



Michigan Municipal Services Authority  
PO BOX 12012, LANSING MI 48901-2012

---

## **PUBLIC NOTICE OF ELECTRONIC REGULAR MEETING OF THE MICHIGAN MUNICIPAL SERVICES AUTHORITY AUTHORITY BOARD**

**PLEASE NOTE: THIS NOTICE IS GIVEN AND PUBLISHED PURSUANT TO MCL 15.263a. The Authority Board of the Michigan Municipal Services Authority (the Authority) is meeting electronically as a result of the COVID-19 virus and to protect the health, safety and welfare of the citizens of Michigan from such virus, as allowed by MCL 15.263a.**

The Authority will hold a regular meeting on the following date, at the following time, and at the following location:

**Date**

Thursday, November 18, 2021

**Time**

1:30 PM

Refer to the MMSA's website to view the complete Agenda and Packet for the meeting.

**Specific instructions for public participation via a webinar will be posted on the MMSA's**

**website: <http://michiganmsa.org/>**

**WEBINAR LINK: <https://zoom.us/j/9015758091>**

**WEBINAR ID: 901 575 8091**

The meeting is open to the public and this notice is provided under the Open Meetings Act, 1976 PA 267, MCL 15.261 to 15.275.

The meeting location is barrier-free and accessible to individuals with special needs. Individuals needing special accommodations or assistance to attend or address the meeting should contact the Authority at (248) 925-9295 prior to the meeting to assure compliance with Subtitle A of Title II of the Americans with Disabilities Act of 1990, Public Law 101-336, and 42 USC 12131 to 12134.

A copy of the proposed meeting minutes will be available for public inspection at the principal office of the Authority within 8 business days. A copy of the approved minutes of the meeting, including any corrections, will be available for public inspection at the principal office of the Authority within 5 business days after approval.



Michigan Municipal Services Authority

PO BOX 12012, LANSING MI 48901-2012

---

**AUTHORITY BOARD  
REGULAR MEETING**

Thursday, November 18, 2021 at 1:30 PM  
**LIVE ZOOM WEBINAR - [\[Link to Join Webinar\]](#)**

**Webinar ID: 901 575 8091**

Capitol View Building  
201 Townsend St Suite 900  
Lansing, MI 48933

**AGENDA**

- I. Call to Order**
- II. Roll Call**
- III. Approval of Agenda**
- IV. Approval of Minutes**
  - a. Minutes of the June 10, 2021 Regular Meeting
- V. Administrative Report**
- VI. Old Business**
- VII. New Business**
- VIII. Public Comment**
- IX. Other Business**
- X. Adjournment**

A copy of the proposed minutes of the meeting will be available for public inspection at the principal office of the Authority within 8 business days. A copy of the approved minutes of the meeting, including any corrections, will be available for public inspection at the principal office of the Authority within 5 business days after approval.



Michigan Municipal Services Authority

---

## AUTHORITY BOARD

Thursday, June 10, 2021 at 1:30 p.m.

### LIVE ZOOM WEBINAR

Livonia City Hall  
33000 Civic Center Dr  
Livonia, MI 48154

### MINUTES

Proposed Minutes       Approved Minutes

MEETING TYPE:    Regular    Special

#### I. Call to Order

The meeting was called to order at 1:35 p.m. by the Chairperson.

#### II. Roll Call

	PRESENT	ABSENT
Angela Rogensues, Chair	X	
Eric DeLong, Treasurer	X	
Kathleen Lomako, Secretary	X	
Brittani Anthony	X	
Donna Cangemi	X	
Molly Clarin	X	
Scott Erbisich*	X	
Mandy Grewal		X
Penny Hill	X	
Brandon McCullough	X	
Sheryl Mitchell Theriot	X	
Aaron Wagner	X	

Other attendees:

- Jaymes Vettraino, Michigan Municipal Services Authority
- Kristen Delaney, Michigan Municipal Services Authority\*
- Steve Liedel, Dykema\*

### III. Approval of Agenda

Moved by: McCullough  
Supported by: Lomako

Yes: X      No: \_\_\_

### IV. Approval of Minutes

Approval of the minutes from the March 11, 2021 Authority Board meeting as presented.

Moved by: Cangemi  
Supported by: McCullough

Yes: X      No: \_\_\_

### V. Administrative Report

Vettraiño delivered the CEO report.

