



# San Luis Obispo Local Agency Formation Commission

**TO: MEMBERS OF THE COMMISSION**

**FROM: ROB FITZROY, EXECUTIVE OFFICER**

**DATE: OCTOBER 19, 2023**

**SUBJECT: FIRST QUARTER FISCAL YEAR 2023-2024 BUDGET STATUS AND WORK PLAN REPORT**

## **RECOMMENDATION**

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**Action 1:** Review the first quarter budget and work plan report for fiscal year (FY) 2023-2024 and approve, by motion, to direct the Executive Officer to file it with the County Auditor.

## **BUDGET OVERVIEW**

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This report is the first FY 2023-2024 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 provides independent review of the budget.

### **COMMISSIONERS**

Chairperson  
DEBBIE ARNOLD  
County Member

Vice-Chair  
MARSHALL OCHYLSKI  
Special District Member

JIMMY PAULDING  
County Member

ROBERT ENNS  
Special District Member

STEVE GREGORY  
City Member

ED WAAGE  
City Member

HEATHER JENSEN  
Public Member

### **ALTERNATES**

DAWN ORTIZ-LEGG  
County Member

ED EBY  
Special District Member

CHARLES BOURBEAU  
City Member

David Watson  
Public Member

### **STAFF**

ROB FITZROY  
Executive Officer

IMELDA MARQUEZ-VAWTER  
Analyst

MORGAN BING  
Clerk Analyst

BRIAN A. PIERIK  
Legal Counsel

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## QUARTERLY BUDGET SUMMARY

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**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 continues to be strong; with only 25% of the fiscal year complete we have reached 39% of our revenue projections for proposal applications. Additionally, total revenues are 89% realized.

**Expenditures.** Overall, first quarter expenditures are at 25% with 25% of the fiscal year complete. A detailed budget report is provided in Attachment A. It is common to have slightly higher expenditures in the first quarter due to large annual one-time payments that must be made early in the fiscal year, for example payment of the annual insurance and liability policy. Expenditures are expected to normalize within subsequent budget reports. Below is a brief summary of line-item expenditures:

- Salaries and benefits are 23% expended.
- Services and Supplies are 31% 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:** Lenovo (New Laptop) \$1,989.18, Coastal Computers \$70.00, Adobe \$155.88, USPS \$40.80, FedEx \$10.86, Microsoft Office Subscription \$37.50
- **August:** Microsoft Office Subscription \$37.50, USPS \$20.90, Costco Wholesale \$24.48, SLO Clerk Recorder \$100.00, Clerk Recorder AMS Service Fee \$1.49
- **September:** Microsoft Office Subscription \$37.50, USPS \$9.85

**Revenues.** Overall, revenues are 89% realized through the first quarter. Contributing agencies (Cities, Special Districts and County) have paid 99% of the LAFCO charges billed in the first quarter by the County Auditor. Application fees have been submitted in the amount of \$10,840 or 39% 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 \$280,419.

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## **WORK PLAN QUARTERLY UPDATE**

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**Executive Officer Comments.** Workload for the first quarter of the FY has been substantial, as expected. In addition to our typical workload of proposal application processing, we have completed an MSR for TSCSD, launched MSRs for Avila Beach CSD and Cambria CSD, and started the process for the financial audit. We are looking forward to the remainder of the FY.

**Work Plan Update.** In conjunction with the FY 2023-2024 budget process, the Commission adopted an accompanying Work Plan for FY 2023-2024 (see May 18, 2023, staff report for additional details). 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 2022-2023 Work Plan, during the first quarter staff have been diligently working on the following items, as well as on-boarding and training the new Clerk Analyst:

- Processing proposal applications including the recently received Dana Reserve Specific Plan annexation, multiple County Service Area annexation applications, and annexations into special independent districts
- Initiated MSR for Avila Beach CSD and Cambria CSD
- RFP for Auditing Services
- Conducted ongoing critical operations, invoicing, payroll, records management, office administration, directory update
- Additional work efforts include 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:

- **Oceano Community Services District Divestiture** – Recently the Board of Supervisors indicated it was supportive of being the successor agency to provide fire protection within Oceano. The Board of Supervisors provided direction to County staff to contract with Five Cities Fire Authority and develop a Plan for Services accordingly. Next steps – County staff will return to the Board of Supervisors with a draft Plan for Services detailing expenditures, transfers of liabilities and properties, as well as equipment, etc. Once that

is complete, Oceano Community Services District Board of Directors will need to pass a Resolution in support and endorse the revised Plan for Services proposed by the County. Once that has been completed, and a contract with Five Cities Fire Authority is in place, LAFCO will be able to set the item for hearing. This is not expected to occur until Spring 2024, with a target date of no later than June 2024.

