

**YORK AREA UNITED FIRE AND RESCUE COMMISSION
REGULAR MEETING**

**MARCH 16, 2021
APPROVED**

The York Area United Fire and Rescue Commission held a Regular Meeting on Tuesday, March 16, 2021 at 7:00 p.m. by Zoom technology.

MEMBERS IN

ATTENDANCE: Austin Hunt, Chairman
Charles Wurster, Secretary, Springettsbury Township
Dan Rooney, Vice Chairman, Spring Garden Township
George Dvoryak, Springettsbury Township
Lisa Wingert, Manchester Township
John Inch, Manchester Township
Tom Gwilt, Spring Garden Township

ALSO IN

ATTENDANCE: Daniel Hoff, YAUFR Chief
Steve Hovis, Solicitor
Lisa Einsig, YAUFR
Laurie Noel, YAUFR
Sue Sipe, Stenographer

1. CALL TO ORDER

A. Opening Ceremony

1. Pledge of Allegiance

HUNT Chairman Hunt called the Regular Meeting to order. He dispensed with the Pledge of Allegiance due to the virtual meeting.

2. ANNOUNCEMENT OF EXECUTIVE SESSIONS

HUNT Chairman Hunt announced that an Executive Session would not be held following the meeting.

3. COMMUNICATION FROM CITIZENS

There were no citizen comments.

3. MANAGEMENT/ATTORNEY REPORTS

A. Solicitor Hovis

HOVIS Solicitor Hovis stated that he had nothing to report.

B. Daniel Hoff, Fire Chief

HOFF Chief Hoff reported when the employee recognitions were conducted last month, he indicated they inadvertently missed one of their employees, Craig Harlacker. Chief Hoff stated Mr. Harlacker has been with the department for 20 years. He noted he started on EMS in Springettsbury and transitioned to the Fire Department. He noted they will rectify their records to denote his 20 years with YAUFR.

Chief Hoff stated he sent an email announcing the loss of their Fire Police Captain, Steve Oerman on March 13, who battled with cancer. He indicated they are helping the family with sorting out his duties as Treasurer and Fire Police Captain, as well as helping the volunteers. He noted plans to honor Mr. Oerman at his memorial have not yet been determined.

HUNT Chairman Hunt complimented Chief Hoff in regards to Bryan McGillin who moved on to a full-time position. He thanked Chief Hoff for his involvement with Mr. McGillin to provide hands-on experience as an intern. Chief Hoff indicated he is still serving as an intern for the next few weeks before reporting for the Academy in Anne Arundel at which he is arranging to take his finals early.

4. ACCOUNTS PAYABLE

A. Payable Listing as of February 28, 2021

MS. WINGERT MOVED TO APPROVE THE PAYABLE LISTING OF FEBRUARY 28, 2021. MR. DVORYAK WAS SECOND. BY ROLL CALL VOTE MOTION UNANIMOUSLY CARRIED.

5. BIDS, PROPOSALS & CONTRACTS

There were none.

6. COMMUNICATION FROM COMMISSIONERS

WINGERT Ms. Wingert congratulated Chief Hoff for his accomplishments with the annual report and commented she enjoyed the pictures.

HOFF Chief Hoff indicated the format was changed from previous years to generate more interest. He complimented Ms. Noel for her assistance with the project.

7. COMMITTEE REPORTS

A. Volunteer Committee

GRUBBS Mr. Grubbs noted he did not have a report since a meeting was not held this month. The next meeting is scheduled for April 21, 2021.

HUNT Chairman Hunt indicated if there is anything YAUFR can do they are eager to help.

8. RESOLUTIONS AND AGREEMENTS

There was nothing for action this month.

9. ACTION ON MINUTES

A. Approval of Minutes – February 16, 2021 – Fire Commission Meeting

MR. DVORYAK MOVED TO APPROVE THE MINUTES OF FEBRUARY 16, 2021 AS WRITTEN. MR. ROONEY WAS SECOND. BY ROLL CALL VOTE THE MOTION WAS CARRIED. (Ms. Wingert abstained due to being absent at the meeting.)

10. OLD BUSINESS

There was no Old Business.

11. NEW BUSINESS

A. Discussion – Fraud Protection – York Traditions Bank

HOFF Chief Hoff stated they received information last month from Mr. Jamie Reid regarding fraud protection to be provided to YAUFR. It was determined to have Mr. Reid and Ms. Liz Dellinger provide this information to the Board.

REID Mr. Reid thanked the Commission for banking with York Traditions Bank. He noted the relationship with YAUFR began in 2016. He introduced Ms. Dellinger as the Director of Treasury Management. Mr. Reid stated a few years ago the bank created fraud products to help mitigate thieves from fraudulently accessing checking and saving accounts. The fraud protection was put in place for their clients along with “blocks” which is a new type of fraud product the bank is offering. Mr. Reid indicated they have reviewed the YAUFR accounts. He noted there are three types of fraud products that are offered:

Positive pay –ACH positive pay and check positive pay.

- ACH positive pay is when the bank can filter ACH transactions debiting the account.
- Check positive pay is when the bank filters through checks issued or are trying to penetrate the account. The bank would check to assure the checks written are actual checks that filter through the account.
- Blocks is a service offered where the bank can place a block on the account for either checks, ACH credits and ACH debits.