#### a. General Information

Vettraiño welcomed the attendees to the meetings and introductions were made.

#### b. FMS Project Update

Vettraiño gave an update on where Kent County and Grand Rapids were at in the process of updating or securing new ERP services. Kent County will likely upgrade and stay with CGI. Grand Rapids is currently reviewing proposals, one of them is from CGI. There was a discussion about Kent County and questions regarding the value add that the MMSA brings to the collaboration.

#### c. LCSA Project Update

Vettraiño updated the board on work that has been done for the LCSA. Personal Property Tax Reimbursement payments and METRO Act Fee Sharing payments were successfully made in May.

He stated that he is working with Revalent (formerly KSM) on a solution to the data gathering process and calculations for the METRO Act payments. The solution that Revalent is proposing is substantially cheaper than previous options that were brought before the LCSA board. The current proposal would use fixed templates created by Google to make the data gathering and calculations more secure and efficient.

Vettraiño also noted that he is in discussions with Michigan CLASS on a

collaboration to coordinate ACH payments for the LCSA. This collaboration would reduce the bank fees that LCSA pays, as well as promoting the services of Michigan CLASS to local municipalities.

d. State of Michigan Agreement Update

Vettrainso noted that MMSA will continue work in Flint in collaboration with the Department of Treasury.

e. FYE 2021 MMSA Budget Amendments

Vettrainso reviewed the recommended budget amendments prepared by Plante Moran.

f. FYE 2022 MMSA Proposed Budget Timeline

Vettrainso reviewed the recommended budget timeline and discussed important dates related to the process.

g. FYE 2022 MMSA Proposed Budget

Vettrainso reviewed the draft budget for fiscal year 2022.

h. Potential Projects to Research / Consider

The Authority Board discussed potential projects for the MMSA to focus on: health insurance, workers comp, tax tribunal assistance, online/mobile payment software.

i. CEO Position

Vettrainso stated that the Executive Committee voted on this issue at their last meeting. He is working with Liedel on language to extend his current contract and will present it to the Executive Committee at their July meeting.

j. Monthly Financial Statements

Monthly financial statements were reviewed.

**VI. Other New Business**

None.

**VII. Public Comment**

None.

**VIII. Other Business**

**IX. Adjournment**

Moved by: Lomako  
Supported by: Cangemi

Yes: X      No:   

Meeting adjourned at 2:45 p.m.

**Certification of Minutes**

Approved by the Authority Board on November 18, 2021.

\_\_\_\_\_  
Authority Secretary

\_\_\_\_\_  
Date



Michigan Municipal Services Authority

---

November 8, 2021

TO: MMSA Executive Committee Members

RE: Executive Committee meeting report - November 18, 2021

a. FMS Project Update

This is an ongoing issue and will likely have additional updates before the meeting on 11/18. Steve Leidel and I will discuss the latest at the Executive Committee meeting.

b. LCSA Project Update

Please find attached the LCSA Directors Report

c. Potential Projects/CEO Meetings

Please find attached PowerPoint that will be discussed at the meeting

d. Monthly Financial Statements

Please find attached monthly financial statements for October 2021

Sincerely,

A handwritten signature in black ink, appearing to read "Samantha Harkins".

Samantha Harkins  
CEO, Michigan Municipal Services Authority



# Staff Update

NOVEMBER 18, 2021



# Administrative Transition

- Board Member Meetings
- Department of Treasury
- Michigan Association of Counties
- Michigan Municipal League
- Michigan Townships Association

# Other Outreach

- Manager's Focus Group
- Michigan Municipal Executives Conference Submittal
- Michigan COGS
- Michigan Professional Organizations (Treasurers, Assessors, Finance Officers, Planners, etc.)

