you with respect to your Bill Credits, your SunsubscriptionSM Payments, or your participation in the Project. You are responsible to either pay or reimburse us for any and all Taxes assessed on the generation, sale, delivery, or consumption of your Subscribed Energy or your Bill Credits.

5.5 Securities Laws. Neither we nor the Utility makes any representations or warranties concerning the implication of any federal or state securities laws with respect to this Agreement or your CS Allocation. Neither this Agreement nor your CS Allocation has been registered under the Securities Act of 1933, as amended, or any state securities laws. Neither US Solar nor the Project Subscriber believes this Agreement or the CS Allocation constitutes a security governed by such laws. Project Subscriber represents and agrees that (i) it is not entering into this Agreement or acquiring the Bill Credits for the purpose of making a market in such interests or trading them on any securities market or equivalent thereof which might fall within the scope of such laws; and (ii) it is not relying on the advice or due diligence efforts of US Solar in entering into this Agreement. You are urged to seek your own professional advice on these matters.

ARTICLE 6 TRANSFERABILITY

6.1 General. This Agreement and your Bill Credits are your personal property. Your ability to continue to receive Bill Credits is dependent upon your continuing compliance with the Sunsubscription Eligibility Requirements and your payment of the SunsubscriptionSM Payments. This Agreement and your right to receive Bill Credits are transferable only as set forth below. This Agreement and your right to receive Bill Credits are not transferable by you, whether voluntarily or by operation of law, at any time when you are in default under this Agreement, unless approved by US Solar.

6.2 Sale or Transfer to Other Eligible Subscribers. You may not sell or transfer this Agreement, or any portion of your CS Allocation to any person or entity without US Solar's prior written consent (not to be unreasonably withheld, conditioned or delayed). It being expressly understood and agreed that any sale or transfer by you to any person or

entity who, at the time of the sale or transfer [(x) meets the Sunsubscription Eligibility Requirements and credit requirements for the Project. Any amounts you collect from a transferee in respect of your transfer of this Agreement, or any portion of your CS Allocation, belongs to you. Neither US Solar nor the Project Owner will have any claim or right to any such amounts you may receive.

Without limitation to the foregoing, your sale or transfer of your CS Allocation for the Project is expressly conditioned upon:

- (a) US Solar receiving at least ninety (90) calendar days' prior written notice identifying the prospective purchaser or transferee, providing the physical address at which it takes electric service from the Utility, the Utility account number and all other information needed to determine its eligibility to be a subscriber, as well as any other subscriptions in the Project or other community solar projects held by the proposed transferee, and any solar facility owned or leased by the proposed transferee at the address associated with the proposed transfer;
- (b) Receipt by US Solar of authorizations from the proposed transferee needed to access their Utility account data, and receipt by US Solar of usage data at the proposed transferee's address needed to calculate its historic electrical usage;
- (c) Determination by US Solar that the proposed transferee meets the Sunsubscription Eligibility Requirements;
- (d) Determination by US Solar that the proposed transferee is eligible to be a Subscriber in the relevant Project and that its participation as a Subscriber will not cause the Project to fail any Eligibility Requirement or otherwise fail to comply with any Applicable Laws or contractual obligations to the Utility. For the avoidance of doubt, the proposed transferee must qualify as a Small Subscriber if the capacity that is being transferred was originally allocated to a Small Subscriber;
- (e) The proposed transferee's (i) express written assumption of this Agreement or execution and delivery of a new subscription agreement with US Solar as to the CS Allocation on the same terms and conditions as this Agreement, including the cure of any prior defaults arising under this Agreement; and (ii) execution of a Standard Disclosure Form or any other document reasonably required by US Solar, the Program Administrator, or the Utility to effectuate the transfer and to maintain compliance with the Program Rules; and
- (f) The proposed transferee meeting our credit requirements.

US Solar shall notify the Utility of any such transfer so that the Utility may change the applicable subscriber benefits to apply to the transferee's retail Utility electric account.

6.3 Relocation/Sale of Eligible Address.

- (a) If during the Term you move from an Eligible Address and are no longer the Utility account-holder at that address, you may transfer all or part of your CS Allocation to another Eligible Address of yours (new or existing) conditioned on the following:
 - i. You provide us with at least one hundred and twenty (120) calendar days' notice of such transfer; and
 - ii. We determine that the new address, including the prior electrical usage at that address, will allow for the transferred CS Allocation to continue to meet the Sunscription Eligibility Requirements.
- (b) If during the Term you move from or sell an Eligible Address and are no longer the Utility account-holder at that address, and you are not relocating to a new Eligible Address or do not have sufficient subscription capacity at another Eligible Address, before moving you must either:
 - i. Sell or transfer the relevant portion of your CS Allocation in accordance with Section 6.2. If requested by you, we will use commercially reasonable efforts for up to one hundred eighty (180) calendar days to assist you in this process; or
 - ii. Cancel the relevant portion of your CS Allocation pursuant to Section 10.1 (a)(ii) or (iii) below.
- (c) You are obligated to maintain compliance with the Sunscription Eligibility Requirements and to notify us if you plan to be out of compliance. You acknowledge that your failure to maintain compliance with the Sunscription Eligibility Requirements may result in the Utility not paying you Bill Credits and our cancellation of the relevant CS Allocation.
- (d) This Agreement confers to us no right to interfere with, or require our consent to, your sale or transfer of your real property.

6.4 Reallocation. Notwithstanding anything to the contrary herein or in any other agreement, US Solar reserves the right, at its option and in its sole discretion, to assign all or a portion of your CS Allocation among one or more systems that meet and satisfy the Program eligibility requirements and from which you are eligible to receive all or such portion of CS Allocation in accordance with the Program. In the event that US Solar re-allocates all or a portion of your CS Allocation to a different project, the Parties agree to modify any terms of this Agreement as necessary to effectuate or reflect the details of such assignment(s), including, without limitation, such modifications to Exhibit B to reflect the new Project. US Solar will provide you with reasonable notice of any such assignment and re-allocation. To effectuate such assignment and re-allocation, US Solar will provide you with revised copies of Exhibit B and Exhibit D, as applicable. Upon receipt of such

revised Exhibits, the Agreement will be deemed to incorporate such revised Exhibits without further action by the Parties.

ARTICLE 7 ASSIGNMENTS; FINANCING

7.1 Assignment. We may, without your prior consent, in whole or in part, (i) assign, mortgage, pledge or otherwise collaterally assign our interests in this Agreement and the Project to any Financing Party, (ii) directly or indirectly assign this Agreement and the Project to the Project Owner, an affiliate or subsidiary of ours or any third party acquiring the Project or the Project Owner, (iii) assign this Agreement and the Project to any entity through which we are obtaining financing or capital for the Project, and (iv) assign this Agreement and the Project to any person succeeding to all or substantially all of our assets. In the event of any such assignment (other than a collateral assignment), we shall be released from all our liabilities and other obligations under this Agreement (only upon assumption of our obligations hereunder by the assignee). However, any assignment of our rights and/or obligations under this Agreement shall not result in any change to your rights and obligations under this Agreement. For the avoidance of doubt, any subsequent assignee of US Solar may assign its interest at any time, and without your consent, to another person or another Financing Party in accordance with the terms of this Agreement. If the Financing Party or its successor becomes the owner of our interest by foreclosure or otherwise, it may sell or transfer that interest to any third party without your consent.

7.2 Changes. You acknowledge that we may obtain construction and long-term financing from one or more Financing Parties. Both Parties agree in good faith to consider and to negotiate changes or additions to this Agreement that may be reasonably requested by the Financing Parties; provided, that such changes do not alter the fundamental economic terms of this Agreement. In connection with any assignment by us (or the Financing Parties, as described herein), you agree to execute any consent, estoppel or acknowledgement in form and substance reasonably acceptable to such Financing Parties.

7.3 Notice and Opportunity to Cure. You may not terminate or suspend your performance due to our Event of Default unless you have given the Financing Parties prior written notice of your intent to so terminate or suspend this Agreement. In your notice you will describe the circumstances giving rise to our default and provide the Financing Parties with the opportunity to cure the default within thirty (30) calendar days after receipt of such notice or any longer period provided for in this Agreement. If our default reasonably cannot be cured by the Financing Parties within the period provided and the Financing Parties commence and pursue to cure of such default within that period, the period for cure will be extended for a reasonable period of time under the circumstances, but not to exceed an additional sixty (60) days. The Parties' respective obligations under this Agreement will otherwise remain in effect during the cure period. If the Financing Parties or an assignee (including any buyer or transferee) acquires title to

or control of our assets and within the applicable time periods cures all defaults under this Agreement existing as of the date of such change in control in the manner required by this Agreement and which are capable of cure by a third party or entity, then such Financing Parties or third party transferee will no longer be in default under this Agreement, and this Agreement will continue in full force and effect.

ARTICLE 8

PRIVACY; CONFIDENTIALITY; PUBLICITY

8.1 Subscriber Data. US Solar will not disclose your Utility account information, energy usage data, Bill Credits, or any other personal information (collectively, “**Project Subscriber Data**”) to any person except to (i) the Utility, to the extent required by Applicable Laws for the purpose of maintaining the Project, your eligibility to subscribe to the Project, and your CS Allocation and Bill Credits; (ii) accountants or attorneys of US Solar to the extent necessary for them to render advice or perform professional services associated with the Project or this Agreement; (iii) advisors, affiliates, agents, or representatives of US Solar (including, without limitation, any third party customer management service provider) to the extent necessary for them to render advice or perform professional services associated with the Project or this Agreement, but only if such disclosure is subject to the obligation or agreement of the recipient in writing to keep such Project Subscriber Data confidential on substantially the same terms as those set forth herein; (iv) to actual or potential Financing Parties or Project Owners to confirm your eligibility; or (v) as otherwise required by Applicable Laws or pursuant to an order of a court or other governmental authority having jurisdiction over the matter. US Solar shall comply with all Applicable Laws with respect to privacy and non-disclosure of consumer or financial data. A copy of US Solar’s data privacy policy shall be provided to you upon your request.

8.2 Confidential Information of US Solar. Certain information and data provided by US Solar with respect to the Project or other aspects of US Solar’s business may be designated by US Solar as confidential and proprietary information (collectively, “**US Solar Data**”). You agree not to share any US Solar Data with any other Person, including, but not limited to, any other developer of community solar projects or anyone otherwise competing with US Solar, except that Project Subscriber may share such US Solar Data with (i) with Project Subscriber’s accountants or attorneys for the purposes of assessing whether to enter into this Agreement and for tax filings and similar purposes, but only if such disclosure is subject to the obligation or agreement of the recipient in writing to keep such US Solar Data confidential; or (ii) as otherwise required by Applicable Laws. US Solar designates this Agreement as “US Solar Data” in this respect.

8.3 Publicity. The Parties shall coordinate and cooperate with each other when making public announcements related to the execution and existence of this Agreement or related to Project Subscriber’s participation in the Project, and each Party shall have the right to promptly review, comment upon and approve any publicity materials, press releases or other public statements by the other Party that refer to, or that describe any

aspect of, this Agreement. Notwithstanding the foregoing, the Project Subscriber agrees that US Solar can use Project Subscriber's logos in their respective marketing materials.

ARTICLE 9 DISPUTE RESOLUTION

9.1 Program Disputes.

- (a) Any dispute or question which you have with respect to the application by the Utility of the Bill Credits to your retail electric bill, in particular the applicable Bill Credit Rate that the Utility or an ARES used to determine the amount of your Bill Credits, shall be directed by you to the Utility or ARES for resolution. You may request that US Solar assist you in this respect. You acknowledge that your obligation to make your SunscriptionSM Payments is independent of the amount of your Bill Credits.
- (b) Any issue or dispute identified by you with respect to the Utility's actions with respect to the Project or the Bill Credits other than as described in Section 9.1(a) shall be referred to US Solar. If the dispute or question is not resolved to the Project Subscriber's satisfaction, you have the right to refer the issue directly to the Program Administrator at admin@illinoisshines.com or 877-783-1820. If you wish to contact the Illinois Commerce Commission (the "Commission"), you may do so at the following phone number: 800-524-0795. Or you may visit the Commission website at: www.icc.illinois.gov. You also may contact the Illinois Power Agency ("IPA") at 312- 793-0263, or 866-846-5276. The IPA's website address is: <https://www2.illinois.gov/sites/ipa/Pages/default.aspx>.

9.2 Disputes between Parties.

- (a) The Parties shall attempt in good faith to resolve all disputes arising in connection with the interpretation or application of the provisions of this Agreement or in connection with the determination of any other matters arising under this Agreement by mutual agreement.
- (b) Any dispute or issue a Party may have arising from or related to this Agreement, which are not resolved by communications between Project Subscriber and US Solar representatives in person, over the phone, or electronically shall be submitted to the other Party in writing. Each Party shall assign an officer or senior management executive to address or negotiate a resolution with the other Party. The Parties agree to attempt to

reach a resolution of such dispute within ten (10) calendar days or such longer period as the Parties may agree.

- (c) We shall perform any calculation called for hereunder and do so in a commercially reasonable manner and in accordance with industry accepted standards. Any dispute regarding the results of any such calculation shall be resolved by having an independent consultant having nationally recognized credentials, such as Navigant Consulting, Inc. or Leidos, Inc., perform the calculation at the disputing Party's expense. Such consultant's results shall be binding on the Parties absent manifest error.
- (d) During the pendency of any dispute hereunder, the Parties shall continue to perform their respective obligations under this Agreement.
- (e) Any dispute arising from or relating to this Agreement not resolved by the Parties under Section 9.2(a)-(b) above shall be arbitrated in Chicago, IL, or such other location in Illinois mutually agreeable to the Parties. The arbitration shall be administered by JAMS in accordance with its Comprehensive Arbitration Rules and Procedures, and judgment on any award may be entered in any court of competent jurisdiction. If the Parties agree, a mediator may be consulted prior to arbitration.

ARTICLE 10

CANCELLATION EVENTS; EVENTS OF DEFAULT; REMEDIES

10.1 Cancellation Events.

- (a) You may cancel all or part of your CS Allocation relating to the Project to the extent that:
 - i. The Project becomes ineligible to participate in Illinois Shines during the Term, and additional capacity in another project owned by US Solar or its affiliates does not exist;
 - ii. Prior to the fifth (5th) anniversary of the COD of the Project, you become aware that, due to relocation, or other material changes, your CS Allocation will no longer satisfy the Subscription Eligibility Requirements and you elect not to sell or transfer, or cannot sell or transfer on the same terms and conditions, your CS Allocation to another eligible Utility customer that meets the Subscription Eligibility Requirements;
 - iii. From and after the fifth (5th) anniversary of the COD of the Project, you become aware that, due to relocation or other material changes, your CS Allocation will no longer satisfy the applicable Eligibility Requirements and you elect not to sell or transfer, or cannot sell or

transfer on the same terms and conditions, your CS Allocation to another eligible Utility customer that meets the Sunscription Eligibility Requirements.

- iv. You elect for any other reason to cancel all or part of your CS Allocation;

To cancel under this clause (iv) you must deliver written notice to us at least 180 days prior to (but no more than 210 days prior to) the date you wish such cancellation to be effective, which notice must set forth the portion of your CS Allocation to be cancelled. During such notice period, you will continue making such SunscriptionSM Payments as would have been payable by you had no cancellation occurred.

- (b) We may cancel all or part of your CS Allocation relating to the Project to the extent that:
 - i. You fail to meet the Sunscription Eligibility Requirements (other than US Solar's credit requirements) at any time during the Term;
 - ii. Your CS Allocation is transferred by operation of law as defined in Section 10.7 to an ineligible person or entity and is not sold to an Eligible Transferee within the time provided;
 - iii. Prior to the start of Project construction, we are not able to confirm your creditworthiness;
 - iv. Prior to the start of Project construction, we determine to terminate the development of the Project; or
 - v. We elect for any other reason to cancel or terminate all or part of your CS Allocation.
- (c) Cancellation under Sections 10.1(a)(i) or 10.1(b)(iii) or (iv) will be effective upon delivery of written notice by the cancelling Party to the other Party. Cancellation under Sections 10.1(a)(ii), (iii) or 10.1(b)(i), (ii) or (v) will be effective one hundred and eighty (180) days after written notice by the cancelling Party to the other Party. During such one hundred and eighty (180) day period, you will continue making such SunscriptionSM Payments as would have been payable by you had no cancellation occurred. All cancellation notices shall include a description of the circumstances giving rise to the Cancellation Event and the specific portion of CS Allocation canceled.

- (d) Per the Program Rules, you may rescind this Agreement within three calendar days of signing this Agreement, by providing us with written notification of the same.

10.2 Events of Default. Each of the following events shall be an Event of Default under this Agreement:

- (a) A Party breaches any material representation or warranty or fails to perform a material obligation set forth in this Agreement and does not cure such breach or failure within thirty (30) calendar days of written notice of the breach from the non-defaulting Party.
- (b) With respect to Project Subscriber, failure to make any SunscriptionSM Payment when due, and failure to cure the default within ten (10) business days after written notice of such failure from US Solar.

10.3 Cancellation Remedies.

- (a) In the case of a cancellation pursuant to Sections 10.1(a)(i), or 10.1(b)(iii), (iv) or (v), you will owe nothing with respect to the amount of CS Allocation cancelled.
- (b) In the case of a cancellation pursuant to Sections 10.1(a)(ii), (iii), or (iv) or 10.1(b)(i) or (ii) (each, a “**Covered Cancellation Event**”), you will be responsible for paying the Cover Cost Amount, if any, with respect to the amount of CS Allocation cancelled, subject to the following:

We will use commercially reasonable efforts for up to sixty (60) days after such cancellation (“**Cancellation Replacement Period**”) to secure one or more Eligible Transferee who will subscribe to the entire cancelled portion of your CSG Allocation at no less than your SunscriptionSM Rate. If we are successful, your Cover Cost Amount will be zero. To the extent during the Cancellation Replacement Period we are unsuccessful in securing one or more Eligible Transferees who will subscribe to the entire cancelled portion of your CS Allocation, the Unsubscribed Energy rate provided for in the CS Tariff will be used in lieu of a transferee SunscriptionSM Rate for purposes of determining the Cover Cost Amount under clause (b) of the definition of Cover Cost Amount.

- (c) At the end of the Cancellation Replacement Period, we will determine the Cover Cost Amount and other amounts owing by you and provide you

written notice of same. That amount will become due and payable by you within ten (10) business days of your receipt of this notice.

- (d) If you cancel less than all of your CS Allocation, after paying the Cover Cost Amount, your remaining SunscriptionSM Payments will reflect your appropriately reduced CS Allocation.
- (e) Upon cancellation of the entire CS Allocation, we may terminate this Agreement in its entirety.

10.4 Default Remedies. In the event a defaulting Party fails to cure an Event of Default within the applicable cure period, the non-defaulting Party may:

- (a) With respect to an Event of Default by Project Subscriber:
 - i. We may terminate this Agreement immediately by notifying you in writing.
 - ii. We may direct the Utility to remove you as a subscriber with respect to the Project, and you will no longer receive Bill Credits associated with the CS Allocation.
 - iii. You will owe the Cover Cost Amount (defined in Exhibit A), if any.
 - 1. We will use commercially reasonable efforts for sixty (60) calendar days after your Event of Default (“**Default Replacement Period**”) to secure one or more Eligible Transferees who will subscribe to your entire CS Allocation at no less than your SunscriptionSM Rate. If we are successful, your Cover Cost Amount will be zero.
 - 2. To the extent during the Default Replacement Period we are unsuccessful in securing one or more Eligible Transferees who will subscribe to your entire CS Allocation, the Unsubscribed Energy Tariff rate will be used in lieu of a transferee SunscriptionSM Rate for purposes of determining the Cover Cost Amount.
 - iv. You will owe an amount equal to the SunscriptionSM Payments that would have been payable by you during the Default Replacement Period absent the Event of Default.
 - v. At the end of the Default Replacement Period, we will determine the Cover Cost Amount and other default-related amounts owing by you and provide you with written notice of same. These amounts will become due and payable immediately by you upon your receipt of this notice.

- vi. You will be responsible for reimbursing us for any costs we reasonably incurred in attempting to identify an Eligible Transferee and in the execution of related documentation.
 - vii. Upon termination of this Agreement, we shall have no further obligations to you hereunder.
- (b) With respect to an Event of Default by US Solar:
- i. Prior to the Project COD, you may terminate this Agreement at any time by notifying us in writing.
 - ii. After the Project COD, you may terminate this Agreement only if our default results in your CS Allocation not producing any Subscribed Energy for one hundred eighty (180) consecutive calendar days or more.
 - iii. Upon termination, you shall have no further obligation to us except for obligations arising or accruing prior to termination.

10.5 No Consequential Damages. No Party shall be liable to the other Party for any indirect, special, punitive, exemplary, incidental, or consequential damages, whether arising in contract, tort, under statute, or in equity, and each Party waives its rights to any such damages. In no event will the Cover Cost Amount constitute, or be deemed to constitute, indirect, special, punitive, exemplary, incidental, or consequential damages.

10.6 No Warranty; Exclusive Remedies; Limitation of Liability. NO WARRANTY OR REMEDY, WHETHER STATUTORY, WRITTEN, ORAL, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, OR WARRANTIES ARISING FROM COURSE OF DEALING OR USAGE OF TRADE SHALL APPLY. The remedies set forth in this Agreement shall be the Parties' sole and exclusive remedies for any claim or liability arising out of or in connection with this Agreement, whether arising in contract, tort (including negligence), strict liability or otherwise. Notwithstanding anything to the contrary herein, US Solar's total liability under this Agreement will in no event exceed the aggregate of all payments made by Project Subscriber hereunder during the preceding twenty-four month period in which the initial claim arose.

10.7 Involuntary Transfers. Upon transfer of title or control of the Eligible Address or your CS Allocation, or portion thereof, due to bankruptcy, foreclosure or operation of law for other reasons, you or the transferee must notify US Solar immediately. During any period of time in which a trustee, receiver, or creditor is in possession of the Eligible Address and assumes responsibility as the Utility account holder at the Eligible Address,

such transferee shall be deemed to have succeeded to your rights and obligations under this Agreement at the Eligible Address during the period of its possession. Upon the transfer of title to the property at the Eligible Address and the CS Allocation to a creditor or other third party, the transferee shall notify US Solar of the transfer. If the transferee(s) meet all relevant Sunscription Eligibility Requirements, the transfer shall be treated as a sale or transfer of the CS Allocation to such transferees upon completion of the conditions set forth in Section 6.2. If the transferee does not meet the transfer conditions, then the transferee(s) shall be required immediately to sell or transfer the CS Allocation or applicable portion to an eligible buyer in accordance with Section 6.2.

ARTICLE 11 MISCELLANEOUS

11.1 Notices.

- (a) Notices, or other documents required or permitted by this Agreement must be given by personal delivery, reputable overnight courier, email, or U.S. certified mail postage prepaid and shall be sent to the respective parties at the address listed on the first page of this Agreement. Notice shall be deemed delivered (i) the day of delivery, if delivered by hand during the receiving Party's regular business hours or by e-mail before or during the receiving Party's regular business hours, (ii) upon the date of actual delivery or refusal shown on the courier's delivery receipt if sent by overnight courier, and (iii) on the fourth business day after deposit in the U.S. mail if sent by certified mail. Any Party may change the address for notice by notice to the other Party.
- (b) If we assign, sell, or transfer this Agreement to another party, we will notify you of any change to the address or phone number for questions or complaints;

11.2 Force Majeure. If US Solar's performance of this Agreement or of any obligation hereunder is prevented or substantially restricted or interfered with by reason of an event of "Force Majeure" (as defined in the Program Agreements), upon giving notice to Subscriber, US Solar shall be excused from such performance to the extent of and for the duration of such prevention, restriction or interference. US Solar shall use its reasonable efforts to avoid or remove such causes of nonperformance and shall continue performance hereunder whenever such causes are removed.

11.3 No Third Party Beneficiaries. Nothing in this Agreement shall be construed to create any duty to, or standard of care with reference to, or liability to, any person not a Party to this Agreement. Excepting the rights of Financing Parties and assignees expressly provided for herein, no provision of this Agreement is intended to nor shall it in

any way provide any rights to any third party or inure to the benefit of any third party so as to constitute any such person a third party beneficiary under this Agreement, or of any one or more of the terms of this Agreement, or otherwise give rise to any cause of action in any person not a Party to this Agreement.

11.4 Entire Agreement; Amendments. It is mutually understood and agreed that this Agreement, and the Exhibits attached hereto, constitutes the entire agreement between Project Subscriber and US Solar and supersedes any and all prior oral or written understandings, representations or statements, and that no understandings, representations or statements, verbal or written, have been made which modify, amend, qualify or affect the terms of this Agreement. Except as provided in Exhibit D, this Agreement may not be amended except in a writing executed by both parties. Upon your request, we agree to amend Exhibit G at any time following the Project COD in order to remove any Eligible Addresses and Account numbers to which a portion of Estimate of Subscribed Energy has not been allocated. In addition to the foregoing, the Parties agree that, if Project Subscriber has designated an authorized person(s) in writing for such purpose, we may, upon written request by such authorized person(s) (email being sufficient), update Exhibit G of this Agreement to add or delete accounts and meters in accordance with Project Subscriber's request and without the need for an amendment executed by both Parties; provided that any such addition or deletion shall be memorialized in writing and delivered to Project Subscriber and the addition or deletion of accounts and meters does not reduce the overall kW allocated to Project Subscriber's meters and accounts.

11.5 Governing Law. This Agreement is made in Illinois and shall be governed by the laws of the State of Illinois.

11.6 References to Program Documents. This Agreement contains summaries of, and makes reference to, certain provisions of the Program Agreements and Program Rules. While we believe these summaries and references to be accurate and fair, any conflict between such summaries and references shall be resolved in favor of the relevant provisions contained in the Program Agreements and Program Rules. You are urged to review these documents.

11.7 Waiver. Neither Party shall be deemed to have waived any provision of this Agreement or any remedy available to it unless such waiver is in writing and signed by the Party against whom the waiver would operate. Any waiver at any time by either Party of its rights with respect to any matter arising in connection with this Agreement shall not be deemed a waiver with respect to any subsequent or other matter.

11.8 Relationship of Parties. The duties, obligations and liabilities of each of the Parties are intended to be several and not joint or collective. This Agreement shall not be interpreted or construed to create an association, joint venture, fiduciary relationship or partnership between the Parties or to impose any partnership obligation or liability or any trust or agency obligation or relationship upon either Party. US Solar and Project

Subscriber shall not have any right, power, or authority to enter into any agreement or undertaking for, or act on behalf of, or to act or be an agent or representative of, or to otherwise bind, the other Party.

11.9 Severability. Should any provision of this Agreement be or become void, illegal or unenforceable, the validity or enforceability of the other provisions of the Agreement shall not be affected and shall continue in full force. The Parties will, however, use commercially reasonable efforts to agree on the replacement of the void, illegal or unenforceable provisions with legally acceptable clauses which correspond as closely as possible to the sense and purpose of the affected provision and the Agreement as a whole.

11.10 Counterparts. This Agreement may be executed in two or more counterparts and by different parties on separate counterparts, all of which shall be considered one and the same agreement and each of which shall be deemed an original.

11.11 Signatures. The exchange of copies of this Agreement and of signature pages by facsimile or other electronic transmission shall constitute effective execution and delivery of this Agreement as to the Parties and may be used in lieu of the original Agreement for all purposes. Signatures of the Parties transmitted by facsimile or other electronic means shall be deemed to be their original signatures for all purposes.

(SIGNATURE PAGES TO FOLLOW)



PROPRIETARY AND CONFIDENTIAL

Example

Garden

Signature: _____

Signature: _____

Printed
Name: _____

Printed
Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

EXHIBIT ADEFINITIONS

1. **AAEC.** For each of the Eligible Addresses and Account numbers set forth on Exhibit G, the average annual electricity consumption (net of any other distributed generation resources serving a relevant address) over the prior twenty-four (24) months.
2. **Actual Savings.** The amount of Bill Credits you received during the applicable period, less the amount of Sunscription Payments you paid under this Agreement during such period.
3. **Applicable Laws.** Any law, statute, rule, regulation, ordinance, order (including orders issued by the ICC or IPA), tariff, judgment, or other legally binding restriction or ruling issued by a governmental authority which is applicable to the Project, US Solar, community solar project subscribers, community solar projects or this Agreement.
4. **Alternative Retail Electric Supplier (ARES).** An entity licensed by the Illinois Commerce Commission under Article XVI of the Illinois Public Utilities Act (220 ILCS 5/16-101 et seq.) to engage in the sale of electric power and energy to retail customers via the Illinois competitive electricity supply market.
5. **Ameren.** Ameren Illinois Company, or any successor thereto.
6. **Bill Credit.** A dollar amount paid by the Utility as a credit on the Project Subscriber's retail electrical bill to compensate the Project Subscriber for the photovoltaic electricity produced by the Project Subscriber's CS Allocation and delivered by the Project to the Utility.
7. **Bill Credit Rate.** A dollar amount per kilowatt-hour equal to the Utility's Total Price to Compare for the applicable Production Month, as established by the Utility Bill Credit Tariff.
8. **Cancellation Event.** One or more event described in Section 10.1(a)-(b).
9. **ComEd.** Commonwealth Edison Company, or any successor thereto.
10. **Community Solar Garden Tariff.** The appropriate, and applicable community solar garden tariff, published by the appropriate Utility supplying electricity to your account/premises.
11. **Cover Cost Amount.**

- a. With respect to an Event of Default by you, the positive difference, if any, of:
 - i. the net present value (using a discount rate of 4%) of the Projected Subscriber Payments by you over the Term post default, had this Agreement remained unchanged with respect to your entire CS Allocation for the entire Term (plus any other amounts previously accrued and owed by you); minus
 - ii. the net present value (using a discount rate of 4%) of the projected payments to be made by an Eligible Transferee (or, as applicable, by the Utility under the Unsubscribed Energy Tariff for the portion of your CS Allocation not transferred) with respect to the entire CS Allocation over the remaining Term.
- b. With respect to a Covered Cancellation Event pursuant to Sections 10.1(a)(ii) or (iv) or 10.1(b)(i) or (ii), the positive difference, if any, of:
 - i. the net present value (using a discount rate of 4%) of the Projected Subscriber Payments by you over the Term post-cancellation with respect to the cancelled portion of your CS Allocation, had this Agreement remained unchanged for the entire Term (plus any other amounts previously accrued and owed by you); minus
 - ii. the net present value (using a discount rate of 4%) of the projected payments to be made by an Eligible Transferee (or, as applicable, by the Utility for the Unsubscribed Energy Tariff associated with the portion of your CS Allocation not transferred) with respect to the cancelled portion of your CS Allocation over the remaining Term.
- c. With respect to a Covered Cancellation Event pursuant to Section 10.1(a)(iii), an amount equal to your Actual Savings for the forty-eight (48) month period occurring immediately prior to the date you delivered your cancellation notice pursuant to Section 10.1(a)(iii).

12. Eligible Address. A subscriber's Utility service address that receives electrical service from the Utility.

13. Eligible Transferee. A person or entity who meets the Subscription Eligibility Requirements and meets the conditions set forth in Section 6.2(a)-(f).

14. Estimate of Subscribed Energy. The amount of kWhs for each Production Year Range set forth in Exhibit D.

15. Financing Party. A person or persons providing construction or permanent financing in connection with construction, ownership, operation and maintenance of the Project,

or if applicable, any person to whom the ownership interest in the Project has been transferred, subject to a leaseback of the Project from such person.

16. **Illinois Commerce Commission (ICC).** The State agency primarily charged with regulating public utilities in Illinois, as well as approving aspects of the Illinois Shines program. The ICC can be contacted at 1-800-524-0795 (Consumer Services Division) or www.icc.illinois.gov/about/contact-us.
17. **Illinois Power Agency (IPA).** The State agency primarily charged with administering the procurement of renewable energy resources to meet Illinois' renewable energy portfolio standard, in addition to procuring electric power supply for eligible retail customers of electric utilities and other responsibilities. The IPA can be contacted at (877)783-1820, admin@illinoisshines.com or <https://illinoisshines.com/consumer-complaint-center/>.
18. **Illinois Shines (aka Adjustable Block Program).** A program established under Illinois Public Act 99-0906 to facilitate the development of new community solar and distributed photovoltaic generation in Illinois.
19. **Interconnection Agreement.** An agreement with the Utility to interconnect the Project to the Utility's distribution system.
20. **JAMS.** JAMS, formerly known as Judicial Arbitration and Mediation Services, Inc.
21. **Program Administrator.** The IPA's designee responsible for running day to day operations of the Adjustable Block Program. As of the Effective Date, Energy Solutions is the designated Program Administrator.
22. **Program Agreements.** The Interconnection Agreement and Renewable Energy Credit agreement associated with the Project.
23. **Program Rules.** The Adjustable Block Program guidebook, Utility Bill Credit Tariff, Unsubscribed Energy Tariff, requirements for approved vendors, marketing guidelines issued by the IPA, and program related documents provided by the Utility.
24. **Production Month.** The calendar month during which Subscribed Energy is produced by the Project and delivered to the Utility.
25. **Production Year.** Each period of twelve consecutive months during the Term, with the first Production Year commencing on the Project COD and each subsequent Production Year commencing on the applicable anniversary of the Project COD.
26. **Project COD.** The Project's initial date of commercial operation.

27. **Projected Subscriber Payments.** For each year of the remaining Term of this Agreement, the product of (1) the Sunsubscription Rate for such year and (2) the Estimate of Subscribed Energy for such year.
28. **Renewable Energy Credit.** The environmental attributes represented by 1 MWh of electricity generated by a renewable generator.
29. **Single Bill Option.** An ARES run billing and payment option that consolidates onto the monthly ARES bill both the Utility charges and all charges associated with a customer's electricity supply. As this ARES-provided billing and payment option eliminates the delivery of a monthly Utility bill to the customer, it is not compatible with Utility Combined Billing under this Agreement.
30. **Small Subscriber.** A commercial customer with a subscription sized below 25 kW_{ac}.
31. **Subscribed Energy.** The electricity generated by the Project attributable to your CS Allocation and delivered to the Utility on or after Project COD.
32. **SunsubscriptionSM Dashboard.** A web-based portal showing the production and other relevant information for your project.
33. **SunsubscriptionSM Rate.** A dollar amount per kilowatt-hour with respect to the Subscribed Energy produced by Project Subscriber's CS Allocation, as set forth in Section 1.5(a), used for determining Project Subscriber's SunsubscriptionSM Payments.
34. **Taxes.** Any federal, state, or local ad valorem, property, occupation, generation, privilege, sales, use, consumption, excise, or transaction tax, other taxes, regulatory fees, surcharges, or other similar charges, but does not include any income taxes imposed on US Solar for payments made by you and received by us under this Agreement.
35. **Total Price to Compare.** The rate or rates published by the Illinois Commerce Commission for energy supply for eligible customers receiving supply service from the electric utility, and shall include energy, capacity, transmission, and the purchased energy adjustment.
36. **Unsubscribed Energy Tariff.** The tariff setting forth the compensation rate for unsubscribed energy, ComEd "Rider POG" or Ameren "Rider QF", as applicable, as amended or updated and any successor thereto.
37. **Utility.** The default electricity provider for the Project Subscriber's service address, ComEd or Ameren, as applicable.



PROPRIETARY AND CONFIDENTIAL

38. **Utility Bill Credit Tariff.** The tariff setting forth the bill credit for each customer class, ComEd “Rider POGCS” or Ameren “Rider NMCS as amended or updated and any successor thereto. See Exhibit E, below.
39. **Utility Combined Billing.** Is a Utility run program that consolidates all charges and Bill Credits under this Agreement onto your monthly utility bill, meaning you will pay these charges to the Utility rather than US Solar. The Utility then forwards payment to US Solar on your behalf.
40. **Utility’s Rate Tariff.** ComEd’s “Schedule of Rates for Electric Service”, as amended or updated and any successor thereto, which, as of the Effective Date, is available at <https://www.comed.com/SiteCollectionDocuments/MyAccount/MyBillUsage/CurrentRates/Ratebook.pdf> Ameren’s “Electric Service Schedule”, as amended or updated and any successor thereto, which, as of the Effective Date, is available at <https://www.ameren.com>

EXHIBIT B
PROJECT SITE

Project Name	Project Location	Utility
Garden	City, IL	ComEd



PROPRIETARY AND CONFIDENTIAL

EXHIBIT C

RESERVED

EXHIBIT DPRODUCTION ESTIMATE

The 20-year production estimate as of the date this Exhibit was delivered for Garden is set forth below (assuming an annual degradation of 0.5%). This production estimate of production is determined using PVsyst, an industry standard solar production modeling tool, using publicly available historical data for solar resources at the site of the Project, the manufacturer's specifications for production capability of the solar modules, and a reduction for estimated losses for Project usage and conversion, transmission, and transformation of the electricity generated by the Project. This estimate is based on information available to us at the time and is not a guarantee. US Solar shall have the right to unilaterally amend this Exhibit D from time to time by delivering a revised Exhibit D to Project Subscriber, which updates will amend the Project Production Estimates and the Estimate of Subscribed Energy based on then current Project specifications.