- **Dana Reserve Specific Plan** – The County has held one study session for the project. It is set for hearing at the Planning Commission on October 23 and 24. Once that occurs, it will go to the Board of Supervisors. If approved, LAFCO will continue processing and get the item ready for hearing.
- **County Service Area 23** – The Santa Margarita Ranch project containing 111 homes is currently being processed. The project would connect to CSA 23 for water service. Staff conducted a 30-day review and provided a letter detailing informational needs. Once the applicant returns with the necessary information, we will continue processing the application.

**Work Plan Projections.** Looking ahead, we expect the workload to remain high and staff to be operating at full capacity, particularly with large annexation applications such as Dana Reserve and other annexations and reorganizations we anticipate soon. While workload will be high, we expect the number of hearings items to remain on the lighter side as we focus on application processing as well as the MSR program which requires substantial internal staff work and reduced need for hearings until such a time when they are ready for Commission consideration.

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**Attachment A:** Quarterly Budget Status Report

**Attachment B:** Credit Card Statements

# **Attachment A**

## Quarterly Budget Status Report

	Adopted FY 23-24	Expenditures / Revenue	Percent Expended / Revenue	Projected Year End
<b>Expenditures Summary</b> <i>(Services, Supplies, Salaries, Benefits, Taxes)</i>	<b>\$711,653</b>	<b>\$176,799</b>	<b>25%</b>	<b>\$711,653</b>
<b>Revenues Summary</b> <i>(Processing Fees, Reserves, Agency Contributions)</i>	<b>\$711,653</b>	<b>\$630,341</b>	<b>89%</b>	<b>\$711,653</b>
<b>Services and Supplies Expenditure Details</b>				
Computer Software	\$500	\$231	46%	\$500
Copying-Printing	\$300	\$11	4%	\$300
Meals	\$600	\$151	25%	\$600
LAFCO Insurance Policies	\$20,000	\$18,675	93%	\$20,000
Maintenance-Equipment	\$30	\$70	233%	\$30
Maintenance-Software	\$50	\$0	0%	\$50
CALAFCO/ SDRMA / Other Memberships	\$8,800	\$5,508	63%	\$8,800
Employee Mileage Reimbursement	\$200	\$0	0%	\$200
Commissioner Mileage Reimbursement	\$1,500	\$139	9%	\$1,500
Office Supplies	\$2,500	\$658	26%	\$2,500
Custodial Services	\$1,800	\$450	25%	\$1,800
County Auditor Services	\$9,619	\$9,619	100%	\$9,619
Legal Counsel	\$32,400	\$5,200	16%	\$32,400
Postage	\$1,000	\$62	6%	\$1,000
General Services/ Commissioner Stipends <i>(Includes one time expenditure of \$25,000 for Audit)</i>	\$39,000	\$1,923	5%	\$39,000
Publication & Legal Notices	\$1,000	\$128	13%	\$1,000
Training	\$5,000	\$0	0%	\$5,000
Office Lease	\$42,000	\$10,500	25%	\$42,000
Large Equipment	\$1,500	\$0	0%	\$1,500
Small Equipment	\$400	\$0	0%	\$400
Telephone / Internet	\$3,000	\$479	16%	\$3,000
Travel Expenses	\$2,500	\$0	0%	\$2,500
Utilities	\$0	\$0	0%	\$0
Board Chambers - IT Support	\$850	\$0	0%	\$850
Vehicle Allowance	\$5,400	\$1,246	23%	\$5,400
Vehicle Rental	\$500	\$0	0%	\$500
<b>Services and Supplies Subtotal</b>	<b>\$180,449</b>	<b>\$55,049</b>	<b>31%</b>	<b>\$180,449</b>
<b>Salary, Benefits, and Taxes Expenditures</b>				
Salaries	\$326,000	\$75,231	23%	\$326,000
Taxes - FICA SS Employer Match	\$20,212	\$4,549	23%	\$20,212
Taxes - Medicare Employer Match	\$4,727	\$1,064	23%	\$4,727
Pension Rate	\$102,882	\$23,742	23%	\$102,882
Pension Obligation Bond	\$17,882	\$3,439	19%	\$17,882
SDI/SUI Employer Contribution	\$1,500	\$0	0%	\$1,500
Health Insurance	\$48,000	\$11,421	24%	\$48,000
Deferred Compensation	\$10,000	\$2,304	23%	\$10,000
<b>Salary, Benefits, and Taxes Subtotal</b>	<b>\$531,204</b>	<b>\$121,750</b>	<b>23%</b>	<b>\$531,204</b>
<b>Total Expenditures</b>	<b>\$711,653</b>	<b>\$176,799</b>	<b>25%</b>	<b>\$711,653</b>
<b>Revenue Details</b>		<b>Revenue to Date</b>		
Interest Earned	\$4,000	\$0	0%	\$4,000
Environmental Review Fees	\$3,000	\$1,000	33%	\$3,000
Sphere of Influence Fees	\$2,000	\$3,500	175%	\$2,000
Application Processing Fees	\$23,000	\$6,340	28%	\$23,000
Other Revenue (Transfer of Reserves)	\$60,000	\$0	0%	\$60,000
<b>Agency Contributions</b>				
Cities	\$206,551	\$206,551	100%	\$206,551
County	\$206,551	\$206,551	100%	\$206,551
Special Districts	\$206,551	\$206,399	100%	\$206,551
<b>Total Revenue</b>	<b>\$711,653</b>	<b>\$630,341</b>	<b>89%</b>	<b>\$711,653</b>
<b>Reserves Fund Balance</b>	<b>\$241,201</b>	<b>\$280,419</b>	<b>116%</b>	<b>\$241,201</b>

