

JOURNAL OF PROCEEDINGS

**REGULAR MEETING
City Council of the City of Calumet City
Cook County, Illinois**

DECEMBER 27, 2018

Public Comment

The following individuals addressed the City Council during the public forum held at 7:30pm:
Joe Balkis of 117 155th St regarding increase of the minimum wage.

Pledge Of Allegiance

The City Council of the City of Calumet City met in the City Council Chambers at 7:34 p.m. in a regular meeting on December 27, 2018, with Mayor Michelle Markiewicz Qualkinbush, present and presiding.

ROLL CALL

PRESENT: 7

ALDERMAN: Navarrete, Wosczynski, Tillman, Williams, Gardner, Patton, Smith

ABSENT: 0

ALDERMAN: None

Also present was City Clerk Figgs, City Attorney Horvath, Police Chief Fletcher, Mayor's Assistant Bonato and City Administrator William Murray.

There being a quorum present, the meeting was called to order.

CALL TO ORDER

Alderman Wosczynski moved, seconded by Alderman Patton, to defer from the regular order of business to announce the winners of the Holiday Decorating Contest.

Presentation of awards to winners of
Holiday House Decorating Contest

MOTION CARRIED

At this time each Alderman presented the winning residents with their prize. The winners were as follows:

1st Ward

- 1st Place - Louise Harris – 620 Ingraham Ave.
- 2nd Place - Maria Sanjuan – 506 Greenbay Ave.
- 3rd Place - Araceli Lopez Ponce – 605 Gordon Ave.

2nd Ward

- 1st Place – Talisa Adigun's – 365 Saginaw Ave.
- 2nd Place – Beth Rivera – 385 Marquette Ave.
- 3rd Place – Denise Baker – 426 Manistee Ave.

3rd Ward

- 1st Place – Herbert & Jazmine Offord – 316 Cornell Ave.
- 2nd Place – Tawana Scruggins – 399 Prairie Ave.

4th Ward

- 1st Place – Chequita Johnson - 543 Merrill Ave.
- 2nd Place – Nichelle Holmes – 543 Oglesby Ave.

5th Ward

- 1st Place – Rod Howard – 126 Detroit Ave.
- 2nd Place – Bev Kasparek – 1057 Wentworth Ave.
- 3rd Place – Janet Gonzalez – 124 Detroit Ave.

Holiday House Decorating Winners
(cont.)

6th Ward

1stPlace – Sandy Siatta – 946 Greenbay Ave.
2ndPlace – Mary Stone – 954 Greenbay Ave.

7th Ward

1st Place – Rosa Aguilar – 617 Mackinaw Ave.
2ndPlace – Ann & Stan Long – 801 Memorial Drive
3rd Place – Lou Wade – 871- 161st Street

Alderman Wosczyński moved, seconded by Alderman Tillman, to return to the regular order of business.

MOTION CARRIED

Approval of minutes

6/6/18: Special Meeting
6/14/18: Regular Meeting
6/28/18: Regular Meeting
7/12/18: Regular Meeting
7/17/18: Committee of Whole
7/26/18: Public Hearing & Regular Meeting
8/9/18: Regular Meeting
8/14/18: TIF: Joint Review1-6
8/14/18: TIF: Joint Review RO
8/20/18: Special Meeting
8/23/18: Regular Meeting
9/13/18: Regular Meeting
9/27/18: Regular Meeting
10/9/18: Committee of Whole
10/11/18: Regular Meeting
10/16/18: Committee of Whole
10/17/18: Regular Meeting
10/25/18: Regular Meeting
11/08/18: Regular Meeting
11/13/18: Public Safety Committee of Whole
11/19/18 :Regular Meeting
11/29/18: Special Meeting
12/13/18: Regular Meeting

Defer Action

At this time Mayor Michelle requested to defer action on passing minutes until the next meeting due to corrections.

REPORTS OF STANDING COMMITTEES

Finance

Alderman Wosczyński had no report.

Public Safety

Alderman Patton reminded residents not to leave cars open while warming it up. The Police Departments has already faced several issues. Please use remote starters if possible.

Public Utilities

Alderman Williams had no report.

Ord. & Res.

Alderman Tillman had no report.

H.E.W

Alderman Gardner had no report.

Permits & Licenses

Alderman Smith had no report.

Public Works

Alderman Navarrete stated there will be a committee meeting at a date to be announced in January.

CITY COUNCIL REPORTS

City Treasurer Tarka

City Treasurer Tarka thanked all the participants of the annual Socks for Veterans Program which took place through the month of December.

City Treasurer Tarka also wished residents a Happy New Year.

Ald. Navarrete

Alderman Navarrete had no report.

Ald. Wosczynski

Alderman Wosczynski thanked all who participated in the local food and toy drive which was a success.

Alderman Wosczynski asked for a "Please clean up after your pet" sign to be placed at 620 Exchange.

Alderman Wosczynski wished residents a Happy New Year.

Ald. Tillman

Alderman Tillman thanked the residents of the 3rd and 4th wards for attending the Holiday Brunch, and a special thank you to all the sponsors who helped make it happen.

Ald. Williams

Alderman Williams thanked the residents of the 3rd and 4th wards for attending the Holiday Brunch, and a special thank you to all the sponsors who helped make it happen.

Alderman Williams wished residents a Happy New Year.

Ald. Gardner

Alderman Gardner wished residents a Happy New Year.

Alderman Gardner reminded residents who are looking for employment to contact his office at (708) 891-8195.

Ald. Smith

Alderman Smith wished residents a Happy New Year.

Alderman Smith reminded residents who are interested in information technology training to email him at asmith@calumetcity.org for more information.

INFORMATIONAL ITEMS TO BE ACCEPTED AND PLACED ON FILE

- | | |
|--|--|
| A. City Treasurer Tarka/ Annual Report | RE: Revenue & Expense Report October 2018. |
| B. City Treasurer Tarka/ Foreign Fire Tax | RE: Revenue & Expense Report November 2018. |
| C. Metropolitan Water Reclamation District | RE Notice of Green Infrastructure Project Selections. |
| D. Zoning Board of Appeals | RE: William Nadey Submitting Resignation from the Zoning Board of Appeals. |
| E. Comcast/ New lineup | RE: New channel lineup & changes. |

E. Comcast/ New lineup

RE: New channel lineup & changes.

F. Calumet City Historical Society

RE: Letter thanking the City for the Grant.

Accept & place on file

Alderman Patton moved, seconded by Alderman Wosczyński, to approve the communications and place on file.

MOTION CARRIED

NEW BUSINESS

#1 Approve Resident Only Sign at 34 Warren & 889 Wentworth.

Approve Resident Only Parking Sign in front of 34 Warren St. and 889 Wentworth Ave.; direct Public Works to install sign.

#2 Approve 6 month extension for Neighborhood Renewed Green Community Development.

Approve extending for an additional 6 months an option for Neighborhood Renewed Green Community Development Corporation to acquire Marble Street in Calumet City in order to access the suitability of this land for a Smart Green Community thru the Development of a Renewable Energy Service Plan and Program; authorize the Mayor to sign extension letter.

Approve New Business

Alderman Williams moved, seconded by Alderman Smith, to approve new business as presented.

ROLL CALL

YEAS: 7
NAYS: 0
ABSENT: 0

ALDERMEN: Navarrete, Wosczyński, Tillman, Williams, Gardner, Patton, Smith
ALDERMEN: None
ALDERMAN: None

MOTION CARRIED

RESOLUTIONS AND ORDINANCE

Res. #1: Agreement between the City and Card connect for credit and check payments (Res.#18-61)

Resolution approving an Agreement between the City and Card Connect for processing of all the credit and check payments made to the city; direct the Mayor and Clerk to execute said agreement.
(See attached page 4A)

Pass Resolution

Alderman Patton moved, seconded by Alderman Wosczyński, to pass the resolution as presented.
Alderman Patton moved, seconded by Alderman Williams, to rescind motion made on December 13, 2018 of Card Connect.

MOTION CARRIED

ROLL CALL

YEAS: 7
NAYS: 0
ABSENT: 0

ALDERMEN: Navarrete, Wosczyński, Tillman, Williams, Gardner, Patton, Smith
ALDERMEN: None
ALDERMAN: None

MOTION CARRIED

Ord. #1: Amending Chapter 90 of the municipal code by adding 5 Waltham (Ord. #18-77)

Ordinance Amending Chapter 90 of the Municipal Code of the City of Calumet City, Cook County, Illinois, Handicap Parking, by adding:5 Waltham St.
(See attached page 4B)

Ord. #2: Issuance \$6,900,000 general Obligation Bond for the Levy of a Direct Annual Tax to pay principal and balances (Ord. #18-78)

Ordinance providing for the issuance of not to exceed \$6,900,000 General Obligation Bonds, Series 2019, of The City of Calumet City, Cook County, Illinois, and for the Levy of a Direct Annual Tax Sufficient to pay the principal and interest in said balances.
(See attached page 4C)

RESOLUTION NO. 18-61

A RESOLUTION APPROVING A CONTRACT WITH CardConnect

WHEREAS, the City of Calumet City has the authority to contract and be contracted with pursuant to 65 ILCS 5/2-2-12;

WHEREAS, THE City plans to enter into a contract with CardConnect, to process all credit card and check payments made to the City by simplifying payment management, enhancing security and reducing the costs associated therewith, in accordance with the terms of the Contract attached hereto as Exhibit A;

WHEREAS, the appropriate city officials have considered and reviewed the Contract attached as Exhibit A and find the same to be in the best interests of the City;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Calumet City, Cook County, Illinois, as follows:

SECTION 1: AGREEMENT FOR AND TERMS AUTHORIZED

The terms and conditions as shown in the contract, attached as Exhibit A, to this Resolution are hereby approved.

SECTION 2: AUTHORIZATION OF AGENT TO EXECUTE AND ACT IN ACCORDANCE WITH AGREEMENT

The City Council further authorizes the Mayor or her designee and the City Clerk to execute the Contract and any and all documentation that may be necessary to carry out the intent of this Resolution. The officers, employees, and/or agents of the City shall take all action necessary or reasonable required by the City to carry out, give effect to, and consummate the intent of this Resolution.


SECTION 3: EFFECTIVE DATE

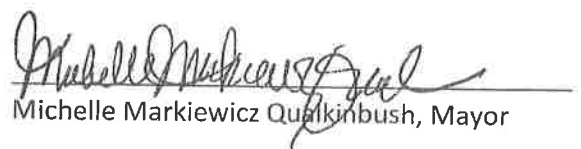
This Resolution shall be in full force and effect upon its passage and approval as required by law.

PASSED by the Mayor and City Council of the City of Calumet City, Cook County, Illinois, this 27th Day of December, 2018.

APPROVED this 27th day of December, 2018.

