CALUMET VILLAGE COUNCIL WORK SESSION MEETING AGENDA
TUESDAY, JULY 8, 2025 – 6:00 PM
CALUMET VILLAGE TOWNHALL, 340 SIXTH STREET
Public viewing available via ZOOM - Meeting ID: 869 9877 4486 Passcode: 699798
https://us02web.zoom.us/j/86998774486 or via phone: 1-312-626-6799

I. Call to Order / Roll Call / Pledge of Allegiance

II. Petitions from the Public *(members of the public have 5 minutes to speak)*

III. Approval of Agenda

IV. Updates:

1. Manager
2. DDA
3. Planning Commission
4. HDC

V. Unfinished / Revolving Business

VI. New Business

1. Street Closure Request: Pasty Fest
2. RRC Certification Policies: *(Haselden / Foster)*
    i. Village Appointments Policy
    ii. ZBA Bylaws
    iii. Board Member Expectations
3. Banking Transition – recommend Incredible Bank *(Haselden)*
4. Approval for DDA purchase of Parcel 041-109-009-10 and Parcel 041-109-008-00 (100 block of 6th Street vacant lots) for a total of $8,500 *(Tarvis)*
5. Residential area trees/sidewalks *(L'Esperance)*
6. Fire Department Merger w/ Laurium & Township *(Haselden)*
7. Appointing the Manager as the Street Administrator (as part of Manager's normal contract)
8. Updated office hours

VII. Announcements – Other Council Business

VIII. Comments from the Public *(members of the public have 5 minutes to speak)*

IX. Adjourn

Village of Calumet Special Event Street Closure

Special Events may be community, non-profit, private, or commercial events including but not limited to street fairs, athletic events, or other events held on a public street.

- Applications must be received no later than **the Wednesday before a regularly scheduled Village Council meeting.**
    - **For example, if the regularly scheduled Village Council meeting is the third Tuesday of the month, the application is due on the second Wednesday of that month.**
- Applications may include multiple blocks and intersections, in residential and non-residential areas.
- Village employee labor and cost recovery, including wages, and equipment cost may apply.
- Applicant may sell goods and services at the event.
- Application fee is due at the time of application. However, if you are denied closure, your fee will be refunded. If you withdraw your closure application 14 days ahead of your scheduled event your fee will be refunded.
- Other Requirements:
    - A written description and comprehensive site plan are required as part of your application.
    - Most events will be required to submit insurance. See our insurance requirements below for more details.
    - Your event may require additional permits or services.

Plan ahead! The earlier you apply, the smaller the application fee. The Village reserves the right to waive fees for non-profit groups, with proof of non-profit status.

There is an application fee for street closure requests. The fee is found in the Calumet Fee Schedule which may be amended from time to time and can be found online at villageofcalumet.com. Payment may be made via check or cash, or on the Village website via credit/debit card. Fee waived for non-profit MH

Applications may be submitted via postmarked mail, email or in person. Applications may be emailed to manager@villageofcalumet.com. A PDF application form is **also available**. Checks should be made payable to Village of Calumet.

DESCRIPTION OF EVENT

MH
- Describe event purpose, activities, and estimated number of attendees. Include a timeline for your set-up, event hours, and break-down plans.

SITE PLAN

MH
- Provide a map showing desired street closures.

- Indicate on the map where barricades will be placed and what type of barricade will be used.
  - Barricades are available from the Village Public Works Department and are typically distributed to street corners close to requested closures a few days prior to the event.
  - The Village of Calumet can supply up to 20 barricades.

NEIGHBORHOOD OUTREACH

- Explain how you will notify neighboring businesses and residents of the planned closure in advance of the event. Please work with neighbors and businesses to address any concerns regarding the impact of street closure.
- A Neighbor Support Form provided by the Village must be completed. It is recommended that the applicant also distribute a flyer that includes:
  - Event information
  - Event producer's contact information
  - Village contact information

WASTE MANAGEMENT

- Explain how you will manage trash, recycling, compost and street clean-up for the event. You may hire the Village Public Works Department to clean the street post-event, or you may clean it with your own event staff or hired contractor.
- The Village of Calumet Public Works Department can handle any volume of trash pickup; however, following the event all trash must be bagged for pickup by the Public Works Department. If trash is not bagged, the Village will charge a fee of $20 for each bag required by the Village to complete pickup.

SAFETY AND SECURITY

- Describe what your plans are to keep the event safe and secure. State who will be responsible for monitoring barricades. If applicable, list security personnel who will be present, and where they will be located during the event. If necessary, describe how you will manage pedestrian and/or traffic flow.
- If security is needed for the event, we recommend contacting the Houghton County Sheriff Department or the Michigan State Police.
- The Houghton County Sheriff Department may be contacted at 906-482-0055.
- The Michigan State Police may be contacted at 906-337-5145

SET-UP ASSISTANCE

- If you need to enlist the assistance of the Calumet Public Works Department in the set-up for your street closure/event, a fee equal to the hourly costs of street department staff and equipment rental will be charged. Fees for street department employees are $22.00 per hour for the department superintendent and $18.00 per hour for other street department personnel. In addition, if Village equipment is required for set-up, rental fees for equipment will apply.

ALCOHOL/LARA

N/A

- If alcohol is to be served it is your responsibility to acquire all necessary licenses to be in compliance with the laws, rules and regulations of the State of Michigan and to provide them to the Village Administrator/Manager prior to your event.

