



San Luis Obispo Local Agency Formation Commission

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: DECEMBER 19, 2024

SUBJECT: FIRST QUARTER FISCAL YEAR 2024-2025 BUDGET STATUS AND WORK PLAN REPORT

COMMISSIONERS

Chairperson
VACANT
Special District Member

Vice-Chair
STEVE GREGORY
City Member

DEBBIE ARNOLD
County Member

JIMMY PAULDING
County Member

ROBERT ENNS
Special District Member

ED WAAGE
City Member

VACANT
Public Member

ALTERNATES

DAWN ORTIZ-LEGG
County Member

ED EBY
Special District Member

CARLA WIXOM
City Member

David Watson
Public Member

STAFF

ROB FITZROY
Executive Officer

IMELDA MARQUEZ-AWATER
Analyst

MORGAN BING
Analyst

MELISSA MORRIS
Commission Clerk

HOLLY WHATLEY
Legal Counsel

RECOMMENDATION

Action: Review the first quarter budget and work plan report for fiscal year (FY) 2024-2025 and approve, by motion, to direct the Executive Officer to file it with the County Auditor.

BUDGET OVERVIEW

This report is the first FY 2024-2025 quarterly report for the San Luis Obispo Local Agency Formation Commission (LAFCO). The LAFCO operating budget is comprised of four components: 1) salaries, payroll taxes, and benefits, 2) services and supplies, 3) revenues, and 4) fund balance and reserves. Day-to-day management of the budget is based on “bottom-line” principles that allow for variation within individual line-item accounts as long as the overall expenditures remain within the approved budget.

LAFCO’s budget is funded by the County, Cities, and Independent Special Districts. City and District shares are pro-rated based on general revenues reported to the State Controller’s Office on an annual basis. LAFCO also receives revenue from application fees and interest earnings.

The County Auditor Controller provides LAFCO with various financial services. Every financial transaction of LAFCO is processed through the County Auditor’s financial system. This approach ensures accuracy, transparency, and accountability. The County Auditor’s Office also provides LAFCO with claims processing, invoicing, and financial review services. The Auditor’s financial tracking system assists LAFCO in monitoring the budget and compiling budget report data, as well as providing independent review of the budget.

QUARTERLY BUDGET SUMMARY

Executive Officer Comments. The first quarter budget actuals indicate LAFCO continues to be in a strong budgetary position. Expenditures are as expected within the first quarter. Application activity and associated revenue continue to be strong; with only 25% of the fiscal year complete we have reached 71% of our revenue projections for proposal applications. Additionally, total revenues are 87% realized.

Expenditures. Overall, first-quarter expenditures are at 27% with 25% of the fiscal year complete. A detailed budget report is provided in Attachment A. Below is a brief summary of line-item expenditures:

- Salaries and benefits are 25% expended.
- Services and Supplies are 36% expended.

LAFCO uses a credit card from a program implemented by the Special District Risk Management Association (SDRMA) for public agencies. LAFCO's policy is to pay each bill in full each month. The statements for July, August, and September are included as Attachment B. Additionally, with any "significant value" (i.e., a purchase over \$400), a receipt is provided for that item for further transparency.

- **July:** Adobe Subscription \$155.88
- **August:** USPS \$8.00, Microsoft Office Subscription \$37.50,
- **September:** Microsoft Office Subscription \$37.50, Government Jobs Posting \$199.00, Copier from Costco \$705.78, USPS \$3.71, Costco Study Session Lunch \$162.60, Tribune Subscription \$89.99

Revenues. Overall, revenues are 87% realized through the first quarter. Contributing agencies (Cities, Special Districts and County) have paid 100% of the LAFCO charges billed in the first quarter by the County Auditor. Application fees have been submitted in the amount of \$21,280 or 71% of projected application revenue for the year.

Fund Balance (Reserves). Fund Balance is the LAFCO reserve of funds for various expenditures. Fund Balance expenditure requires Commission approval. The current fund balance available is \$300,873.

WORK PLAN QUARTERLY UPDATE

Work Plan Update. In conjunction with the FY 2024-2025 budget process, the Commission adopted an accompanying Work Plan for FY 2025-2025. Our work prioritization is as follows:

1. Process proposal applications as mandated by statute and conduct critical operations necessary for the organization to function.
2. Prepare Municipal Service Reviews (MSRs) as mandated by statute, based on the date an MSR was last updated.
3. Execute special work efforts as directed by the Commission.