ATTEST:


Nyota T. Figgs, City Clerk


Michelle Markiewicz Qualkinbush, Mayor

MERCHANT APPLICATION AND AGREEMENT

North / North

Agent Code KH105-W



Merchant # _____

Sales Rep Signature: _____

Print Sales Rep Name: _____

Sales Rep Phone #: _____

BUSINESS INFORMATION

CardCoN2104(ia)

Legal Name of Business: Calumet City Town Hall		Business Open Date:	State Organized:	Type of Business: 9399
DBA Name: The City of Calumet City		Current length of ownership:		# of Locations:
Location Address: 204 Pulaski Road		Average Monthly Volume VS/MC/DSVR/AMEX: \$ 150000.00	Average Ticket Amount VS/MC/DSVR/AMEX: \$ 100.00	High Ticket Amount VS/MC/DSVR/AMEX: \$ 2500.00
City, State, Zip: Calumet City, IL 60409		Swiped 50 %		Face to Face %
Contact Name and Title: Nyota Figgs, City Clerk & William Murray, Comptroller		MOTO (mail order) 50 %		Internet %
Phone: 7088918100	Fax:	TOTAL 100%		TOTAL 100%
Email Address: nfiggs@calumetcity.org wmmurray@calumetcity.org		Products / Services are delivered in: TOTAL = 100%		
Website Address: http:// www.calumetcity.org		0-7 days 100 % 8-14 days % 15-30 days % over 30 days %		
Mailing Address (if different from location): 204 Pulaski Road		Do you use any third party to store, process or transmit cardholder data? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, give name/address:		
City, State, Zip: Calumet City, IL 60409		Please identify any Software used for storing, transmitting, or processing Card transactions or authorization reports:		
Country: US	Contact Name:			
Phone:	Fax:			
Seasonal Sales: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No High Volume Months:				
Types of goods or services sold: City government that processes credit cards for the water bills and city s				

OWNERS / OFFICERS INFORMATION

Sole Proprietor LLC Partnership LP Corporation Other: Choose **Gov't Entity**

Name (as it appears on your income tax return) The City of Calumet City	FEDERAL TAX ID # (as it appears on your income tax return)	<input type="checkbox"/> I certify that I am a foreign entity/nonresident alien. (If checked, please attach IRS Form W-8.)	
NOTES: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)			
Please provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business			
Owner 1 / Principal Name: City of Calumet City	Title: Municipality	% of Ownership: 0	Date of Birth:
Current Residence Address:	City, State, Zip:	Phone #: 7088918100	Mobile Phone #:
Owner 2 Name:	Phone #:	Owner 3 Name:	Phone #:
Current Residence Address:	Date of Birth:	Current Residence Address:	Date of Birth:
City, State, Zip:	% of Ownership:	Social Security #:	City, State, Zip:
Owner 4 Name:	Phone #:	Owner 5 Name:	Phone #:
Current Residence Address:	Date of Birth:	Current Residence Address:	Date of Birth:
City, State, Zip:	% of Ownership:	Social Security #:	City, State, Zip:

BANK ACCOUNT (Include a voided check when submitted)

Bank Name:	Routing #:	Account #:
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PIN Debit (plus the applicable network fees)		EBT Information	
Unbundled PIN Debit (Key 0-590, K 0-593) (190) _____ % (018, PreAuth-587, I/C Adj-597) \$ _____		FNS # _____	Trans Fee \$ _____
PIN Debit Declined Transaction Fee: (42R) \$ _____		American Express Direct <input type="checkbox"/> American Express <input type="checkbox"/> Pass-Thru SE	

Tiered Pricing: (Select One)							
Discount		Discount Fee		Discount Fee		Discount Fee	
MC Qualified Credit	(800) _____ %	Visa Qualified Credit	(804) _____ %	Discover Qualified Credit	(170) _____ %	American Express Qual Credit	(164) _____ %
MC Mid-Qualified Credit	(810) _____ %	Visa Mid-Qualified Credit	(814) _____ %	Discover Mid-Qualified Credit	(990) _____ %	American Express Mid-Qual Credit	(81C) _____ %
MC Non-Qualified Credit	(820) _____ %	Visa Non-Qualified Credit	(824) _____ %	Discover Non-Qualified Credit	(994) _____ %	American Express Non-Qual Credit	(82A) _____ %
MC Qualified Non-PIN Debit	(850) _____ %	Visa Qualified Non-PIN Debit	(854) _____ %	Discover Qualified Non-PIN Debit	(964) _____ %	Sales Credit & Non-PIN Debit Trans. Fee \$ _____	
MC Mid-Qualified Non-PIN Debit	(870) _____ %	Visa Mid-Qualified Non-PIN Debit	(874) _____ %	Discover Mid-Qualified Non-PIN Debit	(968) _____ %	(001, 002, 611, 612, 621, 622, 130, 131, 140, 141, 150, 151, 005, 006, 615, 616, 625, 626, 134, 135, 144, 145, 154, 155, 015, 016, 717, 718, 721, 722, 787, 788, 791, 792, 795, 796, 013, 014, 62T, 62U, 65S, 65T)	
MC Non-Qualified Non-PIN Debit	(880) _____ %	Visa Non-Qualified Non-PIN Debit	(864) _____ %	Discover Non-Qualified Non-PIN Debit	(978) _____ %		

Flat Rate							
Sales Credit & Non-PIN Debit Trans. Fee		Discount		Discount		Discount	
\$ _____		MC Qual Credit (800)	_____ %	Visa Qual Credit (804)	_____ %	Discover Network Qual Credit (170)	_____ %
(001, 002, 005, 006, 013, 014, 015, 016, 130, 131, 134, 135, 787, 788)		MC Qual Non-PIN Debit (850)	_____ %	Visa Qual Non-PIN Debit (854)	_____ %	Discover Network Qual Non-PIN Debit (964)	_____ %
						American Express Qual Credit (164)	_____ %

<input checked="" type="checkbox"/> Dues & Assessments (273, 274, 27L, 234, 237,286)	<input type="checkbox"/> Billback	Non-Qualified Surcharge Fee (excluding interchange pass-through fees, see Section 18.1) Applies to Non-qualified MC, Visa, Discover, American Express Credit and/or Non-PIN Debit Transactions. (30D) _____ %
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Pass Through Interchange — Includes Dues and Assessments. You will be charged the applicable Interchange rate from MasterCard, Visa or Discover, plus MasterCard Assessment Fee (273) of .13%, a Visa Assessment Fee (27L, 274) of .13%, or a Discover Assessment Fee (234) of .13%, plus any other fees indicated on this Service Fee Schedule. (MC Assessment Fee (237) when transaction is equal to \$1.000 or more will be assessed an additional 0.01% per transaction.) American Express Network Fee (286) of .15%

Sales Credit & Non-PIN Debit Trans. Fee	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)	Discount (Based on Gross Sales Vol.)
\$ 0.05 (001, 002, 005, 006, 013, 014, 015, 016, 130, 131, 134, 135, 787, 788)	MC Qual Credit & Non-PIN Debit (800, 850) 0.35 %	Visa Qual Credit & Non-PIN Debit (804, 854) 0.35 %	Discover Network Qual Credit & Non-PIN Debit (170, 964) 0.35 %	American Express Qual Credit (164) 0.5 %

Net Interchange MC (563), Visa (553) or Discover (528)

AUTHORIZATION AND TRANSACTION FEES				CardCoN2104(ia)
ACH Batch Fee (227)	\$ 0.00 /batch	Voice Authorization Fee (10B, 10E, 10K)	\$ 1.00 /each	
		Address Verification Fee (AVS)	\$ 0.00	
MC, Visa, Discover Network, American Express Auth Fee (10A, 10D, 10J, 10P)	\$ 0.00 /each	CardConnect Gateway Transaction Fee	\$ 0.00	

OTHER FEES			
Gateway Set-up Fee	\$ 0.00 (one time fee)	PCI Non-Compliance Monthly Fee	\$ 19.95
Chargeback Fee (205, 725, 20L)	\$ 25.00 /each	Application Fee (Non-Refundable) (247)	\$ 0.00
Retrieval Fee (26A, 262, 20M)	\$ 0.00 /each	Wireless Access Fee (399)	\$ 0.00
Early Cancellation Fee	\$ 0.00 /each	Annual Membership Fee* (294)	\$ 99.00
Monthly Account Minimum Fee (954)	\$ 0.00 /each	CardConnect Gateway Monthly Fee	\$ 0.00
Statement Fee (323)	\$ 0.00 /each	Data Breach	\$ 0.00
Regulatory Product Monthly Fee (35I)	\$ 0.00		

CLOVER FEES			
Clover Service Fee (Charged per Clover Station)	\$ _____ /each	Clover Go Service Fee	\$ _____ /month
Transarmor Monthly Fee	\$ _____		

All other card association fees are passed thru at cost – NABU, APF, connectivity, & usage.
 * Billed on anniversary of account keyed date.

EQUIPMENT/GATEWAY/DOWNLOAD INFORMATION

CardConnect Gateway API Merchant Center VT **Equipment Cost Billed to Merchant:** Yes No

Rental • Purchase • Customer-Owned	QTY	IP	Equipment Category	Equipment Name	Authorization Network	Unit Price w/o Tax and S&H	For Customer-Owned Equipment Track/Version/Serial #
		<input type="checkbox"/>				\$	
		<input type="checkbox"/>				\$	
		<input type="checkbox"/>				\$	
		<input type="checkbox"/>				\$	

Shipping and Handling: Standard \$ _____ Overnight \$ _____

CLOVER CHECK ACCEPTANCE FEES
(Fees are debited monthly and Billed separately by TeleCheck)

Clover Check Acceptance In-Person Warranty Clover Check Acceptance Mobile App Warranty Clover Check Acceptance Online Warranty

Inquiry Rate _____% Monthly Minimum Fee \$ _____ (Per Location) Customer Requested Operator Call (CROC) \$ **2.50**
 December Risk _____% Statement Processing Fee \$ _____ Unauthorized Return Fee \$ **5.00**
 Surcharge Per Trans Fee \$ _____ (Only charged when entitled with TeleCheck)

(See Agreement for definitions, warranty requirements, and any additional fees.)