INSURANCE REQUIREMENTS

- Please provide the Village Manager with a copy of your proof of liability insurance in the amount of no less than $100,000; however, this amount may increase following review by our insurer. This proof of insurance should also list the Village of Calumet as an additional insured.

PERMIT REVOCATION

- After you submit your plan and application, if you receive permission to close the street(s), you are required to follow the plan that you submitted. In the event you do not, your permit will be revoked, and the street closure will be cancelled.

APPLICATION AND PLAN REVIEW

- Submitting an application for a street closure does not guarantee approval. Applications are reviewed by the Village of Calumet Council at a regular meeting prior to consideration of other Village business. If the Village Council has any questions or if it requests additional information, the applicant will be required to respond and possibly to revise the applicant's plans for the event.

CONTACT INFORMATION FOR APPLICANT

- Name: Leah Polzien, Executive Director Main Street Calumet, Inc
- Address: 200 5th Street, Suite 105, Calumet, MI 49913
- Phone: (906)337-6246
- Email: leah@mainstreetcalumet.com
- Preferred Mode of Contact: email
- Organization or Business Name: Main Street Calumet, Inc

Office Use
Date Received: 6/11/2025
Received By:
Approved_____ **Denied**_____

Pasty Fest 2025
August 15-17th
Street Closure, Electrical Use, and Parking Restriction Request

This year will be the 21st Annual Pasty Fest, a celebration of the Cornish pastry, the pasty. We hope to host this event much the same way as have been done in the past and anticipate at least 2000 attendees. The event centers around Saturday, August 16th and a street fair along the entire length of 5th Street with a car show, live music, artisan vendors, pasty themed games and activities for kids. No alcohol is served at this event. The event occurs outdoors rain or shine. Main Street will coordinate with the Village Streets Department as well as Calumet Township to ensure a safe and orderly event.

Main Street Calumet is requesting use of barricades for 7 locations and placement of those barricades near sites of use no later than Thursday, August 14th, 2025. Volunteers will place and remove barricades. Please see map for barricade placement details.

Street Fair Closures
All activities are set up on 5th Street, always maintaining a fire lane. Main Street Calumet requests closure of 5th Street from Scott Street to Elm Street and Elm Street to Pine Street, leaving Elm Street open for cross traffic, from 7am-7pm, Saturday, August 16th, and closure of Oak Street between 4th and 5th Streets from 9am, Friday, August 15th until as late at 10am, Monday, August 18th, 2025.

Main Street Calumet volunteers will provide crossing guards at Elm Street to facilitate safe crossing of pedestrians while maintaining traffic flow across the community during the period of closure.

Set-up for the event starts on Friday, August 15th as early as 9am with the installation of a stage in Oak St between 4th and 5th. This section of Oak Street will remain closed until Saturday evening, August 19th, when the stage will be removed. However, in the case of inclement weather, or labor shortages which makes removal hazardous, we ask the stage be allowed to remain up as late as 10am, Monday, August 18th.

The street event begins Saturday, August 16th at noon but set-up starts at 7am, with closure of the streets by Main Street Calumet volunteers. They carry barricades into place and sip tie signage onto the signs, providing awareness of the event and direction to the various types of vendors/attendees. This event ends at 4pm but we would request street closures be allowed on 5th Street until 7pm, to allow for safe tear down of the event.

Pasty Fest Parade Street Closures
There will be no parade this year.

Electrical Use Request
Pasty Fest in the past has used power from the Village light poles along 5th Street from noon-5pm for amplification/music. We again request use of the light poles at the northwest corners of 5th and Scott, Portland, and Oak Street.

Set-up for use of the power poles requires climbing a short ladder, plugging in extension cords (property of Main Street Calumet), zip tying them to the pole to prevent damage and non-permitted use. The day of the event the cords are used by musicians and then removed after the event (by 7pm). This work is conducted by Main Street Calumet volunteers.

Main Street is requesting the following Parking Restrictions:

No parking on 5th Street from Wedge to Pine Streets from Friday evening, August 15th through Saturday, August 16th , 8pm. This request is to ensure cars are not parked on the street Saturday morning.

