

AGENDA

BAY ARENAC BEHAVIORAL HEALTH BOARD OF DIRECTORS FINANCE COMMITTEE MEETING

Wednesday, March 11, 2026 at 5:00 pm

Room 225, Behavioral Health Center, 201 Mulholland Street, Bay City, MI 48708

Committee Members:	Present	Excused	Absent		Present	Excused	Absent	Others Present:
Tim Banaszak, Ch	_____	_____	_____	Pam Schumacher	_____	_____	_____	BABH: Marci Rozek, Chris Pinter, and Sara McRae
Sally Mrozinski, V Ch	_____	_____	_____	Christopher Girard, Ex Off	_____	_____	_____	
Richard Byrne	_____	_____	_____	Pat McFarland, Ex Off	_____	_____	_____	
Jerome Crete	_____	_____	_____	Robert Pawlak, Ex Off	_____	_____	_____	Legend: M-Motion; S-Support; MA-Motion Adopted; AB-Abstained
Kathy Niemiec	_____	_____	_____					

	Agenda Item	Discussion	Motion/Action
1.	Call To Order & Roll Call		
2.	Public Input (Maximum of 5 Minutes)		
3.	Unfinished Business 3.1) None		
4.	New Business 4.1) Investment earnings reports for the period ending February 28, 2026 4.2) Finance March 2026 contract list 4.3) Arenac Opportunities, Inc. Transition 4.4) Flagstar Treasury Management Pricing		4.1) Consideration of a motion to refer the investment earnings reports for the period ending February 28, 2026 to the full Board for information 4.2) Consideration of a motion to refer the Finance March 2026 contract list to the full Board for approval 4.3) No action necessary 4.4) No action necessary

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	4.5) Vehicle Purchase		4.5) Consideration of a motion to refer purchasing one replacement vehicle for an amount not to exceed \$40,000 to the full Board for the approval
5.	Adjournment	M -	S - pm MA

Bay-Arenac Behavioral Health Authority
Estimated Cash and Investment Balances Feb 28, 2026

Balance Feb 1, 2026	5,863,500.84
Balance Feb 28, 2026	5,221,123.09
Average Daily Balance	4,458,594.97
Estimated Actual/Accrued Interest Feb 2026	10,309.52
Effective Rate of Interest Earning Feb 2026	2.77%
Estimated Actual/Accrued Interest Fiscal Year to Date	69,608.32
Effective Rate of Interest Earning Fiscal Year to Date	3.08%

Note: The Cash and Investment Balances exclude Payroll and AP related Cash Accounts.

Cash Available - Operating Fund

	Rate	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26
Beg. Balance Operating Funds - Cash, Cash equivalents, Investments		5,192,261	4,585,448	7,971,323	6,179,005	4,597,768	6,261,517	6,775,688	5,966,633	5,274,202	8,431,919	6,776,354	5,376,236
Cash in		12,246,135	20,379,721	12,205,772	12,225,824	20,990,024	16,234,403	12,208,234	13,636,279	21,097,480	13,203,400	12,594,625	12,095,878
Cash out		(12,852,949)	(16,993,846)	(13,998,090)	(13,807,060)	(19,326,275)	(15,720,233)	(13,017,289)	(14,328,710)	(17,939,763)	(14,858,965)	(13,994,743)	(12,739,564)
Ending Balance Operating Fund		4,585,448	7,971,323	6,179,005	4,597,768	6,261,517	6,775,688	5,966,633	5,274,202	8,431,919	6,776,354	5,376,236	4,732,550
Investments													
Money Markets		4,585,448	7,971,323	6,179,005	4,597,768	6,261,517	6,775,688	5,966,633	5,274,202	8,431,919	6,776,354	5,376,236	4,732,550
90.00													
180.00													
180.00													
270.00													
270.00													
Total Operating Cash, Cash equivalents, Invested		4,585,448	7,971,323	6,179,005	4,597,768	6,261,517	6,775,688	5,966,633	5,274,202	8,431,919	6,776,354	5,376,236	4,732,550
Average Rate of Return General Funds		3.45%	3.43%	3.42%	3.40%	3.37%	3.36%	3.34%	3.06%	2.94%	3.14%	3.00%	2.91%
		3.30%	3.32%	3.32%		3.26%	3.13%	3.28%	3.06%	2.81%	3.56%	2.56%	2.56%
Average		6,208,338	6,460,193	6,425,045	6,222,014	6,225,964	6,275,939	6,295,231	5,274,202	6,853,061	6,698,662	6,464,678	6,118,252