PETROLEUM SERVICES

WEX Auth Fee (0D4) \$ _____	WEX Chargeback Reversal Disc't (843) _____%	Datawire Micronode <input type="checkbox"/> Yes <input type="checkbox"/> No
WEX Sales Discount (840) _____%	WEX Chargeback Fee (29H) \$ _____	Datawire Micronode 960-AS Monthly Fee (354) \$ _____ (each)
WEX Refund Discount (841) _____%	WEX Retrieval Fee (29I) \$ _____	Voyager Authorization Fee (0D0, 0D1, 0DV, 0DC, 0DI, 0D3, 0BW, 0BX) \$ _____
WEX Chargeback Discount (842) _____%		Voyager Discount Fee (766) _____%

SITE INSPECTION

Merchant Location: Retail Store Front Office Building Warehouse Residence Other: _____ **Hours of Operation:** _____
 The Merchant: Owns Leases the business premises (If Lease, Landlord Name): _____ **Phone #:** _____

Merchant appears to be conducting business as represented in application? <input type="checkbox"/> Yes <input type="checkbox"/> No Merchant is adequately staffed and stocked to do business? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you taken pictures of the inside and outside of the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you confirmed the identity of the person who signed the application? <input type="checkbox"/> Yes <input type="checkbox"/> No	I hereby Certify that I have physically inspected the business premises of the Merchant at this address. Print Name: _____ Signature X _____ Date _____
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Merchant Acceptance – Each person signing below agrees to the terms and conditions stated in the front and back of this agreement and certifies that all information provided in the application is true, correct and complete. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted by Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Each signer authorizes CardConnect and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries CardConnect and/or the Member Bank deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application. Merchant understands this agreement shall not take effect until Merchant has been approved by CardConnect and/or the Member Bank and a merchant number is issued.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC).

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.

X _____ X _____
 #1 from Application (Signature) Date #2 from Application (Signature) Date

For All Corporations – Corporate Resolution

The Indicated officer(s) identified in numbers 1 and/or 2 have the authorization to execute the Merchant Processing Agreement on behalf of the here within named corporation.

X _____ X _____
 Corporate Officer (Signature) Title Date

TELECHECK ACH AUTHORIZATION

ACH Debit and Credit Authorization: Client authorizes its Financial Institution to pay and charge to its account by electronic fund transfer the amount due TeleCheck and/or TRS under this Agreement and to accept all credits and debits made to its account by electronic fund transfer as a result of TeleCheck's and/or TRS' services. This authorization shall remain in effect until thirty days after revoked in writing.

X _____ X _____
 Authorized Signature on TeleCheck Account for ACH Name/Title Date

Personal Guarantee – if applicable

By signing below, signer(s) unconditionally guarantee(s) to the Processor and its successors and assigns the full and prompt payment when due of all its obligations of every kind and nature of Merchant arising directly or indirectly out of the Agreement and/or the TeleCheck / TRS Services Agreement or any document or agreement executed and delivered by Merchant in accordance with the terms of the Agreement. The undersigned further agrees to pay to the Processor all expenses including attorney fees and court costs) paid or incurred by the Processor in collecting such obligations and in enforcing this Guaranty.

X _____ X _____
 #1 from Application (Signature) Date #2 from Application (Signature) Date

CardConnect, LLC

Application Approved By: X _____
 Signature

Wells Fargo Bank, N.A. (a member of Visa USA, Inc. and MasterCard International Inc.)

Application Approved By: X _____
 Signature

PROCESSOR INFORMATION: Name: CardConnect
 Address: 1000 Continental Drive, Suite 300, King of Prussia, PA 19046
 URL: www.cardconnect.com Customer Service #: 1-877-828-0720

Please read the Program Guide in its entirety. It describes the terms under which we will provide merchant processing services to you.

From time to time you may have questions regarding the contents of your Agreement with Bank and/or Processor or the contents of your Agreement with TeleCheck. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

- Your Discount Rates are assessed** on transactions that qualify for certain reduced interchange rates imposed by MasterCard, Visa, Discover and PayPal. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 25 of the Program Guide).
- We may debit your bank account** (also referred to as your Settlement Account) from time to time for amounts owed to us under the Agreement.
- There are many reasons why a Chargeback may occur.** When they occur we will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks see Section 14 of the Your Payments Acceptance Guide or see the applicable provisions of the TeleCheck Solutions Agreement.
- If you dispute any charge or funding,** you must notify us within 60 days of the date of the statement where the charge or funding appears for Card Processing or within 30 days of the date of a TeleCheck transaction.
- The Agreement limits our liability to you.** For a detailed description of the limitation of liability see Section 27, 37.3, and 39.10 of the Card General Terms; or Section 17 of the TeleCheck Solutions Agreement.
- We have assumed certain risks** by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card Processing General Terms in Section 30, Term; Events of Default and Section 31, Reserve Account; Security Interest), (see TeleCheck Solutions Agreement in Section 7), under certain circumstances.
- By executing this Agreement with us** you are authorizing us and our Affiliates to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us and our Affiliates are satisfied.
- The Agreement contains a provision** that in the event you terminate the Agreement prior to the expiration of your initial five (5) year term, you will be responsible for the payment of an early termination fee as set forth in Part IV, A.3 under "Additional Fee Information" and Section 16.2 of the TeleCheck Solutions Agreement.
- If you lease equipment from Processor,** it is important that you review Section 1 in Third Party Agreements. Bank is not a party to this Agreement. **THIS IS A NON-CANCELABLE LEASE FOR THE FULL TERM INDICATED.**

10. Card Organization Disclosure

Visa and MasterCard Member Bank Information: Wells Fargo Bank, N.A.

The Bank's mailing address is P.O. Box 6079, Concord, CA 94524, and its phone number is 1-844-284-6843.

Important Member Bank Responsibilities:

- The Bank is the only entity approved to extend acceptance of Visa and MasterCard products directly to a merchant.
- The Bank must be a principal (signer) to the Agreement.
- The Bank is responsible for educating merchants on pertinent Visa and MasterCard rules with which merchants must comply; but this information may be provided to you by Processor.
- The Bank is responsible for and must provide settlement funds to the merchant.
- The Bank is responsible for all funds held in reserve that are derived from settlement.
- The Bank is the ultimate authority should a merchant have any problems with Visa or MasterCard products (however, Processor also will assist you with any such problems).

Important Merchant Responsibilities:

- Ensure compliance with Cardholder data security and storage requirements.
- Maintain fraud and Chargebacks below Card Organization thresholds.
- Review and understand the terms of the Merchant Agreement.
- Comply with Card Organization Rules and applicable law and regulations.
- Retain a signed copy of this Disclosure Page.
- You may download "Visa Regulations" from Visa's website at: <https://usa.visa.com/support/merchant.html>.
- You may download "MasterCard Regulations" from MasterCard's website at: <http://www.mastercard.com/us/merchant/support/rules.html>.
- You may download "American Express Merchant Operating Guide" from American Express' website at: www.americanexpress.com/merchantsupportguide.

Print Client's Business Legal Name: Calumet City Town Hall

By its signature below, Client acknowledges that it has received the Merchant Processing Application, Program Terms and Conditions [version CardCoN2104(ia)] consisting of 50 pages [including this Confirmation Page and the applicable Third Party Agreement(s)], Interchange Qualification Matrix and American Express Program Pricing (version IQM.MVD.S17.1 or _____), and Interchange Schedule.

Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

NO ALTERATIONS OR STRIKE-OUTS TO THE PROGRAM TERMS AND CONDITIONS WILL BE ACCEPTED.

Client's Business Principal:

Signature (Please sign below):

X Michelle Markiewicz Daakimbash Mayor 12/27/18
 Title Date
Michelle Markiewicz Daakimbash Mayor
 Please Print Name of Signer

**THE CITY OF CALUMET CITY
COOK COUNTY, ILLINOIS**

**ORDINANCE
NUMBER**

18-77

**AN ORDINANCE AMENDING CHAPTER 90 OF THE MUNICIPAL CODE
OF THE CITY OF CALUMET CITY, COOK COUNTY, ILLINOIS**

**MICHELLE MARKIEWICZ QUALKINBUSH, Mayor
NYOTA T. FIGGS, City Clerk**

**MIKE NAVARRETE
MAGDALENA J. "LENI" WOSZYNSKI
DEANDRE D. TILLMAN
RAMONDE WILLIAMS
DEJUAN GARDNER
JAMES PATTON
ANTHONY SMITH
Aldermen**

**Published in pamphlet form by authority of the Mayor and City Clerk of the City of Calumet City
Office of the City Clerk - 204 Pulaski Road, Calumet City, Illinois 60409**

ORDINANCE NO.: 18-77

**AN ORDINANCE AMENDING CHAPTER 90 OF THE MUNICIPAL CODE
OF THE CITY OF CALUMET CITY, COOK COUNTY, ILLINOIS**

BE IT ORDAINED by the Mayor and City Council of the City of Calumet City, Cook County, Illinois, by and through its home rule powers, as follows:

Section 1. That Section 90-317 (Handicapped parking) of Article V [Stopping, Standing and Parking] of Chapter 90 [Traffic and Vehicles] of the Municipal Code of Calumet City, Illinois, is hereby amended by adding the following language to subsection G (Signed areas) to read, as follows:

5 Waltham

Section 2. The Commissioner of Streets and Alleys is hereby authorized and directed to install the proper signs in accordance with the terms and conditions of this Ordinance.

Section 3. If any section, paragraph, clause or provision of this Ordinance shall be held invalid, the invalidity thereof shall not affect any other provision of this Ordinance.

Section 4. All ordinances, resolutions, motions or orders in conflict with this Ordinance are hereby repealed to the extent of such conflict.

Section 5. This Ordinance shall be in full force and effect upon its passage, approval and publication as provided by law.

ADOPTED by the Mayor and City Council of the City of Calumet City, Cook County, Illinois this 10th of January , 2019 pursuant to a roll call vote, as follows:


	YES	NO	ABSENT	PRESENT
Navarrete	X			
Wosczynski	X			
Tillman	X			
Williams	X			
Gardner	X			
Patton	X			
Smith	X			
(Mayor Qualkinbush)				
TOTAL	7			

APPROVED by the Mayor of the City of Calumet City, Cook County, Illinois on this 27th day of December 2018.