Production Year	Project Production Estimate (kWh)	Estimate of Subscribed Energy (kWh)
1	1000000	1000
2	995000	995
3	990025	990
4	985075	985
5	980150	980
6	975249	975
7	970373	970
8	965521	966
9	960693	961
10	955890	956
11	951110	951
12	946355	946
13	941623	942
14	936915	937
15	932230	932
16	927569	928
17	922931	923
18	918316	918
19	913725	914
20	909156	909

Date Exhibit was delivered: Effective Date

EXHIBIT EUTILITY BILL CREDIT TARIFF

ComEd's Bill Credit Tariff can be found at:

ComEd Rider POGCS:

<https://www.comed.com/SiteCollectionDocuments/MyAccount/MyBillUsage/CurrentRates/Ratebook.pdf>

Sheet No. 344

Ameren's Bill Credit Tariff can be found at:

Ameren Rider NMCS:

<https://www.ameren.com/-/media/rates/files/illinois/aie130rdnmcs.ashx>



PROPRIETARY AND CONFIDENTIAL

EXHIBIT F

STANDARD DISCLOSURE FORM FOR PROJECT

[Attach project-specific PDF]

EXHIBIT G

PROJECT SUBSCRIBER DATA
(as provided by Project Subscriber as of the Effective Date)

Project Subscriber (name as shown on Utility account)

Table A-Subscriptions less than 25kW AC
Table B- Subscriptions larger than or equal to 25kW AC

Table A				
Utility service address (Eligible Address)	Utility account number	Utility meter number	Average annual electrical consumption ("AAEC") (kWh)	Subscription Size (kWh)
	Total:			

Table B				
Utility service address (Eligible Address)	Utility account number	Utility meter number	Average annual electrical consumption ("AAEC") (kWh)	Subscription Size (kWh)
	Total:			

RESOLUTION NO. _____

**A RESOLUTION OF THE VILLAGE OR VILLAGE OF _____, ILLINOIS
ENDORING COMMUNITY SOLAR SAVINGS PROGRAM**

WHEREAS, the State of Illinois, through the adoption of the Clean Equitable Jobs Act (CEJA) legislation supports the development of new renewable energy generation resources throughout the state including shared community solar generation projects; and

WHEREAS, to allow Residents or Small Governmental Commercial accounts to support the development of shared community solar resources in Illinois on a voluntary elective basis without the need to install solar panels on their homes and properties through community solar subscriptions. By obtaining a community solar subscription, Residents or Small Governmental Commercial accounts can proactively reduce their total cost of electricity supply by receiving community solar generation credits on their monthly electric utility bills; and,

NOW, THEREFORE, BE IT RESOLVED by the Village President and the Village Board of the Village of _____ Illinois that the Village endorses the community solar savings program opportunity and agrees to educate and inform residents regarding its availability with assistance from Rock River Energy Services; and

BE IT FURTHER RESOLVED by the Village President and the Village Board of _____, Illinois that the Village President or Designee are each hereby authorized to execute any necessary documents to facilitate access for the Village and/or for residents of the community solar savings program opportunities.

PASSED UPON MOTION BY _____

SECONDED BY _____

BY ROLL CALL VOTE THIS _____ DAY OF _____, 2025

ATTEST:

Village Clerk

Village President

Treasurer's Report

September 17, 2025

Board Meeting

Cash Reports

Section 1: Cash Balances as of August 2025
 Monthly Cash Flow Report August 2025
 Credit Card July 2025 Recap
 Bank Reconciliations August 2025

Budget Details

Section 2: Revenue & Expenditures Report – August 2025

Construction in Progress & other Tracking

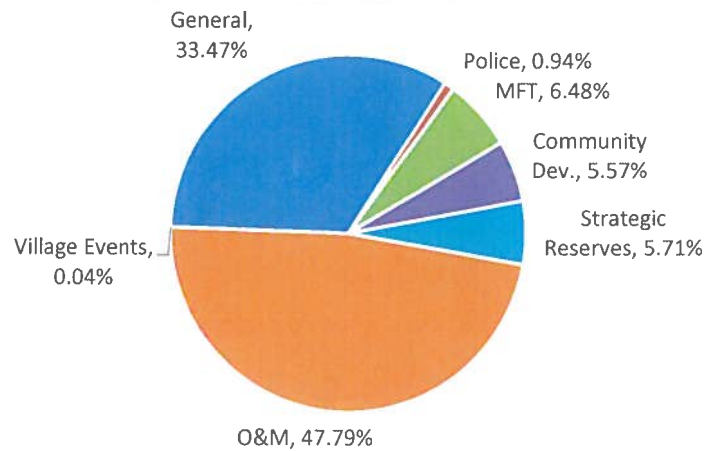
Section 3: Large Purchase Tracking
 Grant Tracking
 Village Debt
 Village Revenue

SECTION 1:

CASH REPORTS

Cash Balances as of August 31, 2025
Monthly Cash Flow Report as of August 31, 2025
Bank Reconciliations August 31, 2025
Credit Card Statement Recap July 2025

Cash Balances August 2025



General Fund		Ending Balance
First National Bank	\$	120,396.94
Illinois National Bank	\$	880.90
Illinois Funds - General	\$	1,959,440.21
General subtotal	\$	2,080,718.05
Police		
Illinois Funds-Police	\$	57,497.40
Illinois National Bank	\$	752.33
General subtotal	\$	58,249.73
Motor Fuel Tax Fund		
First National Bank	\$	60,561.53
Illinois Funds	\$	342,324.95
General subtotal	\$	402,886.48
Community Development Fund		
First National Bank	\$	346,510.63
Strategic Reserves		
Illinois Funds	\$	352,165.01
First National	\$	2,500.00
General subtotal	\$	354,665.01
Operations and Maintenance		
First National Bank	\$	197,534.34
First National Holding	\$	250,000.00
Illinois National Bank	\$	1,000.00
Illinois Funds	\$	2,522,213.57
General subtotal	\$	2,970,747.91
Village Events (4th of July)		
First National Bank	\$	2,574.69
Cash subtotals		\$ 6,216,352.50
Grand Total		\$ 6,216,352.50

VILLAGE OF WINNEBAGO
CASH FLOW REPORT
August 2025

Fund #	Fund Name	Total Beginning Fund Balance	MTD Cash Revenue	MTD Cash Expenses	Total Aug 31	Monthly Net Change Due to Accrual Dates	Ending Balance	Board Approved/ Obligated	Available Funds
01	General	\$2,145,600.69	151,125.55	(155,042.07)	2,141,684.17	(1,998.94)	2,139,685.23		2,139,685.23
15	MFT	\$397,075.70	12,737.88	(1,298.84)	408,514.74	(5,628.26)	402,886.48		408,514.74
17	Community Development	\$352,030.05	10,062.45	(6,760.77)	355,331.73	(7,996.10)	347,335.63		347,335.63
24	Strategic Reserves	\$353,343.20	1,321.81	-	354,665.01	-	354,665.01		354,665.01
51	RRWRD Escrow	\$250,000.00	-	-	250,000.00	-	250,000.00		250,000.00
51	Operations & Maint	\$2,651,802.38	191,152.08	(104,322.40)	2,738,632.06	(16,967.68)	2,721,664.38	-	2,721,664.38
90	Village Events (4th of July)	\$2,566.56	8.13	-	2,574.69		2,574.69	-	2,574.69
		\$6,152,418.58	366,407.90	(267,424.08)	6,251,402.40	(32,590.98)	6,218,811.42	-	6,224,439.68

CARDMEMBER SERVICES COMMUNITY CARD

Monthly Activity

Acct: **7296 July Purchases
 PAYMENT DUE ON 8/28/2028

07/03/2025-08/01/2025

BALANCE DUE:

\$ 5,386.41

Date	Invoice	Account	Description	Total Invoice	RECEIPT & Signature
------	---------	---------	-------------	---------------	---------------------

Kellie Symonds

07/07/25	USPS PO WINNEBAGO IL	01-41-551	POSTAGE/ IML RISK MANAGEMENT RENEWAL	\$ 3.43	X
07/07/25	Adobe Inc	01-41-593	MONTHLY SUBSCRIPTION	\$ 104.36	X
07/09/25	AMAZON MKTPL	01-41-512	EQUIPMENT/ TRANSCRIPTION SOFTWARE/EQUIP	\$ 118.99	X
07/10/25	AMAZON MKTPL	01-41-659	COLORED PAPER	\$ 15.61	X
07/10/25	AMAZON MKTPL	01-41-659	COLORED PAPER	\$ 24.99	X
07/14/25	GoToMeeting	01-41-593	MONTHLY SUBSCRIPTION	\$ 74.28	X
07/14/25	Amazon.com	01-41-659	COLORED PAPER/CARD STOCK/BUS CARD FORM	\$ 57.11	X
07/17/25	MICROSOFT	01-41-593	EXCHANGE ONLINE	\$ 44.65	X
07/17/25	MICROSOFT	01-41-593	AZURE	\$ 20.00	X
07/17/25	MICROSOFT	01-41-593	OFFICE 365E	\$ 75.04	X
07/17/25	MICROSOFT	01-41-593	ONLINE SERVICES	\$ 6.00	X
07/17/25	MICROSOFT	01-41-593	MICROSOFT 365 APPS BUSINESS STANDARD	\$ 326.25	X
07/17/25	MICROSOFT	01-41-593	MICROSOFT 365 APPS FOR BUSINESS	\$ 26.92	X
07/25/25	SAMSLUB.COM	01-41-659	COPY PAPER	\$ 81.92	X
07/25/25	SAMSLUB.COM	51-44-659	COPY PAPER	\$ 81.92	X
07/25/25	HILTON OAK BROOK IL	01-41-564	TREASURER CONF	\$ 732.60	X
07/28/25	AMAZON MKTPL	51-44-659	TIME CARDS	\$ 21.96	X
07/28/25	AMAZON MKTPL	17-47-512	MONITORS/MONITOR STANDS	\$ 279.60	X
08/01/25	LOCAL GOVERNMENT EDUCA WI	01-41-563	MC/ACADEMY - DEPUTY CLERK - Institute	\$ 550.00	X
08/01/25	AMAZON MKTPL	01-43-520	2025 FORD	\$ 146.95	
Total				\$ 2,792.58	

Jeff White

07/10/25	BOVES AUTO & TRUCK SER ROCKFORD IL	01-43-520	2022 FORD/OIL CHANGE	\$ 59.21	X
07/11/25	BOVES AUTO & TRUCK SER ROCKFORD IL	01-43-520	2023 FORD OIL CHANGE/RPL AIR FILTER/ROTATE TIRES	\$ 184.98	X
07/17/25	SQ *BAX T'S & GIFTS gosq.com IL	01-43-470	EMBROIDERED JACKETS	\$ 148.00	X
Total				\$ 392.19	

Chad Insko

07/15/25	Harbor Freight	01-42-830	Active scan code reader	\$ 269.97	X
07/15/25	Harbor Freight	51-44-830	5000 Watt Dual Fuel Supe (Generator)	\$ 769.99	X
07/15/25	Firestone	01-42-513	4 Tires - 2022 Chevy Silverado	\$ 1,141.68	X
Total				\$ 2,181.64	

Joseph Dienberg

07/28/25	OPENAI CHATGPT SUBSCRIPT	01-41-593	MONTHLY SUBSCRIPTION	\$ 20.00	X
Total				\$ 20.00	

STATEMENT BALANCE \$ 5,386.41

BANK RECONCILIATION

August 2025

incl acct 1165

	Fund 99	Fund 01	Fund 01	Fund 01	Fund 15	Fund 17	Fund 24	Fund 51	Fund 90
	Disbursing	General	Police	MFT	Comm Dev	Strategic Reserve	O & M		4th of July
Bank Balances:									
First National Bank	77,208.33	120,396.94		60,561.53	346,510.63	2,500.00	197,534.34		2,574.69
Illinois Funds		1,959,440.21	57,497.40	342,324.95		352,165.01	2,522,213.57		
EPAY (INB)		880.90	752.33				1,000.00		
O & M Holding Account -							250,000.00		
Subtotals	77,208.33	2,080,718.05	58,249.73	402,886.48	346,510.63	354,665.01	2,970,747.91		2,574.69
Bank Adjustments:									
Disbursing Interest - Aug Interest	(304.88)	304.88							
Verizon Water Tower Aug - Cash Transfer in Sept	(1,650.00)	412.50			825.00		412.50		
IMRF Outstanding									
IMRF Outstanding	(6,136.82)								
IMRF Outstanding	(6,541.45)								
Outstanding Checks June Ck #26597 Eduaro Ridriguez	(68.49)								
Outstanding Checks July	(70.07)								
Outstanding Checks Aug	(6,868.93)								
Outstanding Checks Board Checks 08/20/25	(55,567.69)								
The Outstanding Board checks from 08/20/25 are due to a cancelled Board Meeting - They were not mailed until after September 03,2025 meeting									
Mars Payments - Deposits in Transit							310.40		
Web Payments - Deposits in Transit							193.61		
General Ledger Beginning Balance	-	2,081,435.43	58,249.73	402,886.48	347,335.63	354,665.01	2,971,664.42		2,574.69
G/L Adjustments:									
General Ledger Beginning Balance	-	2,081,435.43	58,249.73	402,886.48	347,335.63	354,665.01	2,971,664.42		2,574.69
G/L Final Adjusted Balance	-	2,081,435.43	58,249.73	402,886.48	347,335.63	354,665.01	2,971,664.42		2,574.69
Discrepancies	-	-	-	-	-	-	-	-	-

Section 15. Item #a.

SECTION 2:

BUDGET DETAILS

Revenue & Expenditures Report as of August 31, 2025

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VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

PAGE: 1

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
FUND- 01 -GENERAL FUND					
=====					
REVENUES					
=====					
01-300 CORPORATE TAX W/C	232,986.00	11,603.34	139,498.24	59.87	93,487.76
01-303 AUDIT TAX W/C	300.00	17.51	210.47	70.16	89.53
01-304 POLICE TAX W/C	298,654.00	14,875.51	178,798.24	59.87	119,855.76
01-305 IMRF W/C TAX	300.00	17.51	210.47	70.16	89.53
01-306 REVENUE RECAPTURE	1,587.00	80.59	968.03	61.00	618.97
01-308 TORT JUDGEMENT-LIAB INS W/C	300.00	17.51	210.47	70.16	89.53
01-309 ROAD BRIDGE TRANSFER IN W/C	13,500.00	614.10	8,764.67	64.92	4,735.33
01-315 COM ED UTILITY TAX	105,575.00	10,605.79	63,339.57	59.99	42,235.43
01-328 HEAVY LOAD PERMITS	470.00	50.00	415.00	88.30	55.00
01-341 INCOME TAX/LGDF	499,000.00	30,696.20	385,505.18	77.26	113,494.82
01-342 PPRT - REPLACEMENT TAX	32,000.00	870.35	21,433.38	66.98	10,566.62
01-343 IGA WHS RESOURCE OFFICER	97,000.00	0.00	73,326.99	75.59	23,673.01
01-344 POLICE GRANTS	15,686.00	462.50	16,639.50	106.08 (	953.50)
01-345 SALES & RELATED TAX /MT	570,000.00	65,174.75	431,725.99	75.74	138,274.01
01-346 CANNABIS	4,800.00	348.23	3,092.14	64.42	1,707.86
01-347 POLICE TRAINING/CONF REIMBURS	0.00	0.00	0.00	0.00	0.00
01-348 POLICE SALARY REIMBRSMNT ILEAS	0.00	0.00	0.00	0.00	0.00
01-349 LOCAL USE TAX	110,000.00	2,901.44	36,681.74	33.35	73,318.26
01-350 POLICE ADMIN. TOWING FINES	6,500.00	0.00	1,500.00	23.08	5,000.00
01-351 POLICE FINES	9,300.00	742.87	6,664.58	71.66	2,635.42
01-353 DUI FINES/SPEC VEHICLE	2,200.00	4.00	100.00	4.55	2,100.00
01-370 OTHER REVENUE	0.00	0.00	0.00	0.00	0.00
01-371 GRANTS	0.00	0.00	0.00	0.00	0.00
01-375 ROCK 39 ADMIN	6,800.00	582.09	4,620.62	67.95	2,179.38
01-381 INTEREST	86,000.00	8,388.74	61,129.70	71.08	24,870.30
01-382 VERIZON WATER TOWER RENT	4,950.00	412.50	3,300.00	66.67	1,650.00
01-385 VEHICLE/EQUIPMENT SALES	0.00	0.00	0.00	0.00	0.00
01-388 MISC INCOME	100.00	505.00	539.68	539.68 (	439.68)
01-389 EXCISE TAX	27,000.00	2,155.02	16,804.51	62.24	10,195.49
01-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES	2,125,008.00	151,125.55	1,455,479.17	68.49	669,528.83
=====	=====	=====	=====	=====	=====
EXPENDITURES					
=====					
GENERAL ADMINISTRATIVE					
01-41-421 OFFICE SALARIES	36,500.00	0.00	22,717.55	62.24	13,782.45
01-41-426 DEPUTY CLERK	41,000.00	3,200.34	27,149.80	66.22	13,850.20
01-41-427 TREASURER	54,600.00	4,200.00	35,600.00	65.20	19,000.00

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VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

PAGE: 2

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
01-41-429 VILLAGE ADMINISTRATOR	31,563.00	2,365.84	21,747.80	68.90	9,815.20
01-41-431 ELECTED OFFICIALS	33,600.00	2,550.00	19,433.32	57.84	14,166.68
01-41-451 HEALTH INSURANCE	9,391.85	783.39	6,244.38	66.49	3,147.47
01-41-452 HEALTH INS. DEDUCTIBLE REIMBUR	2,000.00	0.00	0.00	0.00	2,000.00
01-41-453 IDES/UNEMPLOYMENT INSURANCE	400.00	0.00	285.24	71.31	114.76
01-41-461 ADM SOCIAL SECURITY	12,500.00	763.61	7,852.22	62.82	4,647.78
01-41-463 ADM MEDICARE	3,000.00	178.61	1,836.59	61.22	1,163.41
01-41-465 IMRF BENEFITS	14,000.00	817.51	8,974.03	64.10	5,025.97
01-41-512 OFFICE & COMPUTER EQUIPMENT	7,500.00	118.99	586.92	7.83	6,913.08
01-41-521 GEOGRAPHIC INFO SYSTEM	900.00	0.00	596.03	66.23	303.97
01-41-529 IT SERVICES	14,100.00	559.00	3,707.50	26.29	10,392.50
01-41-530 PROFESSIONAL SERVICES	14,000.00	500.00	3,475.00	24.82	10,525.00
01-41-531 AUDIT	28,700.00	13,650.00	27,300.00	95.12	1,400.00
01-41-532 ENGINEERING	6,200.00	761.75	2,504.75	40.40	3,695.25
01-41-533 LEGAL	27,500.00	0.00	1,372.34	4.99	26,127.66
01-41-551 POSTAGE	875.00	3.43	793.05	90.63	81.95
01-41-552 TELEPHONE & INTERNET	4,100.00	373.88	2,858.95	69.73	1,241.05
01-41-554 PUBLISHING/ADVERTISEMENTS	1,100.00	0.00	429.88	39.08	670.12
01-41-560 EMPLOYEE WELFARE	750.00	0.00	330.96	44.13	419.04
01-41-561 PROFESSIONAL ASSOC/MEMBERSHIP	2,285.00	0.00	1,289.55	56.44	995.45
01-41-562 TRAVEL EXPENSES	1,000.00	459.49	591.11	59.11	408.89
01-41-563 TRAINING/TUITION	2,610.00	550.00	769.40	29.48	1,840.60
01-41-564 CONFERENCES	9,460.00	732.60	1,999.44	21.14	7,460.56
01-41-565 VILLAGE WEBSITE	8,400.00	0.00	8,365.78	99.59	34.22
01-41-566 CODIFICATION OF ORDINANCES	25,000.00	0.00	3,168.55	12.67	21,831.45
01-41-593 EQUIP/SOFTWARE MAINT/LEASE	29,000.00	3,195.30	15,269.69	52.65	13,730.31
01-41-594 RISK MANAGEMENT DUES/FEES	9,900.00	0.00	0.00	0.00	9,900.00
01-41-595 IML RISK MNG CLAIMS HAIL 2020	0.00	0.00	0.00	0.00	0.00
01-41-653 BUILDING WATER USAGE	400.00	21.49	218.86	54.72	181.14
01-41-658 MISC. EXPENSES	300.00	0.00	99.66	33.22	200.34
01-41-659 OFFICE EXPENSE	8,000.00	653.01	2,906.54	36.33	5,093.46
01-41-660 PRINTING	1,000.00	0.00	994.36	99.44	5.64
01-41-661 OFFICE MAINTENANCE	6,000.00	0.00	1,864.45	31.07	4,135.55
01-41-702 PROPERTY TAX REFUNDS	950.00	267.95	267.95	28.21	682.05
01-41-831 LARGE EQUIP. PURCHASE-FIXED AS	0.00	0.00	0.00	0.00	0.00
01-41-832 CONTINGENCY	11,050.51	0.00	0.00	0.00	11,050.51
01-41-833 EQUIPMENT SINKING FUND	0.00	0.00	0.00	0.00	0.00
01-41-950 BANK FEES/CHARGES	300.00	9.87	113.45	37.82	186.55
01-41-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
TOTAL GENERAL ADMINISTRATIVE	459,935.36	36,716.06	233,715.10	50.81	226,220.26

STREET DEPARTMENT

01-42-422 PUBLIC WORKS ASSISTANT	0.00	0.00	0.00	0.00	0.00
01-42-423 PART-TIME WAGES	3,500.00	548.54	1,803.39	51.53	1,696.61
01-42-424 SUPERVISOR STREETS/FLEETS	69,498.91	5,346.08	45,314.39	65.20	24,184.52
01-42-428 PUBLIC WORKS WAGES	104,500.00	7,184.11	60,214.65	57.62	44,285.35
01-42-451 HEALTH INSURANCE	20,836.92	1,662.76	13,802.94	66.24	7,033.98
01-42-452 HEALTH INS. DEDUCTIBLE REIMBUR	3,000.00	0.00	0.00	0.00	3,000.00
01-42-453 IDES/UNEMPLOYMENT INSURANCE	375.00	0.00	261.95	69.85	113.05
01-42-461 ADM SOCIAL SECURITY	11,225.00	810.89	6,654.71	59.28	4,570.29

9-11-2025 12:59 PM

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

PAGE: 3

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
01-42-463 ADM MEDICARE	2,700.00	189.66	1,556.43	57.65	1,143.57
01-42-465 IMRF BENEFITS	14,750.00	1,048.78	8,832.85	59.88	5,917.15
01-42-470 UNIFORMS	1,500.00	0.00	290.00	19.33	1,210.00
01-42-511 MAINT. SERVICE-BUILDING	20,000.00	0.00	1,363.96	6.82	18,636.04
01-42-512 OFFICE & COMPUTER EQUIPMENT	2,250.00	0.00	0.00	0.00	2,250.00
01-42-513 MAINT. SERVICE-VEHICLES	15,000.00	1,269.66	4,521.27	30.14	10,478.73
01-42-514 MAINT. SERVICE-STREET	100,500.00	9,008.53	24,456.03	24.33	76,043.97
01-42-515 MAINT. SERVICE-SIDEWALKS	50,000.00	9,019.48	38,585.93	77.17	11,414.07
01-42-518 MAINT. SERVICE -EQUIPMENT	20,000.00	1,620.69	10,100.98	50.50	9,899.02
01-42-520 STREET PROJECT	240,000.00	0.00	0.00	0.00	240,000.00
01-42-521 GEOGRAPHIC INF SYS	1,000.00	0.00	596.03	59.60	403.97
01-42-529 IT SERVICES	500.00	0.00	0.00	0.00	500.00
01-42-530 PROFESSIONAL SERVICES	1,000.00	0.00	454.05	45.41	545.95
01-42-532 ENGINEERING	24,000.00	6,095.00	18,872.25	78.63	5,127.75
01-42-535 TREE REMOVAL/TRIMMING	8,000.00	0.00	4,800.00	60.00	3,200.00
01-42-552 TELEPHONE & INTERNET	4,500.00	373.27	2,971.30	66.03	1,528.70
01-42-576 COM ED / STREET LIGHTS	42,000.00	3,767.16	30,516.86	72.66	11,483.14
01-42-593 EQUIP/SOFTWARE MAINT/LEASE	0.00	0.00	0.00	0.00	0.00
01-42-594 RISK MANAGMENT DUES FEES	13,200.00	0.00	0.00	0.00	13,200.00
01-42-599 STORM WATER MAINTENANCE	9,500.00	1,862.50	1,862.50	19.61	7,637.50
01-42-651 OPERATING SUPPLIES/MISC. EXPEN	5,000.00	1,065.31	4,854.96	97.10	145.04
01-42-655 FUEL/GREASE/OIL	17,000.00	0.00	5,648.25	33.23	11,351.75
01-42-659 OFFICE EXPENSE	350.00	0.00	227.20	64.91	122.80
01-42-830 SMALL EQUIP. PURCHASE OR RENTA	5,000.00	1,607.85	5,894.22	117.88 (	894.22)
01-42-831 LARGE EQUIP. PURCHASE-FIXED AS	80,000.00	0.00	6,319.50	7.90	73,680.50
01-42-832 EQUIPMENT SINKING FUND	0.00	0.00	0.00	0.00	0.00
01-42-833 STREET SINKING FUND	0.00	0.00	0.00	0.00	0.00
01-42-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
TOTAL STREET DEPARTMENT	890,685.83	52,480.27	300,776.60	33.77	589,909.23

POLICE

01-43-421 OFFICE SALARIES	0.00	0.00	0.00	0.00	0.00
01-43-422 POLICE CHIEF	109,000.00	8,382.40	71,050.78	65.18	37,949.22
01-43-423 PART-TIME OFFICERS	12,600.00	216.00	4,607.50	36.57	7,992.50
01-43-424 FULL-TIME OFFICERS	353,948.05	33,329.94	250,605.82	70.80	103,342.23
01-43-425 POLICE OVERTIME	18,000.00	614.83	8,768.11	48.71	9,231.89
01-43-427 SCHOOL RESOURCE OFFICER	81,158.00	0.00	39,852.04	49.10	41,305.96
01-43-451 HEALTH INSURANCE	117,315.76	9,827.48	78,169.30	66.63	39,146.46
01-43-452 HEALTH INS. DEDUCTIBLE REIMBUR	3,000.00	0.00	0.00	0.00	3,000.00
01-43-453 IDES/UNEMPLOYMENT INSURANCE	850.00	0.00	749.53	88.18	100.47
01-43-461 ADM SOCIAL SECURITY	35,600.00	2,637.66	23,242.81	65.29	12,357.19
01-43-463 ADM MEDICARE	8,200.00	616.86	5,435.73	66.29	2,764.27
01-43-465 IMRF BENEFITS	47,000.00	3,542.78	38,436.64	81.78	8,563.36
01-43-470 QUARTERMASTER/UNIFORMS	6,500.00	94.99	2,858.57	43.98	3,641.43
01-43-471 VESTS	1,000.00	0.00	925.00	92.50	75.00
01-43-512 OFFICE & COMPUTER EQUIPMENT	11,600.00	0.00	5,603.26	48.30	5,996.74
01-43-513 IGA-RECORDS MANAGEMENT SFTWRE	5,434.00	0.00	0.00	0.00	5,434.00
01-43-514 A/V COMMUNICATIONS	22,800.00	0.00	5,904.00	25.89	16,896.00
01-43-516 POLICE GARAGE MAINTENANCE	2,000.00	0.00	345.14	17.26	1,654.86
01-43-520 SQUAD CAR MAINTENANCE (ALL)	10,000.00	391.14	6,340.32	63.40	3,659.68

9-11-2025 12:59 PM

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

PAGE: 4

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
01-43-521 GEOGRAPHIC INFO SYSTEM	400.00	0.00	298.02	74.51	101.98
01-43-523 SQD 120 MAINTENANCE	0.00	0.00	0.00	0.00	0.00
01-43-525 SQD 117 MAINTENANCE	0.00	0.00	0.00	0.00	0.00
01-43-529 IT SERVICES	750.00	1,140.00	1,215.00	162.00 (	465.00)
01-43-530 PROFESSIONAL SERVICES	1,700.00	0.00	741.50	43.62	958.50
01-43-531 911 DISPATCH SERVICES	20,250.00	0.00	14,999.79	74.07	5,250.21
01-43-533 LEGAL	12,000.00	0.00	1,411.35	11.76	10,588.65
01-43-534 LEXIPOL	5,200.00	0.00	0.00	0.00	5,200.00
01-43-540 NEW HIRE PHYSICAL/PSYCH EXAMS	1,300.00	0.00	0.00	0.00	1,300.00
01-43-551 POSTAGE	250.00	0.00	29.04	11.62	220.96
01-43-552 TELEPHONE & INTERNET	3,625.00	329.99	2,649.80	73.10	975.20
01-43-553 CELL PHONES	4,200.00	249.60	2,507.45	59.70	1,692.55
01-43-561 PROFESSIONAL ASSOC/MEMBERSHIP	550.00	0.00	110.00	20.00	440.00
01-43-562 TRAVEL EXPENSES	350.00	0.00	0.00	0.00	350.00
01-43-563 TRAINING/TUITION	8,000.00	0.00	1,741.31	21.77	6,258.69
01-43-593 EQUIP/SOFTWARE MAINT/LEASE	7,100.00	2,008.80	3,774.03	53.16	3,325.97
01-43-594 RISK MANAGEMENT DUES/FEES	31,000.00	0.00	0.00	0.00	31,000.00
01-43-653 POLICE GARAGE WATER USAGE	400.00	16.73	98.47	24.62	301.53
01-43-655 FUEL/GREASE/OIL	18,000.00	1,476.01	12,129.85	67.39	5,870.15
01-43-658 MISC. EXPENSES	2,000.00	57.92	143.12	7.16	1,856.88
01-43-659 OFFICE EXPENSE	300.00	0.00 (	86.30)	28.77-	386.30
01-43-660 PRINTING	300.00	0.00	32.60	10.87	267.40
01-43-830 SMALL EQUIP. PURCH OR RENTAL	30,586.00	0.00	16,708.23	54.63	13,877.77
01-43-831 LARGE EQUIP. PURCH-FIXED ASSET	65,000.00	902.72	47,862.72	73.63	17,137.28
01-43-832 EQUIPMENT SINKING FUND	0.00	0.00	0.00	0.00	0.00
01-43-950 BANK FEES/CHARGES	120.00	9.89	79.43	66.19	40.57
01-43-953 GRANTS	0.00	0.00	0.00	0.00	0.00
01-43-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
TOTAL POLICE	1,059,386.81	65,845.74	649,339.96	61.29	410,046.85
TOTAL EXPENDITURES	2,410,008.00	155,042.07	1,183,831.66	49.12	1,226,176.34
=====					
REVENUES OVER/(UNDER) EXPENDITURES	(285,000.00) (	3,916.52)	271,647.51	(	556,647.51)
FUND- 15 -MFT FUND					
=====					
REVENUES					
=====					
15-343 MOTOR FUEL TAX	66,238.20	5,592.14	41,946.74	63.33	24,291.46
15-346 TRANSPORTATION RENEWAL FUND	61,945.80	5,685.66	44,636.47	72.06	17,309.33
15-350 REBUILD IL BOND FUND GRANT	0.00	0.00	0.00	0.00	0.00
15-381 INTEREST	16,000.00	1,460.08	10,751.20	67.20	5,248.80
15-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES	144,184.00	12,737.88	97,334.41	67.51	46,849.59

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
EXPENDITURES					
MFT					
15-46-501 MISC EXPENSE	0.00	0.00	0.00	0.00	0.00
15-46-502 ENGINEERING - MFT	66,605.78	1,298.84	14,575.44	21.88	52,030.34
15-46-576 COM ED **	0.00	0.00	0.00	0.00	0.00
15-46-850 MFT ROAD PROJECT	383,394.22	0.00	0.00	0.00	383,394.22
15-46-950 BANK FEES/CHARGES	0.00	0.00	0.00	0.00	0.00
TOTAL MFT	450,000.00	1,298.84	14,575.44	3.24	435,424.56
TOTAL EXPENDITURES	450,000.00	1,298.84	14,575.44	3.24	435,424.56
REVENUES OVER/(UNDER) EXPENDITURES	(305,816.00)	11,439.04	82,758.97	(388,574.97)	
FUND- 17 -COMMUNITY DEV FUND					
REVENUES					
17-307 DEVELOPMENT ESCROW	40,000.00	0.00	5,000.00	12.50	35,000.00
17-329 PERMITS/INSPECTION FEES	20,000.00	795.00	18,847.92	94.24	1,152.08
17-330 CODE ENFORCEMENT FINES	0.00	0.00	0.00	0.00	0.00
17-371 GRANTS	0.00	0.00	0.00	0.00	0.00
17-381 INTEREST	13,000.00	1,096.40	8,280.94	63.70	4,719.06
17-382 VERIZON WATER TOWER RENT	9,900.00	825.00	6,600.00	66.67	3,300.00
17-385 LIGHTED DIAMOND FEES	0.00	0.00	0.00	0.00	0.00
17-386 UTV REGISTRATION FEES	0.00	0.00	0.00	0.00	0.00
17-387 FRANCHISE FEES	16,000.00	0.00	10,143.69	63.40	5,856.31
17-388 MISC INCOME	1,800.00	0.00	6,378.00	354.33 (	4,578.00)
17-389 EXCISE TAX	4,800.00	431.00	3,360.89	70.02	1,439.11
17-390 LIQUOR LICENSE FEES	14,250.00	0.00	14,250.00	100.00	0.00
17-391 GAMING LICENSE FEE	20.00	0.00	8,530.00	2,650.00 (	8,510.00)
17-392 VIDEO GAMING	90,000.00	6,915.05	59,780.74	66.42	30,219.26
17-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES	209,770.00	10,062.45	141,172.18	67.30	68,597.82

EXPENDITURES
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VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
<u>COMMUNITY DEVELOPMENT</u>					
17-47-421 OFFICE SALARIES	16,329.62	1,787.38	6,719.13	41.15	9,610.49
17-47-422 CODE ENFORCEMENT OFFICER	12,480.00	0.00	6,720.00	53.85	5,760.00
17-47-423 BUILDING INSPECTOR	13,000.00	0.00	7,000.00	53.85	6,000.00
17-47-424 ELECTRICAL INSPECTOR	4,500.00	375.00	3,000.00	66.67	1,500.00
17-47-429 VILLAGE ADMINISTRATOR	31,500.00	2,365.16	21,741.51	69.02	9,758.49
17-47-450 CODE ENFORCEMENT FINE COSTS	1,500.00	0.00	0.00	0.00	1,500.00
17-47-451 HEALTH INSURANCE	300.00	17.49	134.54	44.85	165.46
17-47-452 HEALTH INS. DEDUCTIBLE REIMBUR	2,000.00	0.00	0.00	0.00	2,000.00
17-47-453 IDES/UNEMPLOYMENT INSURANCE	200.00	0.00	61.12	30.56	138.88
17-47-461 ADM SOCIAL SECURITY	3,300.00	277.17	1,852.46	56.14	1,447.54
17-47-463 ADM MEDICARE	775.00	64.83	433.30	55.91	341.70
17-47-465 IMRF BENEFITS	3,300.00	222.26	1,977.78	59.93	1,322.22
17-47-512 OFFICE & COMPUTER EQUIPMENT	500.00	279.60	779.60	155.92 (	279.60)
17-47-529 IT SERVICES	350.00	0.00	190.00	54.29	160.00
17-47-530 PROFESSIONAL SERVICES	7,000.00	200.00	5,416.12	77.37	1,583.88
17-47-532 ENGINEERING	11,089.75	282.00	9,835.50	88.69	1,254.25
17-47-533 LEGAL	13,000.00	0.00	3,793.50	29.18	9,206.50
17-47-561 PROFESSIONAL ASSOC/MEMBERSHIPS	4,000.00	0.00	2,270.00	56.75	1,730.00
17-47-576 COM ED **	900.00	84.79	618.94	68.77	281.06
17-47-593 EQUIP/SOFTWARE MAINT/LEASE	3,800.00	480.47	1,605.47	42.25	2,194.53
17-47-658 MISC. EXPENSES	2,200.00	0.00	156.57	7.12	2,043.43
17-47-659 OFFICE SUPPLIES	300.00	0.00	0.00	0.00	300.00
17-47-660 PRINTING	3,800.00	0.00	1,836.03	48.32	1,963.97
17-47-701 COMMUNITY DEVELOPMENT	2,400.00	0.00	0.00	0.00	2,400.00
17-47-800 MAINTENANCE SERVICE PARKS	3,425.00	14.97	2,920.14	85.26	504.86
17-47-832 PARK EQUIPMENT SINKING FUND	0.00	0.00	0.00	0.00	0.00
17-47-900 PRESIDENTIAL CONTINGENCY	1,200.00	0.00	0.00	0.00	1,200.00
17-47-911 COMMUNITY EXPENSES	5,000.00	137.50	2,212.23	44.24	2,787.77
17-47-912 COMMUNITY PROJECTS	4,000.00	0.00	388.92	9.72	3,611.08
17-47-950 BANK FEES/CHARGES	3,100.00	172.15	1,954.20	63.04	1,145.80
17-47-953 GRANTS	0.00	0.00	0.00	0.00	0.00
17-47-959 TRANSFER OUT	14,300.00	0.00	0.00	0.00	14,300.00
17-47-998 DEVELOPMENT ESCROW REFUND	37,910.25	0.00	0.00	0.00	37,910.25
TOTAL COMMUNITY DEVELOPMENT	207,459.62	6,760.77	83,617.06	40.31	123,842.56
TOTAL EXPENDITURES	207,459.62	6,760.77	83,617.06	40.31	123,842.56
	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	2,310.38	3,301.68	57,555.12	(	55,244.74)