Consistent with the priorities established by the Commission for the FY 2024-2025 Work Plan, during the first quarter staff have been diligently working on the following items:

- Commission Clerk Recruitment
- Legal Counsel Recruitment
- Dana Reserve Study Session
- OCSD Divestiture
- Public Member Recruitment
- Continued proposal application processing including the recently received Cayucos SD annexation, multiple County Service Area annexation applications, and annexations into special independent districts
- Conducted ongoing critical operations, invoicing, payroll, records management, office administration, directory update
- Additional work efforts include attendance/presentations at various district public meeting to discuss LAFCO processes, response to numerous public inquiries regarding annexations, coordination with numerous districts and cities regarding potential future annexations, coordination with districts regarding activation / divestiture of powers, responses to Public Record Act requests, reorganizing our record management systems, and LAFCO maps/GIS Boundary Data maintenance

Significant Project Status Updates

Below is a brief summary of the current status of significant applications currently in process:

- **San Simeon CSD Dissolution** – The San Simeon CSD submitted a Resolution of Application to LAFCO on May 30, 2024. As required by law, staff provided a 30-day review letter, a copy of which was provided to your Commission. The dissolution is currently on information hold. In brief, the County, the proposed successor agency, requested time to study the issue and would like to explore options. The LAFCO 30-day response letter details some of the items that need to be analyzed, much of which depends on how the County would like to proceed as the successor agency. The process requires a comprehensive analysis of existing and future governance structures and the services to be provided. It requires a detailed Plan for Service pursuant to Government Code Section 56653. The information within the Plan for Service should be informed by a comprehensive analysis reflective of the entirety of the action. In pursuing dissolution, the County, as a successor agency, will be assuming all assets and liabilities which, in part, includes the responsibility to fund and relocate a wastewater treatment plant as well as several other significant financial obligations. These items will be reviewed in detail by

the County. County staff has indicated they intend to bring the item to the Board of Supervisors for direction in the near future, no date has yet been identified.

- **Dana Reserve Specific Plan** – The Board of Supervisors approved the Dana Reserve Specific Plan on April 24, 2024. Your Commission approved the annexation into Nipomo Community Services District on November 14, 2024. We are now completing post-approval requirements.
- **County Service Area 23** – The County of SLO submitted a Resolution of Application to LAFCO on June 22, 2023. On July 21, 2023, staff provided a 30-day review letter placing the application on information hold. The Santa Margarita Ranch project containing 111 homes created by the 3-Phase Tract Map 2586 would annex and connect to CSA 23 for water service. On August 2, 2024, the applicant submitted their latest formal response to LAFCO’s informational requests. Staff deemed the application complete and issued a Certificate of Filing on December 4, 2024, and set the item for hearing on January 16, 2025.
- **Shandon San Juan Water District Annexation** – A landowner petition of application request to annex approximately 4,000 acres into the District has been formally submitted. The proposal was reviewed within the 30-day review period and placed on hold for multiple reasons. The primary issue with the proposed annexation, as identified by the County, is that it would require a boundary modification to the County Groundwater Sustainability Agency (GSA) boundary. Currently, the County does not allow any new wells within the Paso Robles Groundwater Basin within the County’s GSA boundary; however, Shandon San Juan Water District does allow new wells if certain criteria is met. Should the County allow the boundary modification, it would allow increased groundwater extraction that was not otherwise allowed. This matter would have significant implications for the Paso Robles Groundwater Basin Groundwater Sustainability Plan and may trigger environmental review under California Environmental Quality Act (CEQA). The County and the District are actively in discussions on this matter. Staff will keep the Commission apprised as this develops.

Work Plan Projections. Looking ahead, we expect the workload to remain high and staff to be operating at full capacity. We will be focused on existing workload while also focusing on training our new Commission Clerk. We expect that once fully trained, our capacity will increase, and we will be able to further execute items on our work plan.