Michelle Markiewicz Qualkinbush

MAYOR

ATTEST:


Nyota T. Figgs
CITY CLERK

THE CITY OF CALUMET CITY
COOK COUNTY, ILLINOIS

ORDINANCE
NUMBER 18-78_

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF NOT TO EXCEED \$6,900,000 GENERAL OBLIGATION BONDS, SERIES 2019, OF THE CITY OF CALUMET CITY, COOK COUNTY, ILLINOIS, AND FOR THE LEVY OF A DIRECT ANNUAL TAX SUFFICIENT TO PAY THE PRINCIPAL AND INTEREST ON SAID BONDS

MICHELLE MARKIEWICZ QUALKINBUSH, Mayor
NYOTA T. FIGGS, City Clerk

DEJUAN GARDNER
MICHAEL NAVARRETE
JAMES PATTON
ANTHONY SMITH
DEANDRE TILLMAN
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MAGDALENA "LENI" WOSZYNSKI

Aldermen

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ORDINANCE NUMBER 18-78

AN ORDINANCE PROVIDING FOR THE ISSUANCE OF NOT TO EXCEED \$6,900,000 GENERAL OBLIGATION BONDS, SERIES 2019, OF THE CITY OF CALUMET CITY, COOK COUNTY, ILLINOIS, AND FOR THE LEVY OF A DIRECT ANNUAL TAX SUFFICIENT TO PAY THE PRINCIPAL AND INTEREST ON SAID BONDS

WHEREAS, the City of Calumet City, Cook County, Illinois (the "City"), pursuant to the provisions of Article VII, Section 6(a) of the Constitution of the State of Illinois, is a home rule unit and may exercise any power and perform any function pertaining to its government and affairs including, but not limited to, the power to tax and to incur debt payable from *ad valorem* tax receipts maturing within 40 years from the time it is incurred and without prior referendum approval;

WHEREAS, the City has heretofore issued obligations (the "Prior Bonds") which can be currently refunded in order to restructure the debt of the City;

WHEREAS, the City Council has determined that certain maturities of the Prior Bonds (the "Refunded Bonds") shall be currently refunded (the "Refunding") in order to restructure the debt obligations of the City;

WHEREAS, it is in the judgment of the City Council necessary for the Refunding to issue general obligation bonds of the City;

WHEREAS, there are insufficient funds of the City on hand and lawfully available to pay for the costs of the Refunding, such that the City expects to pay such costs by borrowing such money and issuing its general obligation bonds in evidence thereof;

WHEREAS, it is deemed to be necessary, essential and for the best interests of the inhabitants of the City and necessary for the welfare of the government and affairs of the City to construct capital projects; purchase vehicles, fire equipment, police equipment, computer equipment and furnishings; pay engineering costs, and pay for the costs and expenses associated therewith (the "Project"), and in connection with the issuance of general obligation bonds; and

WHEREAS, the City Council (the "City Council") has determined there are presently not sufficient funds on hand and currently available to pay the cost of the Project; and

WHEREAS, there are insufficient funds of the City on hand and lawfully available to pay for the costs of the Project, such that the City expects to pay such costs by borrowing such money and issuing its general obligation bonds in evidence thereof;

WHEREAS, there is insufficient funds in the Treasury of the City to defray necessary expenses and liabilities for the operation of the City by providing working capital;

WHEREAS, as a home rule unit, the City by ordinance passed by the City Council is authorized to borrow money and in evidence thereof issue general obligation bonds of the City without referendum in an amount not to exceed \$6,900,000 (the "Bonds") for the purpose of paying all or a portion of the costs of the Refunding, the Project, working capital expenses, and paying certain costs incurred in connection with the issuance of the Bonds, including but not limited to the costs of capitalized interest, if any, all to the extent provided for and allocated in the Bond Order; and

WHEREAS, the City Council does hereby determine that it is advisable and in the best interest of the City at this time to borrow money and in evidence thereof to issue the Bonds for the purpose of paying all or a portion of the costs of the Refunding, the Project, working capital expenses, and paying certain costs incurred in connection with the issuance of the Bonds, including but not limited to the costs of capitalized interest, if any, all to the extent provided for and allocated in the Bond Order, and in evidence of such borrowing, issue the Bonds.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Calumet City, Cook County, Illinois, as follows:

Section 1. Definitions. Words and terms used in this Ordinance shall have the meanings assigned them unless the context or use clearly indicates another or different meaning is intended. Words and terms defined in the singular may be used in the plural and vice-versa. Reference to any gender shall be deemed to include the other and also inanimate persons such as corporations, where applicable.

"Act" means the home rule powers of the City, the Illinois Municipal Code, and the Local Government Debt Reform Act.

"Authorized Denominations" means \$5,000 and integral multiples of \$5,000.

"Bond Counsel" means, with respect to the original issuance of the Bonds, Louis F. Cainkar, Ltd., Chicago, Illinois, and thereafter, any firm of attorneys of nationally recognized expertise with respect to the tax-exempt obligations of political subdivisions, selected by the City.

“Bond Fund” means the Series 2019 Bond Fund created in Section 12 of this Ordinance.

“Bond Insurer” is defined in Section 25 of this Ordinance.

“Bond Order” means that certain bond order, to be executed by the Mayor, and setting forth certain details of the Bonds as provided in this Ordinance and includes the levy of the Pledged Taxes.

“Bond Purchase Agreement” is defined in Section 11 of this Ordinance.

“Bond Register” means the books of the City kept by the Bond Registrar to evidence the registration and transfer of the Bonds.

“Bond Registrar” means the City Treasurer, or a successor thereto designated as bond registrar and paying agent; however, the Bond Registrar may be designated in the Bond Order.

“Bonds” or the *“Series 2019 Bonds”* means the not to exceed \$6,900,000 General Obligation Bonds, Series 2019, authorized to be issued by this Ordinance, including bonds issued in exchange for or upon transfer or replacement of bonds previously issued under this Ordinance.

“Book Entry Form” means the form of the Bonds as fully registered and available in physical form only to the Depository.

“City” means the City of Calumet City, Cook County, Illinois.

“City Council” means the Mayor and Aldermen of the City.

“Code” means the Internal Revenue Code of 1986, as amended.

“County Clerk” means the County Clerk of Cook County, Illinois.

“Defeasance Obligations” means: (a) direct and general full faith and credit obligations of the United States Treasury (“Directs”); (b) certificates of participation or trust receipts in trusts comprised wholly of Directs; or (c) other obligations unconditionally guaranteed as to timely payment by the United States Treasury or the Federal Deposit Insurance Corporation.

“Defeased Bonds” means such bonds as are described and defined by such term in Section 14 of this Ordinance.

“Depository” means The Depository Trust Company or successor depository duly qualified to act as a securities depository and acceptable to the City.

“Designated Officers” mean the officers of the City as follows: Mayor, City Clerk, and City Treasurer.

“Expense Account” means the account in the Proceeds Fund established hereunder and further described by Section 13 of this Ordinance.

“Global Book-Entry System” means the system for the initial issuance of the Bonds as described in Section 5.

“Municipal Bond Insurance Policy” is defined in Section 25 of this Ordinance.

“Ordinance” or *“Bond Ordinance”* means this Ordinance No. 18-78 passed by the City Council on the 27th day of December, 2018 and approved by the Mayor on that date.

“Outstanding” when used with reference to any bond, means a bond is outstanding and unpaid; provided, however, such term shall not include bonds: (a) which have matured or for which moneys are on deposit with proper paying agents, or are otherwise properly available, sufficient to pay all principal thereof and interest thereon; or (b) the provision for payment of which has been made by the City by the deposit in an irrevocable trust or escrow of funds or direct, full faith and credit obligations of the United States of America, or other obligations unconditionally guaranteed as to timely payment by the United States Treasury or the Federal Deposit Insurance Corporation, the principal of and interest on which will be sufficient to pay at maturity or as called for redemption all the principal of, redemption premium, if any, and interest on such bonds, and will not result in the loss of exclusion from gross income of the interest thereon under Section 103 of the Code.

“Paying Agent” means the City Treasurer, or a successor thereto designated as bond registrar and paying agent; however, the Paying Agent may be designated in the Bond Order.

“Pledged Taxes” is defined in Section 12 of this Ordinance.

“Prior Bonds” is defined in the Bond Order.

“Prior Project” means the facilities financed, directly or indirectly, with the proceeds of the Prior Bonds, and prior obligations which were refunded by the Prior Bonds.

“Proceeds Fund” means the Proceeds Fund created in Section 13 of this Ordinance.

“Project” is defined in the Preambles of this Ordinance.

“Purchase Price” means the price to be paid by the Purchaser for the Bonds.

“Purchaser” means Mesirow Financial, Inc., Chicago, Illinois.

“Record Date” means the fifteenth day of the month next preceding any regular or other interest payment date occurring on the first day of any month and the fifteenth day preceding any interest payment date occasioned by the redemption of Bonds on other than the first day of a month.

“Refunded Bonds” is defined in the Preambles of this Ordinance.

“Refunding” is defined in the Preambles of this Ordinance.

“Refunding Account” means the account in the Proceeds Fund established hereunder and further described by Section 14 of this Ordinance.

“Representations Letter” means such agreement or agreements by and among the City, the Bond Registrar, and the Depository as shall be necessary to effectuate a book-entry system for the Bonds, and includes the Blanket Letter of Representations executed by the City and the Depository.

“Section 265 Tax-Exempt Obligations” are obligations the interest on which is excludable from gross income of the owners thereof under Section 103 of the Code, except for private activity bonds other than qualified 501(c)(3) bonds, both as defined in Section 141 of the Code.

“Stated Maturity” means, with respect to any Bond, the date specified in such Bond as the fixed date on which the principal of such Bond or such interest is due and payable, whether by maturity or otherwise.

“Tax-Exempt” means, with respect to all or any portion of the Bonds, the status of interest paid and received thereon as excludable from the gross income of the owners thereof under the Code for federal income tax purposes.

“Term Bonds” means Bonds subject to mandatory redemption by operation of the Bond Fund and designated as term bonds in the Bond Order.

Definitions also appear in the Preambles hereto or in specific sections, as appear below.

Section 2. Incorporation of Preambles. The City Council hereby finds that all of the recitals contained in the Preambles to this Ordinance are full, true and correct and does incorporate them into this Ordinance by this reference.

Section 3. Authorization. It is hereby found and determined that the City Council has been authorized by law to borrow the sum of not to exceed \$6,900,000 upon the credit of the City and as evidence of such indebtedness to issue at this time bonds in the aggregate principal amount not to exceed \$6,900,000 in order to pay the costs of the Refunding. The Bonds shall be issued pursuant to the Act.

Section 4. Bond Details. There shall be borrowed on the credit of and for and on behalf of the City the aggregate sum not to exceed \$6,900,000 for the Refunding. The Bonds shall be in fully registered form, and may be in book entry form. The Bonds shall be issued in one or more series as designated in a Bond Order. The Bonds shall be dated as of a date (the "Dated Date") no earlier than the date of passage of this Ordinance and no later than their initial date of issuance as shall be set forth in the Bond Order; each Bond shall also bear its respective date of authentication; and the Bonds shall be numbered consecutively in such fashion as shall be determined by the Bond Registrar. The Bonds shall become due or be subject to mandatory redemption (subject to right of prior redemption) on such date of each year as shall be designated as shall be set forth in the Bond Order. The Bonds shall be in Authorized Denominations, but no single such bond shall represent principal maturing on more than one date, and shall be numbered 1 and upwards. Each Bond shall bear interest, tax-exempt or taxable from the later of its Dated Date or from the most recent interest payment date to which interest has been paid or duly provided for, commencing on a date within one year of the Dated Date, as shall be set forth in the Bond Order, and upon regular semiannual intervals thereafter, at the respective rates percent per annum provided, until the principal thereof shall be paid or duly provided for. So long as the Bonds are held in Book Entry Form, interest on each Bond shall be paid to the Depository by check or draft or electronic funds transfer, in lawful money of the United States of America, as may be agreed in the Representations Letter; and if the Bonds are in physical form to registered owners other than the Depository, interest on each Bond shall be paid by check or draft of the Paying Agent, payable upon presentation thereof in lawful money of the United States of America, to the person in whose name such Bond is registered at the close of business on the applicable Record Date, and mailed to the address of such registered owner as it appears on the Bond Register or at such other address as may be furnished in writing to the Bond Registrar. Interest shall be computed on the basis of a 360-day year of twelve 30-day months. The principal of the Bonds shall be payable upon presentation at the office designated for such purpose of the Bond Registrar.