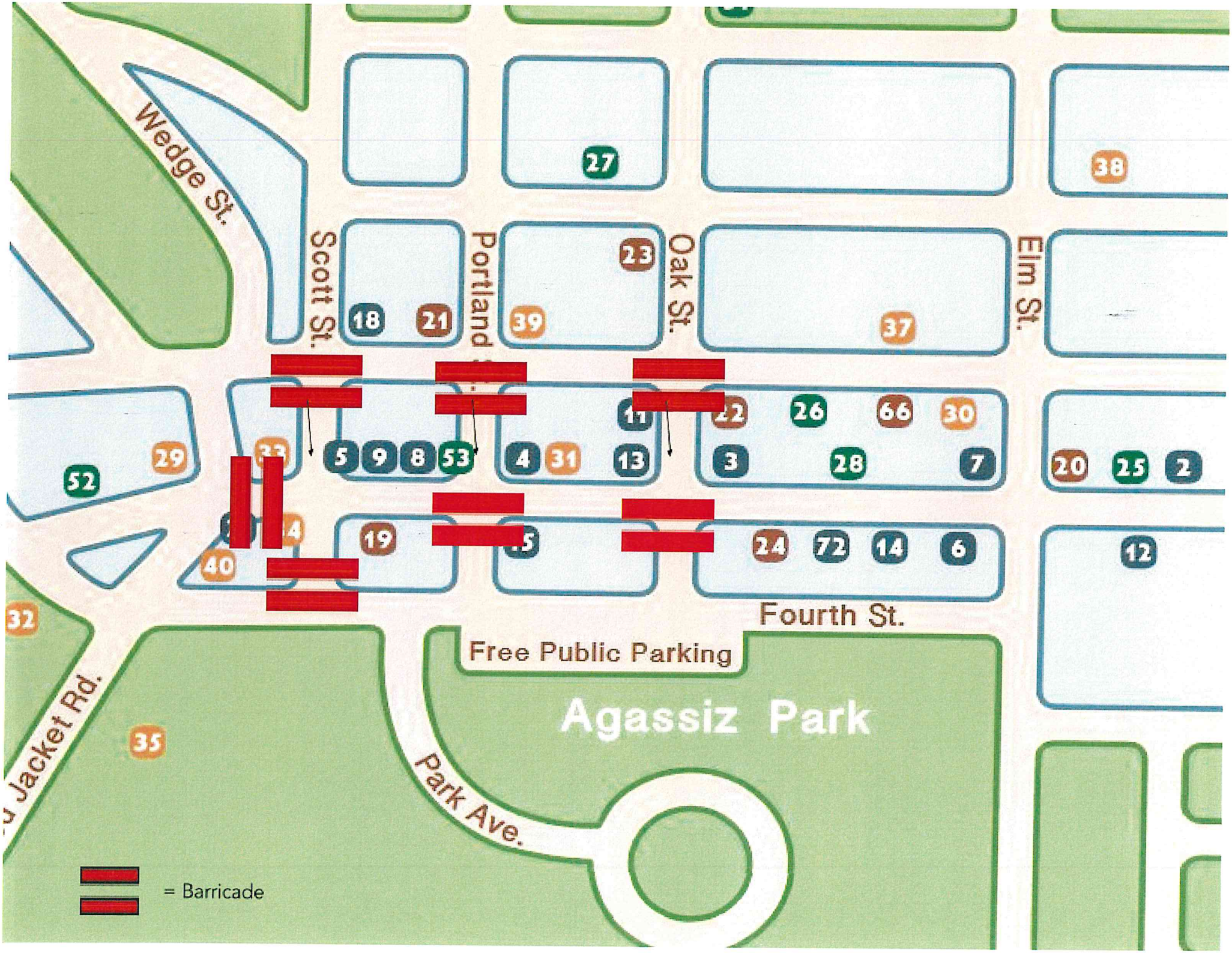
Street Closures and Parking Restrictions will be posted a few days prior to the event in downtown businesses and apartment buildings and on Main Street website and Facebook pages. This year Main Street Calumet volunteers will post laminated signage on light poles along 5th Street no later than Wednesday, August 13th, notifying the public of the upcoming closures for Saturday, August 16th, as requested by DDA members. Signage will be removed no later than Monday, August 18th.

Waste Management

Main Street Calumet will collect and bag garbage for the event and requests use of the Village dumpster for disposal. The event typically generates approximately 20 contractor sized bags of trash.

Community Notification

Main Street Calumet will use social media and email to notify residents and property owners of scheduled street closures and parking restrictions in the weeks leading up to the event. Main Street Calumet will contact each individual property owner on Oak Street between 4th and 5th to notify them personally of the scheduled street closures.


Wedge St.
Scott St.
Portland St.
Oak St.
Elm St.
Fourth St.
Free Public Parking
Agassiz Park
Park Ave.
Jacket Rd.
= Barricade

Village of Calumet
Houghton County, Michigan

Village Appointments Policy

Approved Date:

Purpose:

To provide a transparent and consistent procedure for appointments to Village boards, commissions and committees (hereinafter referred to as "boards").

Background:

I. The Village Council retains full authority for the official approval of appointments. The Village of Calumet has the following boards/commissions:
   1. Downtown Development Authority
   2. Historic District Commission
   3. Planning Commission
   4. Zoning Board of Appeals
      a. Village Trustees assume membership of the Zoning Board of Appeals

II. Appointed members are not permitted to serve on more than two boards at any time.
   1. Each board contains requirements, terms, conditions, and schedules that must be adequately adhered to by each appointee.

Commission / Board Appointments Procedure:

I. A standardized application form for all boards will be routinely updated and available on the Village website, as well as in the Village Office.
   1. Vacancies will be advertised on the Village website, as well as the Village Office main entrance, until filled.

II. All applications to boards must be submitted to the Village Manager for review.
   1. Resumes are encouraged to be submitted alongside applications but are not required.
   2. Once approved by the Village Manager, applicant submissions must be presented to the Village Council for official appointment.

III. The Village President will make the appointment, with Council approval, to the DDA, HDC and Planning Commissions.

IV. Upon appointment, new members will be provided with relevant orientation paperwork by the Village Manager.

Village of Calumet
Houghton County, Michigan

Elected Officials Mid-Term Vacancy Appointment Procedure:

I. Elected officials include:

   a. Village President

   b. Village Trustees

II. Public notices for vacancies and expiring terms shall be posted on the Village website, as well as the Village Office main entrance.

III. Interested persons shall be directed to the Clerk for specific information regarding election requirements and procedures.

IV. Newly elected officials must take an Oath of Office within 30 days of election.

V. Orientation of newly elected officials shall be conducted by the Village Manager and other village officials with knowledge about the position.