# Ideas for Investigation

## IDEAS UNDER INVESTIGATION

### WORK WITH STATE OF MICHIGAN

Thriving Cities Policy Assistance

Distressed Communities Assistance

Talent

Michigan Works

Department of Corrections

Department of Education

Intermediate Schools/Vocational Educators

### OTHER

Software Based Opportunities\*

Health Insurance

Cooperative Purchasing\*

Infrastructure

Other

# Goal: Identify Niche Opportunities

---

First Quarter 2022

- Present Opportunities to Board for Discussion
- Prioritization → Action

June/July 2022

- Launch Quarterly Stakeholder Webinar



Michigan Municipal Services Authority

PO BOX 12012, LANSING MI 48901-2012

---

**AUTHORITY BOARD  
RESOLUTION 2021-B**

Schedule of Regular Meetings for Calendar Year 2022

The authority board of the Michigan Municipal Services Authority (the “**Authority**”) resolves that the following schedule of regular meetings is adopted and approved as the schedule of regular meetings for the authority board of the Authority for the calendar year ending December 31, 2022:

<b>Date</b>	<b>Time</b>	<b>Location</b>
Thursday, March 10, 2022	1:30 p.m.	Capital View Building 201 Townsend St Suite 900 Lansing, MI 48933
Thursday, June 9, 2022	1:30 p.m.	Livonia City Hall 33000 Civic Center Drive, 4 <sup>th</sup> Floor Livonia, MI 48154
Thursday, November 10, 2022	1:30 p.m.	Capital View Building 201 Townsend St Suite 900 Lansing, MI 48933

***Secretary’s Certification:***

I certify that this resolution was adopted by the authority board of the Michigan Municipal Services Authority at a properly-noticed open meeting held with a quorum present on November 18, 2021.

\_\_\_\_\_  
Authority Secretary

\_\_\_\_\_  
Date



**Plante & Moran, PLLC**  
27400 Northwestern Highway  
P.O. Box 307  
Southfield, MI 48037-0307  
Tel: 248.352.2500  
Fax: 248.352.0018  
plantemoran.com

November 12, 2021

To: Samantha Harkins, CEO  
Michigan Municipal Services Authority (MMSA) Board of Directors

**Re: October 2021 Monthly Statements**

Enclosed are the following Monthly Statements for your review:

1. Revenue & Expenditure Report – General Fund
2. Revenue & Expenditure Report – Financial Management System Fund
3. Revenue & Expenditure Report – All Funds
4. Balance Sheet
5. Check Register
6. Bank Account Reconciliation
7. Bank Statement

**Fiscal Year Ending September 30, 2021 balances are still in draft form and subject to change in conjunction with the audit. Audit fieldwork is scheduled to begin December 6, 2021.**

Please contact Kari Shea (248-223-3287) or Kelly Schimmoeller (734-302-6456) with any questions.

Thank you.

*Disclaimer: These financial statements have not been subjected to an audit, review or compilation engagement, and no assurance is provided on them.*



**Michigan Municipal Services Authority**  
**REVENUE AND EXPENDITURE REPORT**  
As of October 31, 2021

	Year Ending	Year Ending		Year To Date	% BDGT
	09/30/2021	09/30/2022	09/30/2022	10/31/2021	
	END BALANCE	ORIGINAL BUDGET	AMENDED BUDGET	YTD BALANCE	
Revenue					
671000 - Contract Revenue	208,078	150,000	150,000	0	0.00 %
Total Revenue	208,078	150,000	150,000	0	0.00 %
Expenses					
Salary and Fringes					
701000 - Personal Services	145,398	57,200	57,200	4,400	7.69 %
710000 - FUTA Taxes	365	375	375	0	0.00 %
715000 - Social Security & Medicare	11,073	4,376	4,376	337	7.69 %
718000 - Insurance - Health	10,246	9,180	9,180	470	5.12 %
Total Salary and Fringes	167,082	71,131	71,131	5,207	7.32 %
Operating					
752000 - Office Expense	2,871	2,000	2,000	0	0.00 %
801000 - Professional and Contractual Services	57,543	80,028	80,028	4,738	5.92 %
801500 - Office Rent	5,968	8,820	8,820	0	0.00 %
802000 - Legal	10,759	18,000	18,000	0	0.00 %
803000 - Accounting	17,359	16,500	16,500	0	0.00 %
803500 - Audit	11,000	11,400	11,400	0	0.00 %
804000 - Bank Service Charges	1,018	1,200	1,200	89	7.40 %
805000 - HR and Benefits Consulting	0	250	250	0	0.00 %
806000 - Program Development	0	5,000	5,000	0	0.00 %
840000 - Insurance	7,219	7,500	7,500	0	0.00 %
861000 - Mileage Reimbursement	45	500	500	0	0.00 %
910000 - Professional Development	985	1,500	1,500	0	0.00 %
913000 - Conference Expenses	195	750	750	0	0.00 %
955000 - Miscellaneous	0	2,000	2,000	0	0.00 %
Total Operating	114,962	155,448	155,448	4,827	3.11 %
Total Expenses	282,044	226,579	226,579	10,034	4.43 %
Revenue in Excess of Expenses	(73,966)	(76,579)	(76,579)	(10,034)	13.10 %
Transfers					
699273 - Interfund Transfer In - FMS	135,125	135,893	135,893	0	0.00 %
Total Transfers	135,125	135,893	135,893	0	0.00 %
Change in Equity	61,159	59,314	59,314	(10,034)	(16.92) %