Section 5. Global Book-Entry System. The Bonds shall be initially issued in the form of a separate single fully registered Bond for each of the maturities of the Bonds bearing the same rate of interest. Upon initial issuance, the ownership of each such Bond shall be registered in the Bond Register in such name as may be provided by the Depository (the “Book Entry Owner”) and, accordingly, in Book Entry Form as provided and defined herein. One of the Designated Officers is authorized to execute a Representations Letter or to utilize the provisions of an existing Representations Letter. Without limiting the generality of the authority given with respect to entering into a Representations Letter for the Bonds, it may contain provisions relating to: (a) payment procedures; (b) transfers of the Bonds or of beneficial interests therein; (c) redemption notices and procedures unique to the Depository; (d) additional notices or communications; and (e) amendment from time to time to conform with changing customs and practices with respect to securities industry transfer and payment practices. With respect to Bonds registered in the Bond Register in the name of the Book Entry Owner, neither the City nor the Bond Registrar shall have any responsibility or obligation to any broker-dealer, bank, or other financial institution for which the Depository holds Bonds from time to time as securities depository (each such broker-dealer, bank, or other financial institution being referred to herein as a “Depository Participant”) or to any person on behalf of whom such a Depository Participant holds an interest in the Bonds. Without limiting the meaning of the immediately preceding sentence, neither the City nor the Bond Registrar shall have any responsibility or obligation with respect to: (a) the accuracy of the records of the Depository, the Book Entry Owner, or any Depository Participant with respect to any ownership interest in the Bonds; (b) the delivery to any Depository Participant or any other person, other than a registered owner of a Bond as shown in the Bond Register or as expressly provided in the Representations Letter, of any notice with respect to the Bonds, including any notice of redemption; or (c) the payment to any Depository Participant or any other person, other than a registered owner of a Bond as shown in the Bond Register, of any amount with respect to principal of or interest on the Bonds. No person other than a registered owner of a Bond as shown in the Bond Register shall receive a Bond certificate with respect to any Bond. In the event that: (a) the City determines that the Depository is incapable of discharging its responsibilities described herein or in the Representations Letter; (b) the agreement among the City and the Depository evidenced by the Representations Letter shall be terminated for any reason; or (c) the City determines that it is in the best interests of the City or of the beneficial owners of the Bonds that they be able to obtain certificated Bonds; the City shall notify the Depository of the availability of Bond certificates, and such Bonds shall no longer be restricted to being registered in the Bond Register to the Book Entry Owner. The City may determine at such time that such Bonds shall be registered in the name of and deposited with a successor depository operating a book entry only system, as may be acceptable to the City, or such depository’s agent or designee, but if the City does not select such successor depository, then such Bonds shall be registered in whatever name or names registered owners of

Bonds transferring or exchanging Bonds shall designate, in accordance with the provisions hereof.

Section 6. Execution; Authentication. The Bonds shall be signed by the manual or duly authorized facsimile signatures of the Mayor and the City Clerk and may have impressed or imprinted thereon the corporate seal or facsimile thereof of the City. In case any such officer whose signature shall appear on any Bond shall cease to be such officer before the delivery of such Bond, such signature shall nevertheless be valid and sufficient for all purposes, the same as if such officer had remained in office until delivery. All Bonds shall have thereon a certificate of authentication, substantially in the form hereinafter set forth, duly executed by the Bond Registrar as authenticating agent of the City and showing the date of authentication. No Bond shall be valid or obligatory for any purpose or be entitled to any security or benefit under this Ordinance unless and until such certificate of authentication shall have been duly executed by the Bond Registrar by manual signature, and such certificate of authentication upon any such Bond shall be conclusive evidence that such Bond has been authenticated and delivered under this Ordinance. The certificate of authentication on any Bond shall be deemed to have been executed by it if signed by an authorized signatory of the Bond Registrar, but it shall not be necessary that the same person sign the certificate of authentication on all of the Bonds issued hereunder.

Section 7. Redemption.

A. *Mandatory Redemption.* If so provided in the Bond Order, any Bonds may be issued as Term Bonds and be subject to mandatory redemption by operation of the Bond Fund, at a price of par, without premium, plus accrued interest to the date fixed for redemption, on such date of each year as may be provided in the Bond Order (the "Mandatory Redemption Date") and in the amounts and subject to such provisions as shall be set forth in the Bond Order. Bonds subject to mandatory redemption shall be deemed to become due on the Mandatory Redemption Dates except for any remainder to be paid at maturity. The City covenants that it will redeem any Term Bonds pursuant to the mandatory redemption requirement for such Term Bonds and levy taxes accordingly.

The principal amount of Bonds to be mandatorily redeemed on the Mandatory Redemption Date may be reduced through the earlier optional redemption thereof. In addition, on or prior to the 60th day preceding the Mandatory Redemption Date, the Bond Registrar may, and if directed by the City shall, purchase Bonds required to be retired on the Mandatory Redemption Date. Any such Bonds so purchased shall be cancelled and the principal amount thereof shall be credited against the mandatory redemption required on the Mandatory Redemption Date.

B. *Optional Redemption.* If so provided in the Bond Order, any Bonds may be subject

to redemption prior to maturity at the option of the City, in whole or in part on any date, at such times and at such optional redemption prices as may be provided in the Bond Order. If less than all of the Outstanding Bonds are to be optionally redeemed, the Bonds may be called in any order of their maturity as determined by the City (less than all of the Bonds of a single maturity to be selected by the Bond Registrar).

C. *General Redemption Terms.* The Bonds shall be redeemed only in the principal amount of \$5,000 and integral multiples thereof. The City shall, at least 30 days prior to any optional redemption date (unless a shorter time period shall be satisfactory to the Bond Registrar) notify the Bond Registrar of such redemption date and of the principal amount and maturity or maturities of Bonds to be redeemed. The Bonds subject to mandatory redemption shall be called by the Bond Registrar for redemption without any further action of the City. For purposes of any redemption of less than all of the Outstanding Bonds of a single maturity, the particular Bonds or portions thereof to be redeemed shall be selected by lot by the Bond Registrar from the Bonds of such maturity by such method of lottery as the Bond Registrar shall deem fair and appropriate; provided that such lottery shall provide for the selection for redemption of Bonds or portions thereof so that any \$5,000 Bond or \$5,000 portion of a Bond shall be as likely to be called for redemption as any other such \$5,000 Bond or \$5,000 portion. The Bond Registrar shall promptly notify the City in writing of the Bonds or portions thereof selected for redemption and, in the case of any Bond selected for partial redemption, the principal amount thereof to be redeemed.

Section 8. Redemption Procedures. The Bonds subject to redemption shall be identified, notice given, and paid and redeemed pursuant to the procedures as follows:

A. *Mandatory Redemption Procedure.* For a mandatory redemption, the Bond Registrar and Paying Agent shall proceed to redeem Bonds without any further order or direction from the City whatsoever.

B. *Optional Redemption Procedure.* Unless waived by any holder of Bonds to be redeemed, notice of the call for any such redemption shall be given by the Bond Registrar on behalf of the City by mailing the redemption notice by first class mail at least 30 days prior to the date fixed for redemption to each registered owner of the Bond or Bonds to be redeemed at the address shown on the Bond Register or at such other address as is furnished in writing by such registered owner to the Bond Registrar. All notices of redemption shall state:

- (1) the redemption date;
- (2) the redemption price;
- (3) if less than all Outstanding Bonds are to be redeemed, the

identification (and, in the case of partial redemption, the respective principal amounts) of the Bonds to be redeemed;

(4) that on the redemption date the redemption price will become due and payable upon each such Bond or portion thereof called for redemption, and that interest thereon shall cease to accrue from and after said date;

(5) the place where such Bonds are to be surrendered for payment of the redemption price, which place of payment shall be the designated corporate trust office of the Paying Agent; and

(6) such other information then required by custom, practice or industry standard.

Unless moneys sufficient to pay the redemption price of the Bonds to be redeemed shall have been received by the Paying Agent prior to the giving of such notice of redemption, such notice may, at the option of the City, state that said redemption shall be conditional upon the receipt of such moneys by the Paying Agent on or prior to the date fixed for redemption. If such moneys are not received, such notice shall be of no force and effect, the City shall not redeem such Bonds, and the Bond Registrar shall give notice, in the same manner in which the notice of redemption shall be given, that such moneys were not so received and that such Bonds will not be redeemed. Otherwise, prior to any redemption date, the City shall deposit with the Paying Agent an amount of money sufficient to pay the redemption price of all the Bonds or portions thereof which are to be redeemed on that date.

Subject to the provisions for a conditional optional redemption described above, notice of redemption having been given as aforesaid, the Bonds or portions thereof so to be redeemed shall, on the redemption date, become due and payable at the redemption price therein specified, and from and after such date (unless the City shall default in the payment of the redemption price) such Bonds or portions thereof shall cease to bear interest. Upon surrender of such Bonds for redemption in accordance with said notice, such Bonds shall be paid by the Bond Registrar at the redemption price. Installments of interest due on or prior to the redemption date shall be payable as herein provided for payment of interest. Upon surrender for any partial redemption of any Bond, there shall be prepared for the registered holder a new Bond or Bonds of the same maturity in the amount of the unpaid principal.

If any Bond or portion thereof called for redemption shall not be so paid upon surrender thereof for redemption, the principal shall, until paid, bear interest from the redemption date at the rate borne by the Bond or portion thereof so called for redemption. All Bonds which have been redeemed shall be cancelled and destroyed by the Bond Registrar and shall not be reissued.