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
FUND- 19 -MFT WINNEBAGO RD PROJ					
=====					
EXPENDITURES					
=====					
TOTAL EXPENDITURES	0.00	0.00	0.00	0.00	0.00
	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0.00	0.00	0.00		0.00
FUND- 24 -STRATEGIC RESERVE CAPITAL					
=====					
REVENUES					
=====					
24-381 INTEREST	17,750.00	1,321.81	10,501.89	59.17	7,248.11
24-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES	17,750.00	1,321.81	10,501.89	59.17	7,248.11
	=====	=====	=====	=====	=====
EXPENDITURES					
=====					
STRATEGIC RESERVES					
24-45-530 PROFESSIONAL FEES	30,000.00	0.00	19,500.00	65.00	10,500.00
24-45-950 BANK FEES/CHARGES	0.00	0.00	0.00	0.00	0.00
24-45-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
TOTAL STRATEGIC RESERVES	30,000.00	0.00	19,500.00	65.00	10,500.00
TOTAL EXPENDITURES	30,000.00	0.00	19,500.00	65.00	10,500.00
	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	(12,250.00)	1,321.81 (	8,998.11)		(3,251.89)

9-11-2025 12:59 PM

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

PAGE: 8

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
FUND- 41 -SWEEP (FORMER GO BOND)					
=====					
REVENUES					
=====					
41-305 GO BOND TAX W/C	0.00	0.00	0.00	0.00	0.00
41-381 INTEREST	0.00	0.00	0.00	0.00	0.00
41-385 AMERICAN RESCUE PLAN	0.00	0.00	0.00	0.00	0.00
41-388 MISC INCOME	0.00	0.00	0.00	0.00	0.00
41-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES					
	0.00	0.00	0.00	0.00	0.00
=====					
EXPENDITURES					
=====					
BOND - O & M					
41-44-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
TOTAL BOND - O & M	0.00	0.00	0.00	0.00	0.00
TOTAL EXPENDITURES					
	0.00	0.00	0.00	0.00	0.00
=====					
REVENUES OVER/(UNDER) EXPENDITURES	0.00	0.00	0.00		0.00

FUND- 51 -OPERATION & MAINTENANCE
=====

REVENUES					
=====					
51-344 GRANTS	0.00	0.00	0.00	0.00	0.00
51-345 SALES TAX (1%)	425,000.00	48,432.94	316,339.03	74.43	108,660.97
51-361 WATER SALES	323,000.00	36,445.54	228,572.65	70.77	94,427.35
51-362 CAPITAL CHARGES	475,000.00	50,293.24	332,141.63	69.92	142,858.37
51-363 GARBAGE CHARGES	235,069.20	20,449.58	158,600.14	67.47	76,469.06
51-364 PRE-PAID WATER/SEWER	700.00	43.91	590.54	84.36	109.46
51-365 WATER FIXED ADMIN CHARGES	195,208.00	17,486.86	131,602.40	67.42	63,605.60
51-367 WATER HOOK-UP FEE	0.00	0.00	0.00	0.00	0.00
51-368 SEWER HOOK-UP FEE	0.00	0.00	0.00	0.00	0.00
51-373 ROCK 39 EQUIPMENT	5,000.00	0.00	2,020.37	40.41	2,979.63
51-374 ROCK 39 SALARY REIMBURSEMENT	64,300.56	5,529.85	43,895.86	68.27	20,404.70
51-375 ROCK 39 FUEL/MILEAGE REIMB.	13,536.96	1,164.18	9,241.24	68.27	4,295.72
51-376 RECAPTURE FEES	18,000.00	0.00	0.00	0.00	18,000.00

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
51-381 INTEREST	90,000.00	9,881.30	76,147.92	84.61	13,852.08
51-382 VERIZON WATER TOWER RENT	4,950.00	412.50	3,300.00	66.67	1,650.00
51-385 VEHICLE/EQUIPMENT SALES	0.00	0.00	12,500.00	0.00 (	12,500.00)
51-388 MISC INCOME	0.00	0.00	600.00	0.00 (	600.00)
51-390 LOSS ON DISPOSAL OF ASSETS	0.00	0.00	0.00	0.00	0.00
51-393 METER SALES	0.00	0.00	0.00	0.00	0.00
51-395 UTIL INCOME/SHUT OFF NOTICE	1,500.00	1,100.00	2,511.53	167.44 (	1,011.53)
51-399 TRANSFER IN	0.00	0.00	0.00	0.00	0.00
TOTAL REVENUES	1,851,264.72	191,152.08	1,318,063.31	71.20	533,201.41
	=====	=====	=====	=====	=====

EXPENDITURES

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O & M

51-44-421 OFFICE SALARIES	96,000.00	4,976.60	47,608.17	49.59	48,391.83
51-44-422 ROCK 39 SALARY	0.00	0.00	0.00	0.00	0.00
51-44-423 PART-TIME WAGES	7,200.00	1,279.95	4,207.87	58.44	2,992.13
51-44-425 METER READER/LAB ASSISTANT	0.00	0.00	0.00	0.00	0.00
51-44-426 DIRECTOR PUBLIC WORKS	81,727.61	6,286.80	53,288.08	65.20	28,439.53
51-44-428 PUBLIC WORKS WAGES	101,000.00	6,870.55	57,556.71	56.99	43,443.29
51-44-429 VILLAGE ADMINISTRATOR	31,468.50	2,365.16	21,741.51	69.09	9,726.99
51-44-451 HEALTH INSURANCE	13,852.48	1,055.64	9,019.64	65.11	4,832.84
51-44-452 HEALTH INS. DEDUCTIBLE REIMBUR	3,000.00	0.00	0.00	0.00	3,000.00
51-44-453 IDES/UNEMPLOYMENT INSURANCE	700.00	0.00	451.00	64.43	249.00
51-44-461 ADM SOCIAL SECURITY	20,000.00	1,318.42	10,549.99	52.75	9,450.01
51-44-463 ADM MEDICARE	4,650.00	308.33	2,467.25	53.06	2,182.75
51-44-465 IMRF BENEFITS	26,000.00	1,672.74	13,890.27	53.42	12,109.73
51-44-470 UNIFORMS	1,500.00	0.00	0.00	0.00	1,500.00
51-44-512 OFFICE & COMPUTER EQUIPMENT	5,000.00	0.00	2,384.42	47.69	2,615.58
51-44-519 MAINTENANCE SERVICE - EQUIPTME	35,000.00	0.00	4,335.12	12.39	30,664.88
51-44-521 GEOGRAPHIC INFO SYSTEMS	2,000.00	0.00	1,490.06	74.50	509.94
51-44-529 IT SERVICES	1,000.00	0.00	558.74	55.87	441.26
51-44-530 PROFESSIONAL SERVICES	750.00	20.00	261.50	34.87	488.50
51-44-531 SPECIAL AUDIT	0.00	0.00	0.00	0.00	0.00
51-44-532 ENGINEERING	128,000.00	0.00	17,490.00	13.66	110,510.00
51-44-533 CELLULAR METER MONTHLY FEES	14,500.00	1,178.00	10,319.25	71.17	4,180.75
51-44-534 LEGAL	2,000.00	0.00	103.60	5.18	1,896.40
51-44-540 PRE-EMPLOYMENT PHYSICAL	340.00	0.00	79.00	23.24	261.00
51-44-541 METER UPGRADE	10,000.00	0.00	3,953.19	39.53	6,046.81
51-44-542 WATER UPGRADE	750,000.00	356.29	96,986.65	12.93	653,013.35
51-44-543 ALARM SYS./TELEPHONE/INTERNET	7,500.00	687.87	5,498.37	73.31	2,001.63
51-44-544 IEPA LOAN -WATER TOWER	97,940.00	0.00	97,939.84	100.00	0.16
51-44-551 POSTAGE	11,000.00	750.00	8,249.18	74.99	2,750.82
51-44-552 CELL PHONES	2,400.00	121.80	1,331.01	55.46	1,068.99
51-44-554 PUBLISHING/ADVERTISEMENTS	1,200.00	0.00	0.00	0.00	1,200.00
51-44-561 PROFESSIONAL ASSOC/MEMBERSHIPS	900.00	0.00	858.50	95.39	41.50

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
51-44-562 TRAVEL EXPENSES	300.00	0.00	0.00	0.00	300.00
51-44-563 TRAINING/TUITION	2,625.00	0.00	570.00	21.71	2,055.00
51-44-571 NI GAS / WELLS	2,400.00	54.63	1,684.32	70.18	715.68
51-44-573 GARBAGE	235,000.00	19,250.56	154,136.10	65.59	80,863.90
51-44-576 COM ED **	25,000.00	1,141.12	16,514.84	66.06	8,485.16
51-44-579 WATER ANALYSIS	4,250.00	923.00	3,789.70	89.17	460.30
51-44-580 EPA PERMIT FEES	2,000.00	0.00	0.00	0.00	2,000.00
51-44-593 EQUIP/SOFTWARE MAINT/LEASE	30,200.00	1,721.78	13,519.84	44.77	16,680.16
51-44-594 RISK MANAGEMENT DUES/FEES	19,132.00	0.00	0.00	0.00	19,132.00
51-44-651 OPERATING SUPPLIES/MISC. EXPEN	52,000.00	757.93	17,081.60	32.85	34,918.40
51-44-653 BUILDING WATER USAGE	1,250.00	72.06	586.45	46.92	663.55
51-44-654 WATER DEPOSIT REFUND EXPENSE	0.00	0.00	0.00	0.00	0.00
51-44-655 FUEL/GREASE/OIL	17,000.00	0.00	5,665.17	33.32	11,334.83
51-44-656 CHEMICALS	8,250.00	708.98	4,328.02	52.46	3,921.98
51-44-658 MISC EXPENSE	200.00	0.00	0.00	0.00	200.00
51-44-659 OFFICE EXPENSE	3,000.00	103.88	913.18	30.44	2,086.82
51-44-660 PRINTING	1,500.00	0.00	1,703.00	113.53 (	203.00)
51-44-702 FOUR RIVERS SAN. AUTH. IGA	421,606.70	40,915.09	391,111.26	92.77	30,495.44
51-44-703 RECAPTURE FEES	18,000.00	0.00	0.00	0.00	18,000.00
51-44-829 ROCK 39 EQUIPMENT PURCHASES	5,000.00	0.00	2,020.37	40.41	2,979.63
51-44-830 SMALL EQUIP. PURCHASE OR RENTA	11,000.00	4,632.76	8,730.35	79.37	2,269.65
51-44-831 LARGE EQUIP. PURCHASE-FIXED AS	78,500.00	0.00	6,319.50	8.05	72,180.50
51-44-832 ASSETS CAPITALIZED	0.00	0.00	0.00	0.00	0.00
51-44-833 CONTINGENCY	1,647.43	0.00	0.00	0.00	1,647.43
51-44-834 EQUIPMENT SINKING FUND	0.00	0.00	0.00	0.00	0.00
51-44-950 BANK FEES/CHARGES	25,600.00	4,792.46	30,549.60	119.33 (	4,949.60)
51-44-951 DEPRECIATION EXPENSE	260,000.00	0.00	0.00	0.00	260,000.00
51-44-953 GRANTS	0.00	0.00	0.00	0.00	0.00
51-44-959 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
51-44-999 SPECIAL ITEM EXPENSE	0.00	0.00	0.00	0.00	0.00
TOTAL O & M	2,682,089.72	104,322.40	1,131,842.22	42.20	1,550,247.50

TOTAL EXPENDITURES	2,682,089.72	104,322.40	1,131,842.22	42.20	1,550,247.50
REVENUES OVER/(UNDER) EXPENDITURES	(830,825.00)	86,829.68	186,221.09	(1,017,046.09)	

FUND- 90 -VILLAGE EVENTS

REVENUES					
90-350 DONATIONS	2,500.00	0.00	6,627.33	265.09 (	4,127.33)
90-351 FUNDRAISERS	0.00	0.00	0.00	0.00	0.00
90-352 MERCHANDISE SALES	0.00	0.00	0.00	0.00	0.00
90-353 FESTIVAL SALES	0.00	0.00	0.00	0.00	0.00
90-381 INTEREST	225.00	8.13	157.37	69.94	67.63
90-382 VENDOR FEES	0.00	0.00	0.00	0.00	0.00

VILLAGE OF WINNEBAGO
REVENUE & EXPENSE REPORT (UNAUDITED)
AS OF: AUGUST 31ST, 2025

66.67% OF FISCAL YEAR

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	% OF BUDGET	BUDGET BALANCE
90-386 UTV REGISTRATION FEES	1,350.00	0.00	1,150.00	85.19	200.00
90-387 SPONSOR ADS	0.00	0.00	0.00	0.00	0.00
90-388 MISC. INCOME	0.00	0.00	0.00	0.00	0.00
90-399 TRANSFER IN	15,000.00	0.00	0.00	0.00	15,000.00
TOTAL REVENUES	19,075.00	8.13	7,934.70	41.60	11,140.30
=====					
EXPENDITURES					
=====					
FOURTH OF JULY					
90-48-423 FESTIVAL LABOR	0.00	0.00	0.00	0.00	0.00
90-48-530 SECURITY	0.00	0.00	0.00	0.00	0.00
90-48-554 PUBLISHING/ADVERTISING	0.00	0.00	0.00	0.00	0.00
90-48-560 ENTERTAINMENT	0.00	0.00	0.00	0.00	0.00
90-48-572 MERCHANDISE	0.00	0.00	0.00	0.00	0.00
90-48-651 OPERATIONS/ MISC SUPPLIES	0.00	0.00	0.00	0.00	0.00
90-48-655 CONCESSIONS	0.00	0.00	0.00	0.00	0.00
90-48-658 MISC EXPENSES	150.00	0.00	0.00	0.00	150.00
90-48-915 VENDOR TICKET SALES	0.00	0.00	0.00	0.00	0.00
90-48-916 FIREWORKS	18,100.00	0.00	18,350.00	101.38 (	250.00)
TOTAL FOURTH OF JULY	18,250.00	0.00	18,350.00	100.55 (	100.00)
TOTAL EXPENDITURES	18,250.00	0.00	18,350.00	100.55 (	100.00)
=====					
REVENUES OVER/(UNDER) EXPENDITURES	825.00	8.13 (	10,415.30)		11,240.30

SECTION 3:

CONSTRUCTION IN PROGRESS

Large Purchase Tracking
Grant Tracking
Village Debt
Village Revenue

Approved Expenses
Month Ending: 08-31-25

Approved Expenses Tracking items or services that were approved in the fiscal year.																		
LINE-ITEM	DATE	Task #	BOARD	Res No	Project	ITEM	VENDOR	APPROVED AMT	Jan	Feb	Mar	Apr	May	June	July	August	PAID TO DATE	BALANCE
51-44-532	06/13/22	22-837	09/09/24	2024-23R	Church & Goodling Water Main Looping	Engineering Construction	FEHR GRAHAM In House	\$ 17,900.00	\$ 1,140.00		\$ 1,397.50						\$ 12,571.50	\$ 5,322.50
51-44-542	06/13/22	22-837	03/05/24	2025-07R	Church & Goodling Water Main Looping			\$ 60,000.00				\$ 35,716.21	\$ 3,895.60				\$ 39,611.71	\$ 20,386.29
THIS PROJECT IS COMPLETE AND WILL BE REMOVED FROM THE REPORT IN FUTURE MONTHS																		
15-46-502	06/19/25	25-1162a	06/19/25	2025-21R	Goodling Resurfacing		MFT	\$ 165,727.03						\$ 3,463.55	\$ 3,463.55	\$ 1,298.84	\$ 8,225.94	\$ 157,501.09
51-44-532		22-1342	01/08/24		PHASE 1 ARCHAEOLOGICAL SURVEY- IEPA PROJ Water Main Repl & Well #5		FEHR GRAHAM	\$ 7,500.00			\$ 327.50						\$ 25,127.50	\$ (17,627.50)
51-44-532		23-1378	10/09/23		Clayton Court Water Looping 23-1378	Engineering	FEHR GRAHAM	\$ 48,500.00	\$ 3,505.00			\$ 1,195.00					\$ 47,050.00	\$ 1,450.00
51-44-542		23-1378	01/08/24		Clayton Court Water Looping 23-1378	WaterMain Supplies	CORE & MAIN	\$ 20,000.00									\$ -	\$ 20,000.00
		23-1378	02/07/24		Clayton Court Water Looping 23-1378	Engineering	FEHR GRAHAM	\$ 1,000.00									\$ -	\$ 1,000.00
		23-1378	02/05/25		Clayton Court Water Looping 23-1378	Secure Easement	FEHR GRAHAM In House	\$ 80,000.00					\$ 10,000.00	\$ 37,401.35	\$ 521.71	\$ 6,429.22	\$ 74,666.28	\$ 5,333.72
			06/04/25	2025-17R	Clayton Ct wtr Main Loop-InHouse	Construction											\$ -	\$ -
01-41-532		25-125	01/15/25	2025-01R	2025 General Engineering Agreement	Engineering	Fehr Graham	\$ 25,000.00	\$ 223.75	\$ 193.75	\$ 450.00	\$ 294.75	\$ 648.75	\$ 786.00	\$ 615.00	\$ 693.75	\$ 2,504.75	\$ 20,543.00
01-42-532									\$ 223.75	\$ 327.50							\$ 1,952.25	\$ -
51-44-532		24-1255	07/08/24	2024-17R	Cunningham Water Main 24-1255 04/02/20 Cunningham Original Project # 20 341	Engineering	Fehr Graham	\$ 47,100.00	\$ 11,120.00								\$ 33,910.00	\$ 13,190.00
01-42-532		24-1570	09/09/24	2024-22R	Resh Farms Drainage Study	Engineering	Fehr Graham	\$ 35,200.00			\$ 3,990.00	\$ 2,128.00					\$ 29,168.00	\$ 6,032.00
		24-1570	02/19/25	2025-03R	Westfield Box Culvert	Engineering	Fehr Graham	\$ 47,339.52									\$ -	\$ 47,339.52
		24-1570	02/19/25	2025-03R	Westfield Box Culvert	Construction		\$ 249,664.77									\$ -	\$ 249,664.77
01-42-515		2025 Projects	04/03/25	2025-12R	Sidewalk Program Safe Step-Curbs			\$ 10,000.00				\$ 337.50	\$ 23,600.37	\$ 5,172.00	\$ 456.58	\$ 9,019.48	\$ 38,585.93	\$ 1,414.07
		2025 Projects	04/03/25	2025-12R	Sidewalk Program			\$ 40,000.00									\$ -	\$ -
			Feb 19, 2025	2024-25R	IEPA SRLE Project - Swift/Winebag/Cunningham/Soper			TBD									\$ -	\$ #VALUE!
01-42-514			10/14/24	2024-27R	Bulk Salt Purchase	Road Salt	Compass	\$ 41,573.93		6417.22							\$ 3865.93	\$ 31,290.78
			June 18, 2025	2025-20R	West Main Street Widening	Engineering	Fehr Graham	\$ 21,550.00									\$ 15,825.00	\$ 5,725.00
01-42-532		25-1384	8/14/2025	2025-24R	Sale Routes to School - Grant Application	Engineering	Fehr Graham	\$ 7,300.00									\$ 1,095.00	\$ 6,205.00

Grant Applications/Progress Tracking

August

Grant Title	Status	Vendor	Total	Received	Notes
Safe Routes to School Grant Application Resolution 2025-24R Dated 08/13/25	In Progress	Fehr- Graham Grant Preparation	\$ 7,300.00		Deadline for Grant Submission 10/13/2025

Village of Winnebago Debt Tracking

2025	IL EPA	Four Rivers Sanitation Authority			YTD
Month	Water Tower	Fuller Creek Phase C	Fuller Creek Phase D&F	Future Costs	Total All Debt
Jan	\$ 883,911.76	\$ 3,339,149.40	\$ 1,043,209.51	\$ 870,107.56	\$ 6,136,378.23
Feb	\$ 883,911.76	\$ 3,339,149.40	\$ 1,011,474.66	\$ 870,107.56	\$ 6,104,643.38
Mar	\$ 883,911.76	\$ 3,339,149.40	\$ 1,011,474.66	\$ 870,107.56	\$ 6,104,643.38
Apr	\$ 883,911.76	\$ 3,339,149.40	\$ 1,011,474.66	\$ 870,107.56	\$ 6,104,643.38
May	\$ 883,911.76	\$ 3,339,149.40	\$ 1,011,474.66	\$ 870,107.56	\$ 6,104,643.38
Jun	\$ 883,911.76	\$ 3,339,149.40	\$ 1,011,474.66	\$ 847,269.06	\$ 6,081,804.88
Jul	\$ 843,758.86	\$ 3,228,974.14	\$ 1,011,474.66	\$ 847,269.06	\$ 5,931,476.72
Aug	\$ 843,758.86	\$ 3,228,974.14	\$ 979,460.55	\$ 847,269.06	\$ 5,899,462.61
Sep					\$ -
Oct					\$ -
Nov					\$ -
Dec					\$ -

VILLAGE REVENUE

Please Note the Order of this report has changed since June 2025

PROPERTY TAX						
01-300 Through 01-309						
	2025	2024	2023	2022	2021	2020
Dec		0	6,002	216	39	1,554
Nov		5,823		2,130	8,432	3,895
Oct		7,803	7,886	7,155	4,483	6,878
Sept		204,860	182,135	176,432	152,573	142,006
Aug	27,226	23,012	28,878	25,134	38,013	52,505
July	5,171	3,723	8,878	6,945	15,588	45,178
Jun	206,311	238,482	202,307	230,268	206,348	175,634
May	88,940	36,617	61,703	22,662	37,575	24,654
Apr	0	0				
Mar	0	0				
Feb	0	0				
Jan	1,012	0				
Actual	328,661	520,319	497,789	470,942	463,051	452,303
Projected	492,991	NOTES: Per W/C - Property Tax pmt for Nov w/b rec in Dec				
Budgeted	547,627					
Bdgt vs Act.	60.02%					

COMED UTILITY TAX						
01-315						
	2025	2024	2023	2022	2021	2020
Dec		4,614	7,888	8,321	8,068	8,185
Nov		10,156	7,682	7,703	8,546	8,628
Oct		10,944	9,534	15,151	11,009	9,585
Sept		10,709	11,258	5,852	11,263	10,731
Aug	10,606	18,914	11,139	11,194	11,259	13,017
July	8,033	3,438	9,753	11,387	11,330	9,715
Jun	7,276	12,270	6,882	8,411	8,048	7,605
May	7,363	6,866	7,067	7,970	7,565	7,512
Apr	8,879	9,780	8,027	8,467	8,380	8,398
Mar	2,758	2,910	8,684	9,106	9,570	8,724
Feb	9,092	10,087	9,313	9,999	9,436	9,067
Jan	9,333	8,645	21,950	9,827	10,254	10,554
Actual	63,340	109,334	119,176	113,390	114,728	111,721
Projected	95,009	NOTES: Projected Calculated based on Monthly Average - Steady Year Over Year Decrease Attributed to Increased Solar Permits				
Budgeted	105,575					
Bdgt vs Act.	59.99%					

HEAVY LOAD PERMITS						
01-328						
	2025	2024	2023	2022	2021	2020
Dec		0			300	175
Nov		75				
Oct		0	125	300		75
Sept		75		225		435
Aug	0	175		175	125	225
July	0	0		280	200	185
Jun	25	0		235	75	470
May	170	0		75	375	590
Apr	170	195				75
Mar	0	25	50	150		
Feb	0		180			125
Jan	0		25	125	125	485
Actual	365	545	380	1,565	1,200	2,840
Projected	470	NOTES: Single trip or 120 day permits for heavy vehicles				
Budgeted	470					
Bdgt vs Act.	77.66%					

INCOME TAX/LGDF						
01-341						
	2025	2024	2023	2022	2021	2020
Dec		25,748	26,963	26,945	22,499	20,637
Nov		32,985	34,318	30,031	25,372	23,310
Oct		54,947	50,948	47,425	44,259	34,497
Sept		25,732	26,357	25,904	24,355	23,823
Aug	30,696	32,777	29,038	23,836	23,062	42,044
July	53,558	49,056	44,182	46,279	41,072	30,752
Jun	31,906	33,720	33,162	27,414	45,783	19,365
May	92,001	78,678	70,722	93,322	52,181	31,264
Apr	51,567	45,531	41,240	46,252	38,199	31,932
Mar	28,161	28,839	25,624	21,650	23,957	21,741
Feb	43,889	44,370	43,264	49,949	34,761	29,237
Jan	53,726	46,891	43,756	40,058	32,879	28,378
Actual	385,505	499,272	469,574	479,064	408,380	336,982
Projected	530,111	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	499,000					
Bdgt vs Act.	77.26%					

PPRT						
01-342						
	2025	2024	2023	2022	2021	2020
Dec		1,770	2,949	5,034	2,084	799
Nov						
Oct		5,658	9,502	15,372	10,042	3,089
Sept						
Aug	870	1,384	1,848	1,303	766	2,436
July	5,065	7,419	11,463	11,413	6,027	3,297
Jun	0					
May	7,026	8,292	14,179	15,851	8,271	3,173
Apr	1,837	3,430	8,739	11,839	6,418	4,964
Mar	1,936	3,845	5,501	10,015	1,374	719
Feb	0					
Jan	4,698	6,521	11,104	7,647	3,802	3,616
Actual	21,433	38,319	65,286	78,474	38,784	22,093
Projected	32,150	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	32,000					
Bdgt vs Act.	66.98%					

SALES TAX						
01-345						
	2025	2024	2023	2022	2021	2020
Dec		48,992	52,253	52,369	42,096	64,055
Nov		52,595	50,731	56,826	44,401	35,474
Oct		43,860	54,558	56,100	47,725	32,441
Sept		48,760	53,731	62,622	44,810	32,535
Aug	65,175	50,622	52,807	58,635	44,877	34,269
July	50,908	45,868	49,785	53,719	40,868	28,114
Jun	59,274	44,850	45,726	53,690	41,314	28,136
May	46,573	40,709	39,074	40,789	29,964	25,369
Apr	46,398	41,373	39,869	39,130	34,610	25,550
Mar	52,291	51,478	53,237	49,512	31,926	30,185
Feb	55,907	48,093	48,626	44,321	29,689	27,757
Jan	55,201	51,239	51,786	46,372	33,941	29,424
Actual	431,726	568,439	592,182	614,085	466,222	393,309
Projected	647,589	NOTES: Projected Calculated based on Monthly Average				
Budgeted	570,000					
Bdgt vs Act.	75.74%					

VILLAGE REVENUE

CANNABIS						
01-346						
	2025	2024	2023	2022	2021	2020
Dec		369	360	358	339	149
Nov		361	366	385	401	173
Oct		375	360	349	459	153
Sept		362	350	380	386	234
Aug	348	389	397	474	324	173
July	385	391	373	339	363	151
Jun	431	384	362	409	412	113
May	362	423	355	409	355	146
Apr	367	441	420	453	351	290
Mar	397	415	364	432	272	218
Feb	388	412	372	408	276	
Jan	414	371	373	415	343	
Actual	3,092	4,694	4,452	4,811	4,283	
Projected	4,616	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	4,800					
Bdgt vs Act	64.42%					

LOCAL USE TAX						
01-349						
	2025	2024	2023	2022	2021	2020
Dec		9,544	9,908	10,543	9,631	11,708
Nov		8,233	8,927	9,376	9,660	11,223
Oct		8,477	9,412	9,027	9,152	11,786
Sept		8,249	6,679	10,343	9,827	11,655
Aug	2,901	8,550	8,897	9,169	8,622	11,545
July	2,130	8,860	8,996	8,042	9,367	10,381
Jun	1,910	9,964	10,751	10,042	10,310	9,806
May	1,447	8,202	8,692	8,561	8,065	7,708
Apr	1,458	7,295	9,433	8,868	9,045	8,870
Mar	11,913	12,190	13,474	13,373	18,448	12,810
Feb	9,476	10,502	11,139	10,550	13,073	9,336
Jan	5,447	10,053	10,567	8,980	12,268	9,965
Actual	36,682	110,119	116,875	116,874	127,468	126,792
Projected	40,748	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	110,000					
Bdgt vs Act.	33.35%					

POLICE FINES - Winnebago Co						
01-351 and 01-353						
	2025	2024	2023	2022	2021	2020
Dec		931	164	926	1,817	200
Nov		814	1,568	1,065	1,738	305
Oct		907	2,966	649	885	1,313
Sept		907	1,363	458	1,111	1,503
Aug	747	756	1,507	649	449	650
July	899	1,061	2,535	846	1,412	2,610
Jun	859	1,190	1,743	261	412	1,578
May	351	2,150	572	1,553	128	2,966
Apr	1,447	1,109	106	1,246	1,505	2,429
Mar	1,050	982	836	460	169	1,677
Feb	637	518	334	365	253	2,358
Jan	774	245	1,696	469	1,324	1,141
Actual	6,765	11,569	15,390	8,946	11,202	18,729
Projected	10,147	NOTES: Projected Calculated based on Monthly Average				
Budgeted	9,300					
Bdgt vs Act.	72.74%					

EXCISE TAX (TELECOMMUNICATIONS)						
01-389 and 17-389						
	2025	2024	2023	2022	2021	2020
Dec		2,648	2,939	3,979	2,965	3,101
Nov		2,571	3,242	3,112	2,848	3,430
Oct		2,441	2,778	2,954	2,803	4,064
Sept		2,727	3,038	2,841	3,033	4,419
Aug	2,586	2,510	3,044	2,682	2,929	3,649
July	2,450	2,457	2,818	2,713	2,837	4,079
Jun	2,723	3,032	3,210	2,946	2,891	4,419
May	2,405	2,663	2,894	2,452	2,806	3,943
Apr	2,512	2,899	2,965	2,783	2,518	4,199
Mar	2,578	3,270	3,155	2,932	2,715	4,474
Feb	2,463	2,948	2,997	2,806	2,915	4,787
Jan	2,448	2,796	2,978	2,887	3,015	4,317
Actual	20,165	32,963	36,059	35,086	34,275	48,879
Projected	30,248		Police	Com Dev		
Budgeted	31,800		16804.5	3,361		
Bdgt vs Act.	63.41%					

MFT (MOTOR FUEL TAX)						
15-343						
	2025	2024	2023	2022	2021	2020
Dec		5,922	6,292	5,674	6,366	5,767
Nov		5,608	5,340	5,675	5,743	5,786
Oct		5,695	5,984	6,014	6,169	5,771
Sept		5,914	5,511	5,620	6,570	6,340
Aug	5,592	5,670	5,766	6,027	5,992	5,332
July	5,184	5,779	5,874	6,301	6,101	4,284
Jun	4,925	5,119	5,656	6,084	5,888	4,324
May	5,066	5,207	5,538	6,021	5,989	5,509
Apr	5,036	4,770	4,751	6,026	5,074	5,974
Mar	5,462	5,261	4,655	3,784	4,675	5,387
Feb	5,191	4,891	4,905	6,202	4,987	5,403
Jan	5,492	6,173	6,755	6,863	6,309	9,228
Actual	41,947	66,008	67,028	70,291	69,861	69,104
Projected	63,445	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	66,238					
Bdgt vs Act.	63.33%					

TRF (TRANSPORTATION RENEWAL FUND)						
15-346						
	2025	2024	2023	2022	2021	2020
Dec		5,953	5,901	4,358	4,517	4,140
Nov		5,679	5,045	4,305	4,133	4,019
Oct		5,765	5,589	4,492	4,552	4,167
Sept		5,955	5,411	4,540	4,619	4,359
Aug	5,686	5,488	4,726	4,554	4,327	3,837
July	5,756	5,505	5,154	4,505	4,308	3,208
Jun	5,762	5,155	4,962	4,354	4,245	2,958
May	5,561	5,367	4,907	4,384	4,226	3,689
Apr	5,044	4,838	4,393	4,297	3,706	3,905
Mar	5,700	5,194	4,765	3,498	3,799	4,155
Feb	5,579	4,910	4,294	4,346	3,987	4,243
Jan	5,548	5,302	4,720	4,669	3,985	4,385
Actual	44,636	65,111	59,867	52,303	50,404	47,064
Projected	68,002	NOTES: Projected Amount Calculated based on IML Projections for CY25				
Budgeted	61,946					
Bdgt vs Act.	72.06%					

VILLAGE REVENUE

VIDEO GAMING						
17-392						
	2025	2024	2023	2022	2021	2020
Dec		6,913	6,697	5,464	5,319	
Nov		7,452	6,875	5,647	4,736	
Oct		8,090	7,134	5,008	5,114	
Sept		7,579	6,587	6,092	4,673	
Aug	6,915	8,229	6,329	5,574	5,442	
July	8,562	8,102	5,180	5,158	4,528	
Jun	8,367	7,514	7,258	5,436	4,791	
May	7,670	6,915	9,098	5,390	4,397	
Apr	6,555	6,569	4,933	4,422	3,552	
Mar	5,678	6,719	6,196	4,983	2,061	
Feb	8,246	5,954	4,669	5,224	1,775	
Jan	7,787	6,963	4,533	4,377	0	
Actual	59,781	86,999	75,487	62,776	46,388	0
Projected	89,671	NOTES: Projected Calculated based on Monthly Average				
Budgeted	90,000					
Bdgt vs Act.	66.42%					

SALES TAX 1%						
51-345						
	2025	2024	2023	2022	2021	2020
Dec		35,762	38,046	38,493	30,409	46,970
Nov		39,951	39,292	43,052	32,348	23,012
Oct		32,493	39,007	43,183	32,546	18,501
Sept		38,038	40,358	49,674	32,263	18,908
Aug	48,433	38,710	40,872	45,368	31,665	20,999
July	37,068	34,058	36,614	40,358	27,624	14,158
Jun	42,270	33,720	33,874	39,561	28,890	15,172
May	32,726	29,507	28,165	30,033	20,584	15,397
Apr	33,417	29,388	30,116	26,274	22,599	14,385
Mar	39,316	38,180	38,095	37,605	20,761	18,122
Feb	40,395	36,761	37,025	34,000	19,183	17,605
Jan	42,715	37,989	38,685	32,282	21,192	18,659
Actual	316,339	424,556	440,149	459,883	320,065	241,887
Projected	474,509	NOTES: Projected Calculated based on Monthly Average				
Budgeted	425,000					
Bdgt vs Act.	74.43%					

GENERAL FUND MONTHLY TOTALS						
	2025	2024	2023	2022	2021	2020
Dec	0	93,686	103,260	107,549	87,982	108,809
Nov	0	106,976	105,265	107,433	91,228	82,238
Oct	0	126,702	137,217	146,677	125,449	95,689
Sept	0	96,614	101,412	108,167	93,674	83,832
Aug	113,183	115,322	107,171	107,468	91,966	107,357
July	128,599	117,489	127,370	134,172	112,064	86,673
Jun	310,716	104,219	100,092	103,145	108,834	69,915
May	246,639	145,832	142,984	169,428	109,582	79,705
Apr	114,634	110,943	110,693	117,793	99,522	84,277
Mar	101,084	102,973	110,089	107,170	88,262	78,870
Feb	121,853	116,437	115,891	118,034	90,151	80,308
Jan	133,053	126,516	142,540	113,893	96,626	86,740
	1,269,761	1,363,709	1,403,985	1,440,930	1,195,339	1,044,415

	WATER SALES		ADMIN		CAPITAL	
	51-361		51-365		51-362	
	2025	2024	2025	2024	2025	2024
Dec		19,961		17,415		30,043
Nov		30,050		15,628		45,339
Oct		27,108		15,608		39,726
Sep		31,444		16,416		46,981
Aug	36,246	27,429	17,487	15,757	50,293	40,511
Jul	29,329	33,252	16,245	16,775	41,852	49,584
Jun	33,970	25,812	16,906	15,183	48,555	38,670
May	25,250	22,795	16,942	16,641	36,902	34,753
Apr	24,071	21,686	16,077	15,970	35,147	33,707
Mar	23,846	25,823	16,371	19,232	34,925	40,559
Feb	33,186	27,186	16,022	15,721	49,333	42,719
Jan	22,474	18,697	15,553	15,512	35,134	30,834
Actual	228,373	311,243	131,602	195,858	332,142	473,426
Projected						
Budgeted	323,000	290080	195208	181,552	475,000	495,800
Bdgt vs Act.	70.70%	1.072954	0.674165	1.0787997	0.6992454	0.9548732

GENERAL FISCAL PROJECTIONS						
	2020	2021	2022	2023	2024	2025
Actual	1,044,415	1,195,339	1,440,930	1,403,985	1,363,709	1,269,761
Projected						
Budgeted						1,907,972
Bdgt vs Act						66.55%

O&M FISCAL PROJECTIONS						
	2020	2021	2022	2023	2024	2025
Actual	1,127,464	1,245,270	1,393,570	1,421,986	1,405,083	1,008,456
Projected						0
Budgeted						1,418,208
Bdgt vs Act						71.11%

Village Administrator Monthly Report – July 2025

General Updates

- Attended and prepared packets and materials for Board and Committee of the Whole Meetings
 - Resolution 2025-24R adopted authorizing execution of a Professional Services Agreement for IDOT’s Safe Routes to School Grant Application — supported internal staff coordination with Fehr Graham in the lead-up.
 - Ordinance 2025-13 adopted to allow designated on-street/municipal parking to satisfy zoning requirements for 209 W. Main Street.
 - Ordinance 2025-14 adopted regulating Short-Term Rentals, following staff and legal coordination.
- Met with and provided materials to IPBC to prepare a quote with the Village Board.
- Met with Rockford IT, reviewing ongoing IT initiatives, planned upgrades, and timelines, including improvements to digital security
- Began internal implementation steps for the newly adopted Short-Term Rentals Ordinance (Ordinance 2025-14), including staff training and public communication needs.
- Coordinated with Silo Internet to explore updated internet and VoIP phone options for Village Hall, Public Works, and the Police Department, in anticipation of technology contract renewals.
- Maintained ongoing communication with Public Works, the School District, and Fire District regarding Nicor’s high-pressure gas main emergency repair, ensuring public safety and utility protection during directional drilling activities through the ROW.
- Collaborated with the Treasurer on CY2025 Budget Planning, focusing on revenue projections, personnel costs, and capital priorities. Held 6 Month Budget Reviews with Department Heads
- Coordinated with Police and Public Works leadership to begin planning for the 2025 Trunk or Treat event, including layout, traffic control, and interagency collaboration.
- Participated in a Police Ride-Along with Officer Mund

Economic Development/Community Development/Zoning

- Met with B3 Salon to discuss their business and other building concerns.
- Facilitated discussions and coordinated with the Building Official for the condemnation of the “Bud’s Auto” Property
- Continued coordination with the Village Attorney and Public Works Director on the Table Talk Supper Club Development Agreement, working through timeline adjustments, infrastructure responsibilities, and easement details.
- Continued working with a National Homebuilder on purchasing vacant lots within Willingham Subdivision.
- Met individually with:
 - A resident regarding the potential annexation of property off of Cunningham Road; discussion included zoning and infrastructure feasibility.
 - An interested party regarding the purchase of Village-owned property, reviewing infrastructure requirements
- Attended the Greater Rockford Chamber Partner Meeting.
- Participated in the NorthCOG bi-monthly board meeting.
- Attended a leadership roundtable hosted by the Governor’s Office focusing on state-level economic development tools and strategies for small municipalities.