ATTACHMENTS

Attachment A: Quarterly Budget Status Report

Attachment B: Credit Card Statements

Attachment A

Quarterly Budget Status Report

	Adopted FY 24-25	Expenditures / Revenue	Percent Expended / Revenue	Projected Year End
Expenditures Summary <i>(Services, Supplies, Salaries, Benefits, Taxes)</i>	\$781,961	\$211,435	27%	\$781,961
Revenues Summary <i>(Processing Fees, Reserves, Agency Contributions)</i>	\$781,961	\$680,136	87%	\$781,961
Services and Supplies Expenditure Details				
Computer Software	\$1,000	\$231	23%	\$1,000
Copying-Printing	\$300	\$0	0%	\$300
Commission Meeting Expenses	\$600	\$126	21%	\$600
LAFCO Insurance Policies	\$20,000	\$18,041	90%	\$20,000
Maintenance-Equipment	\$300	\$0	0%	\$300
Maintenance-Software	\$500	\$0	0%	\$500
CALAFCO/ SDRMA / Other Memberships	\$9,000	\$5,638	63%	\$9,000
Employee Mileage Reimbursement	\$200	\$0	0%	\$200
Commissioner Mileage Reimbursement	\$1,500	\$307	20%	\$1,500
Office Supplies	\$2,500	\$225	9%	\$2,500
Custodial Services	\$1,800	\$600	33%	\$1,800
County Auditor Services	\$10,000	\$9,879	99%	\$10,000
Legal Counsel	\$33,600	\$8,300	25%	\$33,600
Postage	\$1,000	\$33	3%	\$1,000
General Services	\$15,000	\$2,499	17%	\$15,000
Publication & Legal Notices	\$1,000	\$84	8%	\$1,000
Training	\$5,000	\$0	0%	\$5,000
Office Lease	\$42,000	\$10,500	25%	\$42,000
Large Equipment	\$2,000	\$0	0%	\$2,000
Small Equipment	\$600	\$0	0%	\$600
Telephone / Internet	\$3,000	\$717	24%	\$3,000
Travel Expenses	\$3,000	\$0	0%	\$3,000
IT Support	\$850	\$0	0%	\$850
Vehicle Allowance	\$5,400	\$1,454	27%	\$5,400
Vehicle Rental	\$500	\$0	0%	\$500
Services and Supplies Subtotal	\$160,650	\$58,632	36%	\$160,150
Salary, Benefits, and Taxes Expenditures				
Salaries	\$396,105	\$93,005	23%	\$396,105
Taxes - FICA SS Employer Match	\$21,204	\$6,002	28%	\$21,204
Taxes - Medicare Employer Match	\$4,959	\$1,404	28%	\$4,959
Pension Rate	\$112,440	\$30,383	27%	\$112,440
Pension Obligation Bond	\$19,303	\$4,299	22%	\$19,303
SDI/SUI Employer Contribution	\$1,500	\$0	0%	\$1,500
Health Insurance	\$55,800	\$15,023	27%	\$55,800
Deferred Compensation	\$10,000	\$2,688	27%	\$10,000
Salary, Benefits, and Taxes Subtotal	\$621,311	\$152,803	25%	\$621,311
Total Expenditures	\$781,961	\$211,435	27%	\$781,961
Revenue Details		Revenue to Date		
Interest Earned	\$9,000	\$0	0%	\$9,000
Environmental Review Fees	\$3,000	\$1,000	33%	\$3,000
Sphere of Influence Fees	\$3,000	\$0	0%	\$3,000
Application Processing Fees	\$24,000	\$20,280	85%	\$24,000
Other Revenue (Transfer of Reserves)	\$84,107	\$0	0%	\$84,107
Agency Contributions				
Cities	\$219,618	\$219,618	100%	\$219,618
County	\$219,618	\$219,619	100%	\$219,619
Special Districts	\$219,618	\$219,619	100%	\$219,619
Total Revenue	\$781,961	\$680,136	87%	\$711,653
Reserves Fund Balance	\$220,419	\$300,873	137%	\$216,766

Attachment B

Credit Card Statements



BL ACCT 0000

Account Number: #### ##0



Account Summary




Billing Cycle		07/31/2024
Days In Billing Cycle		31
Previous Balance		\$107.10
Purchases	+	\$155.88
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$107.10
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$155.88

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,844.12
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

-  Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485
-  Go to www.umpquabank.com
-  Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$155.88
MINIMUM PAYMENT	\$155.88
PAYMENT DUE DATE	08/25/2024

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/15	07/16	70005604198555198210173	PAYMENT - THANK YOU SPOKANE WA	\$107.10-

Cardholder Account Summary

ROBERT FITZROY #### #4	Payments & Other Credits \$0.00	Purchases & Other Charges \$155.88	Cash Advances \$0.00	Total Activity \$155.88
------------------------	------------------------------------	---------------------------------------	-------------------------	----------------------------

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/06	07/07	PPLN01	24036294188718028593505	ADOBE *ADOBE 408-536-6000 CA	\$155.88

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142



Account Number

##

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
07/31/24	\$155.88	\$155.88	08/25/24

\$



BL ACC0
LAFCO
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA 93401

e-Statement

MAKE CHECK PAYABLE TO:

UMPQUA BANK COMMERCIAL CARD OPS
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- ◆ Your name and account number.
- ◆ The dollar amount of the suspected error.
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$155.88
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT BL AC00000
 Account Number: #### #### ####



Account Summary




Billing Cycle		08/30/2024
Days In Billing Cycle		30
Previous Balance		\$155.88
Purchases	+	\$45.50
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$155.88-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$45.50

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,954.50
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

