



Committee of the Whole Excerpts
September 8, 2026

MUNICIPAL CREDIT CARD LIMIT INCREASE EXCERPT

The Municipality established its corporate credit card program with the Royal Bank of Canada following consolidation in 2020. The program currently includes six cardholders with a combined credit limit of \$150,000 to support operational purchases across departments. Increased reliance on credit cards for IT subscriptions, staff onboarding, and vendor payments, combined with recurring over-limit fees, has created a need to increase the overall credit limit and requires a temporary borrowing resolution to approve the proposed increase.

The recommended motion was that Committee of the Whole recommends ...

COUNCIL APPROVE THE MUNICIPALITY'S INCREASE TO \$200,000 OF OUR OVERALL CREDIT CARD LIMIT WITH ROYAL BANK OF CANADA.



WEST HANTS REGIONAL MUNICIPALITY REPORT

Information ☐	Recommendation ☐	Decision Request ☐	Councillor Activity ☐
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To: Committee of the Whole

Submitted by: Jennifer Gilbert, Manager, Accounting and Financial Reporting

Date: September 8, 2026

Subject: Municipal Credit Card Limit Increase

LEGISLATIVE AUTHORITY

Municipal Government Act, Part VI, Power to Spend Money 65 (A) & Power to Borrow Money 66.

RECOMMENDATION or DECISION REQUEST

The Committee of the Whole recommends to Council to approve the Municipality's increase to \$200,000 of our overall credit card limit with Royal Bank of Canada.

BACKGROUND

Property ☐	Public Opinion ☐	Environment ☐	Social ☐	Economic ☐	Councillor Activity ☐
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The Municipality established their Credit card account with the Royal Bank of Canada at the time of the West Hants consolidation in 2020. The number of cards in use has fluctuated over time, depending on the needs of the department(s) but there are currently 6 cards in use on behalf of the Municipality. The existing combined credit card limit of \$150,000 is allocated among the card holders as follows but is subject to change based on seasonal purchasing needs across the departments:

Cardholder and Position	Department	Credit Card Limit
Carlee Rochon, Director, Financial Services	Finance & IT	\$40,000
Todd Richard, Director, Public Works	Public Works	\$20,000
Kathy Kehoe, Director, Community Development	Community Development	\$32,500
Kevin Bennett, Manager, Parks & Recreation Facilities	Parks & Grounds	\$10,000
Mark Phillips, Chief Administrative Officer	Administration	\$15,000
Deanna Snair, Executive Assistant	Administration	\$10,000
Flexible limit to allocate as needed		\$22,500
West Hants Regional Municipality	TOTAL	\$150,000

DISCUSSION

Credit cards have become a vital payment method for specific vendors, especially for IT purchases because many of our IT vendors have moved to a subscription-based billing method with the charges automatically added to our credit cards each month. In addition, the growth and turnover of staff have led to increased IT and other costs to adequately equip the new staff members upon arrival.

We are also incurring additional fees on each credit card and each billing cycle whereby a card has exceeded their credit card limit. These fees are expected to reduce significantly with an increase in the Credit Card Limit.

To facilitate the approval of the proposed Credit card limit increase, the Royal Bank of Canada requires a temporary borrowing resolution (See attachment).

NEXT STEPS

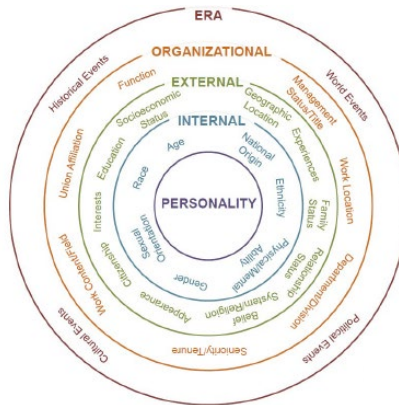
- Obtain appropriate signatures on temporary borrowing resolution (TBR)
- Submit the signed version of TBR to RBC

FINANCIAL IMPLICATIONS

No financial impacts on the current operating budget are expected; however, it will reduce overage fees incurred through use of the municipal credit cards going forward.

DIVERSITY, EQUITY, INCLUSION AND ACCESSIBILITY CONSIDERATIONS

Staff reviewed this administrative matter, and no material DEIA impacts were identified.