Please see the attached Board Brief’s for a deeper view of the month’s activities for the Village.



BOARD BRIEFS

Section 16. Item #a.

WEEKLY UPDATE FROM THE VILLAGE ADMINISTRATOR

VOLUME 2025-29
WEEK OF JULY 28

The Treasurer processed accounts payable, village utility payments, and prepared board checks and reports. The Treasurer also assisted the intern with the budget project and collaborated with the Deputy Clerk to gain insurance billing access. Budget form preparation began in anticipation of departmental budget submissions, and six-month review prep is underway. The Deputy Clerk completed board and committee packet preparation. The Village Administrator coordinated with the Public Works Director and Village Attorney on the Table Talk Supper Club development agreement. The front office finalized July utility billing, including printing, folding, and shut-off notice preparation.

ADMINISTRATION

Public Works completed all required IEPA daily rounds across six deep water wells, including data collection, sampling, and site inspections. Lead and copper sampling was conducted, including addressing a contaminated sample issue. Two water service shut-offs were repaired or replaced. Fuel system maintenance was performed on the John Deere 85G excavator. Three mowing and trash circuits were completed. The UTV received full maintenance and tire rotation. Routine cleaning and upkeep were performed at the wellhouse. Additional water main locates and re-marking were done for the Silo fiber project. Staff assisted residents with sidewalk and driveway replacements and permitting. Twenty-two JULIE locates were completed, including major utility work for Silo fiber and Rock 39. Ten interviews were held for the Public Works Assistant position, and an offer was extended. Staff coordinated with IEPA on operating permits for water looping and continued infrastructure oversight for Silo's phase 3 expansion. Dehumidifiers were installed at Rock 39. Emergency water locates were performed with Roto Rooter. Landscaping was completed for ongoing sidewalk projects. Ballfield prep included dragging diamonds, cleaning concessions, and lighting prep for league play. Staff prepared and poured 50 feet of new curb and 50 feet of sidewalk including ADA ramp installation in Clayton Court.

PUBLIC WORKS

The Police Department handled 55 calls for service and wrote 4 incident or supplemental reports. One arrest was made, and 16 traffic citations or warnings were issued. One FOIA request was processed. A previously stolen vehicle was recovered through coordination with Chicago PD. Two new mobile data terminals arrived and are awaiting setup by IT. The department supported the school district's successful grant application, resulting in 20 stop-arm cameras. One officer has reached the final stage of hiring with another agency, prompting the need to prepare for another recruitment cycle. The Park District granted the department remote access to their camera system. Clean-up and organization of the squad and locker room continued, and an IT contact was secured to help establish point-to-point internet at the police garage. The department met with Public Works to discuss assistance with camera installation at the garage. The department also fingerprinted Public Works' new hire.

POLICE



BOARD BRIEFS

Section 16. Item #a.

WEEKLY UPDATE FROM THE VILLAGE ADMINISTRATOR

VOLUME 2025-30
WEEK OF AUG 4

The Police Department handled 58 calls for service, wrote 9 incident and supplemental reports, made 1 arrest, and issued 9 traffic citations and warnings. Two FOIA requests were processed and fulfilled. The department hosted its first National Night Out since 2019 with strong community participation, aided by Troop 705 and supported by Trustee attendance. DUO dual-factor authentication was implemented successfully with minimal issues, enhancing cybersecurity. A potential full-time officer candidate reached out, and investigations continue on a July burglary and a new harassment case from the school system. Significant progress was made with IT on new MDT configurations, anticipated to be in service next week. Facility improvements to the garage, evidence room, and squad room continue toward an October completion. Technology upgrades were completed for CAD, DiGiTicket, and report writing systems.

POLICE

Administration focused on budget preparation, starting with personnel numbers and completing the CY 2025 six-month review. The Village Administrator advanced discussions on development opportunities, including the Table Talk Supper Club and a potential Cunningham Road annexation, while working with the Treasurer on budget planning and preliminary CY 2025 projections. Departmental six-month reviews began with Streets and O&M, with additional departments scheduled next week. The Deputy Clerk completed payroll, and the front office prepared door tags and shutoffs for next week.

ADMINISTRATION

Public Works completed daily IEPA-required rounds for six deep-water wells, collected 10 representative water samples, and conducted SCADA oversight. Monthly QA/QC sampling for IEPA and IDPH was completed, along with ongoing lead and copper sample collection, including handling a contaminated customer sample. One water service line shut-off riser was repaired and replaced, mower repairs were completed, and three full mowing and trash circuits were performed. Hot mix blacktop patching was completed in Clayton Court, and wellhouse cleaning was conducted. Water main locates and remarking continued for silo fiber boring, and coordination with residents for driveway and sidewalk replacements was performed. Twenty-four JULIE locates were completed, including large-scale projects for the silo fiber network and Rock 39 Amazon project. The new PW Assistant received orientation and training. Work with IEPA continued on water looping permits, and oversight of critical infrastructure during silo phase 3 service area installation was maintained. Two storm sewer catch basins were repaired, curb and gutter removal in Clayton Court progressed, and landscaping touch-ups for sidewalk projects were completed. Diamonds were dragged, the concession stand was cleaned, and the lighted diamond was prepped for Thursday night league. Public Works assisted with National Night Out equipment displays.

PUBLIC WORKS



BOARD BRIEFS

Section 16. Item #a.

WEEKLY UPDATE FROM THE VILLAGE ADMINISTRATOR

VOLUME 2025-32
WEEK OF AUG 18

The Deputy Clerk met with tech staff to discuss current and future projects and with office staff to review the internal process for Short Term Rentals; payroll processing and compliance, including new hire enrollments, were completed, along with preparation and posting of the August 20th meeting agenda. Permit processing continued for driveways, sidewalks, fence easements, and rights of way, while support was provided to the Treasurer for board meeting preparation and ordinance research to resolve procedural questions. The Treasurer focused on ongoing budget work, resolved software issues with Tyler in coordination with front office staff and vendor support, and finalized the monthly Treasurer's Report. The Village Administrator collaborated with the Treasurer on the budget, met with Police, Public Works, and the Park District to plan Trunk or Treat logistics, maintained communication with Public Works, the school district, and fire district regarding the Nicor high-pressure gas main issue, hosted the monthly tech staff meeting, attended a lunch with Leader McCombie and local officials, participated in the Greater Rockford Chamber partner meeting, joined the bi-monthly NorthCOG Board meeting, and attended a Team RED webinar hosted by DCEO.

ADMINISTRATION

Public Works completed daily IEPA-required rounds, including site visits to all six deep water wells, SCADA monitoring, water sampling, and data logging. Staff finished blacktop patching on Clayton Ct following curb repairs, replaced a truck light on the one-ton dump, and repaired tires on the batwing mower. Batteries were replaced in speed signs and at all critical water infrastructure sites, while routine wellhouse cleaning and maintenance continued. Three full mowing and trash circuits were completed, along with drainage maintenance after heavy rains and low flow channel cleaning. Additional water main locates and re-marking were conducted due to Silo's directional boring work in the ROW. Public Works handled 18 JULIE locates, including major projects related to Silo fiber, Rock 39, Nicor, and Amazon. Staff supported residents through the driveway and sidewalk permit process, continued new PW Assistant orientation, and coordinated with IDOT and Fehr Graham on construction permits for the Goodling Street MFT project. Oversight of Nicor infrastructure crossing with Silo continued, as did sidewalk project landscaping and ballfield prep for Thursday Night Adult Softball. The team picked up a mower for warranty service, completed cold patching and street stone restocking, began the fall tree trimming schedule, pressure washed curbs following a resident complaint, and attended product training with J&R Supply on Romac water main fittings.

PUBLIC WORKS

The Police Department responded to 57 calls for service and generated 5 incident or supplemental reports, resulting in 1 arrest. Officers issued 12 traffic citations and warnings, and 2 FOIA requests are currently being processed. The Lieutenant continued addressing operational issues related to the new in-car laptop systems. The 2025-2026 school year began without incident, and the department is reviewing the implications of a new state law effective July 1, 2025, that prohibits schools from issuing fines or citations for municipal code violations during school hours. The department is actively investigating ongoing suspicious activity reported at a residence on West Soper Street. A meeting with a police candidate was canceled after the individual accepted another agency's offer. Mission BBQ provided meals to officers on August 20 in appreciation of their service and invited the department to participate in a 9/11 remembrance event at their restaurant.

POLICE



BOARD BRIEFS

Section 16. Item #a.

WEEKLY UPDATE FROM THE VILLAGE ADMINISTRATOR

VOLUME 2025-33
WEEK OF AUG 15

The Police Department handled 71 calls for service and generated 12 incident and supplemental reports. Three arrests were made, and 14 traffic citations and warnings were issued. Two ordinance violations were addressed, and two FOIA requests are in process. A new active stalking/no contact order resulted in an arrest within two days. Officers continued working with the County's Crisis Co-Responder Team on an ongoing mental health-related case. Officers also supported other jurisdictions due to call severity and limited staffing. The new squad vehicle is scheduled for upfitting the week of September 8. A donated television was installed in the police garage for integration with the upcoming camera system. The department is reviewing procedures related to new legislation affecting school-related ordinance handling and the SRO role. Officer Mund conducted a ride-along for the Village Administrator. Lt. Haff received notice that Officer McNeely Jr. will be honored by the Illinois State Police for his actions in a March 2024 life-saving incident. Chief delivered donuts to Public Works, Administration, and community members.

POLICE

The Treasurer completed board reports and accounts payable for approval at the September 3 meeting. Payroll software settings were reviewed to improve the direct payables process, with final changes scheduled for completion next Tuesday. Accounts receivable reports were reviewed to identify systemic loopholes, with plans to work with Tyler to address the issue. ComEd was contacted to transition to online payment processing, aligning expense recording with payment dates for more accurate financial reporting. Front office completed utility billing and began preparations for business registration season. The Deputy Clerk assembled compliance packets. The Village Administrator met with IPBC on insurance quotes, attended a leadership roundtable with the Governor's Office on economic development, and held meetings with two individuals—one regarding annexation and another about Village-owned property. Administrator also met with Silo to explore internet and phone service options for Village facilities.

ADMINISTRATION

Staff completed daily IEPA-required rounds of all six deep water wells, including site visits, SCADA supervision, data collection, and QA/QC water sampling. Monthly water meter reads were conducted, and customer service calls regarding high usage were addressed. Chemical deliveries were received for water treatment. Staff replaced speed sign batteries and mower blades, and completed three full mowing and trash circuits. Cold patching was performed, and stone was hauled in to restock for ongoing street maintenance projects. The sidewalk at the public library was removed and a temporary walkway installed. Additional water main locates and re-marking were completed in coordination with silo fiber directional boring. Staff responded to 21 JULIE locate requests, including large-scale projects from ComEd and Silo. Routine maintenance and cleaning of wellhouses and walking paths continued. Tree trimming progressed as part of the fall schedule, focused on visibility and clearance. Public Works continued oversight of fiber projects between schools and collaborated with IDOT and engineers on permits for the Goodling St MFT project. The PW Assistant continued onboarding and training. Staff assisted residents with driveway and sidewalk replacements and managed the related permit process. Athletic fields were prepared for adult softball, and concession areas were cleaned. Staff also attended ILRMA safety training covering trench safety, lockout/tagout, confined space, and fire extinguisher use.

PUBLIC WORKS

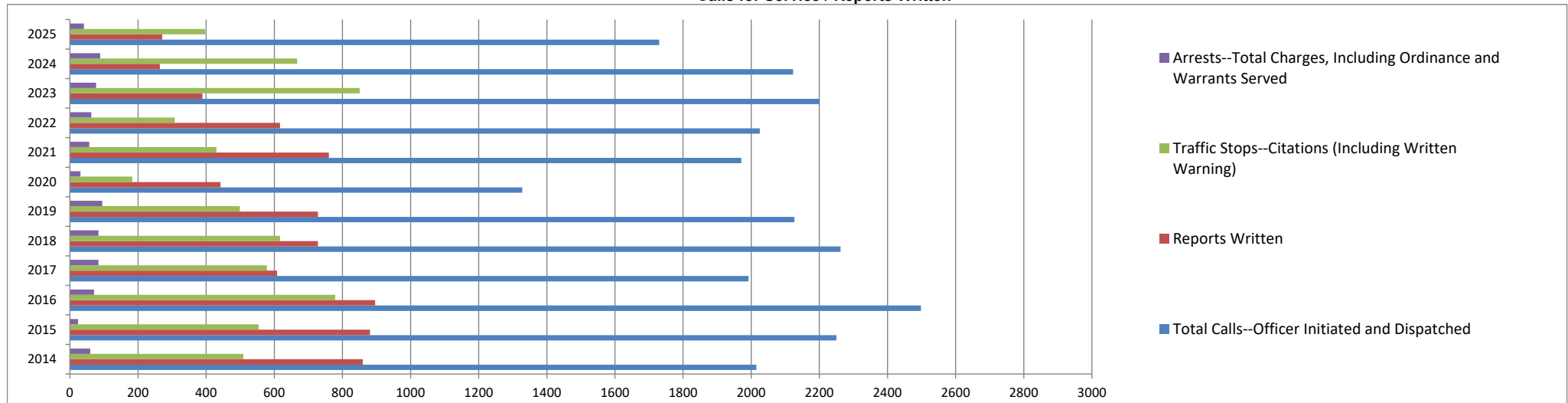
**Winnebago Police Department
2022/2023/2024/2025 Calls and Offenses**

Section 16. Item #b.

Offense Type	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Total 2025	Total 2024	Total 2023	Total 2022
Aggravated Battery (including Agg. Domestic)	0	0	0	0	0	0	0	0					0	0	2	6
Armed Robbery	0	0	0	0	0	0	0	0					0	0	0	0
Assault (Includes Aggravated Offense)	0	0	0	0	0	0	0	0					0	2	2	5
Battery	0	0	1	1	1	0	0	0					3	2	7	8
Burglary/Burglary from Vehicle	0	0	0	0	0	0	2	0					2	0	0	3
Criminal Damage to Property	1	0	1	1	1	0	0	3					7	8	8	9
Criminal Damage to State Supported Property	0	0	0	0	0	0	0	0					0	1	0	0
DUI Alcohol / Drugs Includes Agg. DUI	0	0	0	0	0	0	0	0					0	1	7	11
Disorderly Conduct	0	2	2	2	2	1	0	0					9	14	14	15
Fleeing to Elude (Aggravated)	0	0	0	0	0	0	0	0					0	1	4	4
Domestic Trouble/Domestic Battery/OP Violation /Vio.Stalking Order	1	1	1	2	4	2	0	4					15	13	29	36
Hit and Run	0	0	0	0	1	0	0	0					1	4	2	4
ID Theft / Forgery / Decept. Prac.	1	0	0	5	0	0	1	0					7	9	11	9
Illegal Consumption / Minor in Possession of Alcohol	0	0	0	0	0	0	0	0					0	1	1	0
Possession of Cannabis (Manu./Deliver)	1	0	0	0	0	0	0	0					1	4	8	4
Possession of Controlled Substance	0	0	0	0	0	0	0	0					0	1	0	2
Possession of Drug Paraphernalia	0	0	0	0	0	0	0	0					0	0	2	1
Reckless Conduct	0	0	0	0	0	0	0	0					0	0	0	0
Reckless Discharge of a Firearm	0	0	0	0	0	0	0	0					0	0	0	0
Reckless / Negligent Driving	0	0	0	0	0	0	0	0					0	2	1	3
Residential Burglary	0	0	0	0	0	0	0	0					0	0	0	3
Resisting Obstructing Peace Officer	0	0	0	0	0	0	0	0					0	1	4	0
School Bus Arm Violation	0	0	0	0	0	0	0	0					0	0	2	3
Sexual Abuse/Assault	0	0	0	1	0	1	0	0					2	1	0	1
Suicide Attempt / Threat of Suicide / Mental Health Call	0	2	2	0	2	1	1	2					10	25	28	28
Suspended/Revoked Driver's License/Registration	7	1	4	3	5	4	7	2					33	94	29	8
No Valid Driver's License	0	0	1	0	0	1	1	0					3	2	4	4
Theft of Vehicle (Recover Stolen)	0	0	0	0	0	0	1	0					1	0	2	2
Theft Over \$500 / Retail Theft	0	1	0	1	0	0	0	0					2	1	1	4
Theft Under \$500.00 / Retail Theft	2	2	0	0	0	4	1	0					9	12	23	15
Unlawful Use of Weapon (Aggravated)	0	0	0	0	0	0	0	0					0	0	1	3
Violation of Bail Bond	0	0	0	0	0	0	0	0					0	1	0	0
Warrant Service	0	0	0	1	0	1	0	1					3	5	10	12

*Report does not reflect all calls, all reports written, or all arrests

Calls for Service / Reports Written



Winnebago Police Department

Traffic Speed Sign Data: August 2025

Location	Average Speed	Max Speed	Car Count
N. Elida Street	26.45	75	173864
W. McNair Road	26.61	75	22536
Winnebago High School	18.46	32	16730
Cunningham Road	32.25	75	73763
E. McNair Road	47.07	76	18684
These numbers also include first responders responding to calls for service			
These numbers also include radar interference between in-car and stationary radar units			

Police radar systems are useful tools for monitoring vehicle speeds, but **they're not foolproof**—especially when multiple radar units are operating near each other. Interference between radar signals can cause **false or inaccurate readings**, such as speeds being recorded from the wrong vehicle or no vehicle at all.

This is exactly why **trained police officers are essential** when it comes to using radar for enforcement. A radar sign or unmanned unit simply displays or collects speed data—but it **cannot distinguish between vehicles**, identify the source of a speed reading, or confirm its accuracy.

A police radar unit can give false readings due to **interference from another radar unit**—this is commonly referred to as **co-channel interference** or **mutual interference**. Here's how that happens in simple terms:

1. Same or Similar Frequencies

Police radar units typically operate on specific frequency bands (like X, K, or Ka bands). If two radar units are operating on the same or close frequencies in the same area, their signals can mix. One radar might accidentally **receive the signal** from the other unit instead of its own reflected signal.

2. Signal Confusion

Radar units measure speed by sending out a signal and calculating the Doppler shift in the signal that bounces back from a moving vehicle. If the radar receives a signal **from another radar unit**, it might interpret that signal as a reflected signal—causing it to show a **false speed reading**, even if there's no vehicle moving at that speed.

3. "Shadowing" and "Ghosting" Effects

Interference might cause the radar to display:

Shadowing: Detecting a vehicle behind the target vehicle, which may not exist or may be moving at a different speed.

Ghosting: Showing a speed reading when no vehicle is present—just the result of the interfering signal.

4. Mobile vs. Stationary Radars

This is more common when **two radar-equipped vehicles are near each other**—say, two patrol cars parked near one another or passing each other with radars on. The moving radar might pick up the stationary radar's signal or vice versa. In some cases, this adds all the signals together resulting in a high number that is not accurate.

A trained officer, on the other hand:

Visually confirms which vehicle is speeding before acting.

Can **spot and disregard false readings** caused by interference or unusual conditions. Regularly tests the calibration of the radar to ensure it's working properly.

Documents their observations and provides credible, court-admissible evidence.

This is why tickets are not issued based on radar sign readings alone—those devices are for public awareness or traffic studies, not enforcement. Only a trained officer using a tested, calibrated and properly operated radar unit can issue a valid citation.

In short, the human element is what ensures speed enforcement is accurate, fair, and legally sound.

Section 16. Item #b.

Total from previous Years	\$ 109,500.00
Grand Total	\$110,500.00

**Village Engineer Report
for
Village of Winnebago**

**Village Board Meeting
September 3, 2025**

THE FOLLOWING REPORT OF ACTIVITIES IS PROVIDED TO THE VILLAGE BOARD FOR INFORMATIONAL PURPOSES:

Active Projects:

#24-1255 Cunningham Road Water Main Replacement—The Village executed the agreement for the project on July 16, 2024. Revised plans and specifications are set to be submitted to the IEPA for their internal review on March 3, 2025. A Funding Nomination Form (FNF) was signed by Village President Eubank on March 26, 2025, and was submitted to the IEPA on March 27. Per the FINAL IEPA Intended Funding List released on July 10, 2025, the project did not make the funding list.

Total Contract Value: \$47,100.00

Invoiced to Date: \$33,910.00

#24-1570 Resh Farm Stormwater – Agreement for the design of a new box culvert under Westfield Road was approved by the Village on September 9, 2024. On April 18, 2025, it was determined by IDOT that the submitted project does not qualify for the “General Maintenance” section but rather the “Construction” section. Revised materials were provided to the City for signature, and then to IDOT for approval on April 23, 2025. On May 28, 2025, it was decided by the Village to forego utilizing 2025 MFT funds for this project, but rather pursue utilizing funds in 2026 once the required ESR has been completed.

Total Contract Value: \$35,200.00

Invoiced to Date: \$29,168.00

#25-1071 West Main Street Widening – On June 18, 2025, Village staff approved the proposal for professional services in regards to a project to resurface and widen a portion of West Main Street. A site meeting was held on July 2, 2025, with Chad Insko and Jimmy Johnson from the Village. It was determined that additional scope was wanted, and additional topographic survey has been completed. Design continues to advance for drainage improvements and the requested on-street parking.

Total Contract Value: \$26,550.00

Invoiced to Date: \$10,825.00

#25-1162A Village of Winnebago 2025 MFT – On June 5, 2025, Fehr Graham resubmitted revised BLR documents for the Village’s 2025 MFT project to IDOT for their review and approval. Bid materials were released on Thursday, August 21, with a bid opening date scheduled for Wednesday, September 3.

Total Contract Value: \$8,658.88

Invoiced to Date: \$6,927.10

Please note that the invoiced totals were provided at the time of completion of this report and may not reflect the most current billing cycle total(s). Those projects indicating an invoiced to date value of "N/A" have not yet had an invoice.

Respectfully Submitted,



Luke Ziegler
Staff Engineer

O:\Winnebago, Village of\25-125 - 2025 General Engineering Services\PA Final\PH05 - Village Board - General Items\Village Engineer Reports\25-125 - Winnebago 2025-09-03 September Engineer Report.doc

Village of Winnebago: Building & Code Enforcement Report

Report Period: Month of Aug 2025

Submitted By: Aaron Moore, Building Inspector, on behalf of Casper Manheim Building Official / Code Enforcement Officer

Building Department Summary

- | | |
|---|---|
| • Total Number of Projects: 9 | Total Projects YTD: 92 |
| • Total Valuation: \$ 41,322.00 | Total Valuation YTD: \$ 1,170,282.07 |
| • Total Fees Collected in August: \$795.00 | Total Fees YTD: \$ 17,183.72 |

Narrative:

During this reporting period, the Building Department reviewed and processed a total of 9 building permits. The combined valuation of projects amounts to \$41,322, generating permit fees in the amount of \$795.00.

All applications were reviewed for compliance with the Village of Winnebago's adopted codes and ordinances. Inspections were performed as required, and any deficiencies noted during inspections were communicated to contractors and property owners for correction.

Code Enforcement Summary

Narrative:

The Code Enforcement Officer attended the Development/Technical Staff meeting to discuss various ongoing development projects in the Village. Additionally, coordination was held with the WinBurSew Fire Chief regarding enforcement actions at the property located at **114 S.**

Benton Street. The status of this property is that the Notice of Violation has been placed at the primary entrance of the property, and occupancy is prohibited. The Winnebago County Health Department was also informed, however they do not need to take any action at this time. The former vacant property located at **208 E Cunningham Road** has been sold and in the process of renovation. The Winnebago County Health Department condemned the property in 2020, and the new property owner is currently working with WCHD staff during the renovation.



Agenda Item Executive Summary

Item Name Main Street Project Bid Acceptance Committee or Board Board

BUDGET IMPACT

Amount:	21,550	Budgeted:	N/A
List what fund:	General Fund		

EXECUTIVE SUMMARY

The Village Board approved a resolution at the June 18, 2025 meeting, authorizing a Professional Services Agreement with Fehr Graham for the West Main Street Widening Project.

Fehr Graham, as the Village Engineer, is currently in the process of designing the project. Once the design is finalized, the Board will be asked to approve the acceptance of construction bids and complete the project.

This project represents a significant investment in the Village and is a necessary step in ensuring reliable infrastructure for the community.

ATTACHMENTS (PLEASE LIST)

ACTION REQUESTED

- ☐ For Discussion Only
☒ Resolution
☐ Ordinance
☒ Motion:

MOTION: INFORMATION REGARDING BID ACCEPTANCES WILL BE PROVIDED UPON COMPLETION OF THE BIDDING PROCESS.

Staff: Joseph Dienberg, Village Administrator Date: 9/17/2025
Chad Insko, Director of Public Works

May 19, 2025

President Frank Eubank
Village President
Village of Winnebago
108 West Main Street
Winnebago, Illinois 61088

**RE: Proposal for Professional Services
West Main Street Widening**

Dear President Eubank,

We understand per the phone conversation with Mr. Chad Insko on May 2, 2025, that the Village wishes to widen the stretch of West Main Street between North Benton Street and the driveway of 209 West Main Street to facilitate on-street parking along the northern edge of the Street, as well as a mill-and-overlay of the portion of West Main Street from North Swift Street to North Benton Street. It is assumed that all construction and engineering will be paid for with local funds. These limits can be seen on the attached exhibit. Based on this, the following is our anticipated scope of services.

SCOPE OF SERVICES

Topographic Survey

Fehr Graham will perform a limited topographic survey where the roadway widening efforts are to be completed. The topographic survey will include the location of paved areas, establish one-foot contours, spot elevations where needed along the parkway, locate visible utilities, and set and establish permanent benchmark(s) on the site. Apparent boundary lines will be confirmed within this area, but a full boundary survey and boundary survey document will not be completed.

Design Engineering

Based on Fehr Graham's topographic survey, Fehr Graham will provide the following Final Engineering Services:

- » Final Engineering Plans to facilitate the widening of West Main Street through the preparation of:
 - Removal Plan.
 - Will indicate the removal of existing pavement (roadway, approach, etc.) and earthwork.
 - Site Plan and Details.
 - Proposed plan layouts for roadway widening as described above and limits for mill and overlay.
 - Proposed spot elevations as necessary.
 - Pavement section details.
 - Construction Details as applicable.
 - Erosion Control Details.
 - Special Provisions relating to the work depicted in these drawings.

May 19, 2025
 President Frank Eubank – Village of Winnebago
 West Main Street Widening Proposal
 Page 2

- » Fehr Graham will provide an itemized opinion of probable costs for the proposed improvements upon completion of the design phase for the Village of Winnebago to use in verifying the project budget.

Bidding Documents and Services

Utilizing the completed design drawings and project specifications, Fehr Graham will prepare one (1) bid package of documents for the solicitation of bids for the proposed West Main Street Widening project. The bidding process will be completed through solicitation on QuestCDN. As part of this process, Fehr Graham will address potential Contractor questions, manage the bid opening, review and tabulate the bids, and provide a recommendation of award to the Village of Winnebago for their consideration of the project.

EXCLUSIONS

The following items are **not** included in the scope of services proposed here within:

- » Tree survey/Tree Preservation Plan.
- » Boundary or right-of-way (ROW) surveys.
- » Full topographic survey beyond what is itemized above.
- » Traffic studies and capacity analysis.
- » Environmental assessments and studies.
- » Archaeological surveys.
- » Construction Observation.
- » Construction Administration.
- » Engineering design beyond what is explicitly listed above.
- » Geotechnical studies/investigations.
- » Construction staking.
- » Utility improvement design.
- » Permit fees.
- » NOI/NPDES Permit (assumed less than one acre of soil disturbance).
- » Preparation of easements and/or right-of-way documents.
- » Detailed ADA ramp design.
- » Structural engineering services.
- » IDOT coordination and permitting.
- » FRSA permitting.

Any of the above services can be performed at an additional cost to the project upon request.

SCHEDULE

Weather and site conditions dependent, Fehr Graham can initiate this project within 2-3 weeks of receiving formal authorization to proceed. It is intended that this project will be designed and ready for bid in August 2025 in anticipation of a Fall 2025 construction. This timing is contingent on contract approval at the first meeting in June 2025.

May 19, 2025
President Frank Eubank – Village of Winnebago
West Main Street Widening Proposal
Page 3

FEES

Based on the information available at this time, we are prepared to provide these services as outlined above in accordance with the following lump sum fee schedule:

• Topographic Survey	\$3,600	(Lump Sum)
• Design Engineering	\$14,450	(Lump Sum)
• Bidding Documents and Services	\$3,500	(Lump Sum)
Total	<u>\$21,550</u>	

Payment for the services rendered will be requested via an invoice prepared monthly.

AUTHORIZATION

I trust that the information we have provided is in line with your expectations. If this proposal meets your expectations, please sign and return the attached Agreement for Professional Services, which will serve as your official authorization for us to proceed. We are looking forward to working with the Village of Winnebago on this project. If you have any questions or need anything further, please contact me.

Respectfully submitted,



Luke Ziegler
Staff Engineer

LZ:ss

Enclosures: Agreements for Professional Services

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**AGREEMENT
FOR PROFESSIONAL SERVICES**

Client President Frank Eubank
Village President
Village of Winnebago
108 West Main Street
Winnebago, Illinois 61088

815.335.2020

Description of Services:

West Main Street Widening

Fehr Graham will provide professional services related to the above-referenced project as detailed in our proposal letter dated May 19, 2025.

COST:

The fixed fee for performing the above services is as follows:

• Topographic Survey	\$3,600	(Lump Sum)
• Design Engineering	\$14,450	(Lump Sum)
• Bidding Documents and Services	\$3,500	(Lump Sum)
Total	\$21,550	

Reimbursables are not to exceed a 15% markup. Payment for the services rendered will be requested via a monthly invoice. Fehr Graham does not accept credit and/or debit card payments.

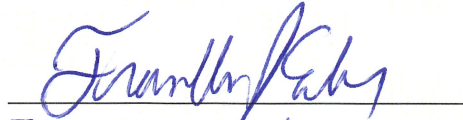
The attached General Conditions are incorporated into and made a part of this Agreement.

ACCEPTED AND AGREED TO:

I/we, the undersigned, authorize Fehr Graham to provide services as outlined above, and also agree that I/we are familiar with and **ACCEPT THE TERMS OF THE ATTACHED GENERAL CONDITIONS.**

CLIENT:

Signature



Name

Franklin J. Eubank, Jr.

Title

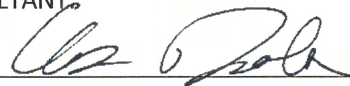
Village President

Date Accepted

6/18/25

CONSULTANT:

By



Name

Chris DeSilva, PE

Title

Chief Operating Officer

Date Proposed

May 16, 2025

25-1071

GENERAL CONDITIONS TO AGREEMENT FOR PROFESSIONAL SERVICES

1. The Client requests the professional services of Fehr Graham hereinafter called "The Consultant" as described herein.
2. The Consultant agrees to furnish and perform the professional service described in this Agreement in accordance with accepted professional standards. Consultant agrees to provide said services in a timely manner, provided, however, that Consultant shall not be responsible for delays in completing said services that cannot reasonably be foreseen on date hereof or for delays which are caused by factors beyond his control or delays resulting from the actions or inaction of any governmental agency. Consultant makes no warranty, expressed or implied, as to his findings, recommendations, plans and specifications or professional advice except that they were made or prepared in accordance with the generally accepted engineering practices.
3. It is agreed that the professional services described in the Agreement shall be performed for Client's account and that Client will be billed monthly for said services. A 1½% per month service charge will be incurred by Client for any payment due herein and not paid within 30 days of such billing which is equal to an ANNUAL PERCENTAGE RATE OF 18%. Partial payments will be first credited to the accrued service charges and then to the principal.
4. The Client and the Consultant each binds himself, his partners, successors, executors, and assigns to the other party to this agreement and to the partners, successor, executors, and assigns of such other party in respect to this agreement.
5. The Client shall be responsible for payment of all costs and expenses incurred by the Consultant for his account, including any such monies that the Consultant may advance for Client's account for purposes consistent with this Agreement.
6. The Consultant reserves the right to withdraw this Agreement if not accepted within 30 days.
7. A claim for lien will be filed within 75 days of the date of an invoice for services (last day of services rendered) unless the account is paid in full or other prior arrangements have been made. All attorney fees incurred by the Consultant due to the filing of said lien or the foreclosure thereof shall be borne by the Client.

In the event suit must be filed by Consultant for the collection of fees for services rendered, Client will pay all reasonable attorney's fees and court costs.

If Client defaults in payment of fees or costs due under the terms of this Agreement and Consultant incurs legal expenses as a result of such failure, Client shall be responsible for payment for Consultant's reasonable attorney fees and costs so incurred.

