VILLAGE OF WINNEBAGO

COMMITTEE OF THE WHOLE

December 17, 2025 at 6:05 PM

108 West Main Street and Virtually

©

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

   Discussion and Vote to Allow an Absent Trustee to Vote By Phone or Other Allowable Means.
6. **PUBLIC COMMENT**

   Each speaker is limited to three (3) minutes. A maximum of thirty (30) minutes shall be generally allowed for public comment at each meeting.
7. **APPROVAL OF MINUTES**
   - **a.** Approval of Committee of the Whole Meeting Minutes from December 3, 2025
8. **DISCUSSION**
   - **a.** Ordinance for Credit Card Fee Discussion
   - **b.** Village Administrator Contract Discussion
9. **EXECUTIVE SESSION (CLOSED SESSION) Pursuant to 5ILCS 120/2(c)**
10. **NEW BUSINESS**
11. **ADJOURNMENT**

Posted: December 10, 2025 at 3:15 p.m. at 108 W. Main Street, Winnebago, IL
and online at www.villageofwinnebago.com Tel 815.335.2020 | Fax 815.415-8491

The Committee of the Whole of the Village of Winnebago was held on December 3, 2025 at 6:18 pm. The link for the employees and the public to attend remotely was made available through GoToMeeting.

ROLL CALL: ACKERMAN –GRAHAM – KIM - LEFEVRE - present
MCKINNON – SPRINGER - absent

Guests: Attorney Mary Gaziano, Village Administrator Joseph Dienberg, Public Works Director Chad Insko, Lieutenant Nick Haff, and Assistant Deputy Clerk Rachel Windgassen

4. ESTABLISHMENT OF A QUORUM – A quorum was established.
5. MEETING GUIDELINES –
   In the absence of President Eubank, a motion was made by MR. KIM, seconded by MR. LEFEVRE to nominate MR. GRAHAM to act as the chair of the meeting. Motion carried on a voice vote.
6. PUBLIC COMMENT – No one requested the opportunity to address the board.
7. APPROVAL OF MINUTES
   a. A motion was made by MR. ACKERMAN, seconded by MR. KIM to accept the minutes of the November 19, 2025 meeting as presented. Motion carried on a voice vote.
8. DISCUSSION
   a. The Board discussed the Highlands development plan and the need for the infrastructure to be completed to attract developers. The water main work could be completed in-house at a cost savings. It would be necessary to contract the road work. These costs will be added to the 2026 budget. This water main work will complete looping which is needed.
9. EXECUTIVE SESSION pursuant to 5ILCS 120/2(c) –Not needed
10. NEW BUSINESS – No new business.
11. ADJOURNMENT
   A motion was made by MR. LEFEVRE, seconded by MR. ACKERMAN to adjourn at 6:44 pm. Motion carried on a voice vote.

UNAPPROVED

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Sally Jo Huggins, Village Clerk

Agenda Item Executive Summary

Item Name	AN ORDINANCE AMENDING ORDINANCE 2005-01 TO REQUIRE CONSUMERS TO PAY CREDIT AND DEBIT CARD PROCESSING FEES	Committee or Board	Committee

BUDGET IMPACT

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

EXECUTIVE SUMMARY

Ordinance 2005-01, adopted in 2005, authorized the Village of Winnebago to accept credit and debit card payments and permitted the Village to pass on a convenience fee to users. However, although the ordinance allows the Village to impose a fee of up to $1.00 per transaction administratively, it requires that any other fee structures—such as percentage-based fees or amounts above $1.00—be formally approved by the Village Board.

Despite this authority, staff has determined that fees have not been passed on to the consumer at all and have instead been absorbed by the Village. In FY2025 alone, as of the end of November, the Village has incurred nearly $40,000 in credit and debit card processing fees.

To address this unbudgeted and growing expense, staff recommends amending Ordinance 2005-01 to clearly require that all credit and debit card processing fees—regardless of amount—be passed directly to the consumer. This amendment would allow the Village to pass through the actual fee charged by the payment processor, which may vary by transaction and card type, while remaining in compliance with state law and the original ordinance framework.

Implementation would include notifying residents well in advance of the change and offering other convenient, fee-free payment options such as ACH auto-draft and other electronic check methods to those who wish to avoid incurring processing fees.