Mr. Reid noted they are finding with many of their municipal clients that fraud protection is prevalent in today's society, which is not often thought about until it happens. He noted York Traditions educates their clients on what is occurring and what products would be most helpful for their clients which would protect their funds and give them peace of mind.

Mr. Reid stated in reviewing the three YAUFR accounts they are recommending to put an ACH block on the general fund money market account. He noted this account is where large balances are maintained so the money which comes in to the commission goes into this money market account. He indicated in this case the bank can put a block on the account so no ACH debits can come through the general fund money market account. He noted the reason they are recommending the ACH block on that account is the Commission has 24 hours' notice to let the bank know if there is a fraudulent ACH transaction coming through the account. The block costs \$5.00 per month.

He noted they are also recommending ACH positive pay. They reviewed the account to determine how many ACH companies are either crediting or debiting the general fund money market account. It was noted there are 31 companies who have access to that account through electronic means, and have been using the general fund checking account to either credit or debit through ACH. Mr. Reid noted they would recommend ACH positive pay where the bank would confer with Ms. Einsig to determine which transactions are coming through the general fund checking account and develop a list of those transactions and place a filter on the account. Then any company trying to penetrate the account would be flagged and that transaction would need to be okayed to pay it or return it. He noted this service is \$25.00 per month.

DELLINGER Ms. Dellinger stated they did not recommend the check positive pay piece, since it would require a 60 days' notice if there is a fraudulent check. Conversely to save money on costs they focused on the ACH since it has the 24 hour turn around time.

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WURSTER Mr. Wurster commented as an officer of York Traditions Bank he recognizes the value and importance of these services and felt they are worthy of consideration by YAUFR.

HUNT Chairman Hunt asked for clarification as to how an individual would get access to the accounts to make a fraudulent ACH withdraw.

DELLINGER Ms. Dellinger explained the individual would need to find the account number and then create an ACH transaction. They would need to have an account at a bank or financial institution and start creating these fraudulent transactions. It could also be a bigger company with internal fraud.

HUNT Chairman Hunt asked Attorney Hovis if legislatively this is recommended as a resolution.

HOVIS Solicitor Hovis stated the Board would be entering into an agreement with the bank that has fees associated with it and noted a motion to approve that would be appropriate.

DVORYAK Mr. Dvoryak questioned as the ACH positive pay potentially could require someone to have to respond every day of the week, he wanted to make sure Staff is equipped to respond each day should there be an item presented that needs to be reported, since if there is no response the issue would be rejected.

DELLINGER Ms. Dellinger confirmed the inquiry would be rejected if they do not hear from Staff. The cut off is around 12-12:30. The notification is issued via email.

EINSIG Ms. Einsig stated she would be able to respond by noon every day, even if on vacation.

HUNT Chairman Hunt stated it was his understanding they will have 31 vendors pre-approved up to a ceiling amount, and if a 32nd vendor tries to draw on an account Ms. Einsig would receive a warning email.

DELLINGER Ms. Dellinger confirmed they will work with Ms. Einsig on setting up the 31 vendors and determine a threshold for normal activity, depending on the vendor. If the 32nd vendor would come in, Ms. Einsig would receive an exception email and would be able to create new policy to approve that vendor or return it if a vendor was not approved.

HUNT Chairman Hunt noted his experience with a similar product is that exceptions are rare and if set up properly – it is either a new vendor that was not set up, or it was

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a one-time invoice where the amount was over the threshold. After the initial set up he did not feel it would be a major draw on Ms. Einsig's time.

DELLINGER Ms. Dellinger indicated if they do see an exception the treasury management team would reach out by phone if they did not hear from Ms. Einsig by 11:30.

REID Mr. Reid confirmed it can be a working list adding or taking off ACH companies as needed.

MR. DVORYAK MOVED TO APPROVE MOVING FORWARD WITH THE ACH BLOCK ON THE MONEY MARKET ACCOUNT AT A COST OF \$5.00 PER MONTH AND ADDING THE ACH POSITIVE PAY TO THE GENERAL FUND CHECKING ACCOUNT AT A COST OF \$25.00 PER MONTH. MR. ROONEY WAS SECOND. BY ROLL CALL VOTE MOTION CARRIED. (Mr. Wurster abstained due to his officer relationship with the York Traditions Bank.)

HUNT Chairman Hunt asked what is the upper limit of the FDIC insurance on the cash accounts.

REID Mr. Reid stated FDIC insures deposit accounts - \$250,000 in checking and \$250,000 in money market, savings and CD accounts. He noted YAUFR is covered up to \$500,000 in checking and money market accounts with York Traditions Bank. Anything above that amount, the bank has to set aside a "pool limit" to collateralize any deposits outside of FDIC. He noted a "pool limit" has been set aside for YAUFR.

HUNT Chairman Hunt thanked Mr. Reid and Ms. Dellinger for their presentation.

12. ADJOURNMENT

HUNT Chairman Hunt adjourned the meeting at 7:30 p.m.

Respectfully submitted,

Signature on File at YAUFR Headquarters

Charles Wurster
Secretary

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