8. The Consultant shall present, for the consideration of the Client, engineering and technical alternatives, based upon its knowledge and experience in accordance with accepted professional standards, with selection of alternatives and final decisions as requested by the client to be the sole responsibility of the Client.
9. Construction Phase Activities (When applicable) - In connection with observations of the work of the Contractor(s) while it is in progress the Consultant shall make visits to the site at intervals appropriate to the various stages of construction as the Consultant deems necessary in Agreement to observe as an experienced and qualified design professional the progress and quality of the various aspects of the Contractor(s)'s work. Based on information obtained during such visits and on such observation, the Consultant shall endeavor to determine in general if such work is proceeding in accordance with the Contract Documents and the Consultant shall keep the Client informed of the progress of the work.

The purpose of the Consultant's visits to the site will be to enable the Consultant to better carry out the duties and responsibilities assigned to and undertaken by the Consultant during the Construction Phase, and, in addition, by exercise of the Consultant's efforts as an experienced and qualified design professional, to provide for the Client a greater degree of confidence that the completed work of the Contractor(s) will conform generally to the Contract Documents and that the integrity of the design concept as reflected in the Contract Documents has been implemented and preserved by the Contractor(s). The Consultant shall not, during such visits or as a result of such observations of Contractor(s)' work in progress, supervise, direct or have control over Contractor(s)' work nor shall the Consultant have authority over or responsibility for the means, methods, techniques, sequences, or procedures of construction selected by Contractor(s), for safety precautions and programs incident to the work of Contractor(s) or for any failure of Contractor(s) to comply with laws, rules, regulations, ordinances, codes, or orders applicable to Contractors(s) furnishing and performing their work. Accordingly, the Consultant can neither guarantee the performance of the construction contracts by Contractor(s) nor assume responsibility for Contractor(s)' failure to furnish and perform their work in accordance with the Contract Documents.

10. Estimates of Fees – When fees are on a time and material basis the estimated costs required to complete the services to be performed are made on the basis of the Consultant's experience, qualifications, and professional judgment, but are not guaranteed. If the costs appear likely to exceed the estimate in excess of 20%, the Consultant will notify the Client before proceeding. If the Client does not object to the additional costs within seven (7) days of notification, the increased costs shall be deemed approved by the Client.
11. The Consultant is responsible for the safety on site of his own employees. This provision shall not be construed to relieve the Client or the Contractor(s) from their responsibility for maintaining a safe work site. Neither the professional services of the Consultant, nor the presence of his employees or subcontractors shall be construed to imply that the Consultant has any responsibility for any activities on site performed by personnel other than the Consultant's employees or subcontractors.
12. Original survey data, field notes, maps, computations, studies, reports, drawings, specifications and other documents generated by the Consultant are instruments of service and shall remain the property of the Consultant. The Consultant shall provide copies to the Client of all documents specified in the Description of Services.

Any documents generated by the Consultant are for the exclusive use of the Client and any use by third parties or use beyond the intended purpose of the document shall be at the sole risk of the Client. To the fullest extent permitted by law, the Client shall indemnify, defend and hold harmless the Consultant for any loss or damage arising out of the unauthorized use of such documents.

13. No claim may be asserted by either party against the other party unless an action on the claim is commenced within two (2) years after the date of the Consultant's final invoice to the Client.
14. If a Client's Purchase Order form or acknowledgment or similar form is issued to identify the agreement, authorize work, open accounts for invoicing, provide notices, or document change orders, the preprinted terms and condition of said Purchase Order shall be superseded by the terms hereof.
15. Standard of Care – Services performed by Consultant under this agreement will be conducted in a manner consistent with that level of care and skill ordinarily exercised by members of the profession currently practicing under similar conditions. No other representation expressed or implied, and no warranty or guarantee is included or intended in any report, opinion or document under this agreement.
16. Liability Insurance – Consultant will maintain such liability insurance as is appropriate for the professional services rendered as described in this Agreement. Consultant shall provide Certificates of Insurance to Client, upon Client's request, in writing.
17. Indemnification and Limitation of Liability – Client and Consultant each agree to indemnify and hold the other harmless, including their respective officers, employees, agents, members, and representatives, from and against liability for all claims, costs, losses, damages and expense, including reasonable attorney's fees, to the extent such claims, losses, damages or expenses are caused by the indemnifying party's acts, errors or omissions.

The Client understands that for the compensation herein provided Consultant cannot expose itself to liabilities disproportionate to the nature and scope hereunder. Therefore, the Client agrees to limit Consultant's liability to the Client arising from Consultant's professional acts, errors or omissions, such that the total aggregate liability of Consultant shall not exceed \$50,000 or Consultant's total fee for services rendered on this Project, whichever is less.

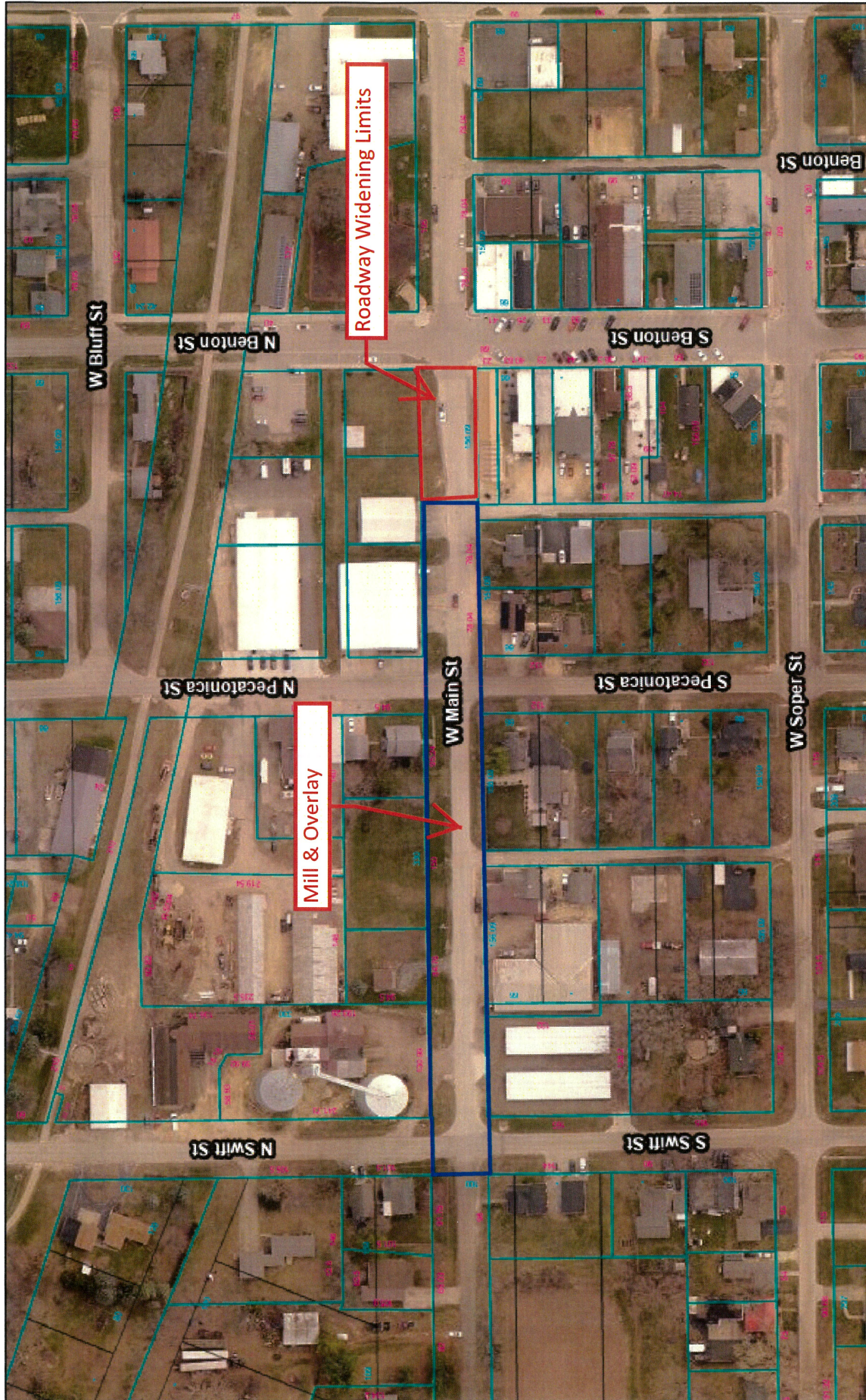
18. Allocation of Risk – Consultant and Client acknowledge that, prior to the start of this Agreement, Consultant has not generated, handled, stored, treated, transported, disposed of, or in any way whatsoever taken responsibility for any toxic substance or other material found, identified, or as yet unknown at the Project premises. Consultant and Client further acknowledge and understand that the evaluation, management, and other actions involving toxic or hazardous substances that may be undertaken as part of the Services to be performed by Consultant, including subsurface excavation or sampling, entails uncertainty and risk of injury or damage. Consultant and Client further acknowledge and understand that Consultant has not been retained to serve as an insurer of the safety of the Project to the Client, third parties, or the public.

Client acknowledges that the discovery of certain conditions and/or taking of preventative measures relative to these conditions may result in a reduction of the property's value. Accordingly, Client waives any claim against Consultant and agrees to indemnify, defend, and hold harmless Consultant and its subcontractors, consultants, agents, officers, directors, and employees from any claim or liability for injury or loss allegedly arising from procedures associated with environmental site assessment (ESA) activities or the discovery of actual or suspected hazardous materials or conditions. Client releases Consultant from any claim for damages resulting from or arising out of any pre-existing environmental conditions at the site where the work is being performed which was not directly or indirectly caused by and did not result from, in whole or in part, any act or omission of Consultant or subcontractor, their representatives, agents, employees, and invitees.

If, while performing the Services set forth in any Scope of Services, pollutants are discovered that pose unanticipated or extraordinary risks, it is hereby agreed that the Scope of Services, schedule, and costs will be reconsidered and that this Agreement shall immediately become subject to renegotiation or termination. Client further agrees that such discovery of unanticipated hazardous risks may require Consultant to take immediate measures to protect health and safety or report such discovery as may be required by law or regulation. Consultant shall promptly notify Client upon discovery of such risks. Client, however, hereby authorizes Consultant to take all measures Consultant believes necessary to protect Consultant and Client personnel and the public. Furthermore, Client agrees to compensate Consultant for any additional costs associated with such measures.

19. In the event of legal action to construe or enforce the provisions of this agreement, the prevailing party shall be entitled to collect reasonable attorney fees, court costs and related expenses from the losing party and the court having jurisdiction of the dispute shall be authorized to determine the amount of such fees, costs and expenses and enter judgment thereof.
20. Assignment - Neither party to this Agreement shall, without the prior written consent of the other party, which shall not be unreasonably withheld, assign the benefit or in any way transfer its obligations under this Agreement or any part hereof; provided, however, either Party may freely assign this Agreement to a parent, subsidiary or affiliate without the other party's consent. This Agreement shall inure to the benefit of and be binding upon the parties hereto, and except as otherwise provided herein, upon their executors, administrators, successors, and assigns.
21. Termination – The obligation to provide further services under this Agreement may be terminated by either party upon seven (7) days written notice in the event of substantial failure by the other party to perform in accordance with the terms hereof through no fault of the terminating party. In the event of any termination, Consultant will be paid for all services rendered to the date of receipt of written notice of termination, at Consultant's established chargeout rates, plus for all Reimbursable Expenses including a 15% markup.
22. Provision Severable – The unenforceability or invalidity of any provisions hereof shall not render any other provisions herein contained unenforceable or invalid.
23. Governing Law and Choice of Venue – Client and Consultant agree that this Agreement will be governed by, construed, and enforced in accordance with the laws of the State of Illinois. If there is a lawsuit, Client and Consultant agree that the dispute shall be submitted to the jurisdiction of the Illinois District Court in and for Stephenson County, Illinois.

W. Main Street Widening



5/12/2025

Section 18. Item #a.



Agenda Item Executive Summary

Item Name A RESOLUTION AUTHORIZING SUPPORT AND COMMITMENT OF FUNDS FOR THE SAFE ROUTES TO SCHOOL GRANT APPLICATION Committee or Board Board

BUDGET IMPACT

Amount:	N/A	Budgeted:	N/A
List what fund:	N/A		

EXECUTIVE SUMMARY

The attached resolution expresses the Village of Winnebago's support for an application to the Illinois Department of Transportation's Safe Routes to School (SRTS) program. The application seeks \$250,000 to construct pedestrian and bicycle facilities along School Street, enabling children to safely walk and bike to and from school. This infrastructure improvement aligns with the Village's goals of enhancing safety, promoting active transportation, and improving connectivity in residential areas near educational institutions. The Village Board's adoption of this resolution affirms its commitment to the project and satisfies IDOT's application requirement for local support and commitment of funds.

ATTACHMENTS (PLEASE LIST)

Resolution

ACTION REQUESTED

- ☐ For Discussion Only
☒ Resolution
☐ Ordinance
☒ Motion:

MOTION: I MOVE TO APPROVE RESOLUTION 2025-__R, A RESOLUTION AUTHORIZING SUPPORT AND COMMITMENT OF FUNDS FOR THE SAFE ROUTES TO SCHOOL GRANT APPLICATION

Staff: Joey Dienberg, Village Administrator Date: 09/17/2025

RESOLUTION NO. 2025- ____ R**RESOLUTION AUTHORIZING SUPPORT AND COMMITMENT OF FUNDS**

WHEREAS, the Village of Winnebago is seeking \$250,000 in funds from the Safe Routes to School Program (SRTS) through the Illinois Department of Transportation (IDOT) for the implementation of Pedestrian/Bicycle Facilities on School Street for children to walk and bike to and from school; and

WHEREAS, this Village Board believes it is in the best interests of the Village of Winnebago to support the efforts outlined herein.

NOW, THEREFORE, BE IT RESOLVED as follows:

1. This Village Board supports the submittal of an application to IDOT's SRTS program for the construction of sidewalk facilities on School Street for children to walk and bike safely to and from school.

2. The foregoing recitals shall be and are hereby incorporated in this Section 3 as if said recitals were fully set forth.

3. The provisions of this Resolution are severable and if any court of competent jurisdiction shall declare any portion of this Resolution to be invalid or unenforceable, said decision shall not affect any portion of this Resolution other than the part declared invalid or unenforceable. The Village Board hereby declares that it would have enacted this Resolution even with the invalid or unenforceable portion deleted.

4. This Resolution shall be in full force and effect from and after its passage and approval in the manner provided by law.

5. Any resolution or motion in conflict with this Resolution is hereby repealed insofar as it conflicts with this Resolution.

Resolution No. 2025 - ____ R
Resolution Authorizing Support and Commitment of Funds
Page 2 of 2

APPROVED this _____ day of _____, 2025

Franklin J. Eubank, Jr., President of the Board of Trustees
of the Village of Winnebago, Illinois

ATTEST:

Sally Jo Huggins, Village Clerk

PASSED: _____

APPROVED: _____

PUBLISHED IN
PAMPHLET FORM: _____



Agenda Item Executive Summary

Item Name DISCUSSION ON POTENTIAL MEMBERSHIP IN THE INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE (IPBC) Committee or Board Board

BUDGET IMPACT

Amount:	N/A	Budgeted:	N/A
List what fund:	N/A		

EXECUTIVE SUMMARY

Following discussion at the September 3, 2025 Village Board meeting, the attached ordinance authorizes the Village of Winnebago to join the Intergovernmental Personnel Benefit Cooperative (IPBC), a health insurance pool serving Illinois municipalities. Membership in the IPBC will allow the Village to provide medical, dental, vision, and life insurance benefits to eligible employees through a cooperative model that promotes cost stability and enhanced plan offerings.

Per the proposal prepared by Milliman, the Village would transition to IPBC's standard UHC PPO \$1,500 deductible plan and ancillary benefit offerings beginning January 1, 2026. This move represents a modest overall increase of 8.8% compared to 2025 premiums, while offering richer benefits and broader coverage.

Adoption of this ordinance is required to accept the IPBC Contract and By-Laws and to authorize the Village President or designee to execute all documents necessary for enrollment.

ATTACHMENTS (PLEASE LIST)

Ordinance, IPBC By-Laws, IPBC Policy Manual, Milliman Quote Memo, Supporting Exhibits

ACTION REQUESTED

- ☐ For Discussion Only
- ☐ Resolution
- ☒ Ordinance
- ☐ Motion:

MOTION: I MOVE TO APPROVE ORDINANCE 2025-__ , AN ORDINANCE AUTHORIZING MEMBERSHIP IN THE INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE (IPBC)

Staff: Joey Dienberg, Village Administrator Date: 9/17/2025

ORDINANCE NO. _____

**AN ORDINANCE AUTHORIZING THE ACCEPTANCE OF THE CONTRACT AND
BY-LAWS DOCUMENT OF THE INTERGOVERNMENTAL PERSONNEL
BENEFIT COOPERATIVE AND AUTHORIZING MEMBERSHIP IN THE IPBC BY
THE VILLAGE OF WINNEBAGO**

WHEREAS, a number of Illinois local governments have entered into an intergovernmental agreement and created the Intergovernmental Personnel Benefit Cooperative (“IPBC”); and

WHEREAS, the IPBC has existed for several decades, and has provided benefit coverages for the officers and employees of many Illinois local governments; and

WHEREAS, this Municipality wishes to become a Member of the IPBC; and

WHEREAS, the obligation of membership requires the acceptance by the Corporate Authorities of the Municipality of the Contract and By-Laws document of the IPBC as an intergovernmental contractual obligation to which the Municipality will become bound.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF TRUSTEES OF THE VILLAGE OF WINNEBAGO, WINNEBAGO COUNTY, ILLINOIS, as follows:

SECTION 1: The Village of Winnebago as of the starting date at which admission to membership was or is granted by the IPBC Executive Board, shall become a Member of that intergovernmental cooperative.

SECTION 2: The terms and conditions of that membership shall be such terms and conditions as were imposed by the Executive Board of the IPBC in the acceptance motion, and the contractual obligations under the terms of the Contract and By-Laws of the IPBC as such document currently exists and as it may be amended in accordance with its terms. This Municipality assumes such terms and conditions.

SECTION 3: The President of the Village of Winnebago, or his designee, as shall be authorized, is directed to execute any documents necessary to indicate the membership of the Municipality in the IPBC.

SECTION 4: This Ordinance shall be in full force and effect upon its passage, approval, and publication in pamphlet form, if required by law.

PASSED this _____ day of _____, 2024.

AYES:

NAYS:

ABSENT:

President

ATTEST:

Clerk

**SEVENTH AMENDMENT TO THE FIFTH CONSOLIDATED
AMENDMENT TO THE CONTRACT AND BY-LAWS
INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

ARTICLE I. Purpose, Definitions, Term.

PURPOSE:

The Intergovernmental Personnel Benefit Cooperative is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its MEMBERS to their officers and employees and the officers and employees of other governmental, quasi-governmental and non-profit public service entities with which some or all MEMBERS have separately arranged to list as if such officers and employees were employed by the MEMBER.

To the extent provided for in this Contract and By-Laws, and as approved by the BOARD OF DIRECTORS, or as authorized herein, the EXECUTIVE BOARD, the Intergovernmental Personnel Benefit Cooperative shall provide benefit coverage to the officers or employees of its MEMBERS. The Intergovernmental Personnel Benefit Cooperative shall also carry out such claim reduction and educational programs as shall be authorized by its BOARD OF DIRECTORS, or as authorized herein, the EXECUTIVE BOARD. The creation of the various funds established in this Contract and By-Laws are not intended by the parties to constitute the transaction of an insurance business within the State of Illinois. The intent of the parties is to separately establish benefit programs and to utilize the Intergovernmental Personnel Benefit Cooperative to achieve reduced costs of

administration and insurance purchases by providing similar services to all MEMBERS and to require MEMBERS to pay for the costs of such benefits or to share such costs in the manner from time-to-time established by the BOARD OF DIRECTORS or, as authorized herein, the EXECUTIVE BOARD.

DEFINITIONS

As used in this agreement, the following terms shall have the meaning hereinafter set out:

ADMINISTRATIVE FUND - A fund of monies established by the MEMBERS of the Intergovernmental Personnel Benefit Cooperative to pay for the joint administration of the personnel non-salary benefit programs offered by each MEMBER to its employees and officers and turned over for administration to the COOPERATIVE.

ALL MEMBER MEETINGS - Meetings of the BOARD OF DIRECTORS shall be held during March and November of each year, at such date and time as designated by the EXECUTIVE COMMITTEE. At the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of odd-numbered calendar years (e.g., 2027, 2029), the MEMBERSHIP shall elect the Officers of the COOPERATIVE who shall also serve on the EXECUTIVE BOARD and the EXECUTIVE COMMITTEE as provided herein. At the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of odd-numbered years, the BOARD OF DIRECTORS shall also divide into their respective VOTING TIERS and each VOTING TIER shall elect 1 Member of the EXECUTIVE BOARD. At the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of even-numbered calendar years (e.g., 2026,

2028), the BOARD OF DIRECTORS shall elect 6 at large MEMBERS of the EXECUTIVE BOARD, At any of the ALL MEMBER MEETINGS, the BOARD OF DIRECTORS shall also vote on any items of business that are the exclusive jurisdiction of the BOARD OF DIRECTORS (i.e., all Vendors serving the COOPERATIVE; the Annual Renewal in the administration of the Benefit Fund; and all proposed changes to the By-Laws), and any items of business that failed to secure the 10 affirmative votes of the EXECUTIVE BOARD when considered by the EXECUTIVE BOARD. The EXECUTIVE BOARD shall also add any other item of business to the agenda of the ALL MEMBER MEETING of the BOARD OF DIRECTORS when at least 10% of the MEMBERS petition for such item of business to be added to the agenda.

BENEFIT FUND - A fund of monies established by the MEMBERS of the Intergovernmental Personnel Benefit Cooperative to fund certain benefits granted by the individual MEMBERS to their respective officers and employees and to purchase excess, aggregate, or other insurance.

BENEFITS - Non-salary payments made to employees or officers of MEMBERS, including but not limited to payments or reimbursements of expenses arising out of an illness or an accident and life insurance proceeds. The units of local government which participate in the COOPERATIVE have determined not to purchase insurance coverage for benefit payments below certain high limits but rather to rely upon their pooled financial capabilities to pay benefits within the financial obligations of the COOPERATIVE and to purchase some insurance to protect against catastrophic and certain other benefit claims.

BOARD OF DIRECTORS - The BOARD OF DIRECTORS is composed of all MEMBERS of the COOPERATIVE. The BOARD OF DIRECTORS shall approve all Vendors serving the COOPERATIVE; the Annual Renewal in the administration of the Benefit Fund; and all proposed changes to the By-Laws. The BOARD OF DIRECTORS shall also vote on any item of business which failed to secure the 10 affirmative votes of the EXECUTIVE BOARD when considered by the EXECUTIVE BOARD.

COOPERATIVE - The Intergovernmental Personnel Benefit Cooperative established pursuant to the Constitution and the statutes of this State by this intergovernmental agreement.

EXECUTIVE BOARD – The EXECUTIVE BOARD is composed of 15 Members elected at the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of each year as follows:

- In odd-numbered years (e.g., 2027, 2029, etc.): the Chair, the Vice-Chair, and Treasurer, each of which is elected at large by the entire Membership, and 1 Member of the EXECUTIVE BOARD from each of the six respective VOTING TIERS as elected by and from among the Members in each of the six respective VOTING TIERS of the COOPERATIVE.
- In even-numbered years (e.g., 2028, 2030): 6 Members elected at large.

EXECUTIVE COMMITTEE – The EXECUTIVE COMMITTEE is composed of the Chair, Vice-Chair, and Treasurer of the EXECUTIVE BOARD. Its powers are defined herein and includes primary supervision of the EXECUTIVE DIRECTOR and the appointment of the MEMBERS to specific committees.

EXECUTIVE DIRECTOR – A part or full-time employee or independent contractor, who shall be selected and have his or her compensation set by the EXECUTIVE BOARD upon recommendation of the EXECUTIVE COMMITTEE and who shall administer and supervise the operations of the COOPERATIVE; make recommendations to the EXECUTIVE BOARD and the EXECUTIVE COMMITTEE in all areas where each has decision-making authority; and attend all meetings of the BOARD OF DIRECTORS, EXECUTIVE BOARD, and the EXECUTIVE COMMITTEE; and such other duties as assigned by the EXECUTIVE BOARD or the EXECUTIVE COMMITTEE.

HMO FUND - A fund of monies established by the MEMBERS of the Intergovernmental Personnel Benefit Cooperative to fund certain benefits granted by the individual MEMBERS to their respective officers and employees relating to health maintenance organizations.

LISTED ENTITIES – Governmental bodies, quasi-governmental bodies and non-profit public service entities listed by a MEMBER as having their employees and officers under a benefit program which will be administered along with that of a MEMBER by the COOPERATIVE.

MEMBERS – The units of local government or intergovernmental agencies established pursuant to an intergovernmental agreement composed of units of local government (sub-pool) which initially or later enter into this intergovernmental contract for the benefit of their employees and officers along with the employees and officers of other listed entities. Whenever in this agreement the phrase “units of local government,” “municipality” or similar phrase is used, it shall also refer to any intergovernmental agency

established pursuant to an intergovernmental agreement composed of units of local government.

VOTING TIERS – The COOPERATIVE shall place MEMBERS into one of six separate voting tiers according to the size of lives served (not dependents) in effect in the records of the COOPERATIVE shown as of January 1st of each year. The Six Voting Tiers are:

1-50 lives;

51-100 lives;

101-200 lives;

201-300 lives;

301 -400 lives;

401+ lives.

TERMINAL RESERVE FUND OR TERMINAL RESERVES – A fund of monies retained by the Intergovernmental Personnel Benefit Cooperative on behalf of MEMBERS whose fund balances may be in excess of all financial requirements for that MEMBER.

WELLNESS FUND – A fund of monies established by the MEMBERS of the Intergovernmental Personnel Benefit Cooperative to fund certain benefits granted by the individual MEMBERS to their respective officers and employees and to pay for health screenings and vaccines and to incentivize member participation.

TERM OF THE COOPERATIVE.

The Intergovernmental Personnel Benefit Cooperative shall operate with fiscal

years beginning on July 1st of each calendar year, and the COOPERATIVE shall continue in existence with a term ending on June 30, 2038. Except as provided herein, all previously adopted policies of the COOPERATIVE remain in full force and effect. At the end of this multi-year period, the term of the COOPERATIVE may be extended for a multi-year period of time, or if not acted upon by the MEMBERS, it shall continue in existence from year-to-year as an intergovernmental agreement with the membership of those governmental bodies which do not provide a notice of withdrawal. The ability of an individual MEMBER of the COOPERATIVE to withdraw shall be as provided in Article XVII.

ARTICLE II. Powers and Duties.

The powers of the COOPERATIVE to perform and accomplish the purposes set forth above, within the budgetary limits and procedures set forth in these By-Laws, shall be the following:

- (a) To employ agents, employees, and independent contractors,
- (b) To lease real property and to purchase or lease equipment, machinery, or personal property necessary for the carrying out of the purpose of the COOPERATIVE,
- (c) To carry out educational and other programs relating to health, accident, and other claims reductions,
- (d) To cause the creation of, see to the collection of funds necessary for the administration and operation of the COOPERATIVE,

- (e) To purchase such types of insurance as are approved by the EXECUTIVE BOARD,
- (f) Solely within the budgetary limits established by the MEMBERS to carry out such other activities as are necessarily implied or required to carry out the purposes of the COOPERATIVE specified in Article I or the specific powers enumerated in Article II, and in conjunction with the obligation of MEMBERS specified in Article XI.

ARTICLE III. Membership and Participation

The membership of the COOPERATIVE shall consist of those MEMBERS and previously approved listed entities which were either MEMBERS of the COOPERATIVE on July 1, 2024, or members of a “Sub-Pool” on July 1, 2024, and are now hereby approved as MEMBERS in their own capacity, and also those subsequently admitted to membership and continuing as MEMBERS as provided herein. Listed entities are other governmental, quasi-governmental and non-profit public service entities which MEMBERS have chosen to include within their membership in the COOPERATIVE. Such listing fulfills a public purpose in that such listed entities have so few employees and officers that they could not bear the risk inherent in offering such benefit programs on their own. In other cases, the MEMBER itself has so few employees that it requires the participation of such other listed entities for the same reason. The MEMBER which lists entities shall, however, be the sole MEMBER of the COOPERATIVE and shall be responsible for all costs and duties of membership provided herein. The MEMBER may make such arrangement as is desired with

members of a sub-pool or the listed entities regarding the manner of payment, sharing of risks and duration of such arrangement. Such arrangement is not a part of this Contract and By-Laws. New MEMBERS and their listed entities and the listing of additional entities by existing MEMBERS shall be added to the COOPERATIVE only after at least the concurrence of at least 10 affirmative votes of the members of the EXECUTIVE BOARD and subject to the payment of such sums and under such conditions as the EXECUTIVE BOARD shall in each case or from time-to-time establish.

The BOARD OF DIRECTORS is composed of all MEMBERS of the COOPERATIVE. The BOARD OF DIRECTORS shall approve: all Vendors serving the COOPERATIVE; the Annual Renewal in the administration of the Benefit Fund; and all proposed changes to the By-Laws. The BOARD OF DIRECTORS shall also vote on any item of business which failed to secure the 10 affirmative votes of the EXECUTIVE BOARD when considered by the EXECUTIVE BOARD.

Each MEMBER unit of local government shall choose in the manner applicable to that governmental body one (1) person to represent that body at the ALL MEMBER MEETINGS of the BOARD OF DIRECTORS and shall promptly notify the COOPERATIVE of such selection. The MEMBER may also select an alternate representative to serve when the initial representative is unable to carry out their duties. The person and alternate selected need not be an elected official of the MEMBER. Each MEMBER shall be entitled to one (1) vote at the ALL MEMBER MEETINGS of the BOARD OF DIRECTORS. Such vote may be cast only by the designated representative of the MEMBER or in their absence by designated alternate. No proxy votes or absentee votes shall be permitted. MEMBERS

may participate in any meeting by electronic means in accordance with rules adopted herein and the requirements of law. The representative selected by the MEMBER shall serve for a one fiscal year term commencing at the beginning of each fiscal year and until a successor has been selected. The representative chosen by the MEMBER may be removed by the MEMBER during the period of their term. In the event that a vacancy occurs in the representative or alternate representative, that MEMBER shall appoint a successor. The failure of a MEMBER to select a representative or his or her failure to participate shall not affect the responsibilities or duties of a MEMBER under this contract.

ARTICLE IV. Executive Board

(A) There is hereby established an EXECUTIVE BOARD of the COOPERATIVE.

The EXECUTIVE BOARD is composed of 15 MEMBERS that are elected at the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of year as follows:

- In odd-numbered years (e.g., 2027, 2029, etc.): the Chair, the Vice-Chair, and Treasurer, each of which is elected at large by the entire Membership, and 1 Member of the EXECUTIVE BOARD from each of the six VOTING TIERS as elected by and from among the Members in each of the six respective VOTING TIERS of the COOPERATIVE.
- In even-numbered years (e.g., 2026, 2028) 6 Members elected at large.

The EXECUTIVE BOARD may from time-to-time establish other officers of the Board, in addition to those established in this Agreement, and choose the manner of selection of such officers.

(B) The EXECUTIVE BOARD shall determine the general policy of the COOPERATIVE which policy shall be followed by all officers, agents, employees, and independent contractors working for the COOPERATIVE. It shall have the responsibility for: (1) Hiring the EXECUTIVE DIRECTOR, (2) Setting the budget for the COOPERATIVE to be administered by the EXECUTIVE DIRECTOR, (3) Program approval, (4) Setting of fidelity bonding requirements for employees or other persons, (5) The acceptance of new MEMBERS and listed entities, (6) Approval of educational and other programs relating to claim reduction, (7) Approval of monthly and supplementary payments to the Administrative Fund and the Benefit Fund, including that portion of the cost of insurance attributable to each MEMBER, (8) Any other matters not assigned to another committee, officer, independent contractor, or agent, (9) Expulsion of MEMBERS, (10) approval of personnel policies for the employees of the COOPERATIVE. Approval of every item of business by the EXECUTIVE BOARD shall require no less than 10 affirmative votes from the MEMBERS of the EXECUTIVE BOARD. Items of Business failing to receive said 10 affirmative votes shall be added to the agenda of the next ALL MEMBER MEETING of the BOARD OF DIRECTORS.

(C) Voting shall be by roll call.

(D) The EXECUTIVE BOARD, the EXECUTIVE COMMITTEE, and any authorized committees, may establish rules governing their own conduct and procedure

consistent with the By-Laws. All notices required in this Contract and By-Laws document shall be in writing.

(E) A quorum of the EXECUTIVE BOARD shall consist of ten (10) MEMBERS of the EXECUTIVE BOARD and must include at least one MEMBER from each VOTING TIER. For purposes of establishing a quorum, the requirement to have a MEMBER from each voting tier may be met by EXECUTIVE BOARD MEMBERS that were elected at large.

(F) The term for each MEMBER of the EXECUTIVE BOARD shall be for two years and shall commence on July 1 of the year in which they MEMBER is elected.

1) As a special exception to the staggered selection of MEMBERS of the EXECUTIVE BOARD and to the term limits otherwise applicable to Officers and MEMBERS of the EXECUTIVE BOARD, the BOARD OF DIRECTORS shall at -- a Special ALL MEMBER MEETING of the BOARD OF DIRECTORS to be called in fall of 2024 for the purpose of electing the new Officers and MEMBERS of the EXECUTIVE BOARD—elect the following Officers and MEMBERS to the following terms:

- The Chair, the Vice-Chair, and Treasurer, each of which shall be elected at large by the entire Membership, and 1 Member of the EXECUTIVE BOARD from each of the six VOTING TIERS as elected by and from among the Members in each of the six respective VOTING TIERS of the COOPERATIVE, to a term extending through June 30, 2027; and
- 6 Members elected at large to a term extending through June 30, 2026.

2) Except as specified for the Officers as set forth below, there shall be no limit on the number of consecutive terms for a MEMBER of the EXECUTIVE BOARD.

3) Except as provided herein, no one serving on the EXECUTIVE BOARD shall receive any salary or other payment from the COOPERATIVE and any salary, compensation, payment, or expenses for such representative, shall be paid by each MEMBER separate from this Contract. In addition, the Chair Treasurer and such other officers as may be selected from time-to-time may submit to the EXECUTIVE COMMITTEE for its approval, reimbursement of expenses incurred in the pursuit of their position as officers of the COOPERATIVE. The reimbursement for such expenses, which shall be reported to the EXECUTIVE BOARD in the same manner as other approved payments, may include amounts advanced on behalf of the COOPERATIVE either by the officer or by a MEMBER of the COOPERATIVE.

(G) The Officers of the COOPERATIVE shall be the Chair, Vice-Chair, and Treasurer.

(1) The Chair, Vice-Chair, and Treasurer shall be elected by the MEMBERS at the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of each odd-numbered year. Other than the initial slate of Officers to be elected at the Special ALL MEMBER MEETING of the BOARD OF DIRECTORS in the fall of 2024 (as set forth above), the term of each Office shall be for two years – corresponding to the fiscal year of the COOPERATIVE -- and no MEMBER shall serve in the same Office (other than the office of Treasurer) for more than 2 consecutive terms. There shall be no limit on the number of consecutive terms for the office of Treasurer. Officers shall serve until their successors have been chosen

and begin their terms.

- (2) All Officers are expected to conscientiously prepare for, attend, and actively participate in all EXECUTIVE BOARD meetings and EXECUTIVE COMMITTEE meetings.
- (3) The Chair is the chief elected officer of the COOPERATIVE and directs the overall affairs and operations of the EXECUTIVE BOARD; presides over all meetings of the EXECUTIVE BOARD and the EXECUTIVE COMMITTEE; and performs all other duties as are authorized in the By-Laws, or as the EXECUTIVE BOARD may authorize and as may be defined in the policies of the COOPERATIVE. The Chair, when authorized, shall execute documents on behalf of the COOPERATIVE and shall perform those duties normally associated with the Chair of an intergovernmental agency. In the absence or inability of the Chair to perform these duties, the Vice-Chair shall temporarily provide those services. If the Chair shall resign or permanently be unable to perform such duties, the Vice-Chair shall succeed to the position of Chair. In the case of vacancies, in all other offices of the Cooperative (other than the EXECUTIVE DIRECTOR or the Treasurer) the Chair shall appoint individuals with the required qualifications to fill any vacancies until the end of the term of the person leaving the office.
- (4) The Vice-Chair assists the Chair in directing the affairs and operations of the EXECUTIVE BOARD and EXECUTIVE COMMITTEE and acts as

presiding officer at meetings in the absence of the Chair.

