



COPPER VALLEY COMMUNITY SERVICES DISTRICT

1000 Saddle Creek Drive
Copperopolis, CA 95228
(209) 785-0100 –
coppervalleycsd.org

DIRECTORS

Ken Albertson, President
Scott Baker, Vice President
Larry Hoffman
Darlene DeBald
Roger Golden

COPPER VALLEY COMMUNITY SERVICES DISTRICT BOARD OF DIRECTORS REGULAR MEETING AGENDA

LOCATION: 1001 SADDLE CREEK DRIVE, COPPEROPOLIS

March 15, 2022

2:00 PM

1. **CALL TO ORDER**
2. **ROLL CALL**
3. **PLEDGE OF ALLEGIANCE**
4. **CHANGES TO ORDER OF AGENDA**
5. **PUBLIC COMMENT** (Each speaker is limited to two (2) minutes) Members of the public are appreciated for taking the time to attend this meeting and provide comments on matters of District business. Any member of the public may address the Board relating to any matter within the Board's jurisdiction. This need not be related to any item on the agenda; however, the Board cannot act on an item unless it was noticed on the agenda
6. **CONSENT CALENDAR**

Consent Calendar items are considered routine and will be acted upon by one motion. There will be no separate discussion on these items unless a member of the Board, Staff or a member of the Public requests specific items be set aside for separate discussion.

 - a) Review of monthly financial report, approval of bills and claims for the month of February 2022.
 - b) Approval of the minutes from the Regular Board Meeting held February 15, 2022
7. **DISCUSSION AND ACTION ITEMS**

The Board of Directors intends to consider each of the following items and may act at this meeting. Public comment is allowed on each individual agenda item listed below, and such comment will be considered in advance of each Board action.

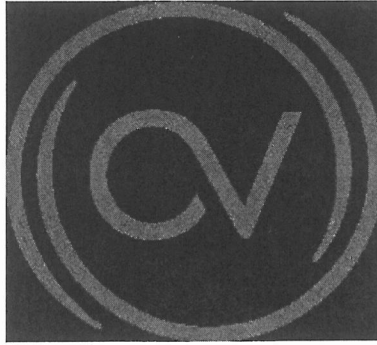
 - a) Discussion and staff direction regarding banking security and banking options in consideration of the recent check fraud incident and Umpqua Bank response
8. **STAFF AND DIRECTOR REPORTS**

Brief reports may be provided by District staff and/or Board members as information on matters of general interest. No action will be taken by the Board during Reports, however items discussed may be recommended for discussion and action on a future agenda.

 - a) General Managers Report
 - b) Site Managers Report
9. **ADJOURNMENT**

Agenda Materials: May be viewed on the bulletin boards outside the Copper Valley Pro Shop, on the Sports Club Bulletin Board, in the viewing box outside the CSD main office and at the CSD Website typically three days preceding each meeting date. Materials will also be available at the meeting.

Americans with Disabilities Act Compliance: If you require special assistance to participate in Board Meetings, please contact the CVCSO Board Clerk at (209) 272-0957. Advance notification will enable the District to make reasonable arrangements to insure accessibility.



Copper Valley Community Services District
Treasurer's Report

February 28, 2022

**Copper Valley Community Services District
Treasurer's Report
February 2022**

Statement of Cash Flows

For the 8 Month Ending February 28, 2022

	Umpqua Bank Checking	Calaveras Co Fund 2188	LAIF	YTD Total
Net Income	59,874	(66,731)	211	(6,646)
OPERATING ACTIVITIES				
Adjustments to reconcile Net Income to Net Cash used in Operations:				
1200 Accounts Receivable	(8,654)			(8,654)
2000 Accounts Payable	6,085			6,085
2050 Umpqua CSDA Visa	12,652			12,652
2100 Payroll Taxes Payable	2,163			2,163
2150 Accrued Payroll	15,889			15,889
2200 Sales Tax Payable	-			
Net cash used in operating activities	88,009	(66,731)	211	21,489
Net cash decrease for period	88,009	(66,731)	211	21,489
Cash at beginning of period (7/1/2021)	1,181,867	66,916	105,439	1,354,221
Cash at end of period	1,269,875	185	105,650	1,375,710

**Copper Valley Community Services District
Treasurer's Report
February 2022**

Cash Flow Projection

FY 2021-22						FY 22-23		
Feb-2022	Mar-2022	Apr-2022	May-2022	Jun-2022	Jul-2022	Aug-2022	Sep-2022	Oct-2022

REGULAR CHECKING

Beginning Checking Account Balance	\$	1,343,268	\$	1,269,875	\$	1,196,631	\$	1,125,480	\$	1,500,448	\$	1,429,296	\$	1,358,145	\$	1,355,064	\$	1,283,912	
Deposits																			
Assessments	\$	-	\$	-	\$	-	\$	544,560	\$	-	\$	-	\$	68,070	\$	-	\$	-	
Other Income	\$	980																	
Road Improvement Loan	\$	-																	
Voided Checks	\$	-																	
Disbursements																			
Paychecks	\$	26,850	\$	27,000	\$	27,000	\$	27,000	\$	27,000	\$	27,000	\$	27,000	\$	27,000	\$	27,000	
Payroll Taxes	\$	9,861	\$	10,000	\$	10,000	\$	10,000	\$	10,000	\$	10,000	\$	10,000	\$	10,000	\$	10,000	
Checks Written																			
Other Operating & Admin Costs	\$	9,657	\$	14,000	\$	14,000	\$	14,000	\$	14,000	\$	14,000	\$	14,000	\$	14,000	\$	14,000	
Bonuses - IRA payments	\$	-																	
Property Liability Insurance	\$	-																	
Worker's Comp Insurance	\$	-																	
Lease payments	\$	1,051	\$	1,051	\$	1,051	\$	1,051	\$	1,051	\$	1,051	\$	1,051	\$	1,051	\$	1,051	
Capital Outlay	\$	-																	
Projects Costs																			
Series A (2018 project refinance)	\$	-	\$	-			\$	40,861											
Series B (Phase 2 Road Imprpv.)	\$	-	\$	-			\$	57,580											
Valley Entry System	\$	-	\$	1,610															
Larry Bain	\$	8,750	\$	-															
Turf Star	\$	-	\$	482															
Willdan	\$	-	\$	-															
NBS	\$	-	\$	-															
SDFA (Road Construction Loan)	\$	-	\$	-															
Human Resource Practioners	\$	-	\$	-															
Credit Card Payments	\$	17,529	\$	17,000	\$	17,000	\$	17,000	\$	17,000	\$	17,000	\$	17,000	\$	17,000	\$	17,000	
ACS Debits - (Utilities, Lease Pymts,P/R processing)	\$	674	\$	2,100	\$	2,100	\$	2,100	\$	2,100	\$	2,100	\$	2,100	\$	2,100	\$	2,100	
Total Disbursements	\$	74,373	\$	73,244	\$	71,151	\$	169,592	\$	71,151	\$	71,151	\$	71,151	\$	71,151	\$	71,151	
Ending Checking Account Balance	\$	1,269,875	\$	1,196,631	\$	1,125,480	\$	1,500,448	\$	1,429,296	\$	1,358,145	\$	1,355,064	\$	1,283,912	\$	1,212,761	
check	\$	0																	
Check	\$	-																	

