



AMERICAN CANYON FIRE PROTECTION DISTRICT
BOARD AGENDA
MARCH 24, 2026

STAFF REPORT
CONSENT
ITEM NUMBER: 8.

TITLE

Participation in the City of American Canyon Banking Services Agreement with JPMorgan Chase Bank, N.A.

RECOMMENDATION

Adopt a Resolution authorizing the American Canyon Fire Protection District to participate in the City of American Canyon's banking services agreement with JPMorgan Chase Bank, N.A., and authorize the Fire Chief, or designee, to execute any necessary banking documents on behalf of the District.

CONTACT

Cliff Campbell, Acting Fire Chief

BACKGROUND & ANALYSIS

The American Canyon Fire Protection District is a Subsidiary District of the City of American Canyon, established pursuant to a Joint Exercise of Powers Agreement between the City and the District. Under this structure, the City and the District coordinate administrative and financial operations where appropriate in order to promote efficiency and consistency in the delivery of public services.

Historically, the District has participated in financial service agreements administered by the City when those agreements provide operational and fiscal benefits to both agencies. For many years, both the City of American Canyon and the American Canyon Fire Protection District have maintained banking services with WestAmerica Bank. The District has participated in the City's banking relationship in order to maintain consistent financial operations and streamline treasury management functions.

On October 31, 2025, the City of American Canyon issued a Request for Proposals (RFP) for banking services, with proposals due December 5, 2025. Proposals were received from two financial institutions: Banc of California and JPMorgan Chase Bank, N.A. The proposals were evaluated based on technology capabilities, service offerings, and cost effectiveness.

Following interviews and demonstrations of each institution's banking platform, JPMorgan Chase Bank, N.A. received the highest evaluation score based on its technological capabilities, service

offerings, operational efficiency, and overall value.

On March 17, 2026, the City Council of the City of American Canyon approved a contract with JPMorgan Chase Bank, N.A. for banking services.

Because the American Canyon Fire Protection District is a Subsidiary District of the City and historically participates in the City's banking services, staff recommends that the District participate in the City's agreement with JPMorgan Chase Bank, N.A. Participation in the City's agreement maintains continuity in banking operations, avoids duplicative procurement processes, and allows the District to benefit from the technology, treasury management services, and pricing secured through the City's competitive RFP process.

FISCAL IMPACT

Participation in the City's banking services agreement with JPMorgan Chase Bank, N.A. is expected to have a positive financial impact due to improved banking technology, enhanced treasury management services, and competitive pricing secured through the City's procurement process.

The District previously utilized WestAmerica Bank through the City's banking relationship; therefore, participation in the new agreement maintains continuity in banking operations.

BOARD PRIORITY PROGRAMS AND PROJECTS

Public Safety: "Ensure American Canyon remains a safe community"

ENVIRONMENTAL REVIEW

This action is not considered a project under the California Environmental Quality Act (CEQA) pursuant to Section 15378(b) of the CEQA Guidelines because it involves administrative activities that will not result in a direct or indirect physical change to the environment.

ATTACHMENTS:

1. [Resolution Chase Bank](#)
2. [JPMorgan Chase Bank N.A.RFP Response](#)
3. [JPMorgan Chase Bank N.A. Proposal Document](#)
4. [Chase Bank Pro forma Revised Pricing Estimate 01.26.2026](#)