# **Attachment B**

Credit Card Statements

**Account Summary**

Billing Cycle		07/31/2023
Days In Billing Cycle		31
Previous Balance		\$72.50
Purchases	+	\$2,304.22
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$2,061.68-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

**NEW BALANCE \$315.04**

**Credit Summary**

Total Credit Line	\$10,000.00
Available Credit Line	\$9,684.96
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](http://www.umpquabank.com)
- Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

**Payment Summary**

<b>NEW BALANCE</b>	<b>\$315.04</b>
<b>MINIMUM PAYMENT</b>	<b>\$315.04</b>
<b>PAYMENT DUE DATE</b>	<b>08/25/2023</b>

*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**

				<b>TOTAL CORPORATE ACTIVITY</b>	<b>\$2,061.68-</b>
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
07/13	07/17	70005603198555198110011	PAYMENT - THANK YOU SPOKANE WA	\$2,061.68-	

**Cardholder Account Summary**

ROBERT FITZROY #### 4	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$2,252.56	\$0.00	\$2,252.56

**Cardholder Account Detail**

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/30	07/02	PPLN01	24906413181177266979092	Lenovo United States 855-2536686 NC	\$1,989.18
07/05	07/07	PPLN01	24251383187017028642002	COASTAL COMPUTERS SAN LUIS OBI CA	\$70.00
07/06	07/07	PPLN01	24492153187719762192567	ADOBE *ADOBE 408-536-6000 CA	\$155.88

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PO BOX 35142 - LB1181  
SEATTLE WA 98124-5142


**Account Number**

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AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
07/31/23	\$315.04	\$315.04	08/25/23

\$



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

e-Statement

MAKE CHECK PAYABLE TO:

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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 \_\_\_\_\_

Account Number: #### #### ####

**Cardholder Account Detail Continued**

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/26	07/27	PPLN01	24430993207400810164110	MSFT * E020007WPM MSBILL.INFO WA	\$37.50

**Cardholder Account Summary**

MORGAN BING #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$51.66	Cash Advances \$0.00	Total Activity \$51.66
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**Cardholder Account Detail**

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/21	07/23	PPLN01	24137463203001662307551	USPS PO 0568770075 SAN LUIS OBIS CA	\$40.80
07/25	07/26	PPLN01	24164073206069158058178	FEDEX OFFIC51500051508 SAN LUIS OBIS CA	\$10.86

**Finance Charge Summary / Plan Level Information**

Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PPLN01 001	PURCHASE	E	\$0.00	0.06024%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$315.04
<b>Cash</b>									
CPLN01 001	CASH	A	\$0.00	0.06572%(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		
<sup>1</sup> FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



UMPQUA BANK



Account Summary

Billing Cycle		08/31/2023
Days In Billing Cycle		31
Previous Balance		\$315.04
Purchases	+	\$184.37
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$315.04
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$184.37

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,815.63
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](http://www.umpquabank.com)
- Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$184.37
MINIMUM PAYMENT	\$184.37
PAYMENT DUE DATE	09/25/2023

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				\$315.04-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/07	08/07	70005603219555219300059	PAYMENT - THANK YOU SPOKANE WA	\$315.04-

Cardholder Account Summary

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

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/26	08/27	PPLN01	24430993238400811158320	MSFT * E0200MGOP MSBILL.INFO WA	\$37.50

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Account Number

####

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AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
08/31/23	\$184.37	\$184.37	09/25/23

\$



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

e-Statement

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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:

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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.

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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.