VI. In the event of a mid-term elected official vacancy:

1. Public notices detailing the vacancy shall be posted on the Village website, as well as the Village Office main entrance.
2. Applications will be gathered by the Village Manager and forwarded to the Village President for consideration and placement on the next regular Council meeting.
3. The Village President and any Village Trustee may offer an appointment of a vacant seat, with approval of the Village Council, during a regular or special meeting.
4. Appointees and unsuccessful applicants will be notified by the Village Manager.
5. Orientation of new appointees will be conducted on an individual basis by the Village Manager and other village officials with knowledge about the position.

OFFICERS
ROB TARVIS, PRESIDENT
LORI WEIR, CLERK
DEBBIE AUBIN, TREASURER
COREEN BALBOUGH, DEP TREASURER

TRUSTEES
PAMELA QUE
BERNICE SMITH
KELLY RYAN
MATT L'ESPERANCE
JAMES TERCHA
VACANT

340 SIXTH STREET, CALUMET, MICHIGAN 49913
PHONE (906) 337-1713 . FAX (906) 337-5964 . EMAIL: manager@villageofcalumet.com
MEGAN HASELDEN, MANAGER

Zoning Board of Appeals, By-laws & Rules of Procedures

Drafted: 21 May 2025
Approved:

1. Authority

    a. These By-laws and Rules of Procedures are adopted by the Zoning Board of Appeals (hereinafter referred to as the Appeals Board) of the Village of Calumet, empowered by the Michigan Zoning Enabling Act (Public Act 110 of 2006) and the Open Meetings Act (Public Act 267 of 1976), to facilitate the performance of its duties and functions as outlined in the Zoning Ordinance (No. 127) and its amendment Ordinance 127A.

2. Membership

    a. The Appeals Board, pursuant to Ordinance 127A, shall consist of the Village Council, consisting of the Village President and six Trustees when all council seats are filled.

    b. One member shall too be a member of the Planning Commission.

        i. A member of the Zoning Board of Appeals who also serves as a member of the Planning Commission must abstain from voting on a matter being considered by the Zoning Board of Appeals that he or she voted on as a member of the Planning Commission where the facts and circumstances associated with the particular decision under review make abstention necessary to satisfy the due process requirement of impartial decision making.

3. Officers

    a. At the first regular meeting in January of each year, the Appeals Board shall select from its membership a Chairperson, Vice-Chairperson, and Secretary. All officers are eligible for reelection. In the event the office of the Chairperson becomes vacant, the Vice-Chairperson shall succeed to this office for the unexpired term and the Appeals Board shall select a successor to the office of Vice-Chairperson for the unexpired term. In the event the office of the Secretary

becomes vacant, the Appeals Board shall select a new successor to the office of Secretary for the unexpired term. Officers shall take office immediately following their election and shall hold office for one year, or until their successors assume office.

i. Duties of the Chairperson

1. Presides over all meetings of the Appeals Board.
2. Appoints all committees or advisory committees established and provided for the Appeals Board.
3. Shall have the right to vote as a Board member on all matters before the Appeals Board.
4. Shall have the same right to introduce a motion as any other Board member.
5. In the absence of the Secretary, shall appoint a temporary Secretary from the members of the Appeals Board present.
6. Shall perform all the additional duties and responsibilities which are a normal part of that office and as directed by the Appeals Board.

ii. Duties of the Vice-Chairperson

1. Assumes the duties and responsibilities of the Chairperson in the event of absence of the Chairperson.
2. Shall have the right to vote as a Board member on all matters before the Appeals Board.
3. Shall have the same right to introduce a motion as any other Board member.
4. Shall perform all the additional duties and responsibilities which are a normal part of that office and as directed by the Appeals Board.

iii. Duties of the Secretary

1. Announce and read out the appeals at the beginning of the hearing for each appeal
2. Shall aid other Board members as needed in putting a motion into correct form for a vote.
3. Be responsible for the minutes of each meeting.
4. Shall have the right to vote as a Board member on all matters before the Appeals Board.
5. Shall have the same right to introduce a motion as any other Board member.

4. Village Staff Support

a. The Zoning Administrator shall assist the Appeals Board in carrying out its duties, by:

i. Processing and reviewing appeal applications for accuracy and completeness prior to placement on the agenda of the Appeals Board for a hearing.

ii. Preparation of the agenda for Appeals Board meetings to include all appeal applications found to be complete and accurate.

iii. Preparation and distribution of required public notices for hearings of the Appeals Board.

iv. Preparation of Appeals Board meeting packets to be distributed ahead of the meetings to the members (packets to include all application materials, staff reports and any outside correspondence received regarding the appeal).

v. Preparation of a presentation for the Appeals Board meeting including submitted plans and photographs that will aid the attending public and Appeals Board in understanding and discussing the appeals on the agenda at that meeting

vi. Taking an audio recording of the meeting and notes during the meeting to be used to prepare draft minutes for the Appeals Board to review and approve at the following meeting.

5. Meetings

a. The Appeals Board shall meet only when needed. Meetings shall be scheduled following the receipt of a completed application to the Appeals Board. The business of the Appeals Board shall be held in a public meeting in compliance with the Michigan Zoning Enabling Act. The time, date, and setting of the meeting shall be posted to the Village of Calumet website and at the Village Office in a public notice required by the Michigan Zoning Enabling Act.

