



ESTABLISHED 1683

Chuck Dennie, PE  
CHAIRMAN

Stephanie DerOhannessian, MB  
VICE-CHAIR

Eileen Ming, MPH, Sc.D.  
SUPERVISOR

Michael Davey, Esq.  
SUPERVISOR

Giovanna Iacono, PE, MBA  
SUPERVISOR

**BETHEL TOWNSHIP  
DELAWARE COUNTY, PENNSYLVANIA**

**RESOLUTION No. 2026-17  
FULTON BANK –TRASH/RECYCLING FUND**

A RESOLUTION OF BETHEL TOWNSHIP, DELAWARE COUNTY, PENNSYLVANIA DESIGNATING FULTON BANK CORPORATION AS A DEPOSITORY FOR THE TOWNSHIP’S TRASH/RECYCLING FUND, DESIGNATING EACH MEMBER OF THE BOARD OF SUPERVISORS AS AN AUTHORIZED SIGNER FOR SAID ACCOUNT, RESTATING THE TOWNSHIP’S POLICY REQUIRING THREE (3) AUTHORIZED SIGNERS ON ALL BANKING TRANSACTIONS; AND REPEALING INCONSISTENCIES.

WHEREAS, the Township has designated both Fulton Bank Corporation (“Fulton”) as a depository for 2026;

WHEREAS, Fulton requires the execution of particular documents designating signers for its accounts;

WHEREAS, those documents require only one (1) signer on Township checks;

WHEREAS, as part of its internal financial controls, the Township requires three (3) signers on all checks;

WHEREAS, this Board of Supervisors desires to authorize the execution the documents required by Fulton while assuring that the Township does not act in a way that abrogates its established internal controls.

NOW, THEREFORE, be it RESOLVED that:

1. Designation as Depository. The Township hereby designates Fulton as a depository of Township funds.



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2. Authorized Signers. The Township hereby designates the following authorized signers for the Trash/Recycling Fund:

Chuck Dennie  
Stephanie Derohannessian  
Michael J. Davey  
Giovanna Iacono  
Eileen E. Ming

each of whom shall be an authorized signer by virtue of his/her position as Township Supervisor.

3. Township Procedure. Consistent with the Township's internal Check Signing and Management Policy and Procedures, a copy of which is attached hereto as Exhibit "A" and incorporated herein (the "Policy and Procedures"), all checks, drafts, advices of debit, notes, withdrawals and other orders for the payment of money against the Township's Trash/Recycling Fund shall require the signature of at least three (3) current members of the Board of Supervisors.

4. Powers. Subject to the Policy and Procedures, the authorized signers, or as many of them as may be required to authorize any of the actions set forth herein under the Policies and Procedures, shall possess the following powers: to withdraw funds utilizing checks, drafts, advices of debt, notes or other orders for the payment of monies; to execute agreements pertaining to the Township's Trash/Recycling Fund, including but not limited to special depository agreements and arrangements regarding the manner, conditions or purposes for which funds, checks or other Township items may be deposited, collected or withdrawn; and any other acts or agreements they may deem necessary to carry out the purposes of this Resolution.

5. Authorization to Execute and Obligations of Fulton. Each Supervisor is hereby authorized to execute the Fulton document attached hereto as Exhibit "B." The Township acknowledges that the Policy and Procedures are internal obligations only. Fulton shall not be bound to require more than one (1) authorized signature to honor a draw against the Trash/Recycling Fund and shall have no obligation to inquire as to the circumstances of the issue or use of any item signed by any authorized signer, or the application or disposition of such item or the proceeds thereof.

6. Amendment/Revocation. The Township is hereby authorized to revoke the authority conveyed hereunder of any authorized signer either when such person ceases to be a member of the Township's Board of Supervisors or upon action of the Board of Supervisors. Fulton is hereby directed to take such action as may be necessary to revoke the execution authority of any authorized signer upon receipt of notice from the



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Township that such person’s authority has been revoked by virtue of this Paragraph. Any such notice to Fulton shall not affect any items in process at the time notice is given.