ALTERNATIVES

Council may choose not to approve the motion and continue with status quo
Council could decide to take a different course of action

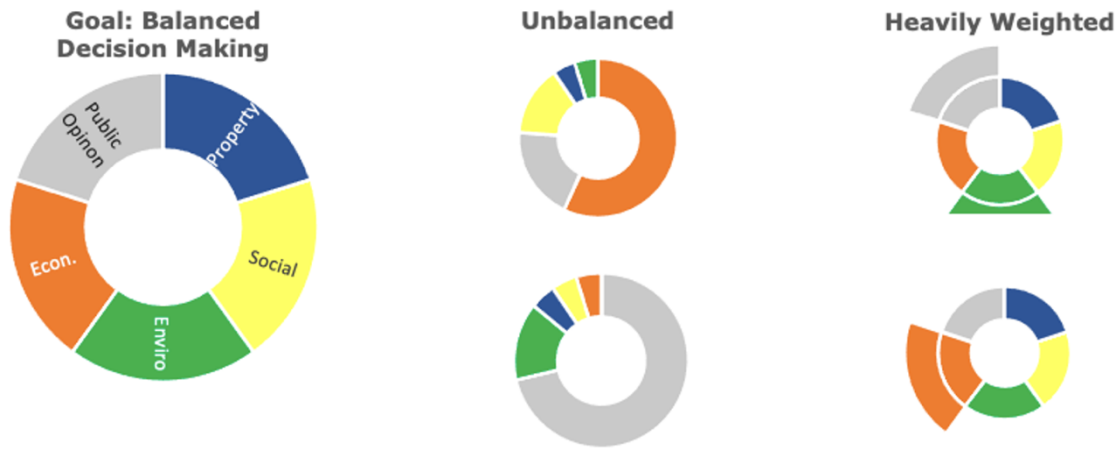
ATTACHMENTS

- Temporary Borrowing Resolution 309 for \$200,000 RBC Credit Card Limit

CHIEF ADMINISTRATIVE OFFICER REVIEW

I support the recommendation.

Council has been provided with a reference taken from the Meeting and Committee Procedural Policy , Appendix C “Decision Making by Council and Committee of the Whole” as a reminder of the principles highlighted for good decision making.



Report Prepared by: _____
Jennifer Gilbert, Manager, Acct and Financial Rep

Report Reviewed by: _____

Report Approved by:  _____
Mark Phillips, Chief Administrative Officer

Account No. _____

NOVA SCOTIA
MUNICIPAL CORPORATION-BORROWING RESOLUTION
(Made in Duplicate)

To authorize the borrowing of certain moneys from the **ROYAL BANK OF CANADA** to meet the current expenditure of the Corporations of the WEST HANTS REGIONAL MUNICIPALITY (hereinafter called "the Corporation") for the year 2026/2027 _____.

WHEREAS it is necessary to borrow the sum of \$ 200,000 from the **ROYAL BANK OF CANADA** to meet the now current expenditure of the Corporation until such time as the taxes to be levied therefore can be collected.

BE IT THEREFORE RESOLVED by the Municipal Council of the Corporation as follows:

1. That the Director of Finance with the Manager Revenue and Cash Management of the Corporation, be and they are hereby authorized under the seal of the Corporation to borrow from the **ROYAL BANK OF CANADA** the sum of

TWO HUNDRED THOUSAND dollars as the same may be required from time to time to meet the now current expenditure of the Corporation which said expenditure has been duly authorized by the Council.

2. That the said Director of Finance with the Manager Revenue and Cash Management aforesaid, be, and they are hereby authorized to pay or allow to the said bank interest on the said sum of \$200,000 dollars at the rate of the current visa agreement per cent per annum, which may be paid or allowed in advance by way of discount or otherwise howsoever as they may deem best.

3. That the said sum of \$ 200,000 so to be borrowed shall be made payable on or before the 31st day of March next; and the promissory note or notes of the Corporation, if any, given therefore, if made payable before the said 31st day of March may be renewed by the said Director of Finance and Manager Revenue and Cash Management from time to time, but no renewal thereof shall fall due later than the said 31st day of March next.

4. That the promissory note or notes of the Corporation, sealed with the corporate seal and signed by the Director of Finance and Manager Revenue and Cash Management of the Corporation be given from time to time as required, in security for the amounts borrowed from time to time under the provisions of this resolution.

5. That the giving of such renewal note or notes, as aforesaid, shall not be deemed satisfaction to the said bank of the said advance or interest, but as evidence only of indebtedness.

Passed in open council this _____ day of _____, 2020.

 Director of Finance

(CORPORATE SEAL)

 Manager Revenue and Cash Management

C E R T I F I C A T E

I hereby certify that the foregoing is a true copy of a resolution of the council of the Municipal Corporation of the WEST HANTS REGIONAL MUNICIPALITY - _____ passed at a meeting and held on the _____ day of _____, 20____ at which a quorum of the council was present and voting.

Clerk

(FOR BANK USE ONLY)

Prepared By	Checked By
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