NOTE: This cash flow projection uses estimates of outlays using information available at the time of preparation

Copper Valley Community Services District

Balance Sheet

As of February 28, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
1000 Umpqua Bank Checking	1,269,875
1020 Cash - Fund 2188	185
1040 Local Agency Investment Fund (LAIF)	105,650
Total Bank Accounts	\$1,375,710
Total Current Assets	\$1,375,710
Fixed Assets	
1500 Capital Assets	
1501 Equipment	397,708
1503 Roads	2,360,462
1504 Easements	10,344,000
1505 Buildings	79,000
Total 1500 Capital Assets	13,181,170
1550 Construction in Progress	39,718
1600 Accumulated Depreciation	
1601 Equipment	-265,516
1603 Roads	-782,098
1605 Buildings	-22,120
Total 1600 Accumulated Depreciation	-1,069,734
Total Fixed Assets	\$12,151,155
Other Assets	
Receivable Other	8,654
Total Other Assets	\$8,654
TOTAL ASSETS	\$13,535,518

Copper Valley Community Services District

Balance Sheet

As of February 28, 2022

	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 Accounts Payable	6,085
Total Accounts Payable	\$6,085
Credit Cards	
2050 Umpqua CSDA Visa	12,652
Total Credit Cards	\$12,652
Other Current Liabilities	
2100 Payroll Taxes Payable	2,046
2110 Wage Garnishments Payable	117
2150 Accrued Payroll	15,889
2200 Sales Tax Payable	0
Total Other Current Liabilities	\$18,052
Total Current Liabilities	\$36,789
Long-Term Liabilities	
2500 Lease Payable - John Deere	42,417
2600 Series 2018 Installment Sale	700,000
Total Long-Term Liabilities	\$742,417
Total Liabilities	\$779,206
Equity	
3800 Developer Capital Contributions	12,198,796
3900 Fund Balance	564,164
Net Income	-6,646
Total Equity	\$12,756,313
TOTAL LIABILITIES AND EQUITY	\$13,535,518

COPPER VALLEY COMMUNITY SERVICES DISTRICT
 FY 2021-22 MONTHLY BUDGET REPORT ANALYSIS
 February 2022

		ACTUALS			BUDGET		
		Last Year July - Feb	This Year July - Feb	Variance Inc/ (Decr)	This year's BUDGET	\$ Budget Remaining	% Budget Remaining
EXPENDITURES							
SERVICES AND SUPPLIES							
ADMINISTRATION							
OE01	Audit Expense	\$ -	\$ 8,750	\$ 8,750	\$ 8,900	\$ 150	2%
OE02	Finance Expenses	\$ 441	\$ 484	\$ 43	\$ 700	\$ 216	31%
OE02-1	Parcel Tax Implementation	\$ -	\$ -	\$ -	\$ 6,000	\$ 6,000	100%
OE03	Advertising	\$ 1,389	\$ 2,035	\$ 646	\$ 1,900	\$ (135)	-7%
OE04	Legal Expenses	\$ 2,700	\$ 6,386	\$ 3,686	\$ 7,000	\$ 614	9%
OE06	Insurance (Property Loss/Liability)	\$ 374	\$ 45	\$ (328)	\$ 16,200	\$ 16,155	100%
OE07	Miscellaneous/Contingency	\$ 343	\$ 1,989	\$ 1,646	\$ 5,000	\$ 3,011	60%
OE08	Professional Development (Travel/Training)	\$ 5,227	\$ 4,557	\$ (669)	\$ 8,100	\$ 3,543	44%
OE09	Dues, Certifications & Subscriptions	\$ 3,177	\$ 4,470	\$ 1,293	\$ 5,400	\$ 930	17%
OE10	Uniform Expenses	\$ 6,763	\$ 6,568	\$ (195)	\$ 6,000	\$ (568)	-9%
OE11	Electric Power/Water/Sewer	\$ 43,995	\$ 62,510	\$ 18,515	\$ 68,300	\$ 5,790	8%
OE12	Telephone/Internet Service	\$ 4,366	\$ 5,234	\$ 868	\$ 6,900	\$ 1,666	24%
OE14	Office Supplies/Postage	\$ 6,126	\$ 5,001	\$ (1,125)	\$ 8,800	\$ 3,799	43%
OE14-1	Office Cleaning	\$ 3,915	\$ -	\$ (3,915)	\$ -	\$ -	#DIV/0!
OE15	Office Equipment Repair/Replacement	\$ 7,629	\$ 7,942	\$ 313	\$ 10,700	\$ 2,758	26%
OE15-1	Office Equipment Lease	\$ 1,646	\$ 1,662	\$ 16	\$ 2,300	\$ 638	28%
OE26	County Fees/LAFCO	\$ 4,017	\$ 4,040	\$ 23	\$ 7,400	\$ 3,360	45%
OE29	Accounting Services	\$ 19,274	\$ 22,646	\$	\$ 27,000	\$ 4,354	16%
OE30	Reimbursable Maint/Repair Expense	\$ -	\$ -	\$ -	\$ 1,000	\$ 1,000	100%
OE31	Office Lease						
OE41	HR Consultant	\$ 2,450	\$ -	\$ (2,450)	\$ 2,500	\$ 2,500	100%
OE42	Quail Creek Engineering		\$ 3,690				
PE03-1	Payroll Taxes - Administration	\$ 8,822	\$ 12,865	\$ 4,044	\$ -	\$ -	
PE06-1	Employee Wages - Administration	\$ 134,985	\$ 153,588	\$ 18,603	\$ -	\$ -	
PE03-7	Payroll Taxes - Quail Creek	\$ -	\$ 43	\$	\$ -	\$ -	
PE06-7	Employee Wages - Quail Creek	\$ -	\$ 563	\$	\$ -	\$ -	
	Total Administration	\$ 257,639	\$ 315,068	\$ 57,430	\$ 200,100	\$ 55,780	28%
COMMON AREAS							
OE16	Gate Maintenance & Opener Purchase	\$ 16,118	\$ 9,821	\$ (6,297)	\$ 20,000	\$ 10,179	51%
OE16-1	Gate System Improvements (RFID,etc)	\$ 11,218	\$ -	\$ (11,218)	\$ 2,000	\$ 2,000	100%
OE17	Streets/Sidewalks/Lighting Maint & Repair	\$ 14,858	\$ 7,765	\$ (7,093)	\$ 29,800	\$ 22,035	74%
OE17-2	Storm Drains	\$ -	\$ -	\$ -			
PE03-5	Payroll Taxes - Streets	\$ 352	\$ -	\$ (352)			
PE06 -5	Employee Wages - Streets	\$ 4,392	\$ -	\$ (4,392)			
OE18-1	Landscape Supplies & Repairs	\$ 24,935	\$ 27,273	\$ 2,338	\$ 43,000	\$ 15,727	37%
OE18-2	CCWD Water		\$ 883				
OE18-3	Landscape Equipment Gas & Oil	\$ 5,197	\$ 4,932	\$ (265)	\$ 9,500	\$ 4,568	48%
OE18-4	Landscape Equipment Repair/Replacement	\$ 21,366	\$ 28,340	\$ 6,975	\$ 29,800	\$ 1,460	5%
PE03-2	Payroll Taxes - Common Areas	\$ 11,177	\$ 9,758	\$ (1,419)			
PE06 -2	Employee Wages - Common Areas	\$ 138,298	\$ 121,797	\$ (16,501)	\$ -	\$ -	
	Total Common Areas	\$ 247,911	\$ 210,569	\$ (37,341)	\$ 134,100	\$ 55,969	42%