7. Repealer. All resolutions or parts of resolutions directly inconsistent with any provision of this Resolution are hereby revoked to the extent of such inconsistencies only.

RESOLVED, this 10<sup>th</sup> day of February 2026.

BETHEL TOWNSHIP BOARD OF SUPERVISORS

\_\_\_\_\_  
CHUCK DENNIE  
CHAIR

ATTEST:

\_\_\_\_\_  
WILLIAM ADDISON  
TOWNSHIP MANAGER



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# EXHIBIT “A”

1092 Bethel Road • Garnet Valley, Pennsylvania 19060  
P: (610) 459-1529 | F: (610) 459-2921

[WWW.BETHELTWP.COM](http://WWW.BETHELTWP.COM)

## **BETHEL TOWNSHIP**

### **Check Signing and Management Policy and Procedures**

#### **Check Signing Policy**

All checks and "orders for the payment of money" must be signed by at least three current members of the Board of Supervisors, who are all authorized account signers.

The Board has authorized members of the Board of Directors as signers in a resolution under the same co-signing requirements noted above. In no case, however, may one of the signatures be the same as the payee.

The Treasurer may review records of all transactions.

#### **Check Writing and Management Procedures**

The positions authorized to sign checks are as outlined above, any of the current Board of Supervisors. Signature on checks will follow the check signing policy. Anyone signing a check must review the supporting invoice or other documentation. A Supervisor may not sign a check payable to themselves.

The Finance Department will maintain the accounts payable system. Prior to payment, the Treasurer or Finance Department staff will code each invoice, prepare the checks and organize the documentation.

#### **Check Authorization**

1. All invoices will be immediately forwarded to the Treasurer or Finance Department staff who will review them for mathematical accuracy, validity, conformity to the budget and compliance with bid requirements. Invoices will then be sent to the person responsible for ordering the products or services included in the invoice to ensure those items were properly received. That person will indicate their approval of the invoice by initialing the invoice.
2. Prior to payment, all invoices will be approved (indicated by initialing) by the Treasurer. By approving an invoice, the Treasurer indicates that it has been reviewed by the Treasurer, the person responsible for ordering the products or services included in the Invoice, and authorizes a check.
3. The Treasurer or Finance Department's staff will prepare checks on the Friday before the monthly Board of Supervisor's meeting.
4. Authorized signers on the bank accounts consist of the five members of the Board of Supervisors.

#### **Checks**

1. The Treasurer and Finance Department will be responsible for all blank checks.

2. All checks will be signed by no less than three members of the Board of Supervisors.
3. Voided checks will have "VOID" written boldly in ink on the face and have the signature portion of the check torn out. Voided checks will be kept on file.
4. In no event will:
  - Invoices be paid unless reviewed by an authorized signer
  - Blank checks (checks without a date or payee designated) be signed in advance
  - Checks be made out to "cash," "bearer," "petty cash," etc.
  - Checks be prepared on verbal authorization unless approved by the Board President.

#### Check Procedures

1. Once a month, checks will be prepared by the Treasurer or Finance Department's staff, and include:
  - a. Regular monthly bills, i.e. Telephone bill, Electric bill, Credit cards, etc.
  - b. All expenses incurred by staff for reimbursement that have been properly approved.
  - c. Debt repayments.
  - d. Other
2. The Treasurer or Finance Department's staff will code the invoice with the appropriate expense or other chart of accounts line item number.
3. The checks are signed at the Board of Supervisors meeting after public approval. Once signed they are returned to the Treasurer and placed in a locked cabinet in the Treasurer's office. The day after the Board of Supervisors meeting, the Treasurer or Finance Department's staff will mail the checks to the vendor's and download the proper check detail to the Townships bank to ensure Positive Pay protection.
4. The check stubs and invoice receipts will be filed in physical files.
5. Emergency checks may be prepared by hand if authorized by a Supervisor.



