

**ITEMS TO BE CONSIDERED  
AT THE CAUCUS PRIOR TO THE COUNCIL MEETING  
TO BE HELD ON WEDNESDAY, NOVEMBER 7, 2018  
7:00 P.M.**

**I. ROLL CALL OF MEMBERS:**

**II. PLEDGE OF ALLEGIANCE:**

**III. DISCUSSION:**

**IV. FINANCE COMMITTEE - CHAIRMAN, SCOTT:**

1. A RESOLUTION SUPPORTING POSTAL BANKING AND DECLARING AN EMERGENCY. Introduced by Councilman Poindexter.

**VI. ADJOURNMENT:**

**Posted: 11/2/18**

**Note:** Due to the inability to accurately forecast the conclusion time of Caucus work session meetings, the regularly scheduled Brook Park City Council meeting will begin following the conclusion of the regularly scheduled Caucus Prior to meeting.

P/C 10/09/18 Finance  
Caucus 10/9/18  
1<sup>st</sup> R  
2<sup>nd</sup> R  
3<sup>rd</sup> R  
B/C 10/16/18  
Caucus Prior 10/16/18  
Caucus Prior 11/7/18

CITY OF BROOK PARK, OHIO

RESOLUTION NO. \_\_\_\_\_

INTRODUCED BY: COUNCILMAN POINDEXTER

A RESOLUTION  
SUPPORTING POSTAL BANKING,  
AND DECLARING AN EMERGENCY

**WHEREAS**, an astounding one in four U.S. households (26.9%) is at least partially outside the financial mainstream, or underserved by traditional banks, according to a 2015 survey by the Federal Deposit Insurance Corporation; and

**WHEREAS**, those underserved by traditional banks must rely on high-cost and often predatory "alternative" financial services including payday loans and check-cashing services, resulting in underserved households with an average annual income of \$25,000 spending an average of \$2,400 per year on interest and fees; and

**WHEREAS**, access to financial services is key to ensuring economic and social opportunity for low-income Americans, a vital priority at a time of growing inequality in our nation; and

**WHEREAS**, large banks have closed branches in low-income communities); and

**WHEREAS**, the U.S. Postal Service operates more than 33,000 retail locations nationwide, many of which are located in "bank deserts" (59 percent of post offices are in zip codes with either zero banks or only one bank branch); and

**WHEREAS**, worldwide, 1.5 billion people receive some financial services through their postal service and the U.S. Post Office Department successfully offered financial services, including savings accounts, for more than 50 years from 1911-1967; and

**WHEREAS**, the Postal Service is consistently rated one of the most trusted institutions and enjoys a much higher level of confidence from the public than do banks and payday lenders; and

**WHEREAS**, the U.S. Postal Service Office of Inspector General asserts that the Postal Service can act now to provide consumers with affordable financial services, by expanding and enhancing services including money orders and international money transfers,

and introducing new services such as check-cashing, bill pay, and no-fee ATMS, and can do so under current legal and regulatory authority; and

**NOW THEREFORE BE IT RESOLVED**, by the Council of the City of Brook Park, State of Ohio that:

**SECTION 1:** This Council hereby requests the USPS to provide consumers with additional and affordable financial services for postal banking.

**SECTION 2:** The Clerk of Council is hereby authorized and instructed to forward a certified copy of this Resolution to the following: U.S. Representative Marcy Kaptur, 2186 Rayburn Building, Washington, D.C. 20515.

**SECTION 3:** It is found and determined that all formal actions of this Council concerning and relating to this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal actions were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

**SECTION 4:** This Resolution is hereby declared to be an emergency measure immediately necessary for the preservation of the public peace, health, safety and welfare of said City, and for the further reason to urge the U.S. Postal Service to expand their financial services; therefore provided this ordinance receives the affirmative vote of at least five (5) members elected to Council, it shall take effect and be in force immediately upon its passage and approval by the Mayor; otherwise, from and after the earliest period allowed by law

PASSED: \_\_\_\_\_

\_\_\_\_\_  
PRESIDENT OF COUNCIL

ATTEST: \_\_\_\_\_  
Clerk of Council

APPROVED: \_\_\_\_\_  
MAYOR

I HEREBY APPROVE THE WITHIN  
INSTRUMENT AS TO LEGAL FORM  
AND CORRECTNESS

  
\_\_\_\_\_  
DIRECTOR OF LAW

\_\_\_\_\_  
DATE