6. Quorum

a. For the Appeals Board to conduct business or take any official actions, a quorum consisting of at least three members of the Appeals Board shall be present. When a quorum is not present, no official action, except for the closing of the meeting may take place. The members of the Appeals Board may discuss matters of interest, but shall take no action until the next meeting. All public hearings without a quorum shall be scheduled for the next meeting and an additional public notice shall be posted prior to the meeting.

7. Public Hearings

a. Public hearings shall be conducted in accordance with the Michigan Zoning Enabling Act and the Open Meetings Act. Hearings should be conducted by the following procedure:

i. The Chairperson shall announce that a public hearing shall be held upon request.

ii. The Chairperson shall read the public hearing announcement as published in the newspaper and give a brief description of the hearing subject and the public notice procedure.

iii. The Chairperson shall announce the following rules:

1. The Chairperson will recognize each speaker. When a speaker has the floor, he/she is not to be interrupted unless time has expired. Persons speaking without being recognized shall be out of order.

2. Each speaker shall state their name and address for the record and may present written comments for the record.

3. Speakers shall address all comments and questions to the Appeals Board and comments will be limited to the subject matter of the Public Hearing.

4. Unless waived by the Appeals Board for a specific meeting or a specific speaker, public comment shall be limited to five (5) minutes per speaker. If a group of people wish to be heard on one subject, a spokesperson may be designated who may request that more than five (5) minutes be permitted for collective comments of the group as presented by that speaker.

5. The Chairperson may allow people to speak a second time after everyone has had the opportunity to speak.

6. The Chairperson may request that repetitive comments be limited or abbreviated in the interest of saving time and allowing others to speak.

7. The Chairperson may establish additional rules of procedure for particular hearings as he/she determines appropriate.

8. Normal civil discourse and decorum is expected at all times. Applause, shouting, outbursts, demonstrations, name-calling or other provocative speech or behavior may result in removal from the hearing or an adjournment.

iv. Once all public comments have been stated, the Chair shall close the hearing. Any voting member of the Appeals Board may initiate a motion to close the hearing.

v. Public Hearings shall be carried out in the following format:

1. The Chairperson shall open the hearing.

2. The Applicant shall present any comments and explanation of the case. Applicant's presentation shall not be subject to the five (5) minute limitation.

3. The City staff and any consultants serving the City shall present their reports.

4. The hearing will be opened for public comment.

5. The public comment period will be closed.

6. Deliberation and discussion by the Appeals Board.

7. Disposition of the case by the Appeals Board

8. Conflict of Interest

    a. A member of the Appeals Board shall be required to abstain from any discussion or vote if there is a conflict of interest. Conflicts of interest shall be evaluated on a case-by-case basis by the Appeals Board. Examples of such conflicts of interest include:

        i. A member discussing or voting on a case that concerns himself or herself.

        ii. A member discussing or voting on a case involving work on land owned by himself or herself.

        iii. A member discussing or voting on a case involving an entity owned or partially owned by himself or herself.

        iv. A member discussing or voting on a case involving any sort of financial gain or loss of himself or herself.

        v. A member discussing or voting on a case involving a close relationship (relative, friend, partner, etc.) to himself or herself.

    b. Any member of the Appeals Board has the right to abstain from a vote at any time if they feel they cannot in good faith exercise an impartial view on a case.

9. Motions

    a. Motions shall be lead and restated by the Chairperson before a vote is taken. The names of the maker and second of each motion shall be recorded.

10. Voting

    a. All voting shall be voiced and recorded as yes or no. A yes vote by the majority is required for the approval of any action or motion placed before the Appeals Board.

11. Minutes

    a. Appeals Board minutes shall be prepared by the Secretary or recording secretary of the Appeals Board. The minutes shall contain a brief synopsis of the meeting, including a complete restatement of all motions and recording votes; complete statement of the conditions or recommendations made on any action; and recording of attendance. All communications, action and resolutions shall be attached to the minutes.

    b. Approved minutes shall be posted to the Village of Calumet website for public view.

12. Amendments

    a. These Rules of Procedure may be amended at any regular or special meeting by a two-thirds (⅔) vote of the total members of the Appeals Board, so long as such amendment does not result in a conflict with state law, zoning ordinance or court decision.

OFFICERS
ROB TARVIS, PRESIDENT
LORI WEIR, CLERK
DEBBIE AUBIN, TREASURER
COREEN BALBOUGH, DEP TREASURER

TRUSTEES
PAMELA QUE
BERNICE SMITH
KELLY RYAN
MATT L'ESPERANCE
JAMES TERCHA
VACANT

340 SIXTH STREET, CALUMET, MICHIGAN 49913
PHONE (906) 337-1713 . FAX (906) 337-5964 . EMAIL: manager@villageofcalumet.com
MEGAN HASELDEN, MANAGER

Board Member Expectations & Desired Skillsets

Drafted: July 1, 2025
Approved:

Purpose: To provide a brief and general guideline for desired skillsets and expectations regarding service on the Village of Calumet's various boards and commissions (hereinafter referred to as "boards").

Background: The village boards offer community members the ability to participate in the decision-making process of local government. The Calumet Village Council sets terms of offices, confirms all appointments, and establishes the duties for village boards. The five boards of the Village of Calumet include: Village Council, Zoning Board of Appeals, Planning Commission, Downtown Development Authority, and the Historic District Commission. Each board is bound by specific regulations, ordinances, expectations, and bylaws.