These financial statements have not been subjected to an audit, review or compilation engagement, and no assurance is provided on them.

Michigan Municipal Services Authority  
REVENUE AND EXPENDITURE REPORT  
As of October 31, 2021

**There is no activity in this fund  
as of 10/31/21**

	Year Ending 09/30/2021	Year Ending 09/30/2022	
	END BALANCE	ORIGINAL BUDGET	AMENDED BUDGET
Revenue			
671000 - Contract Revenue	2,076,154	2,077,223	2,077,223
Total Revenue	<u>2,076,154</u>	<u>2,077,223</u>	<u>2,077,223</u>
Expenses			
Operating			
801000 - Professional and Contractual Services	1,941,029	1,941,330	1,941,330
Total Operating	<u>1,941,029</u>	<u>1,941,330</u>	<u>1,941,330</u>
Total Expenses	<u>1,941,029</u>	<u>1,941,330</u>	<u>1,941,330</u>
Revenue in Excess of Expenses	<u>135,125</u>	<u>135,893</u>	<u>135,893</u>
Transfers			
995101 - Transfer Out - GF	(135,125)	135,893	135,893
Total Transfers	<u>(135,125)</u>	<u>135,893</u>	<u>135,893</u>
Change in Equity	<u><u>0</u></u>	<u><u>271,786</u></u>	<u><u>271,786</u></u>

These financial statements have not been subjected to an audit, review or compilation engagement, and no assurance is provided on them.



**Michigan Municipal Services Authority**  
**REVENUE AND EXPENDITURE REPORT**  
**As of October 31, 2021**

	Year Ending 09/30/2021	Year Ending 09/30/2022		Year To Date 10/31/2021	% BDGT
	END BALANCE	ORIGINAL BUDGET	AMENDED BUDGET	YTD BALANCE	
Revenue					
671000 - Contract Revenue	2,284,231	2,227,223	2,227,223	0	0.00 %
Total Revenue	<u>2,284,231</u>	<u>2,227,223</u>	<u>2,227,223</u>	<u>0</u>	<u>0.00 %</u>
Expenses					
Salary and Fringes					
701000 - Personal Services	145,398	57,200	57,200	4,400	7.69 %
710000 - FUTA Taxes	365	375	375	0	0.00 %
715000 - Social Security & Medicare	11,072	4,376	4,376	337	7.69 %
718000 - Insurance - Health	10,247	9,180	9,180	470	5.12 %
Total Salary and Fringes	<u>167,082</u>	<u>71,131</u>	<u>71,131</u>	<u>5,207</u>	<u>7.32 %</u>
Operating					
752000 - Office Expense	2,870	2,000	2,000	0	0.00 %
801000 - Professional and Contractual Services	1,998,572	2,021,358	2,021,358	4,738	0.23 %
801500 - Office Rent	5,968	8,820	8,820	0	0.00 %
802000 - Legal	10,759	18,000	18,000	0	0.00 %
803000 - Accounting	17,359	16,500	16,500	0	0.00 %
803500 - Audit	11,000	11,400	11,400	0	0.00 %
804000 - Bank Service Charges	1,018	1,200	1,200	89	7.40 %
805000 - HR and Benefits Consulting	0	250	250	0	0.00 %
806000 - Program Development	0	5,000	5,000	0	0.00 %
840000 - Insurance	7,219	7,500	7,500	0	0.00 %
861000 - Mileage Reimbursement	45	500	500	0	0.00 %
910000 - Professional Development	985	1,500	1,500	0	0.00 %
913000 - Conference Expenses	195	750	750	0	0.00 %
955000 - Miscellaneous	0	2,000	2,000	0	0.00 %
Total Operating	<u>2,055,990</u>	<u>2,096,778</u>	<u>2,096,778</u>	<u>4,827</u>	<u>0.23 %</u>
Total Expenses	<u>2,223,072</u>	<u>2,167,909</u>	<u>2,167,909</u>	<u>10,034</u>	<u>0.46 %</u>
Revenue in Excess of Expenses	<u>61,159</u>	<u>59,314</u>	<u>59,314</u>	<u>(10,034)</u>	<u>(16.92) %</u>
Transfers					
699273 - Interfund Transfer In - FMS	135,125	135,893	135,893	0	0.00 %
995101 - Transfer Out - GF	(135,125)	135,893	135,893	0	0.00 %
Total Transfers	<u>0</u>	<u>271,786</u>	<u>271,786</u>	<u>0</u>	<u>0.00 %</u>
Change in Equity	<u>61,159</u>	<u>331,100</u>	<u>331,100</u>	<u>(10,034)</u>	<u>(3.03) %</u>