COPPER VALLEY COMMUNITY SERVICES DISTRICT
 FY 2021-22 MONTHLY BUDGET REPORT ANALYSIS
 February 2022

		ACTUALS			BUDGET		
		Last Year July - Feb	This Year July - Feb	Variance Incl/ (Decr)	This year's BUDGET	\$ Budget Remaining	% Budget Remaining
EXPENDITURES							
MOSQUITO ABATEMENT				\$ -			
OE22-1	Mosquito Control Products	\$ 9,342	\$ 10,468	\$ 1,125	\$ 20,000	\$ 9,532	48%
OE22-2	Mosquito Abatement Monitoring & Testing	\$ 2,606	\$ 2,495	\$ (110)	\$ 4,300	\$ 1,805	42%
OE22-3	Mosquito Abatement Vehicles Gas & Oil	\$ 8,942	\$ 7,320	\$ (1,622)	\$ 15,000	\$ 7,680	51%
OE22-4	Mosquito Abatement Equipment Maintenance	\$ 8,418	\$ 9,026	\$ 608	\$ 14,000	\$ 4,974	36%
PE03-4	Payroll Taxes - Mosquito Abatement	\$ 377	\$ 419	\$ 42			
PE06-4	Employee Wages - Mosquito Abatement	\$ 4,933	\$ 5,477	\$ 545			
PE03-6	Payroll Taxes - Wetlands	\$ 70	\$ 16	\$ (54)			
PE06-6	Employee Wages - Wetlands	\$ 918	\$ 169	\$ (749)			
	Total Mosquito Abatement	\$ 35,606	\$ 35,390	\$ (217)	\$ 53,300	\$ 23,992	45%
	<i>Less: Distributed Payroll to Service Areas</i>	\$ (304,324)	\$ (304,695)	\$ (371)			
	TOTAL SERVICES & SUPPLIES	\$ 236,831	\$ 256,332	\$ 19,501	\$ 387,500	\$ 135,741	35%
PERSONNEL COSTS				\$ -		\$ -	
PE01	Worker Compensation Insurance	\$ 13,658	\$ -	\$ (13,658)	\$ 12,800	\$ 12,800	100%
PE02	Health Insurance	\$ 43,145	\$ 40,617	\$ (2,528)	\$ 86,700	\$ 46,083	53%
PE03	Payroll Taxes	\$ 21,555	\$ 24,549	\$ 2,994	\$ 37,100	\$ 12,551	34%
PE04	Processing Fees	\$ 1,387	\$ 1,192	\$ (195)	\$ 2,200	\$ 1,008	46%
PE05	Directors Stipend	\$ 5,900	\$ 6,800	\$ 900	\$ 6,000	\$ (800)	-13%
PE06	Employee Wages	\$ 299,662	\$ 300,772	\$ 1,110	\$ 463,600	\$ 162,828	35%
	TOTAL PERSONNEL COSTS	\$ 385,307	\$ 373,930	\$ (11,377)	\$ 608,400	\$ 234,470	39%
EQUIPMENT OUTLAY							
CO04	Cart Replacement	\$ -	\$ 21,614	\$ 21,614	\$ 5,000		
CO04	Heavy Duty Truck	\$ 40,698	\$ -	\$ (40,698)	\$ -		
CO04	Trailer/Spray Rig/Tractor	\$ -	\$ 5,621	\$ 5,621	\$ 6,100	\$ 479	8%
CO10	Depreciation	\$ -	\$ -	\$ -			
	TOTAL EQUIPMENT OUTLAY	\$ 40,698	\$ 27,234	\$ (13,464)	\$ 11,100	\$ 479	4%
CAPITAL OUTLAY/STUDIES/ASSESEMENTS				\$ -			
OE53-2	Landscape Design	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE53-1	Landscape Improvements	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE51-4	Road Improvement (1)	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE51-1	Road Project Assessment & Design (Willdan)	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE51-2	Road Project Management	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE51-5	Road Improvements PHASE II	\$ 1,029,620	\$ 1,670	\$ (1,027,950)		\$ (1,670)	#DIV/0!
OE51-6	CM Services (Willdan)	\$ 32,928	\$ -	\$ (32,928)		\$ -	#DIV/0!
OE51-7	Drainage Basin Repairs	\$ 15,780	\$ -	\$ (15,780)		\$ -	#DIV/0!
OE51-8	Road Development Standards	\$ 9,819	\$ 686	\$ (9,133)		\$ (686)	#DIV/0!
OE54-1	Office Building Paint	\$ 10,437	\$ -	\$ (10,437)	\$ -	\$ -	#DIV/0!
OE54-2	Office Building Siding and Trim	\$ 171	\$ -	\$ (171)	\$ -	\$ -	#DIV/0!
OE54-3	Office Building Renovation	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!
OE54-4	Security	\$ 4,325	\$ -	\$ (4,325)		\$ -	#DIV/0!
TBD	Sidewalk Replacement	\$ -	\$ -	\$ -	\$ 19,875	\$ 19,875	100%
TBD	Mosquito Abatement Cargo Container	\$ -	\$ -	\$ -	\$ 9,800	\$ 9,800	100%