- (5) The Treasurer shall have charge and custody of and be responsible for all funds and securities of the COOPERATIVE; receive and give all receipts for monies due and payable to the COOPERATIVE from any source whatsoever; deposit all such monies in the name of the COOPERATIVE in such banks, savings and loan associations or other depositories as shall be selected by the EXECUTIVE BOARD; keep the financial records of the COOPERATIVE and invest the funds of the COOPERATIVE as are not immediately required in such securities as the EXECUTIVE BOARD shall specifically or generally select from time-to-time. Provided, however, that all investments of the COOPERATIVE funds shall be made only in compliance with the COOPERATIVE'S Investment Policy which must be in accordance with statutory law at the time of any investment. The Treasurer shall perform all the duties incident to the office of Treasurer and such other duties as from time-to-time may be assigned to the Treasurer by the EXECUTIVE BOARD. In the absence of the Treasurer, or in the event of the inability or refusal of such officers to act, the Chair may temporarily perform the duties of the Treasurer and, when so acting, shall have all of the powers of and be subject to all of the restrictions upon the Treasurer. A new Treasurer shall be selected at the next regular or special meeting of the EXECUTIVE BOARD, but the Chair may act, in any case, until the

selection is made. The Treasurer shall also serve as Chair of the Finance Committee.

- (6) The EXECUTIVE BOARD may, by at least a two-thirds (2/3) vote of the EXECUTIVE BOARD (being 10 votes required), remove the Chair, Vice-Chair, Treasurer or the chair or any member of any Committee. Such removal shall be within the total discretion of the EXECUTIVE BOARD. After removal, the EXECUTIVE BOARD shall notify in writing the individual removed and give that person an opportunity to request an appearance before the EXECUTIVE BOARD with at least seven (7) days' prior written notice to contest the removal. The EXECUTIVE BOARD shall permit the person removed to explain why that person would wish to be reinstated, but the decision of the EXECUTIVE BOARD on removal or reinstatement shall not be required to meet any due cause or due process standard. The EXECUTIVE BOARD shall notify in writing all of the MEMBERS of the COOPERATIVE of its decision to remove or reinstate the member. The decision of the EXECUTIVE BOARD shall be final. These Officers serve in "at will" positions. In the event that the Chair is removed by the EXECUTIVE BOARD, the Vice-Chair shall take over that position and the new Chair will select the Vice-chair to fill out the remainder of that term.
- (7) Ten percent (10%) or more MEMBERS of the COOPERATIVE may request a special meeting of the EXECUTIVE BOARD to be held for the

purpose of removal of the Chair, Vice Chair, or Treasurer. The person proposed to be removed from such a position may address the meeting of the EXECUTIVE BOARD, which may remove the person upon the concurrence of no less than 10 MEMBERS of the EXECUTIVE BOARD. These Officers serve in “at will” positions. In the event that the Chair is removed by the EXECUTIVE BOARD, the Vice-Chair shall take over that position and the new Chair will select the Vice-chair to fill out the remainder of that term.

ARTICLE V. Executive Board Meetings.

- (a) Regular meetings of the EXECUTIVE BOARD shall be held no less than every other month and the dates of regular meetings of the EXECUTIVE BOARD shall be established at the beginning of each fiscal year. Any item of business may be considered at a regular meeting. A failure to hold these meetings, as required, shall not invalidate acts otherwise taken. Special meetings of the EXECUTIVE BOARD may be called by its Chair, or by any two (2) Directors. Five (5) days written notice of regular or special meetings of the EXECUTIVE BOARD shall be given to the official representatives of each MEMBER and an agenda specifying the subject of any special meeting shall accompany such notice. Business conducted at special meetings shall be limited to those items specified in the agenda.

- (b) The time, date, and location of regular and special meetings of the EXECUTIVE BOARD shall be determined by the Chair of the EXECUTIVE BOARD or by the convening authority.
- (c) To the extent consistent with these By-Laws, and except as modified by procedural rules established, Roberts Rules of Order, latest edition, shall govern all meetings of the COOPERATIVE. Minutes of all regular and special meetings of the EXECUTIVE BOARD and the EXECUTIVE COMMITTEE shall be sent to all MEMBERS.
- (d) Committee Chairs shall attend the regular meetings of the EXECUTIVE BOARD.

ARTICLE VI. Executive Committee; Executive Director.

- (a) The EXECUTIVE COMMITTEE is comprised of the Chair, Vice Chair, and Treasurer of the EXECUTIVE BOARD. The EXECUTIVE COMMITTEE shall be responsible for implementing the policy directions of the EXECUTIVE BOARD, primary supervision of the EXECUTIVE DIRECTOR, making a recommendation to the EXECUTIVE BOARD concerning the hiring, termination, and compensation of the EXECUTIVE DIRECTOR, and carrying out duties specified in this Contract and By-Laws or otherwise assigned by the EXECUTIVE BOARD. The EXECUTIVE COMMITTEE shall meet no less than monthly with the EXECUTIVE DIRECTOR and as no formal action will be taken in these meetings with the EXECUTIVE DIRECTOR, these

meetings will not be considered a form of meeting requiring notice to the MEMBERSHIP or otherwise open to the MEMBERSHIP. The EXECUTIVE COMMITTEE, together with the EXECUTIVE DIRECTOR, shall, on dates in September and January of each year as determined by the EXECUTIVE COMMITTEE, hold a virtual update meeting that all MEMBERS may attend and for which MEMBERS may submit questions of general interest. No quorum is required for the virtual update meetings and no action will be taken at the virtual update meetings.

- (b) The EXECUTIVE DIRECTOR shall be primarily responsible for the day-to-day activities of the COOPERATIVE include but not limited to: the approval of warrants and bills; compliance with growth policy; assistance in preparation of the audit; recommending programs, vendors, investment policies, goals, and policy changes to EXECUTIVE BOARD; service level assessments and the management of the employees of the COOPERATIVE. The EXECUTIVE DIRECTOR shall, within the budgetary constraints approved by the EXECUTIVE BOARD, and subject to the supervision of the EXECUTIVE COMMITTEE, be responsible for the hiring, management, promotion, discipline, termination, and other matters related to employees of the COOPERATIVE. The EXECUTIVE DIRECTOR shall make recommendations concerning the compensation of employees and the personnel policies to be adopted by the COOPERATIVE for its employees. The EXECUTIVE DIRECTOR may enter into contracts and expenditures in

amounts up to \$50,000, have the authority to renew or extend, with or without amendments, existing contracts with cost decreases or, in the case of increases, those of less than 5% per year. The EXECUTIVE BOARD, by motion, may increase the dollar amounts of the contracts and expenditures, which may be authorized by the EXECUTIVE DIRECTOR. The EXECUTIVE DIRECTOR, or their designee, shall attend all meetings of the BOARD OF DIRECTORS, EXECUTIVE BOARD, the EXECUTIVE COMMITTEE, the Finance Committee, the Operations Committee, and the Membership Committee, but shall not be a voting member of those bodies.

ARTICLE VII. Committees.

(a) A Finance Committee is established. The Finance Committee shall be (15) fifteen MEMBERS comprised of the Treasurer and, as appointed by the EXECUTIVE COMMITTEE, one MEMBER from each of the six VOTING TIERS and eight other appointed MEMBERS from among the MEMBERS of the COOPERATIVE. The Treasurer shall serve as Chair. The Committee members shall be appointed for a term of two (2) years which shall be staggered. The Finance Committee shall serve as a recommending body to the EXECUTIVE BOARD. The Finance Committee shall review and recommend the annual budget, programs and vendor performance and other projects and tasks as assigned by the Chair or the EXECUTIVE BOARD. The EXECUTIVE COMMITTEE

shall fill vacancies on the Finance Committee, which appointments shall be until the end of the term of the person replaced.

(b) An Operations Committee is established. The Operations Committee shall be (15) fifteen MEMBERS comprised of the following:

- 1) the Chair, who is appointed by the Chair of the EXECUTIVE BOARD; and,
- 2) as appointed by the EXECUTIVE COMMITTEE, one MEMBER chosen from among the MEMBERS of each of the respective six VOTING TIERS; and
- 3) as appointed by the EXECUTIVE COMMITTEE, eight other MEMBERS chosen from among the MEMBERS of the COOPERATIVE at large.

The Committee members shall be appointed for a term of two (2) years which shall be staggered. The Operations Committee shall serve as a recommending body to the EXECUTIVE BOARD. It shall review the day-to-day operations of the COOPERATIVE and make recommendations for changes needed or actions to create greater efficiencies. The EXECUTIVE COMMITTEE shall fill vacancies on the Operations Committee, which appointments shall be until the end of the term of the person replaced.

(c) A Membership Committee is established. The Membership Committee shall have at least seven (7) members consisting of an appointed chair and one member from each of the respective VOTING TIERS. The members of the Committee and its Chair shall be selected by the EXECUTIVE COMMITTEE. The Committee

members shall be appointed for a term of two (2) years which shall be staggered.

The Membership Committee shall provide onboarding, mentoring, education, training, networking, and leadership development to the IPBC membership. The EXECUTIVE COMMITTEE shall fill vacancies on the Membership Committee which appointments shall be until the end of the term of the person replaced.

(d) The EXECUTIVE BOARD or the EXECUTIVE COMMITTEE may establish on a permanent or ad hoc basis other committees or Boards to serve the COOPERATIVE.

(e) When officers of the COOPERATIVE need to be selected by the EXECUTIVE BOARD, the EXECUTIVE COMMITTEE shall name a Nominations Committee, which will consider candidates and make a recommendation for the filling of the positions. The EXECUTIVE COMMITTEE may, but shall not be required to, select a past Chair who shall serve as Chair of the Nominations Committee. The past Chair may be authorized to select Delegates or Alternates to serve as Members of the Nominations Committee. The Nominations Committee shall present to the EXECUTIVE BOARD a recommended slate of candidates for review by the MEMBERSHIP. This report shall be submitted no later than thirty (30) days before the date of the ALL MEMBER MEETING of the BOARD OF DIRECTORS held in March of each year and at which the elections shall take place. Other persons seeking to be named to positions on committees may have their names offered and reported for consideration by the EXECUTIVE COMMITTEE as it shall be

constituted from time to time.

(f) The COOPERATIVE shall purchase Directors and Officers Liability Insurance, commercial general liability insurance, and a blanket fidelity bond, all in such amounts as to be established by the EXECUTIVE BOARD to protect Officers, Directors and employees and to assure the fidelity of all officers, directors, and employees of the COOPERATIVE who shall have the authority to receive or authorize by their signature or order the payment of COOPERATIVE funds. Additional fidelity and similar coverages may be procured by the COOPERATIVE from time-to-time.

(g) The EXECUTIVE BOARD may select a financial institution to carry out some or all of the functions which would otherwise be assigned to a Treasurer and may select a management company or agent to carry out some or all of the functions which would otherwise be assigned to the EXECUTIVE DIRECTOR.

ARTICLE VIII. Finances.

A. Administrative Fund.

The cost of the administration of the COOPERATIVE shall be borne by each of its MEMBERS in direct proportion to the number of employees and officers of the MEMBER and listed entities whose benefit programs are to be administered by the COOPERATIVE as compared to the total number of such persons served by the COOPERATIVE.

Whenever payments to the Administrative Fund shall be based upon an estimate, the MEMBER shall promptly receive a refund or pay a deficiency when final figures

become available. The Administrative Fund shall pay all of the administrative costs of the COOPERATIVE and payment shall be made to cause the administration of all actions approved by the BOARD OF DIRECTORS.

B. The Benefit Fund.

Payments into the Benefit Fund will be developed and administered in the following manner:

1. Before the start of each fiscal year, the BOARD OF DIRECTORS, based upon the advice and recommendation of the EXECUTIVE COMMITTEE, will determine on the basis of financial data the amount of total payments from all MEMBERS necessary to fund anticipated benefit payments and the cost of insurance.
2. The BOARD OF DIRECTORS, based upon the recommendation of the EXECUTIVE COMMITTEE will also determine how this total amount of anticipated expenses should be divided among the MEMBERS. The charges to be made to the MEMBERS shall be determined by a vote of the BOARD OF DIRECTORS which shall, in establishing such sums due, treat all similarly situated MEMBERS in an equal manner. Such a vote must receive at least the concurrence of two-thirds (2/3) of a quorum at a BOARD OF DIRECTORS meeting.
3. The BOARD OF DIRECTORS may, each fiscal year, choose an allocation of the payments into the Benefit Fund whereby some or all of the costs are divided among the MEMBERS based upon general in-

creases or decreases in the total costs of the COOPERATIVE without regard to the claims made against individual MEMBERS or it may elect to grant debits or credits based upon the individual plans offered by the MEMBERS or the level of claims. Debits or credits may be expressed through the use of a banding formula.

4. In the event that the BOARD OF DIRECTORS shall fail to approve the charges or allocations by the requisite vote, the charges and allocations for the next year shall, until and unless modified, be based upon the prior year's allocations with charges increased by ten percent (10%) and additionally subject to the obligation to make Supplementary Payments.
5. The COOPERATIVE may purchase such other insurance coverage as may be approved by the EXECUTIVE BOARD.
6. Without regard to any other provision contained herein, the EXECUTIVE BOARD may establish charges to be paid by the MEMBERS for life insurance benefits to be based upon total pooling of the experience of all MEMBERS with each MEMBER paying the same cost per employee for such life insurance coverage. The time at which a determination regarding the amounts due for such life insurance coverage and the manner in which such amounts shall be paid shall be the same as that established for other payments into the Benefit Fund. The EXECUTIVE BOARD may also establish a

program to provide dental or other benefits to MEMBERS which wish such coverage.

C. The Wellness Fund.

Payments into the Wellness Fund will be developed and administered in the following manner:

1. Before the start of each fiscal year, the EXECUTIVE BOARD, based upon the advice and recommendation of the EXECUTIVE DIRECTOR, will determine on the basis of financial data the amount of total payments from all MEMBERS necessary to fund anticipated wellness related expenses and wellness incentives.
2. The EXECUTIVE BOARD, based upon the recommendation of the EXECUTIVE DIRECTOR, will also determine how this total amount of anticipated expenses should be divided among the MEMBERS. The charges to be made to the MEMBERS shall be determined by a vote of the EXECUTIVE BOARD which shall, in establishing such sums due, treat all similarly situated MEMBERS in an equal manner. Such a vote must receive at least 10 affirmative votes of the MEMBERS of the EXECUTIVE BOARD.
3. The EXECUTIVE BOARD may, each fiscal year, choose an allocation of the payments into the Wellness Fund whereby some or all of the costs are divided among the MEMBERS based upon general increases or decreases in the total costs of the COOPERATIVE without

regard to the claims made against individual MEMBERS or it may elect to grant debits or credits based upon the individual plans offered by the MEMBERS or the level of claims.

4. In the event that the EXECUTIVE BOARD shall fail to approve the charges or allocations by the requisite vote, the charges and allocations for the next year shall, until and unless modified, be based upon the prior year's allocations with charges increased by ten percent (10%) and additionally subject to the obligation to make Supplementary Payments.

D. General Fiscal Matters.

The EXECUTIVE BOARD shall provide to the MEMBERS an annual audit of the financial affairs of the COOPERATIVE to be made by a certified public accountant at the end of each fiscal year in accordance with generally accepted auditing principles.

E. Supplementary Payments.

If, during any year, the funds on hand are not sufficient to pay benefits or administrative expenses which are the responsibility of the COOPERATIVE and not through a failure of insurance coverage or other causes, the EXECUTIVE BOARD shall require Supplementary Payments. The increased payments shall be computed utilizing the same method under which payments were made for the year in question and except for payments into the Administrative Fund where payments shall be made by all MEMBERS, they

shall only be due from MEMBERS which were entitled to receive benefits from the account which requires Supplementary Payments. If a MEMBER transfers employees and officers from a fund where Supplementary Payments are due to another fund, a determination shall be made by the EXECUTIVE BOARD as to the amount of Supplementary Payments due from that MEMBER arising from its prior participation in that fund.

F. Terminal Reserves

During any fiscal year, and with the approval of the Treasurer, a MEMBER may withdraw from the COOPERATIVE any amount of Terminal Reserves provided that there shall be deducted from that payment any amounts owed by the MEMBER or reasonably anticipated to be owed by the MEMBER to the COOPERATIVE either being then due and payable or estimated to be due based upon tentative figures or preliminary audits, or any other amounts due from the MEMBER to the COOPERATIVE. The Treasurer may always deduct from a MEMBER's Terminal Reserves any amounts necessary to pay for that MEMBER's obligations to the COOPERATIVE. Within thirty (30) days after a final audit, approved by the EXECUTIVE BOARD, the amounts then determined to be owed to the COOPERATIVE shall be deducted from the Terminal Reserves. Thereafter, the MEMBER shall receive a determination of the Treasurer within sixty (60) days of a written request. The Treasurer shall provide a written report to the EXECUTIVE COMMITTEE of any approved requests for withdrawals from Terminal Reserves within sixty (60) days after the withdrawal. If the COOPERATIVE shall have advanced funds on behalf of a MEMBER such that the MEMBER is expected to have a deficit balance in its Terminal Reserves, then, within sixty (60) days after written notice, the MEMBER shall be required to pay to the

COOPERATIVE at least sufficient funds so as to remove the deficit in its Terminal Reserves.

G. Suspension or Termination of Claim or Other Payments.

In any situation, where the EXECUTIVE COMMITTEE should determine that a Member has not promptly paid to the COOPERATIVE any financial obligation then due, which is in excess of the amount of \$50,000.00, or is more than one-half of one month's contribution, whichever is less, it may direct that the payment of the Member's claims or other sums sought shall be suspended or terminated for a specified period of time or until certain specified actions have taken place. If the decision is made by the EXECUTIVE COMMITTEE, the suspension may be for a period of time up to and including the date at which the EXECUTIVE BOARD considers and takes action relating to a proposed termination of membership or other action. The EXECUTIVE COMMITTEE shall notify the Members of the EXECUTIVE BOARD of its decision. The EXECUTIVE BOARD may also vote to suspend or terminate the payment of claims in the situations provided for above.

As is provided in the PURPOSE section, the IPBC is to "jointly administer some or all of the personnel benefit programs offered by its MEMBERS to their officers and employees." The COOPERATIVE has determined that the funding of those administrative acts is dependent upon the prompt and full payment by MEMBERS of their obligations. A defaulting MEMBER, rather than the COOPERATIVE, shall be fully responsible for any claims, demands or suits, or any increased costs allegedly caused by a suspension or termination of claim payment on behalf of a MEMBER in financial default. In case such a claim, demand, suit, or increased cost is made or incurred by the COOPERATIVE, the

defaulting MEMBER shall hold harmless, defend, and indemnify the COOPERATIVE, its other MEMBERS and their officers and employees against such claim, demand, suit, or cost.

H. Payments in Error.

If the COOPERATIVE should in error pay any benefit claims, administrative fees, or other charges on behalf of a Member, which it was not obligated to pay, the Member shall, upon thirty (30) days' written notice, reimburse the COOPERATIVE for the amounts improperly paid.

ARTICLE IX. Plan of Benefits, HMOs and Reductions In Coverage.

MEMBERS may change the Plan of Benefits provided at any time, but shall notify the EXECUTIVE DIRECTOR at least one hundred twenty (120) days prior to the intended effective date of such change; and such change shall be subject to a redetermination on the underwriting basis of the payments due the COOPERATIVE. The EXECUTIVE DIRECTOR shall make a determination as to the amount of the increased or reduced payment required in light of the change. If the MEMBER should dispute the amount of the redetermination, an initial decision regarding such amount shall be made by the EXECUTIVE COMMITTEE with an appeal to the EXECUTIVE BOARD. In the event that the EXECUTIVE DIRECTOR should determine that the proposed change provides a level or type of coverage, the cost of which cannot be determined on an underwriting basis or which would provide an excessive risk to the COOPERATIVE, or is inconsistent with the insurance purchased by the COOPERATIVE or would otherwise not be in the best interest

of the COOPERATIVE, the EXECUTIVE DIRECTOR shall present that opinion and the reasons supporting that opinion in writing to the MEMBER requesting the change and to the Chair and the EXECUTIVE DIRECTOR. The change shall not come into effect within the COOPERATIVE's plan of benefits except in the manner recommended by the EXECUTIVE DIRECTOR unless the decision of the EXECUTIVE DIRECTOR is overturned or modified by the EXECUTIVE COMMITTEE or the EXECUTIVE BOARD. The MEMBER may institute the change, but shall be individually financially responsible for the administration and payment of such benefits as are not eventually authorized to be provided within the COOPERATIVE. The EXECUTIVE DIRECTOR shall as promptly as possible re-price covered benefits. No claim may be made against the COOPERATIVE for the unauthorized change.

The COOPERATIVE may offer to its MEMBERS participation in an HMO Fund separate from the Benefit Fund to pay the costs of providing HMO services to the officers and employees of the participating MEMBERS. Accounting for this Fund, including surplus or deficit amounts, shall be separate from the Benefit Fund. For any fiscal year if the EXECUTIVE BOARD of the COOPERATIVE votes to provide an HMO Fund for the fiscal year, all MEMBERS offering HMO benefits to their officers and employees shall only offer the Plan of Benefits of the COOPERATIVE'S HMO Fund or those in union-sponsored programs.

An HMO Plan of Benefits shall mean any plan which provides benefits to participants through a restriction on the doctors who provide services, an absence of substantial

deductible or co-payments and an absence of or simplified claim forms. An HMO Plan of Benefits may be offered by the COOPERATIVE either through joint purchase or pooling.

The rates for the HMO Plan or Plans of Benefits offered by the COOPERATIVE for the specific plans of its MEMBERS shall be established by the EXECUTIVE BOARD. The Board may establish an average annual rate percentage change for the HMO Fund as a whole, and may then, through the use of a banding formula, establish bands of no more than 10 percentage points more or less than the average annual price adjustment for those MEMBERS whose claims experience has been above or below the average. It may also approve other allocation formulas.

Where the COOPERATIVE establishes set rates, under two (2) circumstances and upon a report of the EXECUTIVE DIRECTOR, the EXECUTIVE BOARD may individually rate a MEMBER or MEMBERS. Where the actual paid claims, incurred by a MEMBER during any two (2) or more years of a three (3) year period, were both in the highest or both in the lowest bands, or where it is discovered that claim history material submitted by a MEMBER was improperly stated, that MEMBER or MEMBERS may be individually rated and may be required to contribute to the appropriate Fund a sum no more than 100% greater or lesser than the amount which would be payable had that MEMBER or MEMBERS been rated with the group as a whole. Such individual rating shall carry into another cycle until such time as the paid claims of the MEMBER have declined for a year so that the MEMBER would be entitled to be rated with the group as a whole.

If, for any year or years, the EXECUTIVE BOARD should determine that there are surplus funds within the HMO Fund which can be distributed to the MEMBERS without

harming the fiscal integrity of the HMO Fund, those surplus funds shall be distributed to all existing and prior MEMBERS of the COOPERATIVE (who validly withdrew) who made contributions into the HMO Fund in the proportion in which those contributions were made. A determination as to whether surplus funds shall be distributed to the remaining MEMBERS of the COOPERATIVE shall be made from time-to-time by the EXECUTIVE BOARD.

If a MEMBER, in accordance with the By-Laws, elects to withdraw from the COOPERATIVE, or if it has no officers or employees who will receive the HMO Plan of Benefits for the next fiscal year, it shall be the obligation of that MEMBER to pay all the claims of its officers and employees for HMO services under the COOPERATIVE which were performed prior to the commencement of that next fiscal year, but not submitted and processed before the end of that fiscal year, but within the time period allowed for submissions. The EXECUTIVE COMMITTEE, on the recommendation of the EXECUTIVE DIRECTOR, may require a MEMBER to pre-fund an amount estimated to be sufficient to pay for such HMO runoff claims and administration.

Within sixty (60) days after the approval of the audit of the COOPERATIVE's HMO Fund for the prior fiscal year, a final accounting of funds owed or owing shall take place. If a MEMBER which has offered an HMO Plan of Benefits shall have no officers or employees receiving such benefits in a subsequent fiscal year, or if that MEMBER has validly withdrawn from the COOPERATIVE, then that MEMBER, subject to a pre-funding of HMO run-off claims and administration, shall be entitled to its percentage of any surplus funds within the HMO Fund. The payment of surplus funds or the receipt of amounts otherwise

due from the MEMBER shall be carried out in accordance with the provisions of Article XVII.

In the event that HMO coverage is no longer offered by the COOPERATIVE, any surplus funds remaining shall, after audit and the setting aside of run-off amounts, be distributed to the MEMBERS (except for expelled MEMBERS) in the proportion in which they contributed funds to the HMO Fund.

If the number of employees or officers of the MEMBERS eligible to receive some portion of any of the COOPERATIVE's benefits should decline or where for some other reason the EXECUTIVE DIRECTOR is concerned about the ability of a specific fund to cover potential claims, the matter shall be brought to the attention of the EXECUTIVE COMMITTEE and the EXECUTIVE BOARD. The EXECUTIVE BOARD may determine that the coverage shall no longer be offered or its scope or amount of coverage shall be prospectively reduced. A decision to make such a reduction shall not become effective for at least sixty (60) days after the vote of the EXECUTIVE BOARD.

ARTICLE X. Insurance and Other Coverages.

The COOPERATIVE may purchase insurance from a company permitted to write such coverage in Illinois. The COOPERATIVE may also join with other intergovernmental entities to provide collective self-insurance. The obligation of any MEMBER to the COOPERATIVE shall be limited to funding those benefits collectively self-insured by the COOPERATIVE. No MEMBER shall be responsible for the benefit claims of another

MEMBER which were to be paid by insurance but were not paid or at levels above the insurance purchased for MEMBERS.

ARTICLE XI. Obligations of Members.

The obligations of MEMBERS of the COOPERATIVE shall be as follows:

- (a) To appropriate or budget for, where necessary to levy for and to promptly pay all monthly and supplementary or other payments to the COOPERATIVE at such times and in such amounts as shall be established by the EXECUTIVE BOARD within the scope of this Contract and By-Laws. Any delinquent payments shall be paid with a penalty which shall, for the period of non-payment, be equivalent to the prime rate of interest on the date of delinquency charged by the bank in Illinois with the largest assets or the highest interest rate allowed by statute to be paid by an Illinois non-home rule municipality whichever is greater. In the event that the COOPERATIVE shall be required to expend funds for administrative, legal, or other costs brought about by the failure of a MEMBER to pay sums owed the COOPERATIVE or to otherwise comply with its obligations, such amounts expended shall be added to the sums due the COOPERATIVE and shall be payable by the MEMBER. In the event that a MEMBER of the COOPERATIVE should sue the COOPERATIVE or any of its MEMBERS or officers regarding an interpretation of this Contract and By-Laws, an action taken by the EXECUTIVE BOARD or officers or any other matter arising out

of its membership in the COOPERATIVE, and should not be the prevailing party in that suit, it shall, as part of its contractual obligation to this COOPERATIVE, pay the reasonable attorneys' fees and other costs and expenses expended by the COOPERATIVE in defending against that suit.

- (b) During its entire membership in the IPBC, a MEMBER shall only exclusively provide to its employees and officers, except independent contractors, or those in union-sponsored programs, the health and accident benefits and associated life insurance coverage of the COOPERATIVE. In entering into this intergovernmental agreement, each MEMBER, sub-pool, and sub-pool member acknowledges, recognizes, and accepts that intergovernmental agreements are voluntary associations where the MEMBERS can determine, by contract and, by authorized actions of the EXECUTIVE BOARD and the EXECUTIVE COMMITTEE, the identity of the MEMBERS, how MEMBERS and those otherwise bound can be admitted, dealt with during membership and expelled.
- (c) To select a person to serve on the EXECUTIVE BOARD and to select an alternate representative.
- (d) To allow the COOPERATIVE reasonable access to all facilities of the MEMBER and all records including but not limited to financial records which relate to the purpose and powers of the COOPERATIVE.
- (e) To furnish full cooperation with the COOPERATIVE's EXECUTIVE DIRECTOR, Committees, attorneys, claims adjusters, the EXECUTIVE

DIRECTOR and any Board or committee, agent, employee, officer or independent contractor of the COOPERATIVE relating to the purpose and powers of the COOPERATIVE.

- (f) To furnish the COOPERATIVE with a copy of revisions to its written benefit program at least one hundred twenty (120) days prior to the effective date of such change.
- (g) To report to the COOPERATIVE as promptly as possible all claims made to it within its benefit program as administered by the COOPERATIVE.
- (h) To follow those procedures regarding the administration of and application for benefits adopted by the EXECUTIVE BOARD which do not reduce the level of benefits contained within any MEMBER's individual benefit program, which are to be paid for by funds of or through the COOPERATIVE. For example, large case management, frequency and amount of claim submissions and wellness programs. The adoption of such procedures shall require at least the concurrence of no less than 8 votes of the members of the EXECUTIVE BOARD.
- (i) This Contract and By-Laws document is not intended to create or provide any rights in third-parties, including, but not limited to the individuals to whom the MEMBERS provide benefits.

ARTICLE XII. Liability of EXECUTIVE BOARD or Officers.

The MEMBERS of the EXECUTIVE BOARD or officers of the COOPERATIVE should use ordinary care and reasonable diligence in the exercise of their power and in the performance of their duties hereunder; they shall not be liable for any mistake of judgment or other action made, taken or omitted by them in good faith; nor for any action taken or omitted by any agent, employee or independent contractor selected with reasonable care; nor for loss incurred through investment of COOPERATIVE funds, or failure to invest. No Director shall be liable for any action taken or omitted by any other Director. No Director shall be required to give a bond or other security to guarantee the faithful performance of their duties hereunder. The Administrative Fund shall be used to defend and hold harmless any Director or officer for actions taken by the EXECUTIVE BOARD, the EXECUTIVE COMMITTEE, Committee members, or performed by the Director within the scope of his or her authority. The COOPERATIVE may purchase insurance providing similar coverage for such Directors or officers.

ARTICLE XIII. Additional Insurance.

The EXECUTIVE DIRECTOR, through the distribution of the minutes of the EXECUTIVE BOARD or through other means, shall inform all MEMBERS of the scope and amount of insurance in force from time-to-time. Membership in the COOPERATIVE shall not preclude any MEMBER from purchasing any insurance coverage above those amounts or in addition to that purchased by the COOPERATIVE. The COOPERATIVE may also create and administer programs to pay dental or other claims. All funds for the

operation of such programs shall be accounted for separately and the financial obligations arising from such programs shall only be the responsibility of MEMBERS which participate.

ARTICLE XIV. Disputes Over Coverage.

In the event that a MEMBER should question whether its employee or officer or that of a listed entity is entitled to payments, that MEMBER shall, in writing, direct the COOPERATIVE not to pay any further amounts arising from such claim after the date of the receipt of the written direction. When so directed, the COOPERATIVE shall not pay such claim unless the MEMBER's order is withdrawn. Provided, however, that the MEMBER shall defend and hold harmless the COOPERATIVE against all costs, including defense costs, or damages which the COOPERATIVE shall incur in acting on the direction of the MEMBER. The COOPERATIVE may require the MEMBER to advance funds to support this obligation and on a failure of the MEMBER to do so, it may choose to make the payment.

In the event that an officer or employee or other person claiming benefits from a MEMBER or the MEMBER itself should contest the decision of the EXECUTIVE BOARD, which declines to pay a benefit in whole or in part, the decision of the EXECUTIVE BOARD shall be final in the absence of fraud. The COOPERATIVE shall have no financial responsibility if a company which provides insurance for benefit claims refuses or is unable to pay such claims. In the absence of action by the EXECUTIVE BOARD to recover such funds from the Company the MEMBER affected may pursue the matter at its expense.

ARTICLE XV. Contractual Obligation.

This document shall constitute a contract among the MEMBERS of the COOPERATIVE. The obligations and responsibilities of the MEMBERS set forth herein including the obligation to take no action inconsistent with this Contract and By-Laws as originally written or validly amended shall remain a continuing obligation and responsibility of the MEMBER. The terms of this contract may be enforced in a court of law either by the COOPERATIVE itself or by any of its MEMBERS. The consideration for the duties herewith imposed upon the MEMBERS to take certain actions and to refrain from certain other actions shall be based upon the mutual promises and agreements of the MEMBERS set forth herein and the advantage gained by MEMBERS in anticipated reduction of administrative costs for the processing of personnel benefits. Provided, however, that the financial obligations of a MEMBER are limited to that agreed to herein or such additional obligations as may come about through amendments to these By-Laws. The Scope of Coverage of the COOPERATIVE shall extend only to the MEMBERS. This intergovernmental agreement is not intended to, nor does it grant, any rights, including but not limited to, the right to an interpretation of its provisions or benefits to any third-parties.

ARTICLE XVI. Expulsion of Members.

By at least the concurrence of the vote of 8 members of the EXECUTIVE BOARD, any MEMBER may be expelled. Such expulsion, which shall take effect in the manner set out below, may be carried out for one or more of the following reasons:

- (a) Failure to make any payments due to the COOPERATIVE,

- (b) Failure to exclusively provide to its employees and officers, except independent contractors, or those in union-sponsored programs, the health and accident benefits and associated life insurance coverage of the COOPERATIVE,
- (c) Failure to furnish full cooperation with the COOPERATIVE's attorneys, EXECUTIVE DIRECTOR, and any agent, employee, officer or independent contractor of the COOPERATIVE relating to the purpose and powers of the COOPERATIVE,
- (d) Failure to carry out any obligation of a MEMBER which impairs the ability of the COOPERATIVE to carry out its purpose and powers.

No MEMBER may be expelled, except after notice from the COOPERATIVE, of the alleged failure along with a reasonable opportunity of not less than fifteen (15) days to cure the alleged failure. The MEMBER, within that 15-day period, may request a hearing before the EXECUTIVE BOARD before any decision is made as to whether the expulsion shall take place. The EXECUTIVE BOARD shall set the date for a hearing which shall not be less than fifteen (15) days after the expiration of the time to cure has passed. The EXECUTIVE BOARD may appoint a hearing officer to conduct such hearing and make a recommendation to the EXECUTIVE BOARD based upon findings of fact. If the Board conducts the hearing itself, it may make a decision at the close of the hearing. A decision by the EXECUTIVE BOARD to expel a MEMBER after notice and hearing and a failure to cure the alleged defect shall be final unless the EXECUTIVE BOARD shall be found by a court to have committed a gross abuse of discretion. After expulsion, the former MEMBER

shall continue to be fully obligated for any payments due to the COOPERATIVE which were created during the term of its membership along with any other unfulfilled obligation as if it were still a MEMBER of the COOPERATIVE.

The obligation of the COOPERATIVE to administer the claims filed under the benefit program of the expelled MEMBER shall cease thirty (30) days after the date of expulsion, provided that the MEMBER is not in financial arrears to the COOPERATIVE. If the expelled MEMBER is in financial arrears to the COOPERATIVE, including estimated deficits, the administration of claims shall cease immediately upon expulsion. After expulsion, the COOPERATIVE or its EXECUTIVE DIRECTOR may agree by contract to administer and pay the claims of the expelled MEMBER using funds furnished by the expelled MEMBER. The expelled MEMBER shall be required to pay the cost of the transfer of such document if it should choose to pay claims by itself or through others.

ARTICLE XVII. Withdrawal of a Member and Continuation
 or Termination of the COOPERATIVE.

MEMBERS shall have the right to withdraw from membership at the end of any fiscal year if proper notice of withdrawal is given in the manner provided in this Article. The obligation of a MEMBER shall include continuing participation with regard to all classes of officers and employees of the MEMBER, not including its listed entities, established as being entitled to benefits at the commencement of each fiscal year. Provided, however, that if a MEMBER should choose to end continuing participation with regard to officers and employees of the MEMBER, other than at the end of a one-year term, who are to be provided health and life insurance coverage in a union-sponsored program, the

COOPERATIVE shall permit such withdrawal, but it may re-price the costs of benefits to the continuing employees or officers based upon the same underwriting criteria used by that COOPERATIVE in the normal course of its business. If officers or employees are withdrawn from the COOPERATIVE into a union-sponsored program, they may subsequently be returned to coverage, but only on an underwriting basis. In addition, when the withdrawal is into a union-sponsored program, no MEMBER shall be expelled from the COOPERATIVE if the continuing employees or officers meet the general criteria required from time-to-time for other MEMBERS of the COOPERATIVE. If a MEMBER, which no longer meets the underwriting criteria as a MEMBER should be voluntarily admitted to an intergovernmental agency (sub-pool), which itself is a MEMBER of the COOPERATIVE, it may continue receiving benefits from the COOPERATIVE under the Contract and By-Laws of the Intergovernmental Agency. Provided, however, that upon at least 10 affirmative votes of the MEMBERS of the EXECUTIVE BOARD, any MEMBER may be relieved of continuing participation with regard to a particular class or classes of officers and employees of the MEMBER. In addition, a MEMBER shall only be required to provide continuing participation for those persons within such classes of officers and employees as are actually employed or working for the MEMBER.

