



May 7, 2026

**TO:** LOCSO Board of Directors

**FROM:** Ron Munds, General Manager  
Laura Durban, Administrative Services Manager

**SUBJECT: Agenda Item 11G – 05/07/2026 Board Meeting**  
Approve Resolution Authorizing the Issuance of District Credit Cards and the Cancellation of Current District Credit Cards

**President**  
Matthew D. Fourcroy

**Vice President**  
Charles L. Cesena

**Directors**  
Tom Cross  
Richard Hubbard  
Christine M. Womack

**General Manager**  
Ron Munds

**District Accountant**  
Robert Stilts, CPA

**Unit Chief**  
John Owens

**Battalion Chief**  
Joshua Lorenzo

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### DESCRIPTION

Authorize the cancellation of all open District credit cards and approve the issuance of credit cards to the General Manager (2), Administrative Services Manager, Water Resource Crew Leader, Fire Chief, and Fire Staff Service Analyst.

### STAFF RECOMMENDATION

Staff recommends that the Board adopt the following motion:

***Motion: I move that the Board adopt Resolution 2026-08 approving the issuance of six (6) District credit cards and direct Staff to complete all necessary forms for submission to Rabobank and cancel the debit cards.***

### DISCUSSION

In 2017 the District authorized the issuance of District credit cards for staff through Rabobank. This was to offer the District better protection against fraud and limit District losses from using debit cards which was the practice at that time.

The current District credit cards, which were transferred over to Elan Financial Services via Mechanics Bank, after Rabobank was acquired by Mechanics Bank, is on an older program which requires more administration and presents privacy and employee personal liability concerns by linking a social security number to each card holder.

Mechanics Bank now recommends the District switch credit cards to a corporate credit card model with Elan Financial Services where authorized staff can issue credit cards without being required to have social security numbers which eliminates the both concerns stated above. Mechanics Bank recommended the corporate Commercial Rewards Card. This card does not have an annual fee and meets the District's needs. The total available credit would be \$50,000. The District will remove General Manager Munds once he has retired from the District.

### FINANCIAL IMPACT

This has no financial impact as the current credit cards will be canceled and balances simply transferred to another type of Cash, which is the imprest balance on the credit card.

### Attachment

Resolution 2026-08

**RESOLUTION NO. 2026-08**

**RESOLUTION OF THE BOARD OF DIRECTORS  
OF THE LOS OSOS COMMUNITY SERVICES DISTRICT  
AUTHORIZING ELAN FINANCIAL SERVICES TO ISSUE CREDIT CARDS FOR ESSENTIAL STAFF  
AND CANCEL ALL DISTRICT CREDIT CARDS**

**WHEREAS**, on June 1, 2017, your Board approved Resolution 2017-13, authorizing the creation of district credit card accounts through Rabobank for authorized staff members; and

**WHEREAS**, in September 2019, Rabobank was acquired by Mechanics Bank and transitioned all retail, business, and wealth management operations to the Mechanics Bank; and

**WHEREAS**, at the time of the transition, District credit cards were transferred over to Elan Financial Services and setup under a small business model; and

**WHEREAS**, Mechanic Bank is recommending that switch District credit cards to a corporate credit card model which will be easier to administer and provide enhanced privacy and eliminate personal liability concerns for employees; and

**WHEREAS**, the Board desires to cancel all the current District credit cards and move to Elan Financial Services credit card program.

**NOW, THEREFORE, THE BOARD OF DIRECTORS OF THE LOS OSOS COMMUNITY SERVICES DISTRICT BOARD OF DIRECTORS DOES HEREBY RESOLVE, DECLARE, DETERMINE AND ORDER AS FOLLOWS THAT ELAN FINANCIAL SERVICES:**

1. Issue a credit card to Future General Manager Gregory Kwolek with a spending limit of \$25,000.
2. Issue a credit card to General Manager Ron Munds with a spending limit of \$5,000.
3. Issue a credit card to Station 15-South Bay Battalion Chief Joshua Lorenzo with a spending limit of \$5,000.
4. Issue a credit card to Water Resource Crew Leader Nathaniel Pall with a spending limit of \$5,000.
5. Issue a credit card to Administrative Services Manager Laura Durban with a spending limit of \$5,000.
6. Issue a credit card to Staff Services Analyst Krystian Gonzalez with a spending limit of \$5,000.
7. Cancel all current District credit cards.

On the motion of Director \_\_\_\_\_, seconded by Director \_\_\_\_\_, and on the following roll call vote, to wit:

Ayes: \_\_\_\_\_  
Noes: \_\_\_\_\_  
Absent: \_\_\_\_\_  
Abstain: \_\_\_\_\_

The foregoing resolution is hereby passed, approved, and adopted by the Board of Directors of the Los Osos Community Services District this 7<sup>th</sup> day of May 2026.

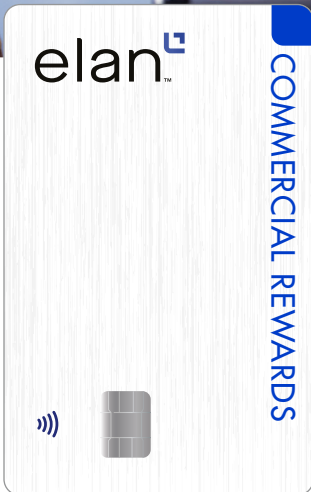
\_\_\_\_\_  
Matthew Fourcroy, President  
LOCSD Board of Directors

ATTEST:

APPROVED AS TO FORM:

\_\_\_\_\_  
Ron Munds  
General Manager and Secretary to the Board

\_\_\_\_\_  
Craig Steele  
District Legal Counsel



## Cards, expenses and travel made easier.

Replace manual processes with a single platform for card, expense and travel management.

Built to scale with your growing business, the Elan Financial Services Commercial Rewards Card is backed by an all-in-one card, expense and travel management platform powered by TravelBank. It replaces time-consuming manual processes with a single intuitive interface that helps companies better manage cash flow, get core insights into spend and integrate with other business systems easily.



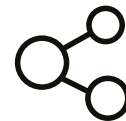
### Seamless accounting integration

Close your books fast, thanks to easy integration with QuickBooks Online, Xero, NetSuite and more.



### No personal liability

With liability at the corporate level, you don't have to worry about personal liability.



### Increased visibility

Track the progress of transactions while adhering to policy with advanced spend control and visibility.



### **Integrated travel booking and tracked receipts**

Employees can book travel reservations within the platform, and receipts are automatically added to their expenses. Smart technology automatically categorizes recurring transactions and groups similar expenses together to streamline expense reporting.



### **Customizable spending controls for card, plus policy controls for expense and travel**

Easily understand and implement card controls at the point of sale with policy controls that adhere to your company's guidelines. The program lets you set card limits and restrict merchant category codes to protect against fraud and misuse. It also lets you set controls such as requiring manager approval for trips booked within two weeks' notice and expenses beyond a certain amount.



### **Powerful rebates**

Earn rebates faster with lower spend thresholds than traditional commercial cards and with no annual fee.



### **Enhanced reporting**

Core insights reporting helps your team control and manage spend more effectively. Premium insights reporting is available for advanced and customizable reporting needs.



### **Employee benefits**

When employees book travel within the time-saving platform, they can take advantage of special TravelBank rates and waived booking fees – saving your business money, which you may choose to pass on through employee incentives. Employees can also quickly submit expenses with receipt capture and then track the journey to approval with the progress bar.

#### **For more information**

For questions about the Commercial Rewards Card, contact your Elan Corporate Payment Systems Relationship Manager.

**[elanpaymentsolutions.com](https://elanpaymentsolutions.com)**