

**BYLAW 2026-13  
VILLAGE OF BEISEKER  
COLLABRIA MASTERCARD CREDIT CARD BORROWING BYLAW**

**A BYLAW OF THE VILLAGE OF BEISEKER, IN THE PROVINCE OF ALBERTA, TO AUTHORIZE THE MUNICIPALITY TO INCUR INDEBTEDNESS THROUGH THE USE OF A CREDIT CARD WITH COLLABRIA MASTERCARD**

**WHEREAS**, pursuant to the provisions of the *Municipal Government Act*, RSA 2000, c. M-26, as amended, a municipality may pass bylaws respecting the incurring of indebtedness;

**AND WHEREAS**, the Council of the Village of Beiseker deems it necessary and desirable to authorize the use of a municipal credit card to facilitate the efficient operation of municipal business;

**AND WHEREAS**, the Council of the Village of Beiseker wishes to establish a maximum borrowing limit and repayment provisions related to the use of a Collabria Mastercard credit card;

**NOW THEREFORE**, the Council of the Village of Beiseker, duly assembled, enacts as follows:

**1. Title**

This Bylaw may be cited as the "**Collabria Mastercard Credit Card Borrowing Bylaw.**"

**2. Definitions**

In this Bylaw:

- a) "**Municipality**" means the **Village of Beiseker**, in the Province of Alberta.
- b) "**Chief Administrative Officer (CAO)**" means the person appointed by Council as the Chief Administrative Officer for the Village of Beiseker, or their designate.
- c) "**Credit Card**" means the Collabria Mastercard issued to the Municipality.
- d) "**General Revenues**" means all revenues of the Municipality raised through taxation, fees, grants, and other lawful sources.

**3. Authorization to Borrow**

3.1 The Municipality is hereby authorized to incur indebtedness through the use of a Collabria Mastercard credit card.

3.2 The maximum amount of indebtedness outstanding on the credit card at any time shall not exceed **Ten Thousand Dollars (\$10,000.00)**.

3.3 The credit card shall carry an interest rate not exceeding **twenty-five percent (25%) per annum**.

#### **4. Use of Credit Card**

4.1 Any and all sums borrowed using the credit card, and all expenditures charged to the credit card, shall be made at the discretion of the Chief Administrative Officer or their designate.

4.2 All expenditures made using the credit card shall be for lawful municipal purposes.

#### **5. Repayment of Borrowing**

5.1 The sources of money to be used to repay the principal and any interest owing under the borrowing authorized by this Bylaw shall be from the Municipality's **General Revenues**.

5.2 The Municipality shall pay the credit card statement **in full each month**, thereby minimizing or eliminating interest charges whenever possible.

#### **6. Severability**

If any provision of this Bylaw is held to be invalid by a court of competent jurisdiction, such invalidity shall not affect the remaining provisions of this Bylaw.

#### **7. Effective Date**

This Bylaw shall take effect on the date of the third and final reading thereof.

**READ A FIRST TIME** this \_\_\_ day of \_\_\_\_\_, 2026.

**READ A SECOND TIME** this \_\_\_ day of \_\_\_\_\_, 2026.

**READ A THIRD TIME AND FINALLY PASSED** this \_\_\_ day of \_\_\_\_\_, 2026.

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Chief Administrative Officer

# Council Report – Credit Card Borrowing Bylaw

**To:** Mayor and Council

**From:** Chief Administrative Officer

**Date:** [Insert Date]

**Subject:** Collabria Mastercard Borrowing Bylaw

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## **Purpose:**

To request Council approval of a bylaw authorizing the Village to incur indebtedness through a Collabria Mastercard, as required under the Municipal Accountability Program (MAP).

## **Background / Discussion:**

MAP requires municipalities to have formal authority when using credit cards, even if balances are paid monthly. The bylaw will:

- Authorize the use of a Collabria Mastercard with a maximum limit of \$10,000.
- Allow the Chief Administrative Officer to manage expenditures for lawful municipal purposes.
- Require that the statement be paid in full each month from general revenues.

## **Recommendation:**

Administration recommends Council give **First Reading** to the proposed bylaw to ensure compliance with MAP and sound financial governance.