Section 9. Registration of Bonds; Persons Treated as Owners. The City shall cause books (the "Bond Register") for the registration and for the transfer of the Bonds as provided in this Ordinance to be kept at the office designated for such purpose of the Bond Registrar, which is hereby constituted and appointed the registrar of the City for the Bonds. The City is authorized to prepare, and the Bond Registrar or such other agent as the City may designate shall keep custody of, multiple Bond blanks executed by the City for use in the transfer and exchange of Bonds. Subject to the provisions of this Ordinance relating to the Bonds in Book Entry Form, any Bond may be transferred or exchanged, but only in the manner, subject to the limitations, and upon payment of the charges as set forth in this Ordinance. Upon surrender for transfer or exchange of any Bond at the office designated for such purpose of the Bond Registrar, duly endorsed by or accompanied by a written instrument or instruments of transfer or exchange in form satisfactory to the Bond Registrar and duly executed by the registered owner or an attorney for such owner duly authorized in writing, the City shall execute and the Bond Registrar shall authenticate, date and deliver in the name of the transferee or transferees or, in the case of an exchange, the registered owner, a new fully registered Bond or Bonds of like tenor, of the same maturity, bearing the same interest rate, of authorized denominations, for a like aggregate principal amount. The Bond Registrar shall not be required to transfer or exchange any Bond during the period of 15 days preceding the giving of notice of redemption of Bonds or to transfer or exchange any Bond all or a portion of which has been called for redemption. The execution by the City of any fully registered Bond shall constitute full and due authorization of such Bond, and the Bond Registrar shall thereby be authorized to authenticate, date and deliver such Bond; provided, however, the principal amount of Bonds and maturity authenticated by the Bond Registrar shall not at any one time exceed the authorized principal amount of the Bonds and maturity less the amount of such Bonds which have been paid. The person in whose name any Bond shall be registered shall be deemed and regarded as the absolute owner thereof for all purposes, and payment of the principal of or interest on any Bond shall be made only to or upon the order of the registered owner thereof or his (her) legal representative. All such payments shall be valid and effectual to satisfy and discharge the liability upon such Bond to the extent of the sum or sums so paid. No service charge shall be made to any registered owner of Bonds for any transfer or exchange of Bonds, but the City or the Bond Registrar may require payment of a sum sufficient to cover any tax or other governmental charge that may be imposed in connection with any transfer or exchange of Bonds.

Section 10. Form of Bond. The Bonds shall be in substantially the following form:

REGISTERED NO.

REGISTERED \$

UNITED STATES OF AMERICA, STATE OF ILLINOIS, COUNTY OF COOK

CITY OF CALUMET CITY

GENERAL OBLIGATION BOND, SERIES 2019[]

Interest Rate: %

Maturity Date:

Dated Date:

Registered Owner:

Principal Amount:

KNOW ALL PERSONS BY THESE PRESENTS, that the City of Calumet City, Cook County, Illinois (the "City"), hereby acknowledges itself to owe and for value received promises to pay to the Registered Owner identified above, or registered assigns as hereinafter provided, on the Maturity Date identified above, the Principal Amount identified above and to pay interest (computed on the basis of a 360-day year of twelve 30-day months) on such Principal Amount from the Dated Date identified above or from the most recent interest payment date to which interest has been paid or duly provided for, at the Interest Rate per annum identified above on September 1 and March 1 of each year, commencing _____, until said Principal Amount is paid or duly provided for, except as the hereinafter stated provisions for redemption prior to maturity may be and become applicable hereto. The principal of this Bond is payable in lawful money of the United States of America upon presentation hereof at the office designated for such purpose of the City Treasurer, City of Calumet City, Illinois, as paying agent (the "Paying Agent") and bond registrar (the "Bond Registrar"). Payment of interest shall be made to the Registered Owner hereof as shown on the registration books of the City maintained by the Bond Registrar, at the close of business on the Record Date for each interest payment date and shall be paid by check or draft of the Paying Agent, payable upon presentation at the Bond Registrar in lawful money of the United States of America, mailed to the address of such Registered Owner as it appears on such registration books, or at such other address furnished in writing by such Registered Owner to the Bond Registrar, or as otherwise agreed by the City and Cede & Co., as nominee, or successor, for so long as this Bond is held by The Depository Trust Company, New York, New York, the depository, or nominee, in book entry only form as provided for same. Record Date means the 15th day of the month next preceding any regular or other interest payment date occurring on the first day of any month and the 15th day preceding any interest payment date occasioned by the redemption of Bonds on other than the first day of a month.

The Bonds shall be direct and general obligations of the City. For the prompt payment of this Bond, both principal and interest at maturity, the full faith, credit and resources of the City are hereby irrevocably pledged.

[Mandatory redemption and optional redemption provisions, as applicable, to be inserted here.]

[Notice of any optional redemption shall be sent by first class mail not less than 30 days prior to the date fixed for redemption to the registered owner of each Bond to be redeemed at the address shown on the registration books of the City maintained by the Bond Registrar or at such other address as is furnished in writing by such registered owner to the Bond Registrar. When so called for redemption, this Bond will cease to bear interest on the specified redemption date, provided funds for redemption are on deposit at the place of payment at that time, and shall not be deemed to be outstanding.]

This Bond is one of the Bonds issued by the City to pay for the costs of the Refunding, the Project, and working capital purposes as authorized pursuant to the provisions of Illinois law, including, specifically, the Illinois Municipal Code, as amended, the Local Government Debt Reform Act, as amended, and as further supplemented and, where necessary, superseded, by the powers of the City as a home rule unit under the provisions of Section 6 of Article VII of the Illinois Constitution of 1970 under Ordinance No. 18-___, duly passed by the City Council on the 27th day of December, 2018 authorizing the Bonds (the "Bond Ordinance") as supplemented by a Bond Order executed by the Mayor.

The Bonds are secured by the general obligation of the City for the payment of which the City in the Bond Ordinance has pledged its full faith and credit and levied ad valorem taxes, unlimited as to rate or amount, upon all taxable property within the City sufficient to pay the principal and interest thereon. The City reserves the right to issue obligations on a parity basis with the Bonds.

The Bonds shall initially be issued in a Global Book Entry System (as provided in the Bond Ordinance). The provisions of this Bond and of the Bond Ordinance are subject in all respects to the provisions of the Representations Letter between the City and The Depository Trust Company, or any substitute agreement, affecting such Global Book-Entry System.

The City and the Bond Registrar may deem and treat the person in whose name any Bond shall be registered in the Bond Register as the absolute owner of such Bond, whether such Bond shall be overdue or not, for the purpose of receiving payment of or on account of the principal of or interest thereon, and for all other purposes whatsoever; all such payments so made to any such registered owner or upon such registered owner's order shall be valid and effectual to satisfy and discharge the liability upon such Bond to the extent of the sum or sums so paid; and neither the City nor the Bond Registrar shall not be affected by any notice to the contrary. This Bond may be transferred or exchanged, but only in the manner, subject to the limitations and upon payment of the charges as set forth in the Bond Ordinance.

[The City has designated each of the Bonds as a "qualified tax-exempt obligation" pursuant to Section 265(b)(3) of the Internal Revenue Code of 1986.]

It is hereby certified and recited that all acts, conditions, and things required by law to exist or to be done precedent to or in the issuance of this Bond did exist, have happened, been done and performed in regular and due form and time as required by law; that the indebtedness of the City including the issuance of the Bonds of which this is one, does not exceed any limitation imposed by law, and that provision has been made for the collection of a direct annual tax to pay the interest hereon as it falls due and also to pay and discharge the principal hereof at maturity.

This Bond shall not be valid or become obligatory for any purpose until the certificate of authentication hereon shall have been signed by the Bond Registrar.

IN WITNESS WHEREOF, the City of Calumet City, Cook County, Illinois, by its City Council, has caused this Bond to be signed by the duly authorized manual or facsimile signatures of the Mayor and the City Clerk, all as appearing hereon and as of the Dated Date as identified above.

Mayor

City Clerk

Date of Authentication: _____

CERTIFICATE
OF
AUTHENTICATION

Bond Registrar
and Paying Agent: City Treasurer
City of Calumet City, Illinois

This Bond is one of the bonds issued in the within mentioned Bond Ordinance.

By _____
Authorized Signatory

Unless this bond is presented by an authorized representative of The Depository Trust Company, a New York corporation ("DTC"), to the City or its agent for registration of transfer, exchange, or payment, and any bond issued is registered in the name of Cede & Co. or in such other name as is requested by an authorized representative of DTC (and any payment is made to Cede & Co. or to such other entity as is requested by an authorized representative of DTC), ANY TRANSFER, PLEDGE, OR OTHER USE HEREOF FOR VALUE OR OTHERWISE BY OR TO ANY PERSON IS WRONGFUL inasmuch as the registered owner hereof, Cede & Co., has an interest herein.

ASSIGNMENT

FOR VALUE RECEIVED, the undersigned sells, assigns and transfers unto _____

(Name and Address and Social Security or other identifying number of Assignee)

the within Bond and does hereby irrevocably constitute and appoint _____ as attorney to transfer the said Bond on the books kept for registration thereof with full power of substitution in the premises.

Dated: _____

Signature of Assignee

Signature guaranteed: _____

NOTICE: The signature to this assignment and transfer must correspond with the name of the Registered Owner as it appears upon the face of the within Bond in every particular, without alteration or enlargement or any change whatever.

Section 11. Sale of Bonds. The Mayor and City Treasurer are hereby authorized to proceed, without any further authorization or direction from the City Council, to sell and deliver the Bonds to the Purchaser as herein provided. The Bonds shall be sold as shall be set forth in the Bond Order relating to same. The Designated Officers are hereby authorized and directed to sell the Bonds to the Purchaser at not less than the purchase price. Upon the sale of the Bonds, any of the Designated Officers and any other officers of the City as shall be appropriate shall be and are hereby authorized and directed to approve or execute, or both, such documents of sale of the Bonds as may be necessary, including, without limitation, the Bond Order, the Bond Purchase Agreement and closing documents including such certification and documentation as may be required by counsel approving the Bonds, including, specifically, a tax agreement, to render their opinion as to the Tax-Exempt status of the interest on any Tax-Exempt Bond pursuant to the Code. It is hereby found that no person holding any office of the City, either by election or appointment, is in any manner financially interested, either directly, in his or her own name, or indirectly, in the name of any other person, association, trust or corporation, in the sale of the Bonds.

A bond purchase agreement for the sale of the Bonds to the Purchaser (the "Bond Purchase Agreement") substantially in the form as approved for execution by the City Attorney, is hereby in all respects authorized and approved. The Mayor or City Treasurer by signing the Bond Purchase Agreement are hereby authorized to execute the same, and execution shall constitute full and complete approval of all necessary or appropriate completions and revisions as shall appear therein. Upon the sale of the Bonds, the Mayor shall prepare the Bond Order which shall include the pertinent details of sale as provided herein, and such shall be entered into the records of the City and made available to the City Council at the next public meeting thereof.

In the event the Purchaser or the City's financial advisor certified to the City that it would be economically advantageous for the City to acquire a municipal bond insurance policy for the Bonds, the City hereby authorizes and directs the Mayor to obtain such an insurance policy. The acquisition of a municipal bond insurance policy is hereby deemed economically advantageous if the difference between the present value cost of: (a) the total debt service on the Bonds if issued without municipal bond insurance; and (b) the total debt service on the Bonds if issued with municipal bond insurance, is greater than the cost of the premium on the municipal bond insurance policy.

The use by the Purchaser of any Preliminary Official Statement and any final Official Statement relating to the Bonds (the "Official Statement") is hereby ratified, approved and authorized; the execution and delivery of the Official Statement is hereby authorized; and the officers of the City are hereby authorized to take any action as may be required on the part of the City to consummate the transactions contemplated by the Bond Purchase Agreement, this

Ordinance, the Bond Order, the Preliminary Official Statement, the Official Statement and the Bonds. The Mayor or the City Clerk are hereby each authorized to designate the Official Statement as “final” for purposes of Rule 15c2-12 promulgated by the Securities and Exchange Commission.