COPPER VALLEY COMMUNITY SERVICES DISTRICT
 FY 2021-22 MONTHLY BUDGET REPORT ANALYSIS
 February 2022

	ACTUALS			BUDGET		
	Last Year July - Feb	This Year July - Feb	Variance Inc/ (Decr)	This year's BUDGET	\$ Budget Remaining	% Budget Remaining
EXPENDITURES						
TOTAL STUDIES & ASSESSMENTS	\$ 1,103,080	\$ 2,356	\$ (1,100,724)	\$ 29,675	\$ (2,356)	-8%
DEBT SERVICE			\$ -			
OE20 John Deere Financing	\$ 10,686	\$ -	\$ (10,686)	\$ -	\$ -	#DIV/0!
OE21 John Deere Financing	\$ 8,410	\$ 8,410		\$ 12,616		
OE20-01 Interest Expense	\$ -					
OE20-3 Series 2018 Installment Sale	\$ -	\$ -				
OE20-4 Phase 1 Road Improvements	\$ 41,061	\$ 41,066		\$ 81,722	\$ 40,656	50%
OE20-5 Phase 2 Road Improvements	\$ 57,842	\$ 57,850		\$ 115,160	\$ 57,310	50%
TOTAL DEBT SERVICE	\$ 118,000	\$ 107,326	\$ (10,674)	\$ 209,498	\$ 97,966	47%
TOTAL EXPENSES	\$ 1,883,917	\$ 767,180	\$ (1,116,737)	\$ 1,246,173	\$ 466,299	37%

PAYMENTS AND ASSESSMENTS RECEIVED

<u>Assessment Income</u>						
Pymt No. 3: (5%) Aug 2020 (FY19)	\$ -	\$ -	\$ -	\$ 68,070	\$ 68,070	
Pymt No. 1: (55%) Feb 2021 (FY20)	\$ 727,410	\$ 741,959	\$ 14,549	\$ 748,770	\$ 6,811	
Pymt No. 2: (40%) May 2021 (FY20)	\$ -	\$ -	\$ -	\$ 544,560	\$ 544,560	
Total Assessment Income	\$ 727,410	\$ 741,959	\$ 14,549	\$ 1,361,400	\$ 619,441	
<u>Reimbursement Income</u>						
Total Reimbursement Income			\$ -	\$ -	\$ -	
<u>Other Income</u>						
IN03 Weed Abatement	\$ 3,050	\$ 6,375				
IN05 Investment Interest	\$ 911	\$ 458		\$ 1,300		
IN30 Exp Reimbursement Income	\$ 3,501	\$ -		\$ 1,000		
IN41 Gate Opener Income	\$ 535	\$ 1,640		\$ 1,200		
IN59 Rebates	\$ 1,688	\$ 2,101		\$ 2,000		
IN70 Quail Creek Deposits	\$ -	\$ 8,000		\$ -		
Total Other Income	\$ 9,685	\$ 18,574	\$ 8,890	\$ 4,300	\$ (14,274)	
TOTAL PAYMENTS & ASSESSMENTS	\$ 737,095	\$ 760,533	\$ 23,438	\$ 1,371,200	\$ 605,167	
Net Income	\$ (1,146,822)	\$ (6,646)	\$ 1,140,175	\$ 125,027	\$ 131,673	
<u>Other Financing Sources & Uses</u>						
Budget Balance		\$ -		\$ -		
		\$ (6,646)		\$ -		

Copper Valley Community Services District
1000 Umpqua Bank Checking, Period Ending 02/28/2022

RECONCILIATION REPORT

Reconciled on: 03/09/2022

Reconciled by: Ever Ventura

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	1,349,376.94
Checks and payments cleared (23).....	-36,849.27
Deposits and other credits cleared (4).....	980.00
Statement ending balance.....	<u>1,313,507.67</u>
Uncleared transactions as of 02/28/2022.....	-43,632.60
Register balance as of 02/28/2022.....	1,269,875.07
Cleared transactions after 02/28/2022.....	0.00
Uncleared transactions after 02/28/2022.....	-16,988.55
Register balance as of 03/09/2022.....	<u>1,252,886.52</u>