-  Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485
-  Go to www.umpquabank.com
-  Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$45.50
MINIMUM PAYMENT	\$45.50
PAYMENT DUE DATE	09/25/2024

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$155.88-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/08	08/09	7000560422255522460018	PAYMENT - THANK YOU SPOKANE WA	\$155.88-

Cardholder Account Summary

IMELDA MARQUEZ #### #### ####9	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$8.00	\$0.00	\$8.00

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/08	08/09	PPLN01	24137464222001590854554	USPS PO 0568770075 SAN LUIS OBIS CA	\$8.00

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
 PO BOX 35142 - LB1181
 SEATTLE WA 98124-5142



Account Number

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
08/30/24	\$45.50	\$45.50	09/25/24

\$



BL ACCT
 1042 PACIFIC ST
 SUITE A
 SAN LUIS OBISPO CA 93401

e-Statement



8244

MAKE CHECK PAYABLE TO:

UMPQUA BANK COMMERCIAL CARD OPS
 PO BOX 35142 - LB1181
 SEATTLE WA 98124-5142

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last [grid]

First [grid] Middle [grid]

ADDRESS CHANGE

Street [grid]

[grid]

[grid]

City [grid] State [grid] ZIP Code [grid]

Home Phone ([grid]) [grid] - [grid] Business Phone ([grid]) [grid] - [grid]

Cell Phone ([grid]) [grid] - [grid] E-mail Address _____

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

BL ACC

Account Number: ##

Cardholder Account Summary					
ROBERT FITZROY #4		Payments & Other Credits \$0.00	Purchases & Other Charges \$37.50	Cash Advances \$0.00	Total Activity \$37.50
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/05	08/06	PPLN01	24906414218206143671286	Microsoft msbill.info 425-7038358 WA	\$37.50

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$45.50
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACC

Account Number: #### ##



Account Summary




Billing Cycle		09/30/2024
Days In Billing Cycle		31
Previous Balance		\$45.50
Purchases	+	\$1,198.58
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$45.50-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$1,198.58

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$8,801.42
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

-  Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485
-  Go to www.umpquabank.com
-  Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$1,198.58
MINIMUM PAYMENT	\$1,198.58
PAYMENT DUE DATE	10/25/2024

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY					\$45.50-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
09/09	09/10	70005604254555254940193	PAYMENT - THANK YOU SPOKANE WA	\$45.50-	

Cardholder Account Summary

ROBERT FITZROY #4	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$37.50	\$0.00	\$37.50

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/05	09/06	PPLN01	24204294249003102737036	Microsoft-G058241778 701-2817490 WA	\$37.50

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142



Account Number

####

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
09/30/24	\$1,198.58	\$1,198.58	10/25/24

\$



B
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA
93401

e-Statement



MAKE CHECK PAYABLE TO:

UMPQUA BANK COMMERCIAL CARD OPS
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- ◆ Your name and account number.
- ◆ The dollar amount of the suspected error.
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

BL ACCT

Account Number: #####

Cardholder Account Summary				
MORGAN BING #####	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,161.08	Cash Advances \$0.00	Total Activity \$1,161.08

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/04	09/05	PPLN01	2449216424900004100053	NEOGOV HTTPSWWW.NEOG CA	\$199.00
09/06	09/08	PPLN01	24692164250104943620553	WWW COSTCO COM 800-955-2292 WA	\$705.78
09/12	09/13	PPLN01	24137464257001550457016	USPS PO 0568770075 SAN LUIS OBIS CA	\$3.71
09/18	09/19	PPLN01	24943004263057889408765	COSTCO WHSE #0741 SAN LUIS OBIS CA	\$162.60
09/26	09/27	PPLN01	24001754271011491001590	THE TRIBUNE CIRCULATIO 800-288-4128 CA	\$89.99

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$1,198.58
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



Order Details

Order Number 1135852916	Payment Method VISA Visa ending in 9256	Shipping Address Morgan Bing 1042 PACIFIC ST STE A SAN LUIS OBISPO, CA 93401-3656 9257840612	Billing Address Morgan Bing 1042 PACIFIC ST STE A SAN LUIS OBISPO, CA 93401-3656
Order Date 09/05/2024			
Membership Number 111969816911			


Item	Quantity	Status	Total Price
Brother Business Color Laser All-in-One Printer MFC-L8895CDW Item #1557833 \$648.99	1	Delivered	\$648.99

Order Summary


Subtotal (1 Items)	\$648.99
Shipping	\$0.00
Tax	\$56.79
<hr/>	
Order Total	\$705.78

COSTCO | NEXT
WHOLESALE


Buy Direct from Select Brands at a Costco Price




butter
LONDON



BRIGGS & RILEY



THOMAS KINKADE
Studios



CASE-MATE