Section 12. Security; Tax Levy, Bond Fund and Abatement. The Bonds are a general obligation of the City, for which the full faith and credit of the City are irrevocably pledged, and are payable from the levy of the taxes on all of the taxable property in the City, without limitation as to rate or amount, in an amount sufficient to produce the sums necessary to pay the interest on the Bonds as it falls due and to pay and discharge the principal thereof at maturity (the “Pledged Taxes”). For the purpose of providing funds required to pay the interest on the Bonds promptly when and as the same falls due, and to pay and discharge the principal thereof at maturity, there is hereby levied upon all the taxable property within the City, in the years for which any of the Bonds are Outstanding, a direct annual tax sufficient for that purpose. The Mayor is hereby directed to file with the County Clerk of Cook County, Illinois (the “County Clerk”) as part of the Bond Order, a levy of taxes upon all taxable property in the City in addition to all other taxes, a direct annual tax in an amount sufficient to produce the sums necessary to pay the interest on the Bonds as it falls due and to pay and discharge the principal thereof at maturity. It shall be the duty of said County Clerk to ascertain the rate necessary to produce the tax herein levied, and extend the same for collection on the tax books against all of the taxable property within the City in connection with other taxes levied in said year for general and special purposes, in order to raise the respective amounts aforesaid and in said year such annual tax shall be computed, extended and collected in the same manner as now or hereafter provided by law for the computation, extension and collection of taxes for general and special purposes of the City, and when collected, the taxes hereby levied shall be placed to the credit of a special fund to be designated “Series 2019 Bond Fund” (the “Bond Fund”), which fund is hereby irrevocably pledged to and shall be used only for the purpose of paying the principal and interest on the Bonds.

Principal or interest coming due at any time when there are not sufficient funds on hand from the foregoing tax levy to pay the same shall be paid from the general funds of the City, and the fund from which such payment was made shall be reimbursed from the Pledged Taxes when the same shall be collected.

The City covenants and agrees with the purchasers and the holders of the Bonds that so long as any of the Bonds remains Outstanding, except as herein otherwise specifically provided, the City will take no action or fail to take any action which in any way would adversely affect the ability of the City to levy and collect the foregoing tax levy. The City and its officers will

comply with all present and future applicable laws in order to assure that the Pledged Taxes may be levied, extended and collected as provided herein and deposited into the Bond Fund.

Section 13. Creation of Proceeds Funds; Appropriation. The Proceeds Fund is hereby created for the Bonds which shall consist of the Expense Account or the Refunding Account. Bond proceeds and other funds of the City as noted are hereby appropriated and shall be deposited for use as follows:

A. Accrued interest, if any, and capitalized interest on the Bonds shall be used to pay the first interest due on the Bonds and to such end are hereby appropriated for such purpose and ordered to be deposited into the Bond Fund.

B. The amount necessary from the proceeds of the Bonds is hereby appropriated for and shall be used to pay costs of issuance of the Bonds; and shall be deposited into a separate account, hereby created, designated as the Expense Account. Any disbursement from such account shall be made from time to time as necessary. Any excess in the Expense Account shall be deposited into the Refunding Account after 30 days from the date of issuance of the Bonds. At the time of issuance of the Bonds, the costs of issuance may be paid by the Purchaser on behalf of the City from the proceeds of the Bonds.

C. The amount necessary from the proceeds of the Bonds is hereby appropriated for, and shall be used to pay for the costs of the Refunding; and shall be deposited into a separate account, hereby created, designated as the Refunding Account. The amount used for the Refunding may be wired directly from the closing on the Bonds to the paying agents on the Prior Bonds.

Section 14. Call of the Refunded Bonds. In accordance with the redemption provisions of the ordinance under which the Prior Bonds were issued, the City by the City Council hereby makes provision for the payment of and does hereby call (subject only to the delivery of the Bonds), the Refunded Bonds for redemption and payment prior to maturity on November 15, 2018 or any date thereafter.

Section 15. Defeasance of the Bonds. Any Bond or Bonds: (a) which are paid and canceled; (b) which have matured and for which sufficient sums been deposited with a bank or trust company authorized to keep trust accounts to pay all principal and interest due thereon; or (c) for which sufficient United States funds and Defeasance Obligations have been deposited with a bank or trust company authorized to keep trust accounts, taking into account investment earnings on such obligations, to pay all principal of and interest on such Bond or Bonds when due at maturity or as called for redemption, pursuant to an irrevocable escrow or trust agreement (such Bonds as described in this clause (c) being "Defeased Bonds"), shall cease to have any lien on or right to receive or be paid from the Pledged Taxes and shall no longer have the benefits of

any covenant for the registered owners of Outstanding Bonds as set forth herein as such relates to lien and security of the Outstanding Bonds. All covenants relative to the Tax-Exempt status of such Bond or Bonds; and payment, registration, transfer, and exchange are expressly continued for all Bonds whether Outstanding Bonds or not.

Section 16. General Tax Covenants. The City hereby covenants that it will not take any action, omit to take any action, or permit the taking or omission of any action, within its control (including, without limitation, making or permitting any use of the proceeds of the Bonds) if taking, permitting, or omitting to take such action would cause any of the Bonds to be an arbitrage bond or a private activity bond within the meaning of the Code or would otherwise cause the interest on the Bonds to be included in the gross income of the recipients thereof for federal income tax purposes. The City acknowledges that, in the event of an examination by the Internal Revenue Service (the "IRS") of the exemption from federal income taxation for interest paid on the Bonds, under present rules, the City may be treated as a "taxpayer" in such examination and agrees that it will respond in a commercially reasonable manner to any inquiries from the IRS in connection with such examination.

The City also agrees and covenants with the Purchaser and holders of the Bonds from time to time Outstanding that, to the extent possible under Illinois law, it will comply with whatever federal tax law is adopted in the future which applies to the Bonds and affects the Tax-Exempt status of the Bonds.

The City Council hereby authorizes the officials of the City responsible for issuing the Bonds, the same being the Mayor, City Clerk, and City Treasurer, to make such further covenants and certifications as may be necessary to assure that the use thereof will not cause the Bonds to be arbitrage bonds and to assure that the interest on the Bonds will be Tax-Exempt. In furtherance therewith, the City and the City Council further agree: (a) through its officers, to make such further specific covenants, representations as shall be truthful, and assurances as may be necessary or advisable; (b) to consult with counsel approving the Bonds and comply with such advice as may be given; (c) to pay to the United States, as necessary, such sums of money representing required rebates of excess arbitrage profits relating to the Bonds; (d) to file such forms, statements, and supporting documents as may be required and in a timely manner; and (e) if deemed necessary or advisable by the Designated Officers, to employ and pay fiscal agents, financial advisors, attorneys, and other persons to assist the City in such compliance.

Section 17. Not Private Activity Bonds. None of the Bonds is a "private activity bond" as defined in Section 141(a) of the Code. In support of such conclusion, the City certifies, represents and covenants as follows:

A. None of the proceeds of the Bonds (or the Prior Bonds) were or are to be used, directly or indirectly, in any trade or business carried on by any person other than a state or local governmental unit.

B. No direct or indirect payments were or are to be made on the Bonds (or the Prior Bonds) with respect to any private business use by any person other than a state or local governmental unit other than generally as a rate payer.

C. None of the proceeds of the Bonds (or the Prior Bonds) were or are to be used, directly or indirectly, to make or finance loans to persons other than a state or local governmental unit.

D. No user of the Prior Project, other than the City, did or will use the same on any basis other than the same basis as the general public; and no person will be a user as a result of (1) ownership, (2) actual or beneficial use pursuant to a lease, a management or incentive payment contract, or (3) any other arrangement.

Section 18. Qualified Tax-Exempt Obligations. The City represents that:

A. The Bonds are not private activity bonds as defined in Section 141 of the Code;

B. The City hereby designates the Bonds as qualified tax-exempt obligations for purposes of Section 265(b) of the Code;

C. The reasonably anticipated amount of qualified tax-exempt obligations (including 501(c)(3) obligations and tax-exempt leases but excluding other private activity bonds and excluding bonds issued to refund qualified tax-exempt obligations) which will be issued by the Village and all entities subordinate to the Village during 2019 does not exceed \$10,000,000; and

D. The City has not designated more than \$10,000,000 of qualified tax-exempt obligations during 2019.

Section 19. Continuing Disclosure Undertaking. The Designated Officers are each hereby authorized, empowered and directed to execute and deliver a continuing disclosure undertaking under Section (b)(5) of Rule 15c2-12 adopted by the Securities and Exchange Commission pursuant to the Securities Exchange Act of 1934, as amended (the "Continuing Disclosure Undertaking"). When such Continuing Disclosure Undertaking is executed and delivered on behalf of the City, it will be binding on the City and the officers, agents, and employees of the City, and the same are hereby authorized, empowered and directed to do all such acts and things and to execute all such documents as may be necessary to carry out and

comply with the provisions of such Continuing Disclosure Undertaking as executed. Notwithstanding any other provisions of this Ordinance, the sole remedies for failure to comply with such Continuing Disclosure Undertaking shall be the ability of the beneficial owner of any Bond to seek mandamus or specific performance by court order, to cause the City to comply with its obligations under the Continuing Disclosure Undertaking.

Section 20. Noncompliance with Tax Covenants. For tax-exempt bonds, notwithstanding any other provisions of this Ordinance, the covenants and authorizations contained in this Ordinance and other documents executed by the City which are designed to preserve the exclusion of interest on the Bonds from gross income under federal law need not be complied with if the City receives an opinion of nationally recognized bond counsel that any such provision is unnecessary to preserve the exemption from federal taxation.

Section 21. Registered Form. The City recognizes that Section 149(j) of the Code, as amended, requires the Bonds to be issued and to remain in fully registered form in order that interest thereon not be includable in gross income for federal income tax purposes under laws in force at the time the Bonds are delivered. The City will not take any action to permit the Bonds to be issued in, or converted into, bearer or coupon form.

Section 22. Reimbursement. This Ordinance is in itself a declaration of official intent under Treasury Regulations Section 1.150-2 as to all costs of the Project paid not more than 60 days prior to the issuance of the Certificates.

Section 23. Ordinance to Constitute a Contract. The provisions of this Ordinance shall constitute a contract between the City and the registered owners of the Bonds. Any pledge made in this Ordinance and the provisions, covenants and agreements herein set forth to be performed by or on behalf of the City shall be for the equal benefit, protection and security of the owners of the Bonds. Each of the Bonds, regardless of the time or times of their issuance, shall be of equal rank without preference, priority or distinction of any of the Bonds over any other thereof except as expressly provided in or pursuant to this Ordinance. This Ordinance shall constitute full authority for the issuance of the Bonds.