Details

Checks and payments cleared (23)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/18/2022	Bill Payment	2874	VALLEY ENTRY SYSTEMS, I...	-2,362.75
02/01/2022	Expense		John Deere Financial	-1,051.30
02/03/2022	Expense		Intuit Full Service Payroll	-143.00
02/04/2022	Check	DD	Ralph M. McGeorge	-2,249.81
02/04/2022	Check	DD	NICOLE D MC CUTCHEN	-100.00
02/04/2022	Check	DD	NICOLE D MC CUTCHEN	-1,934.99
02/04/2022	Check	DD	PETER J KAMPA	-2,265.56
02/04/2022	Check	DD	NICHOLAS B PATRICK	-1,434.62
02/04/2022	Check	DD	KYLE W CEARLEY	-1,684.99
02/04/2022	Check	DD	Gregory Hebard	-2,475.94
02/04/2022	Check	DD	Gregory Hebard	-200.00
02/04/2022	Check	DD	CHRIS JACOBS	-1,531.33
02/04/2022	Expense		ExpertPay	-116.50
02/09/2022	Check		CA EDD	-845.73
02/09/2022	Check		IRS	-4,492.42
02/18/2022	Check	2561	Gregory Hebard	-1,510.45
02/18/2022	Check	2562	CHRIS JACOBS	-1,531.33
02/18/2022	Check	2564	NICOLE D MC CUTCHEN	-2,246.35
02/18/2022	Check	2568	NICHOLAS B PATRICK	-1,484.62
02/18/2022	Check	2565	Ralph M. McGeorge	-2,249.81
02/24/2022	Check		IRS	-3,849.27
02/24/2022	Check		CA EDD	-673.85
02/25/2022	Expense		PG&E - 7193	-414.65
Total				-36,849.27

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/22/2022	Deposit			305.00
02/22/2022	Deposit			450.00
02/25/2022	Deposit			225.00
02/25/2022	Check	2883	NICHOLAS B PATRICK	0.00
Total				980.00

Additional Information

Uncleared checks and payments as of 02/28/2022

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/01/2018	Check	2374	BRADLEY D NICKELL	-257.97
03/16/2021	Bill Payment	2750	Postmaster	-3.45
04/13/2021	Bill Payment	2765	DEPARTMENT OF HOUSING...	-242.00
04/20/2021	Journal	2757		-3,000.00
04/20/2021	Bill Payment	2764	DEPARTMENT OF HOUSING...	-243.00
02/15/2022	Bill Payment	2881	The Golf Club at Copper Valley	-394.20
02/15/2022	Bill Payment	2880	USBank Equipment Finance	-202.33
02/15/2022	Bill Payment	2879	SDRMA-Health Ins.	-4,742.12
02/15/2022	Bill Payment	2878	CNA Surety	-326.03
02/15/2022	Bill Payment	2877	Larry Bain, C.P.A.	-8,750.00
02/15/2022	Bill Payment	2876	Aaronson, Dickerson etal	-225.00
02/15/2022	Bill Payment	2882	The Golf Club at Copper Valley	-3,767.06
02/18/2022	Check		PETER J KAMPA	-2,265.54
02/18/2022	Check		KYLE W CEARLEY	-1,685.00
02/28/2022	Expense		Umpqua Bank Commerical CC	-17,528.90
Total				-43,632.60

Uncleared checks and payments after 02/28/2022

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/04/2022	Check	DD	Gregory Hebard	-200.00
03/04/2022	Check	DD	Gregory Hebard	-2,475.94
03/04/2022	Check	DD	KYLE W CEARLEY	-1,405.86
03/04/2022	Check	DD	CHRIS JACOBS	-1,260.90
03/04/2022	Check	DD	NICHOLAS B PATRICK	-1,196.34
03/04/2022	Check	DD	PETER J KAMPA	-2,265.54
03/04/2022	Check	DD	NICOLE D MC CUTCHEN	-1,194.07
03/04/2022	Check	DD	NICOLE D MC CUTCHEN	-100.00
03/04/2022	Check	DD	Ralph M. McGeorge	-2,249.80
03/09/2022	Check		CA EDD	-702.29
03/09/2022	Check		IRS	-3,937.81
Total				-16,988.55

Copper Valley Community Services District

Transaction Report

February 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
Umpqua Bank Checking					
Beginning Balance					
02/01/2022	Expense		John Deere Financial	Tractor Payment	-1,051
02/03/2022	Expense		Intuit Full Service Payroll		-143
02/04/2022	Check	DD	Ralph M. McGeorge	Pay Period: 01/16/2022-01/31/2022	-2,250
02/04/2022	Check	DD	NICOLE D MC CUTCHEN	Pay Period: 01/16/2022-01/31/2022	-1,935
02/04/2022	Check	DD	KYLE W CEARLEY	Pay Period: 01/16/2022-01/31/2022	-1,685
02/04/2022	Check	DD	NICHOLAS B PATRICK	Pay Period: 01/16/2022-01/31/2022	-1,435
02/04/2022	Check	DD	Gregory Hebard	Direct Deposit 2	-200
02/04/2022	Check	DD	NICOLE D MC CUTCHEN	Direct Deposit 2	-100
02/04/2022	Check	DD	CHRIS JACOBS	Pay Period: 01/16/2022-01/31/2022	-1,531
02/04/2022	Expense		ExpertPay		-117
02/04/2022	Check	DD	Gregory Hebard	Pay Period: 01/16/2022-01/31/2022	-2,476
02/04/2022	Check	DD	PETER J KAMPA	Pay Period: 01/16/2022-01/31/2022	-2,266
02/09/2022	Check		CA EDD	Tax Payment for Period: 02/02/2022-02/04/2022	-846
02/09/2022	Check		IRS	Tax Payment for Period: 02/02/2022-02/04/2022	-4,492
02/15/2022	Bill Payment (Check)	2876	Aaronson, Dickerson etal	Invoice #1408	-225
02/15/2022	Bill Payment (Check)	2877	Larry Bain, C.P.A.	6/30/21 Audit	-8,750
02/15/2022	Bill Payment (Check)	2878	CNA Surety	Bond #70068251	-326
02/15/2022	Bill Payment (Check)	2879	SDRMA-Health Ins.	Invoice #37558	-4,742
02/15/2022	Bill Payment (Check)	2880	USBank Equipment Finance	Invoice #462017146	-202
02/15/2022	Bill Payment (Check)	2881	The Golf Club at Copper Valley	PG&E 12/8/21 - 1/5/22	-394
02/15/2022	Bill Payment (Check)	2882	The Golf Club at Copper Valley	Water bills 11/16/21 - 1/15/22	-3,767
02/18/2022	Check		KYLE W CEARLEY	Pay Period: 02/01/2022-02/15/2022	-1,685
02/18/2022	Check	2568	NICHOLAS B PATRICK	Pay Period: 02/01/2022-02/15/2022	-1,485
02/18/2022	Check	2565	Ralph M. McGeorge	Pay Period: 02/01/2022-02/15/2022	-2,250
02/18/2022	Check	2564	NICOLE D MC CUTCHEN	Pay Period: 02/01/2022-02/15/2022	-2,246
02/18/2022	Check	2562	CHRIS JACOBS	Pay Period: 02/01/2022-02/15/2022	-1,531
02/18/2022	Check	2561	Gregory Hebard	Pay Period: 02/01/2022-02/15/2022	-1,510
02/18/2022	Check		PETER J KAMPA	Pay Period: 02/01/2022-02/15/2022	-2,266
02/22/2022	Deposit				450
02/22/2022	Deposit				305
02/24/2022	Check		IRS	Tax Payment for Period: 02/16/2022-02/18/2022	-3,849
02/24/2022	Check		CA EDD	Tax Payment for Period: 02/16/2022-02/18/2022	-674
02/25/2022	Deposit				225
02/25/2022	Expense		PG&E - 7193	Utilities	-415
02/25/2022	Check	2883	NICHOLAS B PATRICK	Voided - Reimbursement for OD Fees	0
02/28/2022	Expense		Umpqua Bank Commerical CC	Umpqua CSDA Visa	-17,529
Total for Umpqua Bank Checking					\$ -73,393
TOTAL					\$ -73,393

