

OGEMAW COUNTY BOARD OF COMMISSIONERS

**RESOLUTION TO APPROVE AN AUTOMATED CLEARING HOUSE /  
ELECTRONIC FUNDS TRANSFER POLICY  
AND TO APPROVE AN ACH/EFT VENDOR LIST**

**RESOLUTION NUMBER 25-62  
ADOPTED JUNE 12, 2025**

WHEREAS the current accounts payable process for Ogemaw County government has strong internal controls, but is a largely manual process; and

WHEREAS technological advancements have made the efficiencies and convenience of automated clearing house (ACH) and electronic funds transfer (EFT) commonplace in most business sectors; and

WHEREAS the Electronic Transactions of Public Funds Act (MCL 124.301 *et seq.*) sets forth requirements for municipalities that engage in ACH/EFT activity; and

WHEREAS a policy to govern ACH/EFT activities will help assure regulatory compliance, enhance data security, reduce fraud risk, and improve overall efficiency; and

WHEREAS the Board of Commissioners desires to take advantage of efficiency improvements brought about through ACH/EFT and to strengthen internal controls to assure accountability for such transactions; and

WHEREAS maintenance of an accurate and well-managed ACH/EFT vendor list is considered a best practice by accounting professionals.

THEREFORE, BE IT RESOLVED that the Ogemaw County Board of Commissioners hereby adopts the attached Automated Clearing House and Electronic Funds Transfer Policy.

BE IT FURTHER RESOLVED that the Board approves the attached ACH/EFT Vendor List which may be revised as necessary by the County Treasurer.

BE IT FURTHER RESOLVED that this policy supersedes all previous policies and/or past practices regarding ACH/EFT activities which are hereby rescinded.

BE IT FURTHER RESOLVED that this policy shall have immediate effect.

Motion by Surbrook, seconded by Mayhew, to approve the foregoing resolution.

Ayes: David, Mayhew, Wiltse, Surbrook, and Scott  
Nays: None  
Absent: None

Motion 6-2#4

Financial  
Policy No. 313

**Automated Clearing House /  
Electronic Funds Transfer Policy**

**Approved: June 12, 2025**  
**Resolution No. 25-62**

The following policy shall govern the Automated Clearing House / Electronic Funds Transfer (ACH/EFT) arrangements for Ogemaw County.

- A. Definitions. For purposes of this policy, the following definitions shall apply.
1. **Automated clearing house** or **ACH** means a national and governmental organization that has the authority to process electronic payments, including, but not limited to, the national automated clearing house association and the Federal Reserve System.
  2. An **ACH arrangement** means the agreement between the originator of the ACH transaction and the receiver of an ACH transaction.
  3. An **ACH transaction** means an electronic payment, debit, or credit transfer processed through an automated clearinghouse.
  4. An **ACH policy** means the procedures and internal controls as determined under this written policy developed and adopted by the Ogemaw County Board of Commissioners and County Treasurer.

B. Internal Controls.

The Treasurer, or designee, may enter into an ACH/EFT agreement as provided by the Electronic Transactions of Public Funds Act, being [MCL 124.301](#) et seq. The Treasurer, or designee, shall be responsible for the establishment of ACH/EFT agreements, and for maintaining a list of vendors authorized to be paid by ACH/EFT or electronic transfers.

ACH or electronic fund transfers will be presented to the Board of Commissioners for approval in the same way that expenditures by check are presented.

The Finance Clerk shall initiate the expenditure transaction. The Administrator/Controller will review the related documentation and, if approved, will indicate their approval.

All documentation shall be retained by the Accounting Clerk by attaching the electronic documentation to the related transaction in the BS&A system or the decided upon subsidiary ledger.

C. Oversight Authority.

Ogemaw County shall not be a party to an ACH arrangement unless the Board of Commissioners has adopted a resolution to authorize electronic transactions, and the Ogemaw County Treasurer has presented a written ACH policy to the County Board.

An ACH arrangement under Electronic Transactions of Public Funds Act is not subject to the Revised Municipal Finance Act ([MCL 141.2101](#), et seq.), or to provisions of law or charter concerning the issuance of debt by a local unit.

# Automated Clearing House / Electronic Funds Transfer Vendor List

Mercantile Bank  
Huntington Bank  
MI Class  
First National Bank of Omaha (credit card company)

MERS Retirement  
MESSA Health Savings Account (HSA) Payments  
Payroll Direct Deposits  
Payroll Taxes

State of Michigan – Statewide Integrated Governmental Management Applications (SIGMA)  
State of Michigan – Michigan State Disbursement Unit (MISDU)

United States Department of Agriculture (USDA) Federal Funds

Register of Deeds – Recordings E-File  
Simplifile  
Corporation Service Company (CSC) Ingeo  
Internal Revenue Service (IRS)  
Indecomm

Clerk – Vital Records E-File  
Permitium LLC

Parks  
RoverPass

Inmate  
Tech Friends  
Release Pay

Transit  
Wellvance