These financial statements have not been subjected to an audit, review or compilation engagement, and no assurance is provided on them.

## Michigan Municipal Services Authority COMPARATIVE BALANCE SHEET

	PERIOD ENDED 09/30/2021	PERIOD ENDED 10/31/2021	CHANGE	% CHANGE
<b>ASSETS</b>				
Current Assets				
Bank Accounts	371,469	355,699	(15,770)	(4.24) %
Other Current Assets				
123000 - Prepaid Expenses	695	696	0	0.00 %
Total Other Assets	695	696	0	0.00 %
Total Current Assets	372,164	356,395	(15,770)	(4.23) %
<b>TOTAL ASSETS</b>	<b>372,164</b>	<b>356,395</b>	<b>(15,770)</b>	<b>(4.23) %</b>
<b>LIABILITIES AND EQUITY</b>				
Liabilities				
Current Liabilities				
Accounts Payable				
202000 - Accounts Payable	10,416	4,680	(5,736)	(55.06) %
Total Accounts Payable	10,416	4,680	(5,736)	(55.06) %
Total Current Liabilities	10,416	4,680	(5,736)	(55.06) %
Total Liabilities	10,416	4,680	(5,736)	(55.06) %
Equity				
390000 - Fund Balance - Unassigned	300,589	361,748	61,159	20.34 %
Net Revenue	61,159	(10,033)	(71,193)	(116.40) %
Total Equity	361,748	351,715	(10,034)	(2.77) %
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>372,164</b>	<b>356,395</b>	<b>(15,770)</b>	<b>(4.23) %</b>

These financial statements have not been subjected to an audit, review or compilation engagement, and no assurance is provided on them.

Created on: 11/02/2021, 9:44 PM EDT

## Michigan Municipal Services Authority Check Register

Date	Payee	Document No	Amount Cleared
	<b>Bank: Bill.com Clearing - Bill.com Clearing</b>	<b>Account No:</b>	
10/06/2021	10029--Vettrano Consulting, LLC		7,695.00 In Transit
10/26/2021	10027--Michigan Municipal Risk Management Authority		1,291.00 In Transit
10/27/2021	10029--Vettrano Consulting, LLC		58.29 In Transit
10/27/2021	10002--Plante Moran		1,400.00 In Transit
10/27/2021	10009--Kristen Delaney		30.00 In Transit
	<b>Total for Bill.com Clearing</b>		<b><u>10,474.29</u></b>
	<b>Bank: Fifth Third - 1244 - Firth Third</b>	<b>Account No: 7169301244</b>	
10/14/2021	10015--Gusto		722.39 10/31/2021
10/28/2021	10005--BCBSM		469.90 10/31/2021
10/29/2021	10015--Gusto		722.39 10/31/2021
	<b>Total for Fifth Third - 1244</b>		<b><u>1,914.68</u></b>

# Michigan Municipal Services Authority Reconciliation Report

As Of 10/31/2021  
Account: 5/3 Checking

Statement Ending Balance	355,699.46
Deposits in Transit	0.00
Outstanding Checks and Charges	0.00
Adjusted Bank Balance	355,699.46
Book Balance	355,699.46
Adjustments*	0.00
Adjusted Book Balance	355,699.46

Total Checks and Charges Cleared	15,820.60	Total Deposits Cleared	0.00
----------------------------------	-----------	------------------------	------

