

## Reforms:

1. I understand the desire to move to a single-check signor. I can support this if the Check Detail report continues to be included in the monthly financial statements.
2. Authorizing a debit card would bring us back to the issue of number of signers. If the Board is comfortable with one signer then I would support the use of a debit card.
3. The Bremer Business Banking App allows for remote deposit for free (using the camera on your mobile device). There is a fee for remote deposit when using a check scanner – we can talk about this with LaRae.
4. I don't see any problems with merging the accounts. I would recommend merging into the association account, so we don't have to order new check blanks.