Cash Available - Other Restricted Funds

	Rate	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26
Beg. Balance-Other Restricted Funds - Cash, Cash equivalents, Investments		469,711	471,366	472,974	474,641	476,260	477,939	479,623	481,232	482,860	484,348	485,821	487,265
Cash in		1,656	1,608	1,667	1,619	1,679	1,684	1,608	1,628	1,488	1,473	1,444	1,308
Cash out													
Ending Balance Other Restricted Funds		471,366	472,974	474,641	476,260	477,939	479,623	481,232	482,860	484,348	485,821	487,265	488,574
Investments													
Money Market		471,366	472,974	474,641	476,260	477,939	479,623	481,232	482,860	484,348	485,821	487,265	488,574
91.00	0.70%												
91.00	1.10%												
91.00	1.15%												
91.00	1.35%												
90.00	1.70%												
91.00	2.05%												
90.00	2.15%	-	-	-	-	-	-	-	-	-	-	-	-
365.00	80.00%												
Total Other Restricted Funds		471,366	472,974	474,641	476,260	477,939	479,623	481,232	482,860	484,348	485,821	487,265	488,574
Average Rate of Return Other Restricted Funds		4.84%	4.84%	4.84%	4.75%	4.68%	4.63%	4.58%	4.11%	4.11%	3.93%	3.85%	3.78%
		4.84%	4.84%	4.84%	4.02%	4.02%	4.15%	4.00%	4.11%	4.11%	3.58%	3.58%	3.50%
Average		467,330	468,136	468,942	469,762	470,615	471,434	472,251	482,860	483,604	484,343	485,074	485,774
Total - Bal excludes payroll related cash accounts		5,056,814	8,444,297	6,653,646	5,074,388	6,739,456	7,255,311	6,447,865	5,757,062	8,916,267	7,262,175	5,863,501	5,221,123
Total Average Rate of Return		3.51%	3.49%	3.49%	3.47%	3.44%	3.38%	3.39%	3.55%	3.33%	3.53%	3.15%	3.08%

Bay-Arenac Behavioral Health
Finance Council Board Meeting
Summary of Proposed Contracts
March 11, 2026

		Old Rate	New Rate	Term	Out Clause?	Performance Issues? (Y/N) Risk Assessment Rating (Poor/Fair/Good/Excellent)
SECTION I. SERVICES PROVIDED BY OUTSIDE AGENCIES						
Clinical Services						
1	M	Saginaw Psychological Services, Inc. Amendment to outline that BABHA will serve as medication administration back-up in emergent situations for SPSI	N/A	N/A	2/16/26 - 9/30/26	Y N
2	M	*ABA Providers (11 Total) 6-month contract extension Autism Systems, BHS Bay City and Saginaw Plus, Centria, Encompass Therapy, Flourish Therapy, GameChanger, Mercy Plus, Noble Pathway, Paramount Children's Therapy Center, Positive Behavior Supports Corporation, Spectrum Autism Center	State rates per the current ABA fee schedule except for the following: 97153 - \$16.50/unit 97154 - \$4.89/unit 0373T - \$28.46/unit	Same	4/1/26 - 9/30/26	Y N
Admin/Other Services						
3	R	DocuSign eSignature module Business Pro Addition - up to 5 users Premier support	\$2,400/year \$360/year	Same Same	4/20/26 - 4/19/27	Y N
4	R	BlueHost Upgrade to website hosting plan to 20 GB	\$119.88/year	\$131.40/year	3/9/26 - 5/8/28	N/A N/A
5	T	Thryv/Dex YP Termination of the Bay City - Saginaw Area Phonebook Ad	\$80.60	\$0	Terminated eff. 6/1/26	Y N/A
SECTION II. SERVICES PROVIDED BY THE BOARD (REVENUE CONTRACTS)						
6	M	Tuscola Behavioral Health Systems Second Opinion - Autism Developmental Testing	\$0	Test Administration (first hour) - \$931.25 Test Administration (each addl. 30 mins) - \$465.63	2/18/26 - 2/28/26	Y N/A
SECTION III. STATE OF MICHIGAN GRANT CONTRACTS						
SECTION IV. MISC PURCHASES REQUIRING BOARD APPROVAL						

R = Renewal with rate increase since previous contract
D = Renewal with rate decrease since previous contract
S = Renewal with same rate as previous contract
ES = Extension

M = Modification
N = New Contract/Provider
NC = New Consumer
T = Termination

Footnotes:

* MDHHS has not updated the ABA fee schedule since the directive to pay increased rates for 97153, 97154 and 0373T

Bay Arenac Behavioral Health Authority
Treasury Management Pricing Agreement
Effective Dates: February 1, 2026 - January 31, 2028



Service Description	Unit	Current Unit Price	Proposed Unit Price
GENERAL ACCOUNT SERVICES			
Acct Maint Fee	Per Month	\$ 12.00	\$ 12.00
Deposit Balance Management Fee	Per 1,000 of Avg Ledger	Included	Included
Deposit Ticket	Per Deposit	\$ 0.30	\$ 0.30
Items in Deposit	Per Item	\$ 0.13	\$ 0.13
Checks Paid	Per Item	\$ 0.12	\$ 0.12
ACH Credits-Incoming	Per Item	\$ 0.10	\$ 0.10
ACH Debits-Incoming	Per Item	\$ 0.10	\$ 0.10
Cash Deposit Processing Charge	Per \$100 Deposited	\$ 0.11	\$ 0.11
Cash Management 1*	Per Month	\$ 40.00	\$ 50.00
AUTOMATED CLEARING HOUSE (ACH)			
Cml OLB-ACH Module Maint	Per Customer ID/Month	\$ 20.00	\$ 20.00
ACH Item Originated	Per Item	\$ 0.10	\$ 0.10
Same Day ACH Item Originated	Per Item	\$ 0.79	\$ 0.85
ACH Deletion/Reversal	Per Item	\$ 25.00	\$ 25.00
CHECK SERVICES			
Remote Deposit Mthly Maint	Per Month	\$ 35.00	\$ 35.00
Remote Deposit per Deposit	Per Transaction	\$ 0.25	\$ 0.25
Remote Deposit Check Item	Per Item	\$ 0.10	\$ 0.10
DIGITAL SERVICES			
Cml OLB-Mthly Maint	Per First Acct/Month	Included	Included
Cml OLB-Addtl Acct	Per Addtl Account/Month	Included	Included
FRAUD PREVENTION SERVICES			
PAYEE POSITIVE PAY			
Payee Pospay Maint	Per Account	\$ 50.00	\$ 50.00
Payee Pospay Addtl Accts	Per Account	\$ 5.00	\$ 5.00
Payee Pospay per Issued Item	Per Item	Included	Included
Payee Pospay per Exception Item	Per Exception	Included	Included
LIQUIDITY SERVICES			
ICS Sweep Mthly Maint	Per Month	\$ 35.00	\$ 35.00
WIRE SERVICES			
Cml OLB-Wire Module Maint	Per Customer ID/Month	\$ 20.00	\$ 20.00
OTHER FEES (PER OCCURRENCE) - May also be listed above under service description			
NOTE: Items listed below are not included in the contract pricing and may change at the bank's discretion.			
Real Time Stop Pymt - Branch	Per Stop	\$ 36.00	\$ 36.00
Cml OLB-Real Time Stop Pymt	Per Stop	\$ 25.20	\$ 26.00
Overdraft*	Per Item	\$ 36.00	\$ 10.00
NSF	Per Item	\$ 36.00	No Charge
Returned Deposit Items	Per Item	\$ 10.00	\$ 10.00
Incoming Domestic Wire	Per Transfer	\$ 15.00	\$ 15.00
Cml OLB-Outgoing Domestic Wire	Per Transfer	\$ 15.75	\$ 16.00
Outgoing Domestic Wire (Phone)	Per Transfer	\$ 30.00	\$ 30.00

*Overdraft charges will be limited to three per day; Overdraft charges will not be assessed on any transaction \$10 or less; Overdraft charges will not be assessed when the end of day negative balance is \$10 or less

Bay Arenac Behavioral Health Authority
Treasury Management Pricing Agreement
Effective Dates: February 1, 2026 - January 31, 2028



Service Description	Unit	Current Unit Price	Proposed Unit Price
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Notes

Utilization of the above services qualifies you for MAX savings and checking account rates. Any change in services may result in loss of MAX qualification.

Pricing for additional products and services not included in the above pricing will be addressed individually.

Pricing above will be applicable to additional accounts opened within the contract period.

This pricing agreement supersedes any pricing listed in the account disclosure.

If a signed copy of the proposed Treasury Management Pricing Agreement is not returned to the Government Banking Department, newly proposed fees will go into effect on the effective date on this agreement.

Acknowledgement and Acceptance:

 Marci Rozek
 CFO

 Date

 Lisa Brownfield
 VP, Relationship Manager

 Date