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# EXHIBIT “B”

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[WWW.BETHELTWP.COM](http://WWW.BETHELTWP.COM)

# Fulton Bank

Resolution  
2026-17

Account #: 290684501  
Effective Date: 01/30/2026

## RESOLUTION OF UNINCORPORATED ASSOCIATION

I, the undersigned, certify that I am Secretary of BETHEL TOWNSHIP (the "Association"), an unincorporated association organized under the laws of PENNSYLVANIA with its principal office located at the following physical address 1092 BETHEL RD, GARNET VALLEY, PA 19060-1707, and further certify that at a meeting of the Association, duly called and held on \_\_\_\_\_, the following resolutions were duly adopted and they have not been modified or rescinded, and are now in full force and effect, and that the same are not in contravention of or in conflict with the charter or bylaws of the Association and are in accordance therewith and pursuant thereto:

### "RESOLVED:

1. FULTON BANK, N.A., A NATIONAL BANKING ASSOCIATION, LANCASTER, PENNSYLVANIA

(the "Bank") is hereby designated a depository of the Association and there may be deposited to its credit in one or more accounts with the Bank, either at its main office or any of its branches, any monies, checks or other instruments of the Association, subject to the rules and regulations established from time to time by the Bank. Any other property of the Association may be deposited with the Bank for safekeeping, custody or other purposes. Items for deposit, collection or discount may be endorsed by any person authorized to sign checks, or endorsements thereof may be made in writing or by a stamp and without designation of the person so endorsing.

2. Any one of the following persons:

\* Giovanna Iacono, Charles Dennie, Stephanie Derohannessian, Eileen E Ming is

authorized, on behalf of the Association and in its name, in accordance with the rules and regulations applicable to such account: (a) to sign checks, drafts, notes, acceptances and other instruments and orders or otherwise arrange for the payment of money or for the withdrawal or delivery of funds or other property at any time held by the Bank for the account of the Association and to receive any thereof, and to issue written, oral, or mechanical instructions for the conduct of any account of the Association with the Bank; (b) to accept drafts, and other instruments payable at the Bank, and to waive demand, protest, and notice of protest or dishonor of any instrument made, drawn, or endorsed by the Association; (c) to endorse, negotiate and receive, or authorize the payment of, the proceeds of, any negotiable or other instruments or orders for the payment of money payable to or belonging to the Association; (d) to communicate instructions or orders by telephonic, electronic or other means, to make funds transfers, wire transfers, automated clearing house entries and payment orders of any nature for, on behalf of or in the name of the Association and to delegate such authority from time to time by appointment and removal of such other persons who may conduct such communications; and (e) to enter into agreements with Bank for, on behalf of or in the name of the Association relating to any of the foregoing, a safe deposit box rental/lease, or any cash management, information, investment, financial or similar services.

If the foregoing paragraph (or any other document or instrument provided by the Association to the Bank) indicates that the Association may conduct any of the banking or financial transactions identified above only upon the signature of two or more authorized persons (a "Multiple Signature Requirement"), it is expressly understood and agreed that such Multiple Signature Requirement is a matter of the Association's internal controls only and that no Multiple Signature Requirement shall be binding upon the Bank. The Bank shall have no obligation to enforce, support, monitor or accept instructions concerning Multiple Signature Requirements and the Bank shall have no liability for any losses, liabilities or damages arising out of banking or financial transactions that are undertaken in violation of any Multiple Signature Requirement.

3. That the Association also requests, authorizes and directs the Bank to accept and pay out of the monies now or hereafter on deposit with the Bank to the credit of the Association, any and all checks, drafts or other orders drawn upon the Bank in the name of the Association bearing the facsimile signatures of the persons now or hereafter authorized to sign checks, drafts or other orders on behalf of the Association, no matter by whom or how said facsimile signature(s) have been impressed thereon, the said facsimile signature(s) to be in the form of a specimen now or hereafter furnished to the Bank.
4. The Bank may follow all such instructions, and may honor all such checks and other instruments for the payment or delivery of money or property when signed or impressed as authorized above, including any payable to the Bank or to any signer or other officer or employee of the Association or to cash or to bearer, and may receive the same in payment of or as security for the personal indebtedness of any signer or other member, officer or employee of the Association or other person to the Bank or in any transaction whether or not known to be for the personal benefit of any such person, without inquiry as to the circumstances of their issue or the disposition of their proceeds, and without liability to the Association, and without any obligation upon the Bank to inquire whether the same be drawn or required for the business or benefit of the Association.
5. Any \_\_\_\_\_ of the following persons:

\*

\_\_\_\_\_ is/are hereby authorized and empowered, at any time or times, on behalf of the Association and in its name, and upon such terms as such person or persons may determine: (a) to borrow or obtain other financial accommodations from, and engage in any other banking transactions with the Bank on a secured or unsecured basis; (b) to make, execute, endorse, accept and deliver notes, drafts, bills of exchange, acceptances, evidences of indebtedness and other instruments, and security and other agreements of the Association in or in connection with any transaction; (c) to secure any liability of the Association to the Bank by granting a security interest in and by pledge, mortgage or assignment, originally and in addition and in substitution, and delivery of any or all of the presently owned or hereafter acquired real, personal, tangible and intangible property of the Association; and (d) to sell, exchange,

purchase or otherwise deal in any such property and to deliver and accept delivery of the same, and the proceeds thereof, and to execute and deliver any agreement, endorsement, deed, transfer or assignment in connection therewith, to or from or through the Bank.

6. Any action heretofore taken by any member, officer or employee of the Association with respect to any of the matters stated above is hereby ratified and confirmed.
7. The Secretary of the Association is hereby directed to certify to the Bank a copy of these resolutions and the name of the present incumbents of the offices or positions, if any, referred to herein, and to further certify from time to time hereafter the names of any successors to the present incumbents of said offices or positions, together with specimens of their respective signatures and facsimile signatures, and the Bank is hereby authorized, empowered and directed to rely upon any such certificate, unless and until the same shall have been formally modified or rescinded by a subsequent certificate of the Association actually received by the Bank.
8. Such authority in the Bank shall continue until the Bank has actually received a certified copy of a subsequent resolution of the Association modifying or rescinding any or all of such resolutions shall have been actually received by the Bank."

\* Specify whether the signature of one or more authorized persons are required, and in designating authorized persons, if such persons are officers of the Association, use titles rather than names.

I further certify that following person(s) have the capacity set forth opposite his, her or their respective name(s) (list those persons authorized under paragraphs 2 and 5 above):

Name & Title	Signature	Facsimile Signature (if any)
Giovanna Iacono		
Charles Dennie		
Stephanie Derohannessian		
Eileen E Ming		

WITNESS my hand as of this 30th day of January, 2026.



\_\_\_\_\_  
Secretary or Sole Officer

Giovanna Iacono



**Commercial Account Agreement Overdraft Notice Please Read**

Notice: Small business/Non-Profit and Commercial account holders<sup>1</sup> are automatically enrolled in the bank's Overdraft Elect™ program. In this program, the bank may (or may not, in our discretion) authorize and pay items up to your assigned overdraft limit for all your transactions including everyday debit card and ATM transactions when your account does not have sufficient available funds.

The Bank's current Non-Sufficient Funds (NSF) fee or Overdraft (OD) fee is charged to your account for each NSF/OD transaction, whether returned or paid. For each consecutive business day (after three consecutive business days) that you have a negative balance, we will charge you an extended overdraft fee. The amounts of these fees are listed on the Small Business/Non-Profit Service Fee or Commercial Service Fee Disclosures. Additional information on the program is available on the bank's website, and financial center locations.

<sup>1</sup>Applicable account types include Business Checking (401), Business Premium Checking (402), Non Profit Checking (430), Commercial Checking (450), Attorney Trust (452), Middle Market Analyzed Checking (461), Commercial Master Escrow (470), Government Master Escrow (472) Business Interest Checking (501), Non-Profit Premium Checking (530), Commercial Interest Checking (550), Commercial Combined Checking (551), Premium Estate Checking (552), Middle Market Interest Checking (560), Government Hybrid Checking (561) Middle Market Hybrid Checking (562), Business Money Market Promo (601), Business Money Market (650), Commercial Money Market (652), Premier Business Money Market (655, 656, 657, 658), Government Interest Checking (804), Government Interest Money Market (806), Large Non Profit Money Market (807), Repurchase Agreement (814), and Flex Repo Account (815)