Any MEMBER of the COOPERATIVE may withdraw from the COOPERATIVE at the end of a fiscal year of the COOPERATIVE upon the giving of at least ninety (90) days prior written notice of withdrawal. Such notice shall be addressed to the Chairman of the COOPERATIVE and the EXECUTIVE DIRECTOR, and shall be accompanied by a resolution of the Corporate Authorities of the MEMBER electing to withdraw from the

COOPERATIVE.

If a MEMBER should withdraw from the COOPERATIVE and the contract between the COOPERATIVE and providers do not provide for mandatory run-off claim payments, no benefit claims of the MEMBER shall be processed or paid by the COOPERATIVE after the close of the fiscal year in which withdrawal takes place, unless the withdrawing MEMBER shall enter into a contract with the COOPERATIVE or the provider to provide such services using funds furnished by the withdrawing MEMBER. Pending claims and other records relating to the withdrawing MEMBER shall, in the absence of such a contract, be turned over to that MEMBER in a prompt manner and at that MEMBER's cost.

If a MEMBER should withdraw from the COOPERATIVE, as of the date of its withdrawal, individual stop loss or aggregate stop loss insurance policies purchased by the COOPERATIVE, on behalf of its MEMBERS, will likely contain provisions which will provide that such insuring entities will be required to pay no claims of a withdrawing MEMBER which were not paid during the time of its Membership. Withdrawing MEMBERS will be required to pay such claims not paid during the time of its Membership. Withdrawing MEMBERS may wish to explore individually purchasing extensions of such insurance policies if available to them from the insuring entities or arrange for alternate insurance coverages. MEMBERS should be aware of such payment obligations which will not be those of the COOPERATIVE except in the unlikely event that such individual stop loss or aggregate insurance policies provide for additional coverage.

With regards to benefit claims and administrative fees after a MEMBER withdraws in any way from the COOPERATIVE, the contract between the COOPERATIVE and the

entity offering HMO benefits may provide that the COOPERATIVE is responsible for certain payments to the HMO for benefit claims and administrative costs for a continuing period. If a contract contains such a provision, the withdrawing MEMBER is responsible for the payment to the COOPERATIVE for all of such payments for the period contained within that agreement.

With regards to benefit claims and administrative fees after a MEMBER withdraws in any way from the COOPERATIVE, the Contract between the COOPERATIVE and the entity or entities offering other than HMO benefits may also provide that the COOPERATIVE is entitled to those entities paying the run-off claims of the withdrawing MEMBER for a period of time specified in the Contract. Such a contract may obligate the COOPERATIVE to pay the provider for the payment of the agreed-upon claims of the withdrawing MEMBERS with the specified period of time even if the withdrawing MEMBER should be in default of its obligations to pay the COOPERATIVE for the previously-agreed to run-off coverage after the MEMBER'S withdrawal. Such contracts with providers may prevent the COOPERATIVE from directing the provider not to pay claims of the withdrawing MEMBER even if the withdrawing MEMBER is in default of its requirements. In some cases, the provider will advance funds and bill the COOPERATIVE after the payments have been made. Under other contracts, the provider may stop the payment for all continuing MEMBERS or MEMBERS which have withdrawn from the COOPERATIVE and have fully paid in advance or as requested for run-off claims. Because of the serious adverse affect to all of the COOPERATIVE'S MEMBERS in the event that a withdrawing MEMBER fails to pay such amounts, the COOPERATIVE may utilize any funds within the

account of the withdrawing MEMBER to pay for such run-off claims or may require the withdrawing MEMBER to advance funds reasonably estimated to be paid by the provider and the COOPERATIVE in fulfilling run-off payment provisions of the previously executed contracts with the providers. All withdrawing MEMBERS shall remain fully obligated for their portion of all expenses of and claims agreed to be paid by the COOPERATIVE incurred during the period of their Membership and during any period in which contractually obligated run-off claims are to be paid. The COOPERATIVE may seek to recover those funds at any time or seek to require advance payment of estimated costs.

Within one-hundred twenty (120) days after the approval of the audit of the COOPERATIVE for the prior fiscal year, a final accounting of funds owed or owing shall take place. Such accounting shall include all funds of the COOPERATIVE. If the amount owed to or owing from the withdrawing MEMBER shall be \$250,000 or less, the party owing such funds shall make payment within ninety (90) days after the final accounting. If the amount owed to or owing from the withdrawing MEMBER shall be over \$250,000, the party owing such funds may pay such funds owed in no more than 13 equal monthly payments with interest at the highest amount lawfully payable by a non-home rule Illinois municipality with the first payment to commence within ninety (90) days after the final accounting is established.

If the withdrawal of MEMBERS prior to the start of the next fiscal year shall reduce the number of covered employees and officers of the remaining MEMBERS, and any new MEMBERS legally committed to membership for the next fiscal year, to less than 5,000 covered lives, the COOPERATIVE shall, except for winding up its affairs, cease its

operations at the end of the then-concluding fiscal year. In that case, the EXECUTIVE BOARD shall continue to meet on such a schedule as shall be necessary to carry out the winding up of the affairs of the COOPERATIVE. If, during any fiscal year, the number of covered employees and officers should, through the withdrawal or expulsion of listed entities or attrition, be reduced to below 2,000 covered lives persons, any MEMBER may call a special meeting to discuss the feasibility of continuing the COOPERATIVE in operation until the close of that fiscal year.

If any MEMBER should file a suit against the COOPERATIVE questioning the validity of the Contract and By-Laws document, or should raise the validity of this document in a suit by

the COOPERATIVE and the validity of the Contract and By-Laws document is sustained, that

MEMBER shall pay for the full legal and defense costs of the COOPERATIVE in that suit.

By execution of this Contract and By-Laws document, we do hereby certify that its approval and our membership in the IPBC has been authorized by our governing Board.

DATED: _____

Member

Name:

Title: _____



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MEMO

August 22, 2025

To: Dave Cook, IPBC Executive Director
From: Barb Dewey, FSA, MAAA
 Jacob Sargent, ASA, MAAA
 Susannah Gallup
Re: **Quote for Village of Winnebago**

Village of Winnebago has expressed interest in joining the IPBC for medical, dental, vision, and life benefits. IPBC asked Milliman to prepare a quote for Village of Winnebago to join IPBC's pool for these benefits from January 1, 2026 through December 31, 2026.

Village of Winnebago currently has 9 employees enrolled across its four medical PPO plan offerings through BCBS. Due to its size, Village of Winnebago would need to join IPBC under one of its standard UHC PPO plan designs. This quote proposes the UHC PPO \$1,500 deductible plan. A summary of the current plan designs and the proposed plan design is provided in the table below. Note that the IPBC proposed plan design is considerably richer than the current plan designs.

	Deductible		Maximum Out-of-Pocket		Inpatient Admit	Emergency Room	Office Visits		Other Coinsurance
	ind	fam	ind	fam			PCP	Specialist	
Current Plan Designs									
\$2,600 deductible PPO	\$2,600	\$5,200	\$5,250	\$10,500	\$200, 20%	\$400, 20%	\$40	\$70	20%
\$1,600 deductible PPO	\$1,600	\$3,200	\$6,500	\$13,000	\$200, 20%	\$400, 20%	\$45	\$70	20%
\$5,100 deductible PPO	\$5,100	\$15,300	\$9,200	\$18,400	\$250, 30%	\$500, 30%	\$50	\$75	30%
\$6,900 deductible PPO	\$6,900	\$13,800	\$6,900	\$13,800	0%	0%	0%	0%	0%
IPBC Proposed Plan Design									
PPO \$1,500	\$1,500	\$3,000	\$3,500	\$7,000	20%	\$250	\$35	\$75	20%

Village of Winnebago currently has 9 employees enrolled in dental benefits through Delta Dental. The current plan design has a \$1,000 annual maximum and no coverage for orthodontic services. IPBC proposes a similar fully insured plan design through Delta Dental with a \$1,000 annual maximum and no coverage for orthodontic services.

Village of Winnebago currently has 9 employees enrolled in vision benefits through Delta Dental. The current plan design has a \$130 frame allowance every 24 months and a \$10 annual exam copay among other benefits. IPBC proposes a plan design with a \$130 annual frame allowance and a \$10 annual exam copay on a fully insured basis through VSP.

Village of Winnebago currently provides basic life and AD&D benefits through The Standard. IPBC proposes to continue the same plan design through Securian.

The IPBC proposed rate changes for calendar year 2026 over the current calendar year 2025 rates are summarized in the table below.

PRODUCT	RATE CHANGE OVER CURRENT
PPO	11.0%
Dental	-7.9%
Vision	-34.1%
Life	-84.1%
Total	8.8%

EXHIBITS

The following exhibits are included as attachments to this memo.

- Exhibit 1 - Current Premiums and Proposed IPBC Funding Rates
- Exhibit 2 - Detailed Calculation Underlying Proposed IPBC Funding Rates (PPO)
- Exhibit 3 - IPBC Banded Layer Analysis – PPO
- Exhibit 4 - Proposed Medical Funding Rates for UHC Standard PPO Plan Design Options

The remainder of this memo discusses the data sources and methodologies that were applied in preparing this quote.

DATA SOURCES AND METHODOLOGY

TYPE OF DATA	FILENAME
Funding rates or premiums	2025 Winnebago Benefit Spreadsheet for Quote IPBC .xlsx 5.1.2025 Life ADD STD Renewal Standard.docx
Enrollment	Census Template Village of Winnebago 2025.xlsx
Current plan designs	2025 Winnebago Benefit Spreadsheet for Quote IPBC .xlsx 5.1.2025 Life ADD STD Renewal Standard.docx
Experience data	Not available for Village of Winnebago

Exhibit 1 shows a summary of the proposed IPBC funding rates by plan design and dependent tier for each benefit.

We used Milliman Intelliscript Curv to calculate a Curv score for the medical PPO. This tool compares an input census to a large claims database and develops risk scores (among other outputs) based on matches to pharmacy claims and medical diagnosis codes. The risk score (or Curv score) is lower than the average IPBC population. However, the level of certainty in the risk score is somewhat low, so no adjustment was made to projected claims costs, allowing the risk of the low certainty to offset the reduced risk indicated by the Curv score.

Exhibit 2 shows the development of the IPBC medical PPO funding rates for Village of Winnebago. The following table explains what considerations are applied to the calculations at each pooling layer:

LAYER	POOLING APPROACH	DATA USED TO CALCULATE EXPECTED CLAIMS IN LAYER
Claims costs under \$50,000	Claims in this layer are constrained to be within +/- 2.5% of claims across other IPBC members with 50 employees or fewer. We have expanded this factor cap to +/- 25% in consideration of family size differences between Village of Winnebago and other IPBC members.	Calibrated cost model using plan design, current premiums, age/gender distribution, and geography for Village of Winnebago

LAYER	POOLING APPROACH	DATA USED TO CALCULATE EXPECTED CLAIMS IN LAYER
Claims costs between \$50,000 and \$150,000	Claims in this layer are constrained to be within +/- 2.5% of claims across all IPBC members. We have expanded this factor cap to +/- 12.5% in consideration of family size differences between Village of Winnebago and other IPBC members.	Calibrated cost model using plan design, current premiums, age/gender distribution, and geography for Village of Winnebago
Claims costs between \$150,000 and individual stop loss (ISL)	Claims in this layer are constrained to be within +/- 2.5% of claims across all IPBC members. We have expanded this factor cap to +/- 12.5% in consideration of family size differences between Village of Winnebago and other IPBC members.	Calibrated cost model using plan design, current premiums, age/gender distribution, and geography for Village of Winnebago
Claims over ISL	Pooled across all IPBC members without adjustment	N/A

Exhibit 3 shows the potential exposure to existing IPBC members associated with adding Village of Winnebago to the IPBC. We show the exposure under three different scenarios for Village of Winnebago's claims costs PEPM at each layer: 1) best estimate using the projected experience from Exhibit 2, 2) the scenario where their claims are twice the average IPBC claims for the members pooled at that layer, and 3) the scenario where their claims are half the average IPBC claims for the members pooled at that layer. We also show the impact on existing IPBC members with 0% factor caps and the factor caps described in the table above.

For both the PPO, Village of Winnebago is expected to have minimal impact (approximately \$0.00 PEPM) on other IPBC members across each layer after the application of the expanded factor caps described above.

LIMITATIONS

Milliman's work is prepared solely for the internal business use of the IPBC for the purposes of evaluating prospective members and communicating the projected financial impact (both on IPBC and the prospect) of bringing the prospect into the IPBC pools. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman has developed certain models to estimate the values included in this memo. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice (ASOP). The models rely on data and information as input to the models. We have relied upon certain data and information provided by IPBC and accepted it without audit. To the extent that the data and information provided is not accurate, or is not complete, the values provided in this report may likewise be inaccurate or incomplete. The models, including all input, calculations, and output may not be appropriate for any other purpose.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. Barb and Jacob are members of the American Academy of Actuaries and meet the qualification standards for performing the analyses in this memo.

Proposed IPBC Rates
January 1, 2026 to December 31, 2026
Village of Winnebago

Exhibit 1 - Current Premiums and Proposed IPBC Funding Rates

			Current 1/1/2025 to 12/31/2025		IPBC - Proposed Plan Designs 1/1/2026 to 12/31/2026	
PPO Plans	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates
Current: \$2,600 deductible PPO	EE	1	\$877.64	\$878	\$980.88	\$981
Proposed: UHC PPO \$1,500 Ded	ES	1	\$1,755.28	\$1,755	\$1,961.75	\$1,962
	EC	0	\$1,623.63	\$0	\$1,814.62	\$0
	FAM	3	\$2,501.27	\$7,504	\$2,795.49	\$8,386
Current: \$1,600 deductible PPO	EE	2	\$871.67	\$1,743	\$980.88	\$1,962
Proposed: UHC PPO \$1,500 Ded	ES	0	\$1,743.34	\$0	\$1,961.75	\$0
	EC	0	\$1,612.59	\$0	\$1,814.62	\$0
	FAM	0	\$2,484.26	\$0	\$2,795.49	\$0
Current: \$5,100 deductible PPO	EE	2	\$927.70	\$1,855	\$980.88	\$1,962
Proposed: UHC PPO \$1,500 Ded	ES	0	\$1,855.40	\$0	\$1,961.75	\$0
	EC	0	\$1,716.25	\$0	\$1,814.62	\$0
	FAM	0	\$2,643.95	\$0	\$2,795.49	\$0
Current: \$6,900 deductible PPO	EE	0	\$861.41	\$0	\$980.88	\$0
Proposed: UHC PPO \$1,500 Ded	ES	0	\$1,722.82	\$0	\$1,961.75	\$0
	EC	0	\$1,593.61	\$0	\$1,814.62	\$0
	FAM	0	\$2,455.02	\$0	\$2,795.49	\$0
Dental Plan	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates
Current: \$1,000 Annual Max, No Ortho	EE	5	\$32.75	\$164	\$34.30	\$172
Proposed: \$1,000 Annual Max, No Ortho	EE+1	1	\$65.51	\$66	\$68.61	\$69
	FAM	3	\$94.83	\$284	\$77.72	\$233
Vision Plan	Rate Tier	Enrollment	Current Monthly Premium	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates	Monthly Funding @ IPBC Rates
Current: \$130 frames ea. 24 mo., \$10 exam	EE	5	\$7.35	\$37	\$5.47	\$27
Proposed: \$130 frames ea. 12 mo., \$10 exam	EE+1	2	\$14.33	\$29	\$10.66	\$21
	FAM	2	\$21.48	\$43	\$11.39	\$23
Life		Volume in Thousands	Current Premium Rate per \$1,000	Monthly Premium @ Current Rates	IPBC Monthly Funding Rates per \$1,000	Monthly Funding @ IPBC Rates
Current: Basic Life		\$420	\$0.391	\$164	\$0.053	\$22
Proposed: No Change						
Current: Basic AD&D		\$420	\$0.050	\$21	\$0.017	\$7
Proposed: No Change						
Benefit		Enrollment *	Current Monthly Premium	Current Annual Premium	IPBC Monthly Funding Rates	IPBC Annual Funding Rates
PPO		9	\$13,735	\$164,826	\$15,253	\$183,031
Dental		9	\$514	\$6,165	\$473	\$5,679
Vision		9	\$108	\$1,300	\$71	\$857
Life		\$420	\$185	\$2,223	\$29	\$353
Total			\$14,543	\$174,514	\$15,827	\$189,921

* Life enrollment is volume in thousands.

Notes:

Village of Winnebago currently offers four PPO health plans through BCBSIL. IPBC proposes a single PPO plan design through UHC.

Village of Winnebago currently offers dental benefits through Delta Dental. IPBC proposes a similar fully insured plan design through Delta Dental.

Village of Winnebago currently offers vision benefits through Delta Dental. IPBC proposes a similar fully insured plan design through VSP.

Village of Winnebago currently offers life and AD&D benefits through The Standard. IPBC proposes to continue this plan design through Securian.

Documentation about source files and methodology can be found in the accompanying memo.

Proposed IPBC Rates
January 1, 2026 to December 31, 2026
Village of Winnebago

Exhibit 2 - Detailed Calculation Underlying Proposed IPBC Funding Rates (PPO)

	Total	Notes
Trended PEPM claims under \$50,000	\$1,099.47	No claims data received. This is a proxy based on expected
Trended PEPM claims \$50,000 to \$150,000	\$297.44	claims costs from the Milliman Health Cost Guidelines.
Trended PEPM claims \$150,000 to \$2,000,000	\$198.81	
Tier 1 IPBC average claims under \$50,000	\$1,285.04	Based on IPBC claims data through 4/30/2025.
IPBC average claims \$50,000 to \$150,000	\$321.71	Based on IPBC claims data through 4/30/2025.
IPBC average claims \$150,000 to \$2,000,000	\$203.86	Based on IPBC claims data through 4/30/2025.
Prospect claims under \$50,000, with Tier 1 factor cap	\$1,099.47	Expanded factor cap of 25.0% used to account for family size.
Prospect claims \$50,000 to \$150,000, with Tier 1 factor cap	\$297.44	Expanded factor cap of 12.5% used to account for family size.
Prospect claims \$150,000 to \$2,000,000, with Tier 1 factor cap	\$198.81	Expanded factor cap of 12.5% used to account for family size.
Total projected PEPM claims with factor caps	\$1,595.72	
UHC PPO administration fee	\$57.35	Assume 4.0% increase on 7/1/2026.
BCBSIL Health Advocacy Solutions fee	\$0.00	N/A, proposed carrier is UHC
Stop loss	\$6.07	Recent stop loss RFP; assume 15% increase on 7/1/2026.
Wellness	\$11.74	Assume 4.0% increase on 7/1/2026.
IPBC administration fee	\$23.85	Assume 4.0% increase on 7/1/2026.
Total non-benefit expenses	\$99.01	
Total PEPM monthly cost	\$1,694.73	
Total projected monthly cost	\$15,253	
Total projected annual cost	\$183,031	
Current monthly plan premiums for prospect	\$13,735	
Change over current for prospect	11.0%	

Proposed IPBC Rates
January 1, 2026 to December 31, 2026
Village of Winnebago
Exhibit 3 - IPBC Banded Layer Analysis - PPO
Impact of Adding New Member to IPBC

Tier 1 Factor 1 Analysis

Claims under \$50,000 are shared on a PEPM basis across all members in Tier 1.

Category	Expected	High (2x IPBC Average)	Low (1/2 of IPBC Average)
Projected Tier 1 Factor 1 Banded Layer without Village of Winnebago	\$1,285.04	\$1,285.04	\$1,285.04
Projected Village of Winnebago Banded Layer	\$1,099.47	\$2,570.08	\$642.52
Projected Tier 1 Factor 1 Banded Layer with Village of Winnebago	\$1,283.94	\$1,292.66	\$1,281.23
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 0% factor cap	-\$1.10	\$7.62	-\$3.81
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 25.0% factor cap	\$0.00		

IPBC Factor 2 Analysis

Claims between \$50,000 and \$150,000 are shared on a PEPM basis across all IPBC members.

Category	Expected	High (2x IPBC Average)	Low (1/2 of IPBC Average)
Projected Tier 1 Factor 2 Banded Layer without Village of Winnebago	\$321.72	\$321.72	\$321.72
Projected Village of Winnebago Banded Layer	\$297.44	\$643.44	\$160.86
Projected Tier 1 Factor 2 Banded Layer with Village of Winnebago	\$321.71	\$321.89	\$321.63
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 0% factor cap	-\$0.01	\$0.17	-\$0.08
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 12.5% factor cap	\$0.00		

IPBC Factor 3 Analysis

Claims between \$150,000 and \$2,000,000 are shared on a PEPM basis across all IPBC members.

Category	Expected	High (2x IPBC Average)	Low (1/2 of IPBC Average)
Projected Tier 1 Factor 3 Banded Layer without Village of Winnebago	\$203.87	\$203.87	\$203.87
Projected Village of Winnebago Banded Layer	\$198.81	\$407.73	\$101.93
Projected Tier 1 Factor 3 Banded Layer with Village of Winnebago	\$203.86	\$203.97	\$203.81
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 0% factor cap	\$0.00	\$0.11	-\$0.05
Estimated Impact to Current IPBC Members' Banded Layer (PEPM) with 12.5% factor cap	\$0.00		

Notes:

Village of Winnebago has 9 PPO employees so we have quoted as a Tier 1 IPBC member.

Claim Bucket 1 (< \$50k)	Factor 1 (Tier)
Claim Bucket 2 (\$50-150k)	Factor 2 (IPBC)
Claim Bucket 3 (\$150k-ISL)	Factor 3 (IPBC)

The expected banded layer claims for the entity were estimated using the Milliman Health Cost Guidelines model of claims costs calibrated using the geographic mix of the prospect as well as current premiums. Projections were made using the same trends as in Milliman's final renewal for FY2026.

**Proposed IPBC Rates
January 1, 2026 to December 31, 2026
Village of Winnebago**

Exhibit 4 - Proposed Medical Funding Rates for UHC Standard PPO Plan Design Options

Rate Tier	Current - 1/1/2025 to 12/31/2025										IPBC - UHC Plan Options 1/1/2026 to 12/31/2026						
	\$2,600 ded. PPO		\$1,600 ded. PPO		\$5,100 ded. PPO		\$6,900 ded. PPO		Blended Total		PPO \$250 Ded	PPO \$500 Ded	PPO \$750 Ded	PPO \$1,000 Ded	PPO \$1,500 Ded	Navigate HMO	HSA \$3,400
EE	1	\$877.64	2	\$871.67	2	\$927.70	0	\$861.41	5	\$883.31	\$1,130.88	\$1,065.52	\$1,048.96	\$1,050.83	\$980.88	\$958.93	\$949.66
ES	1	\$1,755.28	0	\$1,743.34	0	\$1,855.40	0	\$1,722.82	1	\$1,766.62	\$2,261.75	\$2,131.04	\$2,097.92	\$2,101.65	\$1,961.75	\$1,917.86	\$1,899.33
EC	0	\$1,623.63	0	\$1,612.59	0	\$1,716.25	0	\$1,593.61	0	\$1,634.12	\$2,092.12	\$1,971.21	\$1,940.57	\$1,944.02	\$1,814.62	\$1,774.02	\$1,756.87
FAM	3	\$2,501.27	0	\$2,484.26	0	\$2,643.95	0	\$2,455.02	3	\$2,517.43	\$3,222.99	\$3,036.73	\$2,989.53	\$2,994.85	\$2,795.49	\$2,732.95	\$2,706.54
Total Monthly		\$10,137		\$1,743		\$1,855		\$0		\$13,735	\$17,585	\$16,569	\$16,311	\$16,340	\$15,253	\$14,911	\$14,767
Change Over Current											28.0%	20.6%	18.8%	19.0%	11.0%	8.6%	7.5%

Notes: UHC standard plans assume current \$2,600 ded. PPO plan Rx copay structure for all plans
Total Monthly and Change Over Current assumes all current members move to that one plan

Policy Manual

September 2024

Membership Policies:	Page
• Retiree And Dependents Eligibility Exception Policy	2
• Dependent Audit Policy	4
• Executive Board Election Policy	9
• New Member Policy	11
• Remote Attendance Policy	13
• Record Retention Policy	15
Financial Policies:	
• Administration Fund – Fund Balance Policy	18
• Benefit Fund – Fund Balance Policy	19
• Wellness Fund – Fund Balance Policy	20
• Financial and Administrative Policy & Procedures	21
• Investment Policy and Guidelines	22
Guidelines:	
Communication Guidelines & Matrix	34
Required Signature Forms:	
• Policy Acknowledgement	40
• Retiree and Dependents Eligibility Exception Policy	41



RETIREE & DEPENDENTS ELIGIBILITY EXCEPTION POLICY

I. Purpose of Policy

The Pension Code for the Police Pension, Fire Pension and IMRF (215 ILCS 5/367) states that only retirees and dependents on the health plan the day before retirement have the right to maintain coverage. The retiree continuation privilege is offered simultaneously with COBRA and once a choice is made limited options are only available. Members may elect to include more generous benefits for retiree policies regarding dependent coverage other than is required under law.

In order to align with some member's practices, the IPBC allows its members to offer more generous coverage, which is lawful. To accommodate this, the member must amend their plan documents with a summary of material modifications and assume additional financial responsibility which relieves some of the financial burden to IPBC members that do not allow this practice.

II. Policy

To allow members to elect to offer more generous coverage benefits to retirees and their dependents based upon the following criteria: 1) Members will be required to notify the IPBC Executive Director and the IPBC Administrator of any retirees and dependents applicable under this policy; 2) The member must amend their plan documents with a summary of material modifications 3) Members will be individually responsible for Medical and Pharmacy claims up to the IPBC stop loss amount for both the PPO plan and the HMO plan; 4) Medical and Pharmacy Claims for the identified retirees and dependents will be separately tracked and the member will be financially liable for the claims up to the maximum limits.

III. Exemptions

The following circumstances shall be exempted from this policy and will not be tracked separately, and the financial liability will continue to be shared in the same manner as active employees and their dependents.

- A. IPBC members with existing contractual obligations as of July 1, 2020, including successor agreements and when contract negotiations are ongoing.
- B. Any retiree with a retirement date before July 1, 2020.

- C. Members admitted to the IPBC after July 1, 2020 during their first year of their membership.
- D. New IPBC members will have one-year from their entrance date to come into compliance with the policy.

IV. Effective Date

This policy shall be effective for IPBC members on July 1, 2020.

Approved by the IPBC Board of Directors on November 21, 2019



DEPENDENT ELIGIBILITY AUDIT POLICY

I. Policy Statement

It is the policy of the IPBC to ensure that the compensated officers, employees, retirees and COBRA eligible persons of IPBC members that are properly eligible to participate in an IPBC Health or Dental Insurance plan receive cost-effective health care. These individuals will be referred to throughout this policy as “Employee” or “Employees”. Ensuring enrollment of only eligible dependents, as defined by each individual IPBC member’s plan document, is one means by which health care costs can be controlled and remain cost-effective.

Enrollment of ineligible Employees or dependents will directly increase the contribution or premium costs of an IPBC member and may also increase the costs of its other Employees or other IPBC members. In order to effectively manage these and other costs, all IPBC members are required to determine whether all Employees are eligible and in addition to conduct a dependent eligibility verification audit to ensure that only eligible dependents are enrolled in an IPBC Health or Dental plan (collectively and herein after referred to as “Plan”).

II. Purpose

Dependent eligibility verification audits are an industry recognized and acceptable means by which the IPBC can ensure that only eligible dependents are enrolled in a Plan. By establishing this Policy, the IPBC is providing its members an acceptable means to assist in maintaining compliance with their plan documents, control health care costs, and to notify its members of their responsibilities toward the effort of eliminating unnecessary costs. Further, the IPBC is notifying its members of the actions that are expected should a member identify the enrollment of an ineligible dependent and the actions that may occur should the member fail in its responsibilities related to the enrollment of an ineligible dependent.

III. Scope

This Policy shall apply to all IPBC members that offer health and/or dental coverage to an Employee.

IV. Responsibilities

A. IPBC members are responsible for:

1. Ensuring that their Employees only enroll eligible dependents in a Plan.
2. Notifying Employees that they have an obligation to promptly notify their Employer when a previously eligible enrolled dependent becomes an ineligible dependent.
3. Terminating from coverage a previously eligible enrolled dependent when notified they are now an ineligible dependent. Termination shall be made within 30 calendar days of the date that the dependent becomes ineligible to continue coverage in a Plan. Termination shall be made by entry of the applicable coding into the third-party benefits management software used by the IPBC to manage benefit coverage, and applicable maintenance thereof.
4. Conducting a dependent eligibility verification audit no less often than once every five years.
5. Said audit may be conducted by an IPBC member by using their own internal resources or by using a third-party vendor that has been authorized by IPBC. Any third-party vendor costs are the sole responsibility of the IPBC member.
6. IPBC members shall require their Employees to provide proof of dependent eligibility. To assist IPBC members in determining dependent eligibility, please refer to the Dependent Eligibility Verification – Acceptable Document Matrix. Whether the IPBC member conducts the Dependent Eligibility Verification internally or uses an authorized third-party vendor, it is the IPBC member's responsibility to utilize the matrix for guidance on a minimum documentation requirements for various dependent types.
7. Providing proof of said audit in a form acceptable to the IPBC.
8. The IPBC, from time to time, may seek reimbursement from the member of all claims paid not by or through direct charges to the member but rather by the IPBC or by an individual or aggregate excess insurance carrier. The IPBC also retains the right to seek reimbursement from the Employee or the ineligible dependent, but this is simply an alternative to seeking direct reimbursement from the member, including all costs, including but not limited to legal costs associated with the reimbursement recovery.
9. If the IPBC member fails to complete the Dependent Audit in the specified timeframe, the IPBC will have its third-party vendor conduct

the audit and bill the IPBC member appropriately, and the member may be subject to an additional administrative fee as determined by the IPBC Executive Board.

10. IPBC reserves the right to have its third-party vendor audit and bill the IPBC member appropriately when there is a reason to believe that the IPBC member is not verifying dependents appropriately at the time of enrollment.

B. IPBC is responsible for:

1. Maintaining and enforcing this Dependent Audit Policy.
2. Maintaining a resource of a third-party vendor that has the experience and expertise to conduct a dependent eligibility verification audit to serve as an authorized vendor.
3. Make reasonable efforts to collect all claims that were paid on behalf of ineligible dependents which affected the IPBC and in some instances, to cooperate with IPBC members in seeking to jointly recover claims improperly paid by either entity.

Approved by IPBC Board of Directors on January 24, 2019

Revised by IPBC Board of Directors on September 24, 2020

Revised by the IPBC Executive Board on September 12, 2024

DEPENDENT ELIGIBILITY VERIFICATION ACCEPTABLE DOCUMENTATION MATRIX

INSTRUCTIONS: Employee must supply documentation supporting relationship (or their spouse's relationship) to their dependent.

Reminder: Send copies only and white/black out any Social Security Numbers or financial information.

Relationship	Acceptable Documentation (Multiple documents may be required)	
	Category A Documents	Category B Documents
Legal Spouse, including Civil Unions	1) Submit only page 1 of your current federal tax return or extension indicating "married filing status" with both names listed. If "married - filing separately," submit page 1 of both federal tax returns. -OR- 2) Utility bill, bank statement or credit card statement showing a common address; -OR- 3) signed affidavit that includes language about possible consequences for inaccurate information (see sample on IPBC website)	Marriage registration document (may be civil union document). Required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files
Natural Child	None	A copy of a birth certificate showing the employee or current verified legal spouse as the parent. Required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files
Step-child	Proof that the parent is the current spouse of the employee (see appropriate requirements).	A copy of a birth certificate showing the employee or current verified legal spouse as the parent. Required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files -and- Documentation establishing the current spouse is the legal parent/guardian of child. Required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files
Adopted Child	None	1) A copy of a birth certificate (long form) showing the employee as parent; -OR- 2) Court documentation verifying completed adoption; -OR- 3) A letter of placement from an adoption agency, an attorney, verifying the adoption is in progress. Document(s) required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files
Foster Child	A court order or other legal document placing the child with the employee or eligible	None

	Spouse/Domestic Partner who is a licensed foster parent.	
Disabled Child over the Age of 26	Copy of page 1 of federal tax return demonstrating that the child is principally dependent on employee, for support and maintenance. <i>Note: Additional verification will be required through the health plan provider</i>	Proof of relationship based on the appropriate child type (see appropriate requirements). Required only if not verified at the time of enrollment and documentation is not stored in PlanSource and/or employer files
Other Dependent Children	For all other children for whom an employee has legal custody, a court order or other legal document granting custody of the child to the employee is required. Documentation must verify the employee has legal guardianship responsibility for the child, not merely financial responsibility.	
Military eligible personnel (to the age of 30)	None	Child's DD form 214, proof of honorable discharge. Required only if not verified at the time of enrollment/age 26 and documentation is not stored in PlanSource and/or employer files



IPBC Executive Board Election Policy & Procedures

Per the IPBC Contract and By-Laws, the Executive Board is composed of 15 Members that are elected at the All Member Meeting of the Board of Directors held in March of each year (except for the Special Executive Board election in September, 2024) as follows:

- In odd numbered years beginning in 2027, the Chair, the Vice-Chair, and Treasurer, each of which is elected at large by the entire Membership, and 1 Member of the Executive Board from each of the six Voting Tiers as elected by and from among the Members in each of the six respective Voting Tiers of the IPBC.
- In even-numbered years beginning in 2026 - 6 Members elected at large
- The 6 Voting Tiers are as follows: 1-50 Lives, 51-100 lives, 101-200 lives, 201-300 lives, 301-400 lives, 401+ lives
- The term for each position on the Executive Board shall be two years and shall commence on July 1st of the year in which the Member is elected.
- No member shall serve in the same office (other than the Treasurer) for more than 2 consecutive terms. There shall be no limit on the number of consecutive terms for the office of Treasurer.

The procedure for the Election process shall be as follows:

1. Beginning in 2026, The Executive Committee may, but is not required to, annually select a past Chair who shall serve as Chair of the Nominations Committee, no later than November 30th of each year.
2. The Chair of the Nominations Committee will select members to serve on the Nominations Committee.
3. The Nominations Committee will solicit interest from the Membership to serve on the Executive Board during the month of December of each year.
4. The Nominations Committee shall present to the Executive Board a recommended slate of candidates for review by the Membership at its January meeting.
5. Members who were not slated by the Nominations Committee, can have their name added to the election ballot by submitting a letter of interest to the Chair of the Nominations Committee, within 30 days of the January Executive Board Meeting.
6. The Election for the Executive Board Members shall be held at the March All Member Meeting of the Board of Directors.

Criteria to be considered by the Nominations Committee:

The Nominations Committee will consider the following criteria in making their recommended slate of candidates:

1. Diversity based on the following:
 - a. Discipline (Administration, Finance & Human Resources)
 - b. Gender
 - c. Geography
 - d. Membership Size
 - i. The Nominations Committee will attempt to slate the 6 Members elected at large based on the 6 Voting Tiers if candidates are willing and able to serve.
 - e. Length of membership in the IPBC
2. Prior Committee Participation (Finance, Operations, Membership, Ad-Hoc)

Approved by the Executive Board – July 18, 2024



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NEW MEMBER POLICY STATEMENT

I. Purpose and Policy

The IPBC understands that the local government insurance marketplace and the IPBC's own financial protocols value continued controlled growth to the extent it is beneficial to the membership and the admitted entity.

The Executive Board supports a policy of selective membership growth that is intended to allow the IPBC staff and service team sufficient time to implement new members into the IPBC without impacting its service responsibilities to the existing members.

Per the IPBC Contract and By-Laws, the Executive Board has the authority to approve new members per the parameters and guidelines set forth in this policy upon the recommendation of the Executive Director.

II. Membership Factors

Before conducting a final assessment of a prospective member, the Executive Director shall discuss the prospective member with the Executive Board, which shall include a preliminary discussion of the potential service and financial impact to existing members. The Executive Director will provide periodic updates to the Executive Board prior to making a recommendation for admitting the prospect.

In considering a new member, the IPBC will evaluate and consider the following factors:

A. Required Data:

1. Accurate Underwriting

The prospective member will need to provide at least two-years of verifiable health claims information and current census data per the IPBC Quoting Data Requirements; or, if not available, health rate information for the two-year period. The IPBC's underwriter will use this information to develop a premium quote to insure the new member risk is accurately underwritten and to ascertain the financial impact of the prospective entity/member to the Pool.

2. Financial Capacity

The prospective member shall provide or make available its last two audited financial reports which will be used to evaluate the prospective member's financial condition including fund balance levels and trends.

B. Other Factors Considered for Membership:

1. Bond Rating

If rated by an outside financial agency, it should have a current bond rating of not less than an "A" level from said agency.

2. Effective Leadership

The Pool's preference is to consider entities that are similar to current members that exhibit a stable government history with a qualified staff.