## Deposits

Name	Memo	Date	Doc No	Cleared	In Transit
Total Deposits				0.00	0.00

## Checks and Charges

Name	Memo	Date	Check No	Cleared	Outstanding
Gusto	September 2021 Invoice	09/30/2021		51.00	
General Ledger Entry		10/06/2021		7,695.00	
General Ledger Entry	October 2021 Bank Fee	10/13/2021		88.81	
General Ledger Entry	10.14.21 Payroll	10/14/2021		1,645.91	
Gusto	10.14.2021 Payroll	10/14/2021		722.39	
General Ledger Entry	Bill.com 10/26/21	10/26/2021		1,291.00	
General Ledger Entry	Payables Funding				
General Ledger Entry	Bill.com 10/27/21	10/27/2021		1,488.29	
General Ledger Entry	Payables Funding				
BCBSM	Health Care Premium	10/28/2021		469.90	
General Ledger Entry	November 2021				
General Ledger Entry	10.29.21 Payroll	10/29/2021		1,645.91	
Gusto	10.29.2021 Payroll	10/29/2021		722.39	
<b>Total Checks and Charges</b>				<b>15,820.60</b>	<b>0.00</b>



**FIFTH THIRD BANK**  
(WESTERN MICHIGAN)  
P.O. BOX 630900 CINCINNATI OH 45263-0900

MICHIGAN MUNICIPAL SERVICE  
200 TOWNSEND ST STE 900  
LANSING MI 48933



0

5456

Statement Period Date: 10/1/2021 - 10/31/2021

Account Type: COMM'L 53 ANALYZED

Account Number: [REDACTED]

Banking Center: Grand Rapids

Banking Center Phone: 616-653-5440

Commercial Client Services: 866-475-0729

**Account Summary - [REDACTED]**

<b>10/01</b>	<b>Beginning Balance</b>	<b>\$371,520.06</b>	Number of Days in Period	31
	Checks			
10	Withdrawals / Debits	\$(15,820.60)		
	Deposits / Credits			
<b>10/31</b>	<b>Ending Balance</b>	<b>\$355,699.46</b>		

**Withdrawals / Debits**

**10 items totaling \$15,820.60**

<u>Date</u>	<u>Amount</u>	<u>Description</u>
10/04	51.00	GUSTO 6semjmb7bjj FEE 643763 6semjqfcin9 MICHIGAN MUNICIPAL SER 100421
10/06	7,695.00	Bill.com Payables 016XNNMOJ1YQV0B Michigan Municipal Ser Jaymes Vettraino Bill.com 016XNNMOJ1YQV0B Inv #2243 100621
10/13	722.39	GUSTO 6SEMJMBB2R5 TAX 765861 6semjqgoip5 MICHIGAN MUNICIPAL SER 101321
10/13	1,645.91	GUSTO 6SEMJMBB2R3 NET 765859 6semjqgoiol MICHIGAN MUNICIPAL SER 101321
10/13	88.81	SERVICE CHARGE
10/26	1,291.00	Bill.com Payables 016ZRUSG1ZLY9F Michigan Municipal Ser Michigan Municipal Risk Management Authority Bill.com 016ZRUSG1ZLY9F Multip 1
10/27	722.39	GUSTO 6SEMJMBJADT TAX 035773 6semjqj5ogd MICHIGAN MUNICIPAL SER 102721
10/27	1,488.29	Bill.com Payables 016VLOHJN1ZOP6C Michigan Municipal Ser Multiple Payments Bill.com Payables 016VLOHJN1ZOP6C 102721
10/27	1,645.91	GUSTO 6SEMJMBJADP NET 035769 6semjqj5og8 MICHIGAN MUNICIPAL SER 102721
10/28	469.90	BCBS Michigan PREMIUM MS283851 MICHIGAN MUNICIPAL SER 102821

**Daily Balance Summary**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
10/04	371,469.06	10/13	361,316.95	10/27	356,169.36
10/06	363,774.06	10/26	360,025.95	10/28	355,699.46

PLEASE NOTE THAT WE HAVE UPDATED OUR ACCOUNT RULES AND TERMS & CONDITIONS. DISCLOSURES CAN BE VIEWED ONLINE AT: COMMERCIAL ACCOUNT RULES: 53.COM/TM-CA-RULES TREASURY MANAGEMENT TERMS & CONDITIONS: 53.COM/TM-TC