



San Luis Obispo Local Agency Formation Commission

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: NOVEMBER 17, 2022

SUBJECT: QUARTERLY BUDGET AND WORK PLAN REPORT

COMMISSIONERS

Chairperson
ED WAAGE
City Member

Vice-Chair
DEBBIE ARNOLD
County Member

LYNN COMPTON
County Member

MARSHALL OCHYLSKI
Special District Member

ROBERT ENNS
Special District Member

STEVE GREGORY
City Member

HEATHER JENSEN
Public Member

ALTERNATES

DAWN ORTIZ-LEGG
City Member

ED EBY
Special District Member

CHARLES BOURBEAU
City Member

David Watson
Public Member

STAFF

ROB FITZROY
Executive Officer

IMELDA MARQUEZ
Analyst

MORGAN BING
Clerk Analyst

BRIAN A. PIERIK
Legal Counsel

RECOMMENDATION

Action 1: Review the first quarter budget and work plan report for fiscal year (FY) 22-23 and approve, by motion, to direct the Executive Officer to file it with the County Auditor.

BUDGET OVERVIEW

This report is the first Fiscal Year (FY) 22-23 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.

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 continues to be strong; with only 25% of the fiscal year complete we have reached 63% of our revenue projections for proposal applications. Additionally, total revenues are 93% realized.

Expenditures. Overall, first quarter expenditures are at 28% 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 26% 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" purchases over \$400, a receipt is provided for that item for further transparency.

- **July:** Zoom subscription \$98.50, USPS Mailings \$18.50, Best Buy \$1,962.49 for new computer for new Clerk Analyst (see receipt attached), Amazon \$335.98 computer docking stations, Microsoft Office Subscription \$37.50.
- **August:** Zoom subscription charges \$98.50, and \$37.50 Microsoft Office Subscription.
- **September:** Zoom subscription charges \$98.50, and \$37.50 Microsoft Office Subscription.

Revenues. Overall, revenues are 93% 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 \$15,191 or 63% of projected application revenue.

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 \$301,201.

WORK PLAN QUARTERLY UPDATE

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 been onboarding and training the new Clerk Analyst, launching our MSR program, and focusing on internal items such as our new application package and an updated Policies and Procedures manual, as directed by the Commission. The addition of the new Clerk Analyst has already proven to be a positive addition to the organization. We are looking forward to the remainder of the FY.

Work Plan Update. In conjunction with the FY 22-23 budget process, the Commission adopted an accompanying Work Plan for FY 22-23 (see May 19, 2022, 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 22-23 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 City of Paso Robles, Templeton Community Services District, Heritage Ranch Community Services District, and San Miguel Community Services District, and implemented a new MSR process intended to streamline work efforts, improve coordination, and increase usability of the document
- Completed website overhaul, new emails and website URL (.com to .gov), added new features for public benefit including improved noticing, an interactive GIS tool and history of annexations GIS tool, ongoing maintenance of GIS files, updated graphic design work for the website and LAFCO documents
- Initiated new application forms, and an updated Policies and Procedure manual
- 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, and reorganizing our record management systems

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.

Attachment A: Quarterly Budget Status Report

Attachment B: Credit Card Statements

Attachment A

Quarterly Budget Status Report

| | Adopted Budget FY 22-23 | Expenditures / Revenue | Percent Expended/ Revenue | Projected Year End |
|---|----------------------------|---------------------------|---------------------------------|-----------------------|
| Expenditures Summary <i>(Services, Supplies, Salaries, Benefits, Taxes)</i> | \$649,615 | \$180,919 | 28% | \$649,615 |
| Revenues Summary <i>(Processing Fees, Reserves, Agency Contributions)</i> | \$649,615 | \$603,030 | 93% | \$649,615 |
| Services and Supplies Expenditure Details | | | | |
| Computer Software | \$500 | \$75 | 15% | \$500 |
| Copying-Printing | \$300 | \$0 | 0% | \$300 |
| Meals | \$600 | \$48 | 8% | \$600 |
| LAFCO Insurance Policies | \$17,500 | \$16,539 | 95% | \$17,500 |
| Maintenance-Equipment | \$30 | \$0 | 0% | \$30 |
| Maintenance-Software | \$50 | \$0 | 0% | \$50 |
| CALAFCO/ Other Memberships | \$8,800 | \$5,088 | 58% | \$8,800 |
| Employee Mileage Reimbursement | \$200 | \$0 | 0% | \$200 |
| Commissioner Mileage Reimbursement