3. Demonstrates Long-Term Stability

- a) Familiarity with IPBC
- b) Organization or staff members that have participated in the IPBC or other health pools in the past and understands the IPBC organizational structure and member participation requirements and/or:
- c) Organization that participates in other intergovernmental organizations or cooperatives
- d) Understands the general concept of pooling and agrees with the philosophy that all local governments are in it together and:
- e) Willing to actively participate in the governance of the IPBC.

C. Factors That Impact the IPBC:

- 1. Staffing Implications – The IPBC will assess the impact on staffing related to adding new members. The IPBC will be pro-active in adding staff to ensure service levels remain high. It is expected that the cost of any additional staff will be covered by the new growth.
- 2. Plan Year - Effective Date for New Members – January 1 or July 1.

Approved by the Executive Board on July 18, 2024



IPBC REMOTE ATTENDANCE POLICY

- Section 1. Policy Statement.** The IPBC is guided, but not strictly bound, by the Illinois Open Meetings Act. Because of the physical distances separating the Members one from another, and because of the Members' need to attend to their other respective business, physical travel to meetings of the Cooperative by all members is not practical. It is therefore the policy of IPBC that each Member may attend and participate in any open or closed meeting of the Cooperative, including but not limited to the Board of Directors, the Executive Board, and any and all other Committees, from a remote location via telephone, video or internet connection, provided that such attendance and participation is in compliance with this policy. All meetings may be conducted by fully remote attendance. However, in those cases in which a physical location is specified for a meeting, the opportunity for remote attendance by Members and the general public shall also be included.
- Section 2. Prerequisites.** The means of remote participation for Members, as well the general public during the public comment portion of the Agenda, shall be set forth on the Agenda, including any necessary login or connection information, and published at least 48 hours in advance of the meeting. A quorum may be achieved by any combination of the physical and remote attendance.
- Section 3. Voting Procedures.** After roll call, votes may be taken by either voice vote or roll call as the meeting chair shall direct in accordance with Illinois law.
- Section 4. Minutes.** The minutes shall identify specifically the remote participation means utilized and whether each member is physically present or present by remote attendance.
- Section 5. Rights of Remote Member.** The member permitted to participate remotely will be able to express his or her comments during the meeting and participate in the same capacity as those members physically present, subject to all general meeting guidelines and procedures previously adopted and adhered to. The remote member shall be heard, considered, and counted as to any vote taken. A member participating remotely may leave a meeting and return as in the case of any member.

This policy is effective as of the ____ day of _____, 2022.

Chairman

ATTEST:

Executive Director

Approved by the IPBC Board of Directors on March 17, 2022



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RECORD RETENTION/DISPOSITION POLICY & GUIDELINES

I. Policy

This policy implements the retention and disposition of records maintained by the Intergovernmental Personnel Benefits Cooperative (“IPBC”). For the purposes of this policy, a record is any print or electronic document or e-mail created and maintained in the ordinary course of business. The documents listed herein that are required to be retained herein may not be all inclusive. Additional documents not specifically listed herein that may be required to be retained by law or regulation will be retained in accordance with such law or regulation. Any records that are not required to be maintained pursuant to this policy may be destroyed, or otherwise disposed of as necessary for administrative purposes. This policy shall not govern records between members or between members and consultants.

II. Records Required to be Maintained

- A. Board/Committee Meeting Materials - All items produced or used at any IPBC Executive Board, Board of Directors, Committee or sub-pool meeting, including all minutes.
- B. Financial Records and Supporting Detail – IPBC financial records, including but not limited to, reports and records of any obligation, receipt and use of public funds of units of local governments, financial statements, certified audits and all other audit reports, billing and payment detail for the IPBC, including payments and billing for IPBC contractors as well as payments or billing to or for Claimants or Members.
- C. Complaints brought against the IPBC or individual members under applicable state and federal statutes.
- D. Administrative Records - Including but not limited to general correspondence, training materials.
- E. Contracts and leases with vendors
- F. Electronically Stored Information, in pdf, text or other electronic format comprising or relating to a particular document or record otherwise addressed in this policy.
- G. Electronic Mail (E-mail) to or from the IPBC relating to a particular document or record otherwise addressed in this policy.

III. Storage of Retained Records

All records to be retained by the IPBC, which are no longer regularly used, may be stored by the IPBC at an on or off-site facility for records storage, as the IPBC shall determine. The storage facility shall be secure and to the extent possible, fire-resistant Documents in electronic format shall be maintained just as hard copy or paper documents are, in accordance with the retention schedule set forth herein.

IV. Length of Retention of Files

The following retention lengths shall apply:

- A. Board/Committee Meeting Materials. Board minutes, agendas, and Bylaws shall be retained until the IPBC is no longer actively operating and all obligations of the IPBC are fulfilled. Any other materials created for Board meetings shall be maintained for 5 years.
- B. Financial Records and Supporting Detail. Certified Audits, audit reports and general ledgers shall be retained permanently. All other records of the finance office shall be retained for 7 years.
- C. Complaints brought against the IPBC or individual members under applicable state and federal statutes shall be retained for 7 years.
- D. Administrative Records. All administrative records including general correspondence and training materials shall be retained for 5 years.
- E. Contracts and leases shall be retained for 7 years after the expiration of the contract or lease.
- F. Electronically Stored Information. The retention period for electronically stored information relating to a particular record otherwise addressed in this Policy should be retained for the same period as the document, which they relate.
- G. Electronic Mail to or from the IPBC. The retention period for electronic mail relating to a particular record otherwise addressed in this Policy should be retained for a minimum of three years.

V. Destruction of Records

All records, except those that are not subject to this policy, made or received by, or under the authority of, or coming into the custody, control or possession of the IPBC shall not be mutilated, destroyed or otherwise disposed of, in whole or in part, prior to the time frames provided herein. Prior to the destruction of any records, the Executive Director will notify the membership of the records scheduled to be destroyed at least seven days in advance.

VI. Litigation hold

In some instances, this policy may be temporarily suspended, specifically if records are relevant to an investigation, litigation, potential litigation or if an audit is anticipated. Suspension of this policy will take the form of no business records, including electronically stored information, being disposed of for the stated period of time. Notice of a litigation hold will be given to staff and upon notification, the records must be preserved until the matter in question is satisfactorily resolved and notice of that resolution is given to the staff. This exception supersedes any previously or subsequently established destruction schedule for those records.

VII. Administration of this Policy

This Policy shall be administered by the Executive Director who shall be the custodian of all retained records. The Administrator's responsibilities shall include supervising and coordinating the retention and destruction of documents pursuant to this Policy.

Approved by the IPBC Board of Directors on March 20, 2014



ADMINISTRATION FUND – FUND BALANCE POLICY

I. Purpose of Fund Balance

The purpose of this policy is to establish a key element of the financial stability of the IPBC by setting guidelines for the Administrative Fund balance. Unreserved fund balance is an important measure of economic stability. It is important that IPBC maintain adequate levels of unreserved fund balance to mitigate financial risk that can occur from unforeseen revenue fluctuations, unanticipated expenses and similar circumstances. The fund balance also provides cash flow liquidity for the IPBC's administrative operations.

II. Policy

It is the goal of the IPBC to achieve and maintain an undesignated fund balance equal to 2 months (16 2/3%) of annual Administrative Fund expenses that are funded by the IPBC Admin rate. The 2-month fund balance requirement will be calculated as of the close of business on June 30th of each fiscal year. The Administrative Fund Balance for each entity in the IPBC shall then be adjusted to the required 2 -month fund balance through the audit process by a transfer to/ from the Terminal Reserve Fund.

III. Effective Date

This policy shall be effective with the fiscal year beginning July 1, 2014.

Adopted by the IPBC Board of Directors on January 30, 2014

Amended January 28, 2016 and February 2, 2017



BENEFIT FUND – FUND BALANCE POLICY

I. Purpose of Fund Balance

The purpose of this policy is to establish a key element of the financial stability of the IPBC by setting guidelines for the Benefit Fund balance. Unreserved fund balance is an important measure of economic stability. It is important that IPBC maintain adequate levels of unreserved fund balance to mitigate financial risk that can occur from unforeseen revenue fluctuations, unanticipated expenses and similar circumstances. The fund balance also provides cash flow liquidity for the IPBC's PPO/EPO plan, the Dental Plan, and Life Insurance plan.

II. Procedure

It is the goal of the IPBC to achieve and maintain a Benefit Fund balance in the range of 16 2/3% to 50% of annual Benefit Fund expenses. The fund balance range requirement will be calculated as of the close of business on June 30th of each fiscal year. In calculating the minimum required fund balance, the sum total of the Benefit Fund - Fund Balance and the Terminal Reserve Fund – Fund Balance will be used to determine if the minimum fund balance requirement is met. The Benefit Fund – Fund Balance for each entity that falls outside of the 16 2/3% to 50% range requirement will be adjusted to the minimum or maximum range limit through the audit process by a transfer to/from the Terminal Reserve Fund. The minimum range of 16 2/3% will only apply to entities that maintain a PPO/EPO and/or Dental plan.

III. Implementation Period

All entities will have six-years from the effective date of this policy to bring their Benefit Fund - Fund Balance into compliance with the minimum range of 16 2/3%. New members will also have six-years from acceptance into IPBC to bring their Benefit Fund - Fund Balance into compliance with the minimum range of 16 2/3%. After the six-year implementation period, entities that are not in compliance with the minimum range of 16 2/3%, will be subject to the adjustment process in the Procedure section of this Policy.

IV. Effective Date

This policy shall be effective with the fiscal year beginning July 1, 2015.

Adopted by the IPBC Board of Directors on August 28, 2014

Amended January 28, 2016, February 2, 2017 & November 21, 2019



WELLNESS FUND – FUND BALANCE POLICY

I. Purpose of Fund Balance

The purpose of this policy is to establish a key element of the financial stability of the IPBC by setting guidelines for the Wellness Fund - Fund Balance. Unreserved fund balance is an important measure of economic stability. It is important that IPBC maintain adequate levels of unreserved fund balance to mitigate financial risk that can occur from unforeseen revenue fluctuations, unanticipated expenses and similar circumstances. The fund balance also provides cash flow liquidity for the IPBC's wellness related operations.

II. Policy

It is the goal of the IPBC to achieve and maintain an undesignated fund balance equal to 2 months (16 2/3%) of annual Wellness Fund expenses. The 2-month fund balance requirement will be calculated as of the close of business on June 30th of each fiscal year. The Wellness Fund - Fund Balance for each entity in the IPBC shall then be adjusted to the required 2 -month fund balance through the audit process by a transfer to/from the Terminal Reserve Fund.

III. Effective Date

This policy shall be effective with the fiscal year beginning July 1, 2017.

Adopted by the IPBC Board of Directors on September 28, 2017



Financial and Administrative Policy and Procedures

This listing of IPBC Policies and Procedures is meant to serve as guidelines for situations that may occur in the normal course of the Cooperative's activities. Activities not addressed or contrary to these listed below may be taken with prior full Board approval.

Terminology:

- Fiscal Year - the Cooperative has adopted a fiscal year of July 1st of a year through June 30th of the following year, to coincide with the Cooperative's Plan Year and Annual Renewal.
- Member – an entity that participates in the Cooperative, either as a member of a sub-pool, a listed entity, or a stand-alone community.
 - o Mature member or Mature Sub-Pool - a member, or a sub-pool, which has participated in the Cooperative through one complete fiscal year or longer, as of the date of the Cooperative's annual audit.
 - o Immature member or Immature Sub-Pool - a member, or a sub-pool, which has not participated in the Cooperative through a minimum of one complete fiscal year, as of the date of the Cooperative's annual audit.

I. Administrative Account Balances

Year-End Fund Balance: Member's Administrative fund balances will be adjusted through the audit process to bring their fund balance into compliance with the Administrative Fund – Fund Balance Policy, as adopted by the Board of Directors.

II. Benefit Account Balances

A. Surplus – Reduce Future ACH Allocation

Surplus Benefit Account balances in excess of the minimum Benefit Fund - Fund Balance Policy may be utilized by the members to reduce future ACH allocation to the member's Benefit Account. After the establishment of Benefit Fund premiums with GBS, a member may request a reduction to the ACH by premium offset through the Benefit Fund Reserve account.

B. Surplus - Transfer to Terminal Reserve

Surplus Benefit Account balances in excess of the minimum Benefit Fund - Fund Balance Policy may be transferred to the members Terminal Reserve account. A reduction of the Benefit Account balance should be treated as an internal transfer to the member's Terminal Reserve account. Procedures for the transfer of any surplus are as follows:

- Members are to submit a request in writing to the Cooperative's Executive Director and Insurance Consultant. Requests from Sub-pool members must first be submitted to the Sub-pool Board for approval (if required by sub-pool by-laws) prior to the request being made to the Executive Director and Insurance Consultant.
- The Insurance Consultant will review the request and verify the Member's last audited balance and fiscal year to date activity to verify that the withdrawal will not result in an account balance deficit to be satisfied through the Cooperative's audit.
- The Insurance Consultant will forward the request to the Cooperative's Accountant for further verification of the Member's surplus balance in accordance with the Accountant's records and applicable reduction of the monthly total ACH. The effective date of the transfer will be the first of the month following the approval of the transfer.
- Any amounts requested by a member which are not approved by the Insurance Consultant and Accountant may be brought to the Finance Committee for approval.

C. Deficit

Upon acceptance of the Cooperative's annual audit, for any mature member, or mature sub-pool deficit balances in the Benefit Account will be settled with transfers from the member's, or sub-pool's, Terminal Reserve Account in accordance with the Benefit Fund – Fund Balance Policy.

III. HMO Account Balances

A. Surplus and Deficit Transfer to Terminal Reserve

HMO Account balances will be transferred to the Terminal Reserve Account for each member participating in the HMO Program as part of the year-end audit process,

IV. Terminal Reserve Account Balances

A. Declared Dividends

Any member balances in the Terminal Reserve Account shall be declared dividends of the Cooperative, provided that the Member is in compliance with all applicable IPBC Fund Balance Policies. Any excess funds transferred from the other accounts to the Terminal Reserve Account shall be declared dividends of the Cooperative. Terminal Reserve balances may be utilized by the members to reduce future total ACH's, to fund deficits in the member's IPBC accounts, or may be withdrawn by the member upon written request to the Cooperative (See Terminal Reserve Account Balances – Withdrawal of Funds policy)

B. Withdrawal of Funds

Upon written request to the Cooperative, Terminal Reserve balances may be utilized by the individual members to reduce future ACH's, to fund deficits in other member accounts, or may be withdrawn by the member. Procedures for the withdrawal of funds are as follows:

- Members are to submit a request in writing to the Cooperative's Executive Director and Insurance Consultant. Requests from sub-pool members must first be submitted to the Sub-Pool Board for approval (if required by sub-pool by-laws) prior to the request being made to the Executive Director and Insurance Consultant.
- The Insurance Consultant will review the request and verify the Member's Terminal Reserve balance, and fiscal year to date activity, provided that there shall be deducted from the withdrawal any amounts owed by the member or reasonable anticipated to be owed by the member to the Cooperative either being then due or payable or estimated to be due based upon tentative figures

or preliminary audits, or any other amounts due from the member to the Cooperative.

- The Insurance Consultant will forward the request to the Cooperative's Accountant for further verification of the member's current Terminal Reserve balance in accordance with the Accountant's records.
- Approved requests to reduce future ACH premium payments or to fund deficits in other member accounts will be sent to the requesting member with a copy to the IPBC Executive Director and Treasurer.
- Verified requests for withdrawal will be forwarded to the IPBC Treasurer for approval and payment with a copy to the Executive Director. Payments will be remitted within 30 days of The IPBC Treasurer's approval.

C. Deficit

Upon acceptance of the Cooperative's annual audit and settlement of other deficit account balance transfers for any member's or sub-pools', a Terminal Reserve Account balance deficit may be settled with either direct payment to the Cooperative from the member or sub-pool, or a Cooperative-approved transfer from a member's or sub-pool's surplus account balance, provided such a transfer follows the above policies.

V. **Total Account Balances**

A. Deficit – Mature Members

If insufficient surplus account balances, should result that a Terminal Reserve Account balance deficit cannot be fully settled with a transfer, the Cooperative shall accrue a Terminal Reserve Fund receivable for the net deficit balance due and issue an invoice to the member for the receivable. The member shall either pay within 60 days from the acceptance of the Cooperative's annual audit and written notice of the deficit or pay over 12moths in equal installments in addition to their normal monthly premium beginning in July of the next IPBC fiscal year.

B. Deficit – Immature Members

Deficit account balances of immature members of the Cooperative, or immature members of a mature sub-pool, will not be transferred or invoiced until such time as the member is considered mature, as defined by these Policies and Procedures.

Account balance deficits of mature members within a sub-pool, will not be invoiced provided the two qualifications below are both met:

- The total sub-pool experience is reallocated among its members.
- The total covered lives of the sub-pool increase by 50% from the prior plan year, as a result of new immature members being admitted into the sub-pool.

However, non-qualifying deficits of mature sub-pool members, resulting from their own experience or a premium deficiency, will be invoiced for the resulting Terminal Reserve Account balance deficit.

VI. Accounting for Claims Incurred-but-not-Reported (IBNR)

IBNR claims shall be allocated at year-end to individual member balances in the Benefit and HMO Accounts. HMO Account surplus transfer to, or deficit transfer from, the Terminal Reserve Account shall be made after the IBNR allocation.

VII. Claims Exception of the Coverage Available in the Cooperative

If a member requests a claims exception of the Cooperative i.e. coverage of an experimental procedure not normally covered, the full exception amount shall be paid by the member, not the Cooperative.

VIII. Premium Payments to the Cooperative – Method of Payment

All premium payments to the Cooperative shall be made on a monthly basis via ACH pull processed by the Accountant on the first business day of the month for the month. Any requests for exception to an ACH pull require approval of the IPBC Finance Committee and Executive Board.

IX. Premium Deficiencies

Any member premium deficiencies, which exist after the fiscal year end final adjustments, shall reduce the member's balance in the Terminal Reserve Account, regardless of how the deficiency shall be made up by the member.

Adopted by the IPBC Board of Directors on December 3, 2015
Revised by the IPBC Board of Directors on November 30, 2017
Revised by the IPBC Board of Directors March 19, 2020



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INVESTMENT POLICY

I. Policy

It is the policy of the Intergovernmental Personnel Benefit Cooperative (IPBC) to invest funds held by the Pool in a manner, which seeks the following:

- A. Legal Investments – IPBC investments must be within those instruments, which are authorized investments under statutory provisions of the Illinois Intergovernmental Cooperation Act (5 ILCS 220/15) and outlined under section VIII of this Policy
- B. Preservation of Capital – Pool and individual members balance security is our investment policy's primary goal.
- C. Proper Cash Flow – Investments must be structured so as to provide proper cash flow for the IPBC and to provide member access to funds in accordance with the IPBC by-laws.
- D. Competitive Return – Investment instruments will be utilized in accordance with the above provisions for risk versus return. Investments of longer duration should be in instruments of greater security.

II. Scope

This policy applies to the investment of all monies held by the IPBC. Illinois State Statutes (as defined in Section VIII of this Policy) will determine the eligible investments for the IPBC. The Treasurer may choose to invest in only a subset of allowable investments in accordance with the above provisions and will inform that IPBC Executive Board of investments by type, duration, and diversity at each quarterly meeting.

III. Prudence

The standard of prudence to be used for all investment activities shall be the following "prudent person" standards, as stated below, and shall be applied while conducting all investment transactions.

“Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable preservation of their capital as well as the probable income to be derived.”

IV. Objective

The portfolio will be invested in certain fixed income and equity securities and cash equivalents. The primary objectives, in priority order, of investment activities shall be safety, liquidity, and yield:

A. Safety

Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio. The objective will be to mitigate credit risk and interest rate risk.

1. Credit Risk

The IPBC will minimize credit risk, which is the risk of loss due to the failure of the security issuer or backer, by:

- a) Limiting investments to the types of securities listed in Section * of this Investment Policy.
- b) Diversifying the investment portfolio so that the impact of potential losses from any one type of security or from any one individual issuer will be minimized.

2. Interest Rate Risk

The IPBC will minimize interest rate risk, which is the risk that the market value of securities in the portfolio will fall due to changes in market interest rates, by:

- a) Structuring the investment portfolio so that securities mature to meet cash requirements for ongoing operations, thereby avoiding the need to sell securities on the open market prior to maturity.
- b) Investing operating funds primarily in shorter-term securities, money market funds, or similar investment pools and limiting the average maturity of the portfolio.

B. Liquidity

The Investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonable anticipated. This is accomplished by structuring the portfolio so that securities mature concurrent with cash needs to meet anticipated demands. Furthermore, since all possible cash demands

cannot be anticipated, the portfolio should consist largely of securities with active secondary or resale markets. Alternatively, a portion of the portfolio may be placed in money market funds or local government investment pools, which offer same-day liquidity for short-term funds.

C. Yield

The investment portfolio shall be designed with the objective of attaining a market rate of return throughout budgetary and economic cycles, considering the investment risk constraints and liquidity needs. Return on investment is of secondary importance compared to the safety and liquidity objectives described above. Investments are limited to relatively low risk securities in anticipation of earning a fair return relative to the risk being assumed. Securities shall generally be held until maturity with the following exceptions:

1. Security swaps/exchanges may occur within professionally managed funds that are permitted to buy and sell as part of their contract.
2. The IPBC will pursue a buy and hold strategy for directly held investments unless otherwise determined by the Treasurer and then any swaps/exchanges will be specifically reported by the Treasurer in the next quarterly report.

V. Standards of Care

A. Prudence

The standard of prudence to be used by investment officials shall be the “prudent person” standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and this investment policy and exercising due diligence shall be relieved of personal responsibility for an individual’s security credit risk or a market price changes, provided deviations from expectations are reported in a timely fashion and the liquidity and the sale of securities are carried out in accordance with the terms of this policy.

The “prudent person” standard stated that, “Investments shall be made with judgement and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

B. Ethics and Conflicts of Interest

Officers involved in the investment process shall refrain from personal business activity that could conflict with the proper execution and management of the investment program, or that could impair their ability to make impartial decisions. Investment officials shall disclose any material interests in financial institutions with which they conduct business. They shall further disclose any personal financial/investment positions that could be related to the performance of the investment portfolio. Officers shall refrain from undertaking personal investment transactions with the same firm and/or individual who, business is conducted on behalf of the IPBC.

C. Delegation of Authority

Authority to manage the investment program is hereby delegated to the Treasurer of the IPBC. The Treasurer is responsible for the operations of the investment program, who shall act in accordance with established written procedures and internal controls for the operation of the investment program consistent with this investment policy and approved by the IPBC Finance Committee and Executive Board. Procedures should include references to safekeeping, delivery vs. payment, investment accounting, repurchase agreements, wire transfer agreements, and collateral/depository agreement. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Treasurer and approved by the IPBC Finance Committee and Executive Board.

VI. Authorized Financial Institutions, Depositories and Brokers/Dealers

A list, approved by the IPBC Board of Directors, will be maintained of financial institutions and depositories authorized to provide investment services. In addition, a list will be maintained of approved security brokers/dealers. These may include “primary” dealers or regional dealers that qualify under Security and Exchange Commission (SEC) Rule 15C3-1 (uniform net capital rule).

The Treasurer may suspend an approved institution or broker/dealer from business with the IPBC for non-compliance and/or non-conformance. Such suspension must be confirmed by the IPBC Board of Directors at the following quarterly meeting or the suspension is lifted.

VII. Safekeeping and Custody

A. Delivery vs. Payment

All trades of marketable securities will be executed by delivery vs. payment (DVP) to ensure that securities are deposited in an eligible financial institution prior to release of funds.

B. Safekeeping

Securities will be held by an independent third-party custodian selected by the entity as evidenced by safekeeping receipts in the IPBC's name.

The Treasurer shall establish a system of internal controls, which shall be documented in writing. The internal controls shall be reviewed by the Finance Committee, and with the independent auditor and approved by the IPBC Board of Directors. The controls shall be designed to prevent the loss of public parties, unanticipated changes in financial markets, or prudent actions by officers of the IPBC.

VIII. Suitable and Authorized Investments

The IPBC will invest in those securities, which are authorized under the following statutes:

1. Illinois Public Funds Investment Act - 30 ILCS 235/
2. Illinois Pension Code Act – 40 ILCS 5/ Articles 3 and 4
3. Exchange Trade Funds as authorized by the Illinois Intergovernmental Cooperation Act Authorized Investments 5 ILCS 220/15 (4)

Collateralization, where allowed by state law and in accordance with GFOA Recommended Practices on the Collateralization of Public Deposits, full collateralization will be required on all demand deposit accounts, including checking accounts and non-negotiable certificates of deposit.

IX. Investment Parameters

A. Diversification

It is the policy of the IPBC to diversify its investment portfolios. To eliminate risk of loss resulting from the over-concentration of assets in a specific maturity, issuer, or class of securities, all cash and cash equivalent assets in all IPBC funds shall be diversified by maturity, issuer, and class of security. Diversification strategies shall be determined and revised periodically by the Treasurer for all funds.

In establishing specific diversification strategies, the following policies and constraints shall apply:

- Portfolio maturities shall be staggered to avoid undue concentrations of assets in a specific maturity sector. Maturities selected shall provide for stability of income and reasonable liquidity.

- No more than 50% of IPBC funds shall be invested with any one investment firm.

B. Cash Management Funds

- Liquidity shall be assured through practices ensuring that the next disbursement date is covered through maturing investments or marketable U.S. Treasury or Agency obligations.
- Positions in securities having potential default risk (e.g., commercial paper) shall be limited in size so that in case of default, the portfolio's annual investment income will exceed a loss on a single issuer's securities.
- Risks of market price volatility shall be controlled through maturity diversification such that aggregate price losses on instruments with maturities exceeding one year shall not be greater than coupon interest and investment income received from the balance of the portfolio.
- The Treasurer shall establish strategies and guidelines for the percentage of the total portfolio that may be invested in securities other than repurchase agreements, Treasury bills or collateralized certificates of deposit. The Finance Committee shall conduct a quarterly review of these guidelines and evaluate the probability of market and default risk in various investment sectors as part of its considerations.

C. Maximum Maturities

To the extent possible, the IPBC shall attempt to match investments with anticipated cash flow requirements. The weighted average maturity of the portfolio shall not be more than five (5) years with any one position having a maximum maturity of ten (10) years except for Corporate Bonds, which shall have a maximum maturity of seven (7) years.

Because of inherent difficulties in accurately forecasting cash flow requirements, a portion of the portfolio should be continuously invested in readily available funds such as local government investment pools, money market funds, or overnight repurchase agreements to ensure that the appropriate liquidity is maintained to meet ongoing obligations.

D. Competitive Bids

The Investment Manager shall obtain competitive bids from at least two brokers or financial institutions on all purchases of investment instruments purchased on the secondary market.

X. Reporting

A. Investment Report

The Treasurer shall submit an investment report quarterly that summarizes recent market conditions, economic developments, and anticipated investment conditions. The report shall summarize the investment strategies employed in the most recent quarter, and describe the portfolio in terms of investment securities, maturities, risk characteristics and other features. The report shall explain the quarter's total investment return and compare the return with budgetary expectations.

The report shall include an appendix that discloses all transactions during the past quarter. The report shall be in compliance with state law and shall be distributed to the IPBC Board of Directors and others as required by law.

Each quarterly report shall indicate any areas of policy concern and suggested or planned revision of investment strategies.

B. Performance Standards

The investment portfolio will be managed in accordance with the parameters specified in this policy. The portfolio should obtain a market average rate of return during a market/economic environment of stable interest rates. The Treasurer shall establish appropriate benchmark against which portfolio performance shall be compared on a regular basis. The benchmarks shall be reflective of the actual securities being purchased and risks undertaken, and the benchmarks shall have a similar weighted average maturity as the portfolio.

C. Marking to Market

The market value of the portfolio shall be calculated at least quarterly and a statement of the market value of the portfolio shall be issued at least quarterly. This will ensure that review of the investment portfolio, in terms of value and price volatility, has been performed consistent with the GFOA Recommended Practice on "Market-to-Market Practices for State and Local Government Investment Portfolios and Investment Pools."

XI. Policy Considerations

A. Exemption

Any investment currently held that does not meet the guidelines of this policy shall be temporarily exempted from the requirements of this policy. Investments must come in conformance with the policy within six months of the policy's adoption or the governing body must be presented with a plan through which investments will come into conformance.

B. Amendments

This policy shall be reviewed on an annual basis and any changes must be approved by the IPBC Executive Board.

XII. Approval of Investment Policy

The investment policy shall be formally approved and adopted by the IPBC Finance Committee and Executive Board and reviewed regularly.

As amended and approved by the Board of Directors of March 20, 2014

As amended and approved by the Board of Directors on January 24, 2019

As amended and approved by the Board of Directors on November 19, 2020

Communication Guidelines

I. Purpose

The IPBC values good communication with its membership and believes it is a critical element in creating a successful organization. Communication encompasses both “official” communication (announcements, newsletters, memos etc.) and “unofficial” communication that occurs between IPBC members, IPBC staff and the IPBC Service Team Member.

These guidelines outline the IPBC communication framework, and the roles of IPBC members, IPBC staff and the IPBC Service Team Member in establishing effective communications within the IPBC.

II. Objective

The IPBC has the objective of enhancing and streamlining communications to its membership. This involves ensuring that information is disseminated to the membership is relevant, easy to access, accurate and appropriate in both content and quantity. The IPBC will continue to develop and trial new communication platforms, channels, and tools to improve information sharing with its membership.

III. Communication Channels

- a. IPBC Newsletter – the IPBC will publish a monthly newsletter to update the membership on activities related to the IPBC. Topics will include items such as IPBC meeting updates, carrier updates, and benefits administration provider updates. The creation of the newsletter will be a joint effort between IPBC staff and the IPBC Service Team Member. It will be distributed to the IPBC membership via e-mail and placed on the IPBC website by IPBC staff.
- b. IPBC Committee/Board Meetings – Governance decisions for the IPBC are made at the Executive Board and Board of Director meetings. Recommendations for action are made by the Committees. All of the meetings are open to the general membership. Meetings include, but are not limited to: Board of Directors, Executive Board, Finance Committee, Operations Committee, and Membership Development Committee.
- c. IPBC All Member Meetings – All member updates meetings are held for the membership to discuss the activities of the IPBC. All of the meetings are open to the general membership.

- d. IPBC Website – the IPBC Website contains items such as: meeting calendar and packets, news and announcements, financial reports, and training information. The website is updated on an as needed basis and is maintained by IPBC staff.
- e. PlanSource Platform – this site is used by IPBC members for benefits eligibility and for billing.
- f. Secure Emails – Secure emails to maintain HIPAA compliance. It allows information sharing between each individual IPBC member and the IPBC Service Team Member.
- g. IPBC Membership E-mails – Topics that require a more urgent distribution will be sent via e-mail to all IPBC Delegates and Alternates. In order to not overwhelm the membership with e-mails, IPBC staff and the IPBC Service Team Member will try to limit these communications to items that cannot wait for the distribution of the monthly newsletter.
- h. IPBC Distribution List E-mails – IPBC staff maintains distribution lists. IPBC staff and the IPBC Service Team Member may send e-mails to those distribution lists on an as needed basis.
- i. Individual Member E-mails – IPBC staff and the IPBC Service Team Member may send e-mails to individual members on an as needed basis.
- j. IPBC Membership Surveys – IPBC staff and the IPBC Service Team Member may occasionally develop membership surveys in order to gather information about member's practices or gauge the membership's opinion on different topics. Surveys will be developed on an as-needed basis by IPBC staff and the IPBC Service Team Member and sent to the appropriate distribution list(s).

IV. Distribution Lists

IPBC staff will maintain the following distribution lists:

- a. IPBC Board of Directors – All Delegates and Alternates of IPBC Members.
- b. All IPBC Contacts – All designated contacts of IPBC members.
- c. IPBC Committees – All members of IPBC Committees (currently: Membership, Finance Committee, Operations Committee and Executive Board).

V. Expectations & Responsibilities

a. IPBC Membership

As an IPBC Member, you can expect to be and should:

- i. Provided with relevant information and kept informed of relevant developments in a timely manner;
- ii. Given the opportunity to raise questions or issues of concern relevant to your membership within the IPBC. Your questions should be treated seriously and respectfully and should be answered within a reasonable time period.
- iii. Read relevant IPBC correspondence including e-mails, notices etc.;
- iv. Attend applicable meetings (sub-pool, Board of Director, member-wide);
- v. Respond to surveys and general membership questions in a timely manner.

b. IPBC Staff Should:

- i. Maintain IPBC E-mail distribution lists;
- ii. Develop the monthly newsletter and distribute to the IPBC membership;
- iii. Maintain the IPBC website;
- iv. Develop annual meeting schedule;
- v. Prepare meeting packets and distribute to applicable distribution lists;
- vi. Respond to all membership questions in a timely manner.

c. IPBC Service Team Member Should:

- i. Provide content for the monthly newsletter in a timely manner;
- ii. Provide content for the IPBC website;
- iii. Attend all applicable meetings;
- iv. Provide content for the meeting packets in a timely manner;
- v. Respond to all membership questions in a timely manner



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Communication Guidelines Matrix

Channel	Purpose	Audience	Intended Result	Frequency
Newsletter	To inform the membership on topics/issues related to the IPBC	All IPBC members contacts	To keep members up to date on IPBC information	Monthly/as needed
IPBC Committee/Board Meetings	To make governing decisions for the IPBC. Committees make recommendations for approval by the Executive Board or Board of Directors	Members of the various committees and overall IPBC membership	To effectively govern the IPBC	Annual Meeting schedule
IPBC All Member Meetings	To review and discuss IPBC activities	IPBC membership	To keep membership informed of IPBC activities	As needed (at least 2x/year)
Website	To provide a resource for members to gather the information they need related to their membership within the IPBC	Staff of IPBC members that have a login for the IPBC website	To keep members up to date on IPBC information	Updated on an as-needed basis (usually weekly)
Benefit Eligibility and Billing - PlanSource	To manage employee benefit eligibility and for IPBC billing	IPBC membership, IPBC Staff and Service Team	To maintain eligibility and billing	As needed
Secure Emails	HIPAA compliance	IPBC members and Service Team Member	To allow HIPAA compliant information sharing	As needed basis

Channel	Purpose	Audience	Intended Result	Frequency
All Member E-mails	To inform the membership on topics and issues related to the IPBC that cannot wait until the distribution of the next monthly newsletter	All Delegates and Alternates of all IPBC members	To keep members up to date on important IPBC information	As needed basis
Distribution List E-mails	To inform members of that particular distribution list on	Decided by needed list	To inform the members of the particular	As needed basis
	topics/issues related to the IPBC (i.e., meeting packets, meeting topics)		distribution list on items related to that group	
Individual E-mails	To discuss topics/issues with individual members (that do not relate to the entire IPBC membership)	Appropriate member staff	To discuss issues related to that particular IPBC member	As needed basis
Surveys	To gather information about IPBC member practices or to gather the membership's opinion on a certain topic	All Delegates and Alternates of all IPBC members	To gather information needed for policy development or direction for the IPBC committees	As needed basis

IPBC Policy Acknowledgement

Section 23. Item #a.



Entity: _____

Delegate: _____

Acknowledges receipt of the IPBC Policy Manual. Policy updates can be found here:

[IPBC - IPBC ByLaws and Policies \(ipbchealth.org\)](http://ipbchealth.org)

Signature:

Return form to IPBC Member Services Manager, Sandy Mikel, smikel@ipbchealth.org



IPBC RETIREE & DEPENDENTS ELIGIBILITY EXCEPTION POLICY FORM

Entity Name: _____ Date: _____
Sub-Pool: _____ Main Contact: _____
Phone: _____ E-mail: _____

Do you provide your retirees and their dependents more generous benefits than required by Illinois State Statutes?

☐ Yes ☐ No (if no, you may skip the rest of the form and sign and submit)

If yes, have you updated your plan documents with a summary of material modifications?

☐ Yes ☐ No (if no, please contact your Service Team Representative)

Please note per the policy that Members will be individually responsible for Medical and Pharmacy claims up to the IPBC stop loss amount for both the PPO plan and the HMO plan; and Medical and Pharmacy Claims for the identified retirees and dependents will be separately tracked and the member will be financially liable for the claims up to the maximum limits.

Policy Exemptions: Please indicate if your entity is exempt from the financial implications of the policy:

- ☐ IPBC members with existing contractual obligations as of July 1, 2020, including successor agreements and when contract negotiations are ongoing.
- ☐ Any retiree with a retirement date before July 1, 2020.
- ☐ Members admitted to the IPBC after July 1, 2020 during their first year of their membership.

Signature: _____

Return Form to:

Sandy Mikel, smikel@ipbchealth.org