Orientation: Upon appointment to a village board, new members are required to fulfill the procedures of orientation (and other trainings if applicable) as provided by the Village Manager.

Village Council/Zoning Board of Appeals:

I. Requirements
   a. Members must be residents of the village.

II. Expectations
   a. Experience in fiscal management and zoning is preferred but not required, as well as the ability to read and comprehend ordinances. The Village Council meets generally once a month, and the role of a member of the council is to help manage and handle village issues, speak with constituents and address their concerns, as well as help

make changes and improvements to the village.

III. Desired Skills
   a. Ability to Understand and Comprehend Zoning.
   b. Public Speaking.
   c. Teamwork and Public Relations.
   d. Leadership.

Planning Commission:

I. Requirements
   a. Only one member may be from the Village Council. Two members of the Planning Commission must be qualified electors of the village. The other two members may be residents and qualified electors of another local unit of government in Michigan.

II. Expectations
   a. Experience planning and working in construction is preferred but not required. The Planning Commission meets generally once a month, and the role of a member of the Planning Commission is to help with village development, reviewing applications for zoning changes, and other property type changes in the village.

III. Desired Skills
   a. Construction/ Building.
   b. Planning.
   c. Business Development.
   d. Leadership.

Downtown Development Authority:

I. Requirements
   a. At least five members of the board shall be persons having an interest in property located in the downtown district. One person must be the Village President and the remaining two members may be qualified electors of another local unit of government in Michigan.

II. Expectations
   a. Experience running a business is preferred but not required. The DDA meets generally once a month, and the role of a member of the DDA is to help with downtown improvement and development.

III. Desired Skills
   a. New Business Development.
   b. Business Recruitment and Retention.

c. Marketing and Promotion.
d. Festival Planning.
e. Leadership.

Historic District Commission:

I. Requirements
   a. Members must be residents of the village. Demonstrated interest in/or knowledge of historic preservation is required.

II. Expectations
   a. The HDC meets generally once a month, and the role of a member of the HDC is to help with monitoring, and improvement in the historic district, as well as evaluate certificates of appropriateness and make decisions regarding exteriors of building in the historic district.

III. Desired Skills
   a. Public Speaking.
   b. Teamwork and Management.
   c. Community Focused.
   d. Leadership.

Let's do the incredible - **together.**

June 2025

BUSINESS PROPOSAL FOR

Village of Calumet

DEPOSITORY AND CASH MANAGEMENT SERVICES

PROPOSED ACCOUNT PARAMETERS

INCREDIBLE MUNICIPAL CHECKING

- $1,000.00 minimum daily balance requirement to avoid a $15.00 monthly fee.
- Earns interest on balances over $1,000.00. The interest rates as of **6-27-25** is **0.01%**.
- Unlimited transactions. ✓
- No charge for eStatements; paper statements are available for $10.00/month.
- Automatic enrollment in ReSubmitIt (no charge NSF check collection service).

INCREDIBLE MUNICIPAL MONEY MARKET ACCOUNT

- Required minimum daily ledger balance of $2,500.00 to avoid a $25.00 monthly fee.
- Interest rates are tiered based on account balance. The interest rates as of **6-27-25** are:

Daily Balance	Interest Rate	Annual Percentage Yield (APY)
$0 - $24,999.99	0.25%	0.25%
$25,000 - $49,999.99	0.50%	0.50%
$50,000 - $249,999.99	1.00%	1.01%
$250,000 - $999,999.99	2.00%	2.02%
$1,000,000 & above	2.70%	2.74%

CERTIFICATES OF DEPOSIT

Product	Interest Rate	Annual Percentage Yield (APY)
6 Month CD	4.21%	4.25%
12 Month CD	3.75%	3.75%
18 Month CD	3.25%	3.25%
24 Month CD	3.25%	3.25%
30 Month CD	3.00%	3.00%

CASH MANAGEMENT – DEPOSIT SERVICES

SWEEPS

Insured Cash Sweep

A sweep arrangement can be designed to protect from overdrafts, set accounts to retain a certain cash balance or maximize earnings.

Sweep Type	Parent Account	Child Account	Parameters
Business Target Balance Sweep	ICS Account	Municipal Checking or Money Market	Sweeps daily to maintain a target balance of $xxx.00 in the Child Account

INTRAFI CASH SERVICE

IncredibleBank partners with IntraFi to offer customers access to aggregate FDIC insurance for deposits greater than $250,000.00 while working directly with IncredibleBank.

BUSINESS MOBILE & ONLINE BANKING

FEATURES

- Administrators have the ability to add, set, and change user permissions.
- set View account balances and transaction history.
- Transfer funds between any of your IncredibleBank deposit accounts.
- Initiate line of credit advances and make loan payments.
- Access electronic statements for a rolling 13 months.
- View images of checks that have been paid from your account.
- Set account activity alerts.
- Touch ID/facial recognition login access.
- Link your mobile wallet and other credit cards to the app.
- Geolocate the nearest surcharge-free MoneyPass™ ATMs.

CASH MANAGEMENT – FRAUD PROTECTION

ACH POSITIVE PAY

ACH Positive Pay allows for protection against ACH fraud. Your business provides the Bank a list of ACH transaction originators for whom you have previously authorized, and IncredibleBank matches the unique ACH Company ID Code of these originators to that of the item being presented for payment. No Debit Filter options are also available to allow IncredibleBank to block all ACH debits on a participating account.