Copper Valley Comm Srvs District

Credit Card - Transaction Detail by Account

February 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
Receivable Other					
02/12/2022	Expense		Gulf Fat Dogs		150.00
02/13/2022	Expense		ONE9		494.84
02/14/2022	Expense		ONE9		433.71
02/21/2022	Expense		Kum&Go		200.00
02/23/2022	Expense		Lounsberry Travel Plaza		150.00
02/24/2022	Expense		KWIK TRIP		500.24
02/25/2022	Expense		KWIK TRIP		500.00
02/26/2022	Expense		Ogallala Fat Dogs		250.00
02/26/2022	Expense		Gulf Fat Dogs		150.00
02/26/2022	Expense		Sapp Bros		424.72
Total for Receivable Other					\$3,253.51
2050 Umpqua CSDA Visa					
02/01/2022	Expense		CA Department of Pesticide Regulation		30.00
02/02/2022	Expense		Verizon Wireless	Verizon telephone	180.72
02/02/2022	Expense		LogMein, Inc.		5.00
02/02/2022	Expense		Cal Waste Recovery Systems		80.68
02/04/2022	Expense		Staples		13.46
02/07/2022	Expense		Microsoft Office	Microsoft 360 Subscription	12.50
02/09/2022	Expense		USPS		58.00
02/10/2022	Expense		Microsoft Office	Microsoft 360 Subscription	12.50
02/10/2022	Expense		Intuit - QBO Online		56.00
02/12/2022	Expense		Gulf Fat Dogs	Fraud	150.00
02/12/2022	Expense		Aramark Uniform Service		395.75
02/13/2022	Expense		ONE9	Fraud	494.84
02/14/2022	Expense		ONE9	Fraud	433.71
02/14/2022	Expense		Calaveras Lumber		205.83
02/15/2022	Expense		Pro Clean Supply		77.57
02/15/2022	Expense		Calaveras Telephone Co.	Calaveras utilities	378.66
02/15/2022	Expense		Hunt & Sons, Inc.		1,945.82
02/15/2022	Expense		Saddle Creek Golf Course		40.46
02/18/2022	Expense		Shell		124.73
02/18/2022	Expense		Shell		12.00
02/21/2022	Expense		Hughson Farm Supply		904.58
02/21/2022	Expense		Kum&Go	Fraud	200.00
02/22/2022	Expense		Calaveras Lumber		54.28
02/22/2022	Expense		Sonora Lumber Company		19.34
02/22/2022	Expense		CVS Pharmacy		17.30
02/23/2022	Expense		Lounsberry Travel Plaza		150.00
02/24/2022	Expense		KWIK TRIP	Fraud	500.24
02/24/2022	Expense		UPS Store		129.87
02/24/2022	Expense		Sundborg's Repair Service		2,944.08
02/24/2022	Expense		Staples		29.36
02/24/2022	Expense		LogMein, Inc.		197.00
02/24/2022	Expense		Copper Auto & Marine		881.43
02/25/2022	Expense		KWIK TRIP	Fraud	500.00
02/26/2022	Expense		Gulf Fat Dogs	Fraud	150.00
02/26/2022	Expense		Young's Copper Ace Hardware		591.40
02/26/2022	Expense		Ogallala Fat Dogs	Fraud	250.00
02/26/2022	Expense		Sapp Bros	Fraud	424.72
Total for 2050 Umpqua CSDA Visa					\$12,651.83
TE TOTAL EXPENSES					
1SS SERVICES & SUPPLIES					

Copper Valley Comm Srvs District

Credit Card - Transaction Detail by Account

February 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
AE Administrative Expenses					
OE02 Finance Expenses					
02/10/2022	Expense		Intuit - QBO Online	Monthly QuickBooks Online Fee	56.00
Total for OE02 Finance Expenses					\$56.00
OE08 Professional Development					
02/15/2022	Expense		Saddle Creek Golf Course		40.46
02/18/2022	Expense		Shell		124.73
02/18/2022	Expense		Shell	Greg	12.00
Total for OE08 Professional Development					\$177.19
OE09 Dues, Certs, Bonds & Subscriptions					
02/01/2022	Expense		CA Department of Pesticide Regulation		30.00
Total for OE09 Dues, Certs, Bonds & Subscriptions					\$30.00
OE10 Uniform Expense					
02/12/2022	Expense		Aramark Uniform Service		395.75
Total for OE10 Uniform Expense					\$395.75
OE11 Electric Power/Water/Sewer					
02/02/2022	Expense		Cal Waste Recovery Systems		80.68
Total for OE11 Electric Power/Water/Sewer					\$80.68
OE12 Telephone					
02/02/2022	Expense		Verizon Wireless		180.72
02/15/2022	Expense		Calaveras Telephone Co.		378.66
Total for OE12 Telephone					\$559.38
OE14 Office Supplies/Postage					
02/02/2022	Expense		LogMein, Inc.		5.00
02/04/2022	Expense		Staples		13.46
02/07/2022	Expense		Microsoft Office		12.50
02/09/2022	Expense		USPS		58.00
02/10/2022	Expense		Microsoft Office		12.50
02/15/2022	Expense		Pro Clean Supply		77.57
02/24/2022	Expense		LogMein, Inc.		197.00
02/24/2022	Expense		Staples		29.36
02/24/2022	Expense		UPS Store		129.87
Total for OE14 Office Supplies/Postage					\$535.26
Total for AE Administrative Expenses					\$1,834.26
OE Operational Expenses					
OE18 Common Areas					
OE17 Streets/Sidewalks/Lighting Maint & Repair					
02/26/2022	Expense		Young's Copper Ace Hardware		591.40
Total for OE17 Streets/Sidewalks/Lighting Maint & Repair					\$591.40
OE18-1 Landscape Supplies					
02/22/2022	Expense		Sonora Lumber Company		19.34
Total for OE18-1 Landscape Supplies					\$19.34
OE18-4 Landscape Equip Repair/Replace					
02/14/2022	Expense		Calaveras Lumber		205.83
02/24/2022	Expense		Sundborg's Repair Service		2,944.08
Total for OE18-4 Landscape Equip Repair/Replace					\$3,149.91
Total for OE18 Common Areas					\$3,760.65
OE22 Mosquito Abatement Expense					
OE22-2 Mosquito Abatement Monitor/Test					
02/22/2022	Expense		Calaveras Lumber		54.28
02/22/2022	Expense		CVS Pharmacy		17.30