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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

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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 \_\_\_\_\_

**Cardholder Account Summary**

MORGAN BING #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$146.87	Cash Advances \$0.00	Total Activity \$146.87
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**Cardholder Account Detail**

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/11	08/13	PPLN01	24137463224001605493091	USPS PO 0568770075 SAN LUIS OBIS CA	\$20.90
08/18	08/20	PPLN01	24943003231898002041798	COSTCO WHSE #0741 SAN LUIS OBIS CA	\$24.48
08/21	08/22	PPLN01	24343113233900018629490	SLO CLERK RECORDER 805-7815080 CA	\$100.00
08/21	08/23	PPLN01	24343113234900015629526	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49

**Finance Charge Summary / Plan Level Information**

Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PPLN01 001	PURCHASE	E	\$0.00	0.06024%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$184.37
<b>Cash</b>									
CPLN01 001	CASH	A	\$0.00	0.06572%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00

\* Periodic Rate (M)=Monthly (D)=Daily  
 \*\* includes cash advance and foreign currency fees  
 Days In Billing Cycle: 31  
 APR = Annual Percentage Rate  
<sup>1</sup> FCM = Finance Charge Method  
 (V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

**Account Summary**

Billing Cycle		09/29/2023
Days In Billing Cycle		29
Previous Balance		\$184.37
Purchases	+	\$47.35
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$184.37-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

**NEW BALANCE \$47.35**

**Credit Summary**

Total Credit Line	\$10,000.00
Available Credit Line	\$9,952.65
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](http://www.umpquabank.com)
- Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

**Payment Summary**

<b>NEW BALANCE</b>	<b>\$47.35</b>
<b>MINIMUM PAYMENT</b>	<b>\$47.35</b>
<b>PAYMENT DUE DATE</b>	<b>10/25/2023</b>

*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				\$184.37-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/18	09/19	70005603262555262540151	PAYMENT - THANK YOU SPOKANE WA	\$184.37-

**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
09/26	09/27	PPLN01	24906413269183588677930	MSFT * E0200POGJW mskill.info 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
09/29/23	\$47.35	\$47.35	10/25/23

\$



BL ACCT  
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.

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**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.

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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 \_\_\_\_\_

Account Number: #### ####

Cardholder Account Summary				
MORGAN BING #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$9.85	Cash Advances \$0.00	Total Activity \$9.85

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/13	09/14	PPLN01	24137463257001434260059	USPS PO 0568770075 SAN LUIS OBIS CA	\$9.85

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PPLN01 001	PURCHASE	E	\$0.00	0.06024%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$47.35
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CPLN01 001	CASH	A	\$0.00	0.06572%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 29		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
<sup>1</sup> FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

**Ship To** Rob Fitzroy  
 1042 Pacific St  
 Ste A  
 SAN LUIS OBISPO CA 93401-3656  
 Rob Fitzroy

Invoice No 6464901966  
 Invoice Date 06/30/2023  
Send Payment to: Lenovo (United States) Inc.  
 P.O. Box 643055  
 Pittsburgh, PA  
 15264-3055

**Invoice To** Robert Fitzroy  
 LAFCO  
 1042 Pacific St  
 Ste A  
 SAN LUIS OBISPO CA 93401-3656

For questions about your invoice  
 call: Lenovo Accounts Receivable  
 1-800-426-9735  
 email: naar@lenovo.com  
 Delivery # : 5248710125  
 Lenovo Order # : 4642998895

SAP Customer # : US00000001  
 SAP Customer Name : Robert Fitzroy

PO # :  
 Agreement # :

License # :

Product	Description	QTY	Unit price	Amount
			Discount Amt	Discted Amt

21HM002EUS	ThinkPad X1 Carbon Gen 11 Inte	1.00	1,825.45	1,825.45
	Serial # PF4C05X9			4.00
	Contract #			

Summary:

<b>Total of Products/Services</b>	1,825.45
State Tax	109.53
County Tax	4.56
City Tax	18.26
District Tax	27.38
<b>Total of Sales Tax</b>	159.73
<b>Total of California Recycling Fee</b>	4.00
<b>Total Amount Due</b>	1,989.18 USD

This invoice is issued as a result of the Lenovo CUSTOMER AGREEMENT or the equivalent agreement between us.

Remarks :

These items are controlled by the U.S. Government and authorized for export only to the country of ultimate destination for use by the ultimate consignee or end user(s) herein identified. They may not be resold, transferred, or otherwise disposed of, to any other country or to any person other than the authorized ultimate consignee or end-user(s), either in their original form or after being incorporated into other items, without first obtaining approval from the U.S. government or as otherwise authorized by U.S. law and regulations.

Payment method:

Credit Card

Payment Terms :

30 days from date of invoice 1,989.18

Payment due within terms (Late payment fee may apply)

E.&.O.E. "The Lenovo logo is a trademark of Lenovo Group Limited or one of its subsidiaries"

**CUSTOMER COPY-FOR YOUR RECORDS**