ATTACHMENTS (PLEASE LIST)

Ordinance 2005-01

ACTION REQUESTED

☒For Discussion Only

☐Resolution

☒Ordinance

☐Motion:

MOTION: I MOVE TO APPROVE ORDINANCE 2025-__, AN ORDINANCE AMENDING ORDINANCE 2005-01 TO REQUIRE THAT ALL CREDIT AND DEBIT CARD PROCESSING FEES BE PAID BY THE CONSUMER.

Staff:	Joseph Dienberg, Village Administrator	Date:	12/17/2025

VILLAGE OF WINNEBAGO

ORDINANCE NO. 05-01

AN ORDINANCE AUTHORIZING ACCEPTANCE OF CREDIT CARD PAYMENTS BY VILLAGE

ADOPTED BY THE BOARD OF TRUSTEES

VILLAGE OF WINNEBAGO

THIS 7th DAY OF MARCH, 2005

Published in pamphlet form by authority of the Village Board of Trustees of the Village of Winnebago, Illinois, this 8th day of April, 2005.

ORDINANCE NO. 05-01

AN ORDINANCE AUTHORIZING ACCEPTACE OF CREDIT CARD PAYMENTS BY VILLAGE

WHEREAS, the Village of Winnebago Board of Trustees have considered the issue of acceptance of credit card payments for authorized obligations to the Village of Winnebago, including but not limited to utility bills, parking tickets, Village sponsored events, and permit fees; and

WHEREAS, pursuant to the statutory requirements contained in the Local Governmental Acceptance of Credit Cards Act listed in Chapter 50, Act 345 of the Illinois Compiled Statutes, a public hearing was held not less than 10 days nor more than 30 days following public notice of the hearing to receive public input on the issue of whether the acceptance of credit card payments for the types of obligations specified in the public notice were in the best interests of the citizens, taxpayers, and governmental administration of the Village of Winnebago; and

WHEREAS, the Village of Winnebago Board of Trustees believes it is in the best interest of the citizens and taxpayers of the Village of Winnebago and the Village governmental administration itself to accept credit card payments for authorized obligations to the Village of Winnebago for which payment is able to be accepted at the Village Office, including but not limited to utilities, parking tickets, Village sponsored events, and permit fees.

NOW, THEREFORE, BE IT ORDAINED BY THE PRESIDENT AND THE BOARD OF TRUSTEES OF THE VILLAGE OF WINNEBAGO AS FOLLOWS:

In accordance with the terms and conditions of the Local Governmental Acceptance of Credit Cards Act contained in Chapter 50, Act 345 of the Illinois Compiled Statutes, the Village of Winnebago shall, upon entering into a contractual relationship with a credit card servicing provider, accept credit card payments for authorized obligations to the Village of Winnebago, for which the Village is authorized and equipped to receive payment, including but not limited to utility bills, parking tickets, Village sponsored events, and permit fees.

A convenience fee or surcharge fee shall be imposed by the Village of Winnebago on the credit card user each time such credit card is utilized in payment of an obligation to the Village of Winnebago for which the Village of Winnebago is authorized and equipped to receive payment, with a limitation on the convenience or surcharge amount of the lesser of $20.00 or 5% of the principal amount charged in connection with the issuance of any license, sticker, or permit, or with respect to any similar transaction; the lesser of $5.00 or 5% of the transaction in connection with the payment of any fine; and the lesser of $40.00 or 3% of the principal amount charged in connection with the payment of any real estate or other tax. Notwithstanding the above, a minimum fee of $1.00 may be imposed with respect to any transaction. Also, notwithstanding the above, a fee may be charged by the Village on a transaction in excess of the above limits if:

i) the fee imposed by the Village of Winnebago is no greater than the fee charged by the financial institution or service provider accepting and processing credit card payments on behalf of the Village of Winnebago; and

ii) the financial institution or service provider accepting and processing the credit card payments was selected by competitive bid; and

iii) the Village of Winnebago fully discloses the fee to the cardholder.

The convenience fee or surcharge fee to initially be charged shall be $1.00 per transaction, and such fee may be modified upon duly passed motion by the Village Board in accordance with the above stated limitations.

APPROVED:

David S Hasse (signature)

President of the Board of Trustees of the
Village of Winnebago, Illinois

ATTEST:

Sally Jo Huggins (signature)

Village Clerk

PASSED: March 7, 2005

APPROVED: March 7, 2005

PUBLISHED: ____________________