Copper Valley Comm Srvs District

Credit Card - Transaction Detail by Account

February 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
Total for OE22-2 Mosquito Abatement Monitor/Test					\$71.58
OE22-3 Mosquito Abate Vehicles Gas/Oil					
02/15/2022	Expense		Hunt & Sons, Inc.		1,945.82
Total for OE22-3 Mosquito Abate Vehicles Gas/Oil					\$1,945.82
OE22-4 Mosquito Abatement Equip Maint					
02/21/2022	Expense		Hughson Farm Supply		904.58
02/24/2022	Expense		Copper Auto & Marine		881.43
Total for OE22-4 Mosquito Abatement Equip Maint					\$1,786.01
Total for OE22 Mosquito Abatement Expense					\$3,803.41
Total for OE Operational Expenses					\$7,564.06
Total for 1SS SERVICES & SUPPLIES					\$9,398.32
Total for TE TOTAL EXPENSES					\$9,398.32

Copper Valley CSD
Quail Creek Summary

9/20/2021	CV Saddle Creek deposit	\$ 5,000.00
9/30/2021	Pete September Payroll Wages (6 hrs)	(202.92)
9/30/2021	Pete September Payroll Taxes	(15.54)
9/30/2021	Nicole September Wages (4 hrs)	(150.80)
9/30/2021	Nicole September Taxes	(11.54)
9/30/2021	Greg September Wages (1hr)	(44.88)
9/30/2021	Greg September Taxes	(3.44)
9/30/2021	Ralph September Wages (1 hr)	(32.06)
9/30/2021	Ralph September Taxes	(2.46)
10/12/2021	GL Gritz Engineering	(1,890.00)
10/31/2021	Nicole October Wages (2 hrs)	(75.40)
10/31/2021	Nicole October Taxes	(5.78)
10/31/2021	Nicole October Wages (1 hrs)	(37.70)
10/31/2021	Nicole October Taxes	(2.89)
11/10/2021	GL Gritz Engineering	(900.00)
11/30/2021	Nicole November Wages (.5 hrs)	(18.85)
11/30/2021	Nicole November Taxes	(1.45)
12/3/2021	CV Development deposit	3,000.00
12/15/2021	GL Gritz Engineering	(900.00)
		<hr/>
		\$ 3,704.29
		<hr/>



COPPER VALLEY COMMUNITY SERVICES DISTRICT
 1000 Saddle Creek Drive
 Copperopolis, CA 95228
 (209) 785-0100 –
 coppervalleycsd.org

DIRECTORS
 Ken Albertson, President
 Scott Baker, Vice President
 Larry Hoffman
 Darlene DeBaldo
 Roger Golden

COPPER VALLEY COMMUNITY SERVICES DISTRICT
BOARD OF DIRECTORS REGULAR MEETING MINUTES
 LOCATION:1001 SADDLE CREEK DRIVE, COPPEROPOLIS
 February 15, 2022
 2:00 PM

1. **CALL TO ORDER** **President Albertson called the meeting to order at 2:00PM**
2. **ROLL CALL** **All Board members in attendance**
3. **PLEDGE OF ALLEGIANCE**
4. **CHANGES TO ORDER OF AGENDA - None requested**
5. **PUBLIC COMMENT - None received**
6. **CONSENT CALENDAR**
 - a) Review of monthly financial report, approval of bills and claims for the month of January 2022.
 - b) Approval of the minutes from the Regular Board Meeting held January 18, 2022
Vice President Baker moved approval of the Consent Calendar, Director Golden seconded and the motion passed unanimously
7. **DISCUSSION AND ACTION ITEMS**
 - a) Presentation by Larry Bain, CPA of the Audited Financial Statements for the 2020/21 Fiscal Year.
Independent auditor Larry Bane, CPA attended the meeting virtually, and provided the Board an overview of the audit of the District financial statements for the 2020/21 fiscal year. Mr. Bain explained that there were no material weaknesses in internal controls and he was able to issue an unqualified opinion that the financial statements were prepared in accordance with accounting requirements.
 - b) Review and approval of District Management Objectives and workplan for the 2022 calendar year
Following review of the draft management objectives and board input,it was directed for the General Manager to modify the Management objectives as follows:
Long Term Goals or Objectives (January 1, 2022 – June 30, 2023)
 - 1 Develop alternatives for CSD maintenance yard improvements and alternative CSD meeting sites by locating prior agreements of the community developer or through agreement with CV partners in the final Operating Agreement and/or identifying as a development condition for future phases of the project
 - 2 Adopt standards for drought tolerant landscaping to be included in all future pahses of the development project and in CVCS D landscape replacement projects. (12 month goal).
Motion to approve by Vice President Baker, second by Director DeBaldo and the motion passed unanimously.
 - c) Adoption of a Resolution Adding Peter Kampa, General Manager as a Signatory on the District's Primary Checking Account
Motion by Director DeBaldo to adopt a Resolution Adding Peter Kampa, General Manager as a Signatory on the District's Primary Checking Account, second by President Albertson and the motion carried unanimously
8. **CLOSED SESSION – California Government Code 54957**
 - a) Public employee performance evaluation – General Manager

No public comment was received prior to closed session. The Board closed the regular meeting and convened in Closed Session at 3:15PM

b) Reconvene Open Session and announce action taken

The Board reopened the regular meeting at 4:01 PM and no public remained in attendance. The Board announced that they had completed the general manager performance evaluation and would consider a pay increase of 7% for the general manager in conjunction with the adoption of the 2022/23 budget.

9. STAFF AND DIRECTOR REPORTS

Brief reports may be provided by District staff and/or Board members as information on matters of general interest. No action will be taken by the Board during Reports, however items discussed may be recommended for discussion and action on a future agenda.

- a) General Managers Report
- b) Site Managers Report

10. ADJOURNMENT

Agenda Materials: May be viewed on the bulletin boards outside the Copper Valley Pro Shop, on the Sports Club Bulletin Board, in the viewing box outside the CSD main office and at the CSD Website typically three days preceding each meeting date. Materials will also be available at the meeting.

Americans with Disabilities Act Compliance: If you require special assistance to participate in Board Meetings, please contact the CVCSB Board Clerk at (209) 272-0957. Advance notification will enable the District to make reasonable arrangements to insure accessibility.



TO: CVCS Board of Directors

FROM: Peter Kampa, General Manager

DATE: March 15, 2022

SUBJECT: Item 7a) Discussion and staff direction regarding banking security and banking options in consideration of the recent check fraud incident and Umpqua Bank response

RECOMMENDED ACTION

Staff recommends a motion to enter into agreement with Umpqua Bank for their fraud services package, to contract for the additional accounting services to upload related files and to monitor the performance of the banking relationship.

BACKGROUND

For the first time in history, the Copper Valley CSD experienced a situation where a criminal created fraudulent checks on 12/27/2021 in the amount of \$4200 and on 1/24/2022 in the amount of \$1200. These checks we deposited to accounts via mobile banking and the money withdrawn from our bank account. The checks are attached, and as you can see are a complete fraud and not close to the look of our checks; nor do they contain two signatures as we require.

Unfortunately, President Ken Albertson, Nicole and I have learned that two signatures only matter if checks are cashed in the local bank branch and someone catches it. With mobile banking, as long as our account has money, and the deposit goes to a valid bank account, there are almost no fraud protection measures unless we sign up for some form of account protection. In fact, since these checks were fraudulently deposited, they are not covered by the traditional FDIC insurance, and it is up to the bank if they refund the money stolen.

When the fraud was discovered, President Albertson placed a hold on the bank account and every withdrawal by check or ACH since that time has been individually approved by Ken and/or Jeremy, our accounting contractor. There have been a number of rejected checks and payments since last month, and the effort on behalf of President Albertson has been significant, to the point that he paid an employee with personal cash due to a bank rejected employee check.

Umpqua Bank has recommended that we immediately enroll in a check and ACH payment approval service that protects the District from fraud. In an abundance of concern and caution for this new threat, President Albertson, Nicole McCutchen and myself researched security options and whether banks normally cove fraud. Our findings revealed that the level of fraud in banking is increasing exponentially. We learned that most banks recommend, and some require enrollment in security services to protect checking and ACH payments.

This is a fairly new and rapidly evolving security concern. It appears that regardless of which bank we choose, that if fraud occurs, we may not be covered without enrollment in a protective service. Although we do not know at this time if Umpqua Bank will refund our money stolen, it is not recommended by staff that we change bank accounts, as we have not found an institution that will 100% cover fraud. Rather, we should enroll in the security programs at a cost of up to \$200 per month and monitor the relationship and performance of Umpqua if we experience any more fraud while enrolled in the security programs.

2/8/2022 7:54 AM

PUBLIC FUNDS CHECKING

*****5048

COPPER VALLEY COMMUNITY
SVCS DIST
1000 SADDLE CREEK DRIVE
COPPERFOLS, CA 95228

UMPQUA BANK
1-866-4UMPQUA
WWW.UMPQUABANK.COM

Check No 5235

01/24/2022

Pay to: KARLI ALBERT

Pay

\$ 1,200.00

One Thousand Two Hundred Dollars and Zero Cents


Void after 90 days




Authorized signature

For: PAYMENT

⑆123205054⑆ 992525048⑆ 5235

 Security features on this document include a Micro-Fine Security Line, Watermark and Security Screen. Absence of these features may indicate alteration. Original image is a resolution mark of Check Forward System. Authentication mark of Check Forward System. Authentication mark of Check Forward System.

ENDORSE HERE
X
For Mobile Deposit Only

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION ONLY

Amount: \$-1,200.00

Statement Description: Check

Check Number: 5235

Posted Date: 1/26/2022

Type: Debit

Status: Posted

2/8/2022 7:47 AM

PUBLIC FUNDS CHECKING

*****5048

COPPER VALLEY COMMUNITY SVCS DIST
1000 SADDLE CREEK DRIVE
COPPERFOLS, CA 95228

UMPQUA BANK
1-866-4UMPQUA
WWW.UMPQUABANK.COM

Check No 3602

12/27/2021

Pay to: **MADLINE ABELSON** Pay **\$ 4,200.00**

Four Thousand Two Hundred Dollars and Zero Cents

For: **PAYMENT**

Robert A. [Signature]
Authorized signature

⑆123205054⑆ 992525048⑆ 3602

ENDORSE HERE
X
For Mobile Deposit at USAA FSB
0294881778

DO NOT WRITE IN THESE SPACES
RETURN TO ORIGINAL INSTITUTION

018 010 USAA FSB 2068932 021 0018 0290 20211228
>>314074269<< USAA FSB - SAT >>314074269<<
>>314074269<<

12068932

⑆123205054⑆ 992525048⑆ 3602

⑆123205054⑆ 992525048⑆ 3602

⑆123205054⑆ 992525048⑆ 3602

⑆123205054⑆ 992525048⑆ 3602

Amount: \$-4,200.00
Statement Description: Check
Check Number: 3602
Posted Date: 12/29/2021
Type: Debit
Status: Posted