Solano Local Agency Formation Commission
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STAFF REPORT

DATE: October 20, 2025

TO: Local Agency Formation Commission

FROM: Rich Seithel, Executive Officer

SUBJECT: **LAFCO Credit Card Program Update – New Issuing Entity**

Recommendation:
ADOPT the attached Solano LAFCO resolution to authorize the Executive Officer to enroll Solano LAFCO in Columbia Bank's Purchasing Card Program and close the U.S. Bank CALCARD.

Executive Summary:
Solano LAFCO has been participating in the CALCARD program offered through U.S. Bank. In recent years, however, changes to the bank's administrative access and platform functionality have made the system less user-friendly and increasingly difficult to manage effectively.

Staff researched alternative commercial card programs and recommends transitioning to Columbia Bank's Commercial Card Program, which provides more user-friendly administrative tools and responsive customer support.

Discussion:
Staff consulted with California Special District Association (CSDA), reviewing its recommended commercial card program as well as research into the commercial card offerings of Wells Fargo and Bank of America. CSDA confidently recommended Columbia Bank, formerly known as Umpqua Bank, citing benefits such as advanced online reporting tools, expense controls and complimentary features like travel accident insurance. The commercial card program offered through Columbia Bank is a tailored option, specific to governmental agencies and the unique needs of small special districts. Based on this information, and after speaking with the Montezuma Fire Chief—who currently uses this card—staff recommends transitioning to Columbia Bank's Commercial Card Program.

Columbia Bank is prepared to enter into an agreement with Solano LAFCO, contingent on the Commission's adopting a resolution authorizing participation in the program and submission of the required application materials. Under the terms of the agreement, Solano LAFCO will establish a credit limit of $15,000. This transition is expected to streamline administrative processes and strengthen support for the agency's purchasing functions.

Conclusion:
Staff recommends that the Commission adopt the attached resolution to authorize the Executive Officer to enroll Solano LAFCO in Columbia Bank's Purchasing Card Program

Attachments:
Action Item – A Resolution of the Local Agency Formation Commission of Solano County Authorizing the Executive Officer to Enter Into an Agreement with Columbia Bank Commercial Card Program and Solano LAFCO

Attachment A – CSDA Columbia Bank Commercial Card Flyer

RESOLUTION NO. 2025-

A RESOLUTION OF THE LOCAL AGENCY FORMATION COMMISSION OF SOLANO COUNTY AUTHORIZING THE EXECUTIVE OFFICER TO ENTER INTO AN AGREEMENT WITH COLUMBIA BANK COMMERCIAL CARD PROGRAM AND SOLANO LAFCO

WHEREAS, the Local Agency Formation Commission of Solano County (Solano LAFCO) adopted a Purchasing Policy pursuant to Government Code §56380 in 2012 and last amended in 2024; and

WHEREAS, credit cards and purchasing cards are mechanisms for purchasing goods and services for the convenience of LAFCO under the adopted Purchasing Policy; and

WHEREAS, Solano LAFCO entered into an agreement with U.S. Bank for a CALCARD; and

WHEREAS, LAFCO staff researched other options for agency credit cards, including through known and reputable resources such as the California Special District Association (CSDA); and

WHEREAS, CSDA offers agency credit cards through Columbia Bank (formerly Umpqua Bank) and

WHEREAS, the Columbia Bank has negotiated with Solano LAFCO to provide a Commercial Card Program for vendor payments, purchasing, travel or fleet transactions, and other uses consistent with the Purchasing Policy; and

WHEREAS, Columbia Bank requires an application for credit approval, a resolution by the COMMISSION, and LAFCO policy and procedures regarding the use of the credit cards; and

WHEREAS, Solano LAFCO desires and requests to close the U.S. Bank CALCARD agreement and replace it with an agency commercial credit card agreement with Columbia Bank.

NOW, THEREFORE, BE IT HEREBY RESOLVED, DETERMINED, AND ORDERED that the Solano LAFCO Commissioners direct as follows:

1. Authorize participation with Columbia Bank in the Commercial Card program.
2. Authorize the application to the Program for credit cards or purchasing cards.
3. Authorize the Executive Officer to execute any necessary agreements.
4. Authorize Executive Officer or Deputy Executive Officer to add new participants or cancel former employees.

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The foregoing resolution was duly passed and adopted by the Local Agency Formation Commission of Solano County at a regular meeting thereof, held on October 20, 2025, by the following vote:

AYES:
NOES:
ABSENT:
ADSTAIN:

ATTEST:

______________________________	______________________________
Samantha Bass, Office Administrator/Clerk	John Vasquez, Chair and Presiding Officer Solano Local Agency Formation Commission

CSDA COMMERCIAL CARD

Umpqua Bank is proud to be selected as the CSDA's Commercial Card Program provider. CSDA's specialized card program offers one powerful business tool to manage purchasing, travel, fleet and expense management – all in one card. It's also backed by Visa® and designed for your business, so you can securely manage your expenses and payables while giving your employees flexibility wiithout sacrificing control.

Key features

Advanced online reporting tools

- Analyze company spend trends
- Manage payables and vendors
- Create spend reports to negotiate preferred pricing with suppliers
- Integrated online expense approval system
- Competitive rebate

Expense controls

- Greater security and control over employee spending through use of customized limits
- Controlled spend guidelines by card type, employee, purchase type or department level
- Fleet management, providing clear oversight of fuel and vehicle maintenance expenses
- Customized billing and payment options
- Select the statement cycle and due date that's right for your organization
- Choose central or individual billing preferences to suit your company's needs

Complimentary benefits

- Travel accident insurance
- Lost luggage reimbursement
- Auto rental collision damage waiver
- Worldwide emergency card replacement and emergency cash
- Visa® liability waiver program
- 24/7 customer support

Key benefits

Streamline processes

- Streamline accounts payable and reduce administrative costs
- Manage card portfolio with online company administrator tool
- Integrate with third-party accounting and expense management software

Realize efficiencies

- Improve expense reporting with detailed reports, downloads and automated extracts
- Support accounting and reconciliation with enhanced data for cost allocation, regulatory reporting, budget reporting and reconciliation of cardholder activity

Gain cost savings

- Save on expenses by converting checks to card payments
- Control unauthorized spending by leveraging security features
- Negotiate discounts with preferred vendors

Products and services are subject to program qualifications and, in some cases, credit approval. Fees may apply.

Become more productive and streamline your business processes with the CSDA Commercial Card from Umpqua Bank. For more information contact:

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