ACH Positive Pay Fee Schedule	
One Time Setup Fee	$30.00
Monthly Base	$30.00 per account
Exception Items	No charge

CHECK POSITIVE PAY

Check Positive Pay allows for protection against check fraud. Your business uploads your issued check file, and IncredibleBank matches the check number and dollar amount of the checks issued against the checks being presented for payment from your account.

PAYEE POSITIVE PAY

Following specific check formatting rules and by adding the Payee Name Field to the Positive Pay issued check file, IncredibleBank can provide your company an alert of any Payee Name mismatches. This service is an add-on to Check Positive Pay and requires specific check formatting.

Check Positive Pay solutions are offered at no charge.

The Bank will notify you of mismatched transactions (exception items) for you to review and decision prior to 1:00 PM CST.

CASH MANAGEMENT – ACCOUNTS PAYABLE

BUSINESS BILL PAY

Business Bill Pay allows your business the ability to:

- Pay vendors and other accounts payable items electronically.
- Pay individuals for payroll or expense reimbursement.
- Initiate inbound/outbound transfers to/from your IncredibleBank account.

Business Bill Pay Fee Schedule	
Monthly Base – Bill Pay Basic	No charge
Monthly Base – Bill Pay Plus Includes 10 bill payments and 15 payments to individuals per month	$19.95 + $.50 for each excess transaction

ACH ORIGINATION SERVICES

A safe and convenient way to send and receive electronic funds, ACH Origination is a great solution for payroll, vendor payments, membership dues, and more.

ACH origination cut off time is 3:00 PM CST; same day ACH cut off time is 11:00 AM CST.

ACH Origination Fee Schedule	
One Time Setup Fee	$30.00
Monthly Base	$35.00
Per ACH Entry	$0.15
Same Day Batch Origination	$15.00 per batch

IB PAYROLL BY FINGERCHECK

IB Payroll by Fingercheck offers an all-in-one solution to simplify payroll—making it easier, faster, and error-free. With user-friendly tools and powerful features, we streamline paying employees, calculating deductions, filing taxes, and staying compliant with labor laws, all in one platform.

IB Payroll by Fingercheck Fee Schedule	
Time and Attendance Tracking	$20/month + $7 per employee
360	$59/month + $10 per employee
360 Plus	$99/month + $12 per employee

BUSINESS CREDIT CARDS

Please see the attached IncredibleBank Business Credit Card Program Guide for more detailed information.

loan payment 5.99%

CASH MANAGEMENT – ACCOUNTS RECEIVABLE

MOBILE DEPOSIT

Our free mobile deposit solution allows business customers to deposit one check at a time via the IncredibleBank mobile app.

MOBILE REMOTE DEPOSIT CAPTURE - mRDC

Conveniently deposit checks anytime, anywhere using a camera-enabled smartphone or tablet. This solution is ideal for companies with lower check volumes and/or remote field personnel.

Benefits:

- Deposit multiple checks in a single transaction.
- Applies a virtual endorsement to each check during the imaging process eliminating the need to physically sign.
- Enable your employees to deposit checks without granting them access to online banking providing added convenience without additional risk.
- Allows you to add payment data to deposits to better track funds received.
- Access to a robust desktop portal to view images, transactions, and archived deposit data.

REMOTE DEPOSIT CAPTURE – RDC

RDC allows your business to deposit checks using a high-speed desktop scanner, provided by IncredibleBank. This solution is ideal for companies with higher check volumes.

Benefits:

- Deposit up to 100 checks at a time right from your office.
- Applies a virtual endorsement to each check during the scanning process eliminating the need to physically sign each one.
- Any necessary deposit repairs or adjustments are performed by IncredibleBank.
- Automated alerts notify depositors of all corrections made.
- Access to a robust desktop portal to view images, transactions, and archived deposit data.

Remote Deposit Fee Schedule	Setup Fee	Monthly Fee
IncredibleBank Mobile Deposit	No charge	No charge
mRDC Monthly Base	$30.00	$30.00
RDC Monthly Base	$30.00	$50.00

Scanner deposit same day

Remote Capture
Virtual endorsement
no need to stamp
Robust Record Retention
(3 months check view & e-statements)

AUTOBOOKS

Autobooks is a payment solution which allows the creation of professional electronic invoices and collection of digital payments. It is available right inside your online banking channel and allows your business or non-profit organization to embed a payment form directly into your webpage, social media, email or text allowing you to easily collect payments or donations.

Autobooks Fee Schedule	
Monthly Fee for Basic Autobooks Service	No charge
Debit/Credit Card Acceptance - manual entry	3.49% per transaction
Debit/Credit Card Acceptance - tap to pay	2.75% per transaction
ACH Payment	1.00% per transaction
Accounting and Reporting	$9.99 per month

MERCHANT SERVICES

We partner with Wind River Payments to deliver frictionless payment processing in perpetuity. Wind River and IncredibleBank remain actively involved with you and your business, which transforms traditional customer service into progressive customer advocacy.

OTHER

INCREDIBLE HEALTH SAVINGS ACCOUNT (HSA)

For businesses offering High Deductible Health Plans to their employees, IncredibleBank offers a Health Savings Account with no minimum balance requirement and a tiered interest rate.

INCREDIBLEWEALTH

IncredibleBank offers an investment services program through Ameriprise Financial Institutions Group, a channel of Ameriprise Financial Services, LLC. Through on-site financial planning, comprehensive investment solutions and convenient digital capabilities, together we help you reach your financial goals.

All pricing in this document is subject to periodic review and adjustment.
All interest rates and yields are subject to change.

YOUR INCREDIBLEBANK TEAM

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Customer Experience Center
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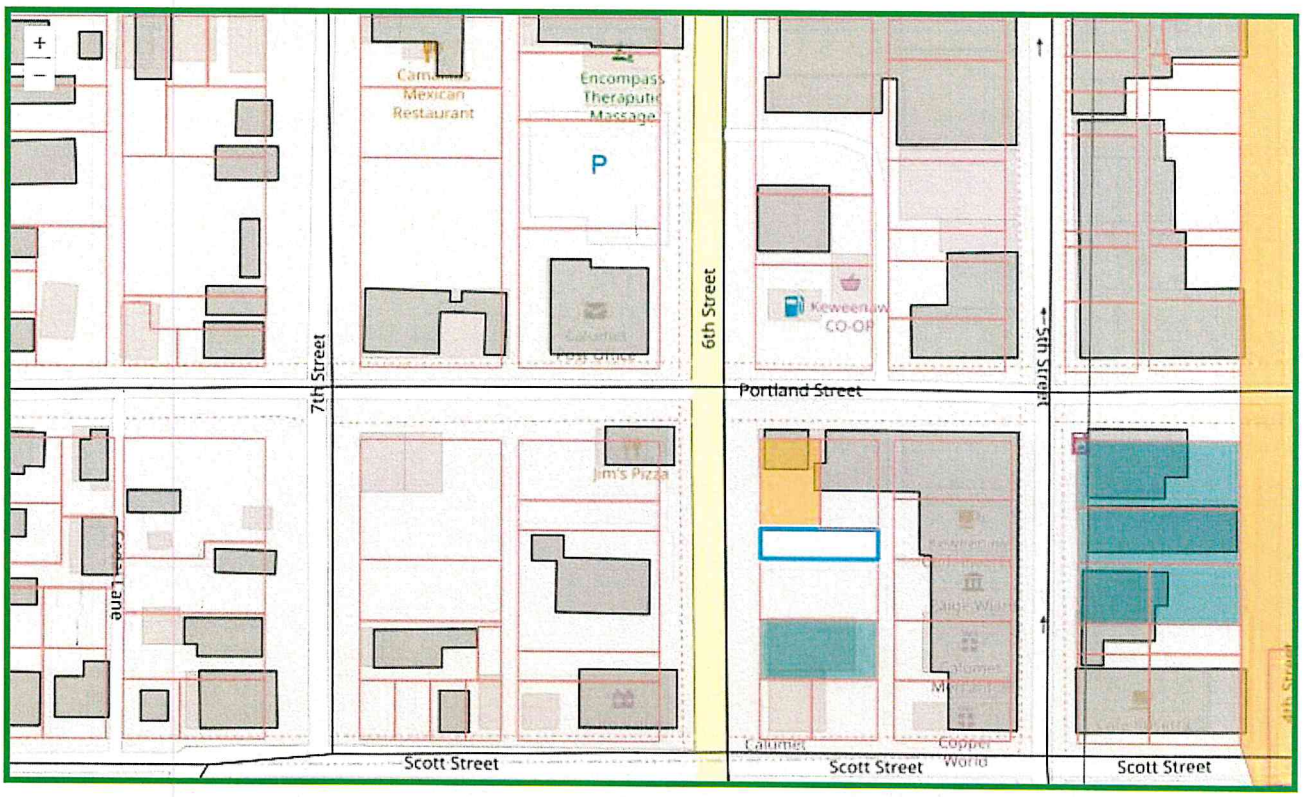
EQUAL HOUSING LENDER



Parcels (1/1)	
Parcel Number:	041-109-009-10
Owner Name:	RYAN TIMOTHY C
Owner Address:	SIXTH ST
Owner City, State, Zip:	CALUMET, MI 49913
Property Address:	SIXTH ST
Property City, State, Zip:	CALUMET, MI 49913
Date Sold:	
Price Sold:	0
Instrument of Sale:	
Liber-Page:	
Split Date:	
Exemption Type:	
Exemption %:	0
PE Effective Year:	1998
Assessed Value:	1875.00
Final Taxable:	1875.00
SEV:	1875
Record Acres:	0.056
GIS Acres:	0
Front Footage:	25
Frontage:	
Property Class:	201
School District:	31030
Zoning Code:	
Legal:	CA-I-11 S 1/2 OF LOT 9 BLK I VILL OF CALUMET SURFACE ONLY.
Attachments:	
dataforms:	

Parcels (1/1)	
Parcel Number:	041-109-008-00
Owner Name:	RYAN TIMOTHY C
Owner Address:	107 SIXTH ST
Owner City, State, Zip:	CALUMET, MI 49913
Property Address:	107 SIXTH ST
Property City, State, Zip:	CALUMET, MI 49913
Date Sold:	
Price Sold:	0
Instrument of Sale:	
Liber-Page:	
Split Date:	
Exemption Type:	
Exemption %:	0
PE Effective Year:	1998
Assessed Value:	3750.00
Final Taxable:	3750.00
SEV:	3750
Record Acres:	0.112
GIS Acres:	0
Front Footage:	50
Frontage:	
Property Class:	201
School District:	31030
Zoning Code:	
Legal:	CA-I-9 LOT 8 BLK I VILL OF CALUMET SURFACE ONLY.
Attachments:	
dataforms:	