Section 24. Amendments of and Supplements to the Ordinance.

A. *Without Consent of Bondholders.* The City may amend or supplement this Ordinance or the Bonds without notice to or consent of any Bondholder:

- (1) to cure any ambiguity, inconsistency or formal defect or omission;
- (2) to grant for the benefit of the Bondholders additional rights,

remedies, powers or authority;

(3) to provide for additional collateral for the Bonds or to add other agreements of the City;

(4) to modify this Ordinance or the Bonds to permit qualifications under the Trust Indenture Act of 1939 or any similar Federal statute at the time in effect, or to permit the qualification of the Bonds for sale under the securities laws of any state of the United States; or

(5) to make any change (including, but not limited to, a change to reflect any amendment to the Code or interpretations by the IRS of the Code) that does not materially adversely affect the rights of any Bondholder.

B. *With Consent of Bondholders.* If an amendment of or supplement to this Ordinance or the Bonds without any consent of Bondholders is not permitted by the preceding paragraph, the City may enter into such amendment or supplement upon not less than 30 days, notice to Bondholders and with the consent of the holders of at least a majority in principal amount of the Outstanding Bonds. However, without the consent of each Bondholder affected, no amendment or supplement may:

(1) extend the maturity of the principal of, or interest on, any Bond;

(2) reduce the principal amount of, or rate of interest on, any Bond;

(3) affect a privilege or priority of any Bond over any other Bond;

(4) reduce the percentage of the principal amount of the Bonds required for consent to such amendment or supplement;

(5) impair the exclusion of interest on the Bonds from the federal gross income of the owner of any Bond; or

(6) eliminate any mandatory redemption of the Bonds or call for mandatory redemption or reduce the redemption price of such Bonds.

So long as the Bond Insurance Policy securing all of the Outstanding Bonds is in effect, the Bond Insurer shall be deemed to be the registered owner of the Bonds secured thereby for the purpose of amending, modifying or supplementing this Ordinance, provided, however, the Bond Insurer shall not be deemed the registered owner of the Bonds with respect to any amendment or supplement described in clauses (1) through (6) of the preceding paragraph.

C. *Effect of Consents.* After an amendment or supplement becomes effective, it will bind every Bondholder. For purposes of determining the total number of Bondholders' consents, each Bondholder's consent will be effective with respect to the Bondholder who consented to it and each subsequent holder of a Bond or portion of a Bond evidencing the same debt as the consenting holder's Bond.

D. *Notation on or Exchange of Bonds.* If an amendment or supplement changes the terms of the Bond, the City may require the holder to deliver it to the Bond Registrar. The Bond Registrar may place an appropriate notation on the Bond about the changed terms and return it to the holder. Alternatively, if the Bond Registrar and the City determine, the City in exchange for the Bond will issue and the Bond Registrar will authenticate a new Bond that reflects the changed terms.

Section 25. Issuance of Additional Bonds. Notwithstanding any provision of this Ordinance, the City may issue other bonds and incur other obligations on a parity basis with the Bonds or on a subordinate basis to the Bonds, without the consent of or notice to the holders of the Outstanding Bonds.

Section 26. Municipal Bond Insurance. In the event the payment of principal of and interest on the Bonds is insured pursuant to a municipal bond insurance policy (the "Municipal Bond Insurance Policy") issued by a bond insurer (the "Bond Insurer"), and as long as such Municipal Bond Insurance Policy shall be in full force and effect, the City and the Bond Registrar agree to comply with such usual and reasonable provisions regarding presentment and payment of the Bonds, subrogation of the rights of the Bondholders to the Bond Insurer when holding Bonds, amendment hereof, or other terms, as approved by the Mayor on advice of the City Attorney, his approval to constitute full and complete acceptance by the City of such terms and provisions under authority of this section.

Section 27. Tax Levy for Prior Bonds. The Designated Officers are hereby authorized to file a certificate of abatement with the Cook County Clerk abating the tax levy for the Refunded Bonds.

Section 28. Home Rule Authority. This Ordinance is prepared in accordance with the powers of the City as a home rule unit under Article VII of the 1970 Illinois Constitution.

Section 29. Supplemental Documents. The Designated Officers are hereby authorized to execute or attest such documents as necessary to carry out the intent of this

C. *Effect of Consents.* After an amendment or supplement becomes effective, it will bind every Bondholder. For purposes of determining the total number of Bondholders' consents, each Bondholder's consent will be effective with respect to the Bondholder who consented to it and each subsequent holder of a Bond or portion of a Bond evidencing the same debt as the consenting holder's Bond.

D. *Notation on or Exchange of Bonds.* If an amendment or supplement changes the terms of the Bond, the City may require the holder to deliver it to the Bond Registrar. The Bond Registrar may place an appropriate notation on the Bond about the changed terms and return it to the holder. Alternatively, if the Bond Registrar and the City determine, the City in exchange for the Bond will issue and the Bond Registrar will authenticate a new Bond that reflects the changed terms.

Section 25. Issuance of Additional Bonds. Notwithstanding any provision of this Ordinance, the City may issue other bonds and incur other obligations on a parity basis with the Bonds or on a subordinate basis to the Bonds, without the consent of or notice to the holders of the Outstanding Bonds.

Section 26. Municipal Bond Insurance. In the event the payment of principal of and interest on the Bonds is insured pursuant to a municipal bond insurance policy (the "Municipal Bond Insurance Policy") issued by a bond insurer (the "Bond Insurer"), and as long as such Municipal Bond Insurance Policy shall be in full force and effect, the City and the Bond Registrar agree to comply with such usual and reasonable provisions regarding presentment and payment of the Bonds, subrogation of the rights of the Bondholders to the Bond Insurer when holding Bonds, amendment hereof, or other terms, as approved by the Mayor on advice of the City Attorney, his approval to constitute full and complete acceptance by the City of such terms and provisions under authority of this section.

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Section 29. Supplemental Documents. The Designated Officers are hereby authorized to execute or attest such documents as necessary to carry out the intent of this

Ordinance, the execution of such documents to constitute conclusive evidence of their approval and approval hereunder.

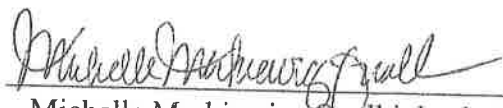
Section 30. Severability. If any section, paragraph or provision of this Ordinance shall be held to be invalid or unenforceable for any reason, the invalidity or unenforceability of such section, paragraph or provision shall not affect any of the remaining provisions of this Ordinance.

Section 31. Repealer and Effective Date. All resolutions, ordinances, orders or parts thereof in conflict herewith be and the same are hereby repealed, and this Ordinance shall be in full force and effect forthwith upon its passage.

PASSED by the City Council of the City of Calumet City, Cook County, Illinois, this 27th day of December, 2018, pursuant to a roll call vote, as follows:

	YES	NO	ABSENT	PRESENT
Navarrete	X			
Wosczyński	X			
Tillman	X			
Williams	X			
Gardner	X			
Patton	X			
Smith	X			
(Mayor Qualkinbush)				
TOTAL	7			

APPROVED by the Mayor of the City of Calumet City, Cook County, Illinois on this 27th day of December, 2018.


 Michelle Markiewicz Qualkinbush, Mayor

ATTEST:


 Nyota T. Figgs, City Clerk

ORD. #18-78

Regular Mtg. December 27, 2018

ROLL CALL

YEAS: 7
NAYS: 0
ABSENT: 0

ALDERMEN: Navarrete, Wosczyński, Tillman, Williams, Gardner, Patton, Smith
ALDERMEN: None
ALDERMAN: None

MOTION CARRIED

FINANCIAL MATTERS

#1 Payment to ESO for annual subscription of Firehouse/ \$6,466.00

Approve payment to ESO for the annual subscription of Firehouse Software in the amount of \$6,466.00; direct the City Treasurer to remit payment and charge to account #06607-52483.

#2 Payment to MCOA for collection services/ \$18,084.12

Approve Payment to Municipal Collections of America, Inc for collection services in the amount of \$18,084.12; direct City Treasurer to remit payment and charge to account #01029-52133.

#3: Payment to Core & Main for water meters/ \$18,676.00

Approve payment to Core & Main for water meters in the amount of \$18,676.00; direct the City Treasurer to remit payment and charge to account #03036-52349.

#4: Payment to Davis Concrete Construction Co. for the CDBG Project 1706-006/ \$218,996.00

Approve payment to Davis Concrete Construction Company for the CDBG Project 1706-006; Sidewalk Installation along Dolton Road/State Street; direct the City Treasurer to remit payment in the amount of \$218,966.00 from account 01099-52694.

#5: payment to Holland Asphalt for emergency repairs to water service linc at 700 State St./ \$8,940.00

Approve payment to Holland Asphalt for emergency repairs to a water service line at 700 State St.; direct the City Treasurer to remit payment in the amount of \$8,940.00 to be charged to account # 03036-52349.

#6: Approve Payroll/ \$817,079.61

Approve Payroll: (\$817,079.61)

#7: Approve Bill Listing / \$406,772.12

Approve Bill Listing (\$406,772.12)

#8: Approve Emergency Payments /\$80.00/

Approve Emergency Payments (\$80.00)

Approve financial items

Alderman Wosczyński moved, seconded by Alderman Patton, to approve financial items #1 thru #8 as presented.

ROLL CALL

YEAS: 7
NAYS: 0
ABSENT: 0

ALDERMEN: Navarrete, Wosczyński, Tillman, Williams, Gardner, Patton, Smith
ALDERMEN: None
ALDERMAN: None

MOTION CARRIED

UNFINISHED BUSINESS

City Clerk Figgs/ Happy New Year

City Clerk Figgs wished residents a Happy New Year.

Ald. Williams / Happy New Year

Alderman Williams wished residents a Happy New Year.

Ald. Tillman / Happy New Year

Alderman Tillman wished residents a Happy New Year.

Ald. Patton / Happy New Year

Alderman Patton wished residents a Happy New Year.

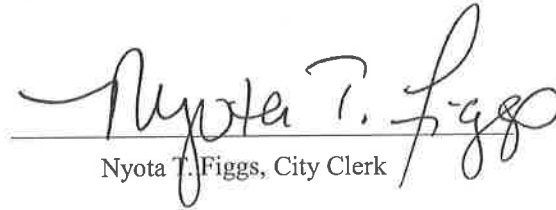
Ald. Smith/ Training Technology

Alderman Smith reminded residents who are interested in information technology training to email him at asmith@calumetcity.org for more information.

Alderman Smith wished residents a Happy New Year.

ADJOURNMENT

Adjournment was at 8:04 p.m., on a motion by Alderman Patton seconded by Alderman Wosczynski.


Nyota T. Figgs, City Clerk

MOTION CARRIED