MINUTES
City Council Meeting
City of Carmi
November 4, 2025

The Carmi City Council held the regular monthly council meeting on November 4, 2025, at 5:30 p.m. in the City Council Room. The meeting was called to order by Mayor Stendeback.

Prior to opening the council meeting, Mayor Stendeback asked Alderman Doug Hays to give the invocation followed by the Pledge of Allegiance.

Mayor Stendeback presided with the following Alderpersons present: Greg Knight, Mark W. Blake, Tracy Nelson, Lacey Bradshaw, Mike Knight, Doug Hays, and Jeremy Courson. **ABSENT**: Jack Bradshaw.

The Council Meeting Minutes from October 21, 2025, were presented for approval. Alderperson Hays made a motion to approve with a second by Alderperson Blake. The motion carried on roll call by each Alderperson present answering "yes."

First Bank's Treasury Management Specialist, McKenzie Ziliak, addressed the Council and public regarding the payment break down analysis of the credit card processing fees. The City of Carmi/Carmi Light and Water have been working closely with First Bank to find a better solution to the credit card processing fees. The July statement was analyzed and showed the following:

- 65% of payments were made using a credit card
- 11% of payments were ACH
- 24% of payments were either check/cash.
- July 2025 customer transactions were $340,748.00
- Fees charged to Carmi L&W were $36,486.00 which is a 10.71% fee ratio.
- 8% were authorization and transaction fees (a fee charged each time a card is presented)
- 1% were administrative and regulatory fees
- 48% were settlement fees (cost of moving money between banks)
- 15% were interchange fees (fees paid directly to the card type i.e. Visa, Mastercard, etc.
- 28% were risk assessment fees (fees compensated to the processing company)

Card types presented were 40% debit/prepaid cash ($204,054.00) and 60% were credit cards ($136,694.00).

This was an educational presentation for members of the Council as well as residents of the City of Carmi to help everyone better understand the fees being charged from Global Payment Systems (the current credit card provider).

<u>For council consideration, and possible approval</u>

a. T and R Electric quote in the amount of $21,425.00 for 19 transformers (supplies). Alderperson Blake made a motion with a second by Alderperson Courson to approve the above-noted quote. The motion carried on roll call by each Alderperson present answering "yes."
b. Resolution 11.04.2025; A resolution allowing the street closures for the Annual Christmas Parade on November 29, 2025. A motion was made by Alderperson Hays with a second by Alderperson Lacey Bradshaw to approve the above resolution. The motion carried on roll call by each Alderperson present answering "yes."
c. Resolution 11.05.2025; A TIF amendment for Campbell Farms. The original Resolution was passed on October 3, 2023, which estimated a remodel of $1.750,000. The project was just completed with a cost of $1,454,602.56 which is under the original estimated

amount. The passing of this resolution would "amend" the TIF agreement to reimburse 3% of the $1,454,598.97 instead of the $1,750,000.00 original estimate. A motion was made by Alderperson Lacey Bradshaw with a second by Alderperson Courson to approve the above-noted resolution. The motion carried on roll call by each Alderperson present answering "yes."

d. Resolution 11.06.2025; TIF Agreement for Dan Kerns, 201 North Walnut Street. The TIF Agreement is for Walnut Grounds, LLC and Waiting for Baby Bird Ministries which is a non-for-profit pregnancy loss/infertility help center. Mr. Kerns addressed the Council stating he is requesting funding for painting of the east façade, replacement of the south side windows, repair/replace the north and west windows, work on the north and west doors, brick repair and tuckpointing, removal of chimneys, replace/repair gutters and drainage work on the roof system. The estimated project cost is $50,0120 which the agreement says the City will reimburse 50% of the work, not to exceed $25,000, payable at the completion of the project. A motion was made by Alderperson Hays and a second by Alderperson Nelson to approve the above-noted resolution. The motion carried on roll call by each Alderperson present answering "yes."

e. Bid opening for demolition of the structure at 200 West Kerney Street, Carmi, IL. Holly Healy, City Administrator, opened the one bid we received from Guisewite Excavating and Recycling, LLC in the amount of $13,960.00. The certificate of liability insurance was included. Alderperson Blake made a motion to accept the quote from Guisewite Excavating and Recycling, LLC with a second by Alderperson Greg Knight. The motion carried on roll call by each Alderperson present answering "yes."

f. Discussion of Engine 12. City Supervisor, Brad Attebury, updated the council on this engine. To rebuild the engine would cost approximately $700,000, a new engine is approximately $1.8 million. When the engine is working properly and meets the IEPA standards, Carmi Light and Water receives approximately $80,000 in credits per year. City Supervisor Attebury has contacted two light plants that have been recently decommissioned to see if the City could purchase parts to rebuild the engine. At this time, we will continue to look for other options to fix engine 12.

Reports and/or updates from Mayor Stendeback

Mayor Stendeback stated the water tower painting project is finished and the tower is back on line.

Reports from Standing Committees

None.

Business or Comments from Visitors

None

Closed Session

At 6:06 p.m. Alderperson Lacey Bradshaw made a motion to exit open session, enter closed session to discuss possible litigation with action to follow. The motion was seconded by Alderperson Greg Knight. The motion carried on roll call by each Alderperson present answering "yes."

Alderperson Doug Hays made a motion to exit closed session, back to open session. Alderperson Lacey Bradshaw seconded the motion. The motion carried on roll call by each Alderperson present answering "yes."

FOR COUNCIL CONSIDERATION AND POSSIBLE APPROVAL

Ordinance 1668, An ordinance regarding not accepting credit and debit cards for utility payments was introduced. Mayor Stendeback said this is a project he has been working on since taking office. There have been several meetings and discussions held regarding this matter. Stendeback said he felt we need to stop accepting credit cards altogether and continue to work to see if another provider with a lower fee is available to serve Carmi Light and Water residents. Alderperson Hays said he had mixed feelings regarding "doing away with" the credit cards as he knows the hardship it will put on residents, but he would be okay with discontinuing them if the City leaders continued to search out other options. Alderperson Lacey Bradshaw and Jeremy Courson agreed. Therefore, Alderperson Courson made a motion to approve Ordinance 1668, as stated above, with a second by Alderperson Hays. The motion carried on roll call by each Alderperson present answering "yes."

CLOSED SESSION

At 6:15 p.m. Alderperson Courson made a motion to enter closed session to discuss property with no action to follow. The motion was seconded by Alderperson Greg Knight. The motion carried on roll call by each Alderperson present answering "yes."

Adjournment

At 6:55 p.m. Alderperson Lacey Bradshaw made a motion adjourn. The motion was seconded by Alderperson Greg Knight. The motion carried on roll call by each Alderperson present answering "yes."

Cynthia J. Attebury, City Clerk

William B. Stendeback, Mayor

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SPECIAL CITY COUNCIL AGENDA
CITY OF CARMI
CITY COUNCIL CHAMBERS, 225 EAST MAIN STREET
NOVEMBER 20, 2025
9:00 A.M.

1. Call to order by Mayor Stendeback followed by Invocation and Pledge of Allegiance.
2. Roll Call.
3. Presentation of credit card processing fees. **No action to follow, discussion only.**
4. Adjournment

William E. Stendeback

AGENDA
City of Carmi, Illinois
City Council Meeting
City Council Chambers, 225 East Main Street
November 4, 2025, at 5:30 p.m.

1. Call to order by Mayor Stendeback, Invocation and Pledge of Allegiance.
2. Roll Call.
3. Approve October 21, 2025, Council Meeting Minutes.
4. First Bank credit card analysis presentation.
5. For council consideration, discussion and possible approval:
   a. Ordinance 1668 – An ordinance regarding not accepting credit and debit cards for utility payments.
   b. T & R Electric quote in the amount of $21,425.00 for transformers for 19 transformers (supplies).
   c. Resolution 11.04.2025; A resolution allowing street closures for the Annual Christmas Parade.
   d. Resolution 11.05.2025 --TIF Amendment for Campbell Farms.
   e. Resolution 11.06.2025 --TIF Agreement for Dan Kerns, 201 North Walnut Street.
   f. Bid opening for demolition of structure at 200 West Kerney Street, Carmi, IL.
   g. Discussion of Engine 12.
6. Reports and/or updates from Mayor Stendeback.
7. Reports from Standing Committees.
8. Business or comments from visitors.
9. Closed Session to discuss property with no action to follow.
10. Adjournment

William B. Stendeback, Mayor

MINUTES
City Council Meeting
City of Carmi
October 21, 2025

The Carmi City Council held the regular monthly council meeting on October 21, 2025, at 5:30 p.m. in the City Council Room. The meeting was called to order by Mayor Stendeback.

Prior to opening the council meeting, Mayor Stendeback asked Alderman Doug Hays to give the invocation followed by the Pledge of Allegiance.

Mayor Stendeback presided with the following Alderpersons present: Greg Knight, Mark W. Blake, Tracy Nelson, Lacey Bradshaw, Mike Knight, Doug Hays, Jeremy Courson and Jack Bradshaw.

The Council Meeting Minutes from October 7, 2025, were presented for approval. Alderperson Hays made a motion to approve with a second by Alderperson Blake. The motion carried on roll call by each Alderperson present answering "yes,".

The September 2025 Financial Reports for the City of Carmi/Carmi Light & Water were presented for approval. Alderperson Lacey Bradshaw made a motion to approve the September Financial Reports with a second by Alderperson Blake. The motion carried on roll call by each Alderperson present answering "yes."

Approve and Authorize October 2025 vendor invoices for the City of Carmi/Carmi Light and Water Departments. Alderperson Lacey Bradshaw made a motion to approve the October 2025 vendor invoices with a second by Alderperson Greg Knight. The motion carried on roll call by each Alderperson present answering "yes."

<u>For council consideration, discussion, and possible approval</u>

a. Contractor's Partial Payment Estimate – Wiggs Excavating, Inc. Job 24-198 Rosebud Street Watermain Replacement in the amount of $11,500.00 – Payable from TIF 2. Alderperson Hays made a motion to approve the above-noted pay request. Alderperson Blake second the motion. The motion carried on roll call by each Alderperson present answering "yes."
b. Brown & Roberts, Inc. Job 2025-060 – 500,000 Elevated Water Tank C & O in the amount of $6,324.50 – Payable from IEPA loan. Alderperson Lacey Bradshaw made a motion to approve the above-noted invoice with a second by Alderperson Courson The motion carried on roll call by each Alderperson present answering "yes."
c. Contractor's Partial Payment Estimate – Elevation Coatings & Restoration, LLC for 500,000-gallon pedesphere elevated water tank painting in the amount of $79,280.00 – Payable from IEPA Loan. Alderperson Courson made a motion to approve the above-noted payment estimate with a second by Alderperson Jack Bradshaw. The motion carried on roll call by each Alderperson present answering "yes."
d. Brown & Roberts, Inc. Unsewered Communities Planning Grant Invoice #2 in the amount of $15,000.00 – Payable from IEPA Unsewered Communities Grant. Alderperson Hays made a motion to approve the above-noted invoice with a second by Alderperson Courson. The motion carried on roll call by each Alderperson present answering "yes."

<u>Reports and/or updates from Mayor Stendeback</u>

Mayor Stendeback reported that bids are being taken for demolition of the Oak Street Property. The water tower is finished and is starting to be filled back up. Halloween Trick or Treat hours

are from 4:00 p.m. to 8:00 p.m. and Trunk or Treat is from 4:00 p.m. to 6:00 p.m. behind the City offices on Halloween.

Reports from Standing Committees

Alderperson Hays thanked the City of Carmi for all their help with Corn Day. Hays stated, "Corn Day would not be possible without the help of the City of Carmi."

Alderperson Courson thanked the Line Department for quickly taking care of the power outage this week.

Alderperson Lacey Bradshaw said she had been in contact with someone from City of Collinsville, IL regarding the continued search for information into the credit card processing fees. Mayor Stendeback noted we are continuing to gather information on the fees.

Business or Comments from Visitors

Ms. Chula Fleming thanked the City for their help with Corn Day. She has had individuals contact her saying they would like porta potty's on the parade route as it is such a long route.

Closed Session

None.

Adjournment

At 5:45 p.m. Alderperson Hays made a motion adjourn. The motion was seconded by Alderperson Blake. The motion carried on roll call by each Alderperson present answering "yes."

Cynthia J. Attebury, City Clerk

William B. Stendeback, Mayor

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Ordinance No. 1668

An Ordinance Regarding Not Accepting Credit and Debit Cards

Whereas, the City of Carmi and Carmi Light and Water will have paid nearly $500,000 in credit card fees in 2025 alone, be it ordained by the Mayor and the City Council of the City of Carmi as follows:

Section 1. The City of Carmi and Carmi Light and Water will not accept credit cards or debit for utility payments.

Section 2. The City of Carmi and Carmi Light and Water will accept cash, check, cashier's check, money order or ACH for payment of utility bills.

Section 3. There will be a $35 charge for returned checks. If an individual or business has more than two returned checks, only cash or ACH will be accepted.

Section 4. This ordinance will be effective January 1, 2026.

Approved this 4th day of November, 2025.

_____
William B. Stendeback, Mayor

ATTEST: _____
Cynthia Attebury, Clerk

AYES: ___
NAYS: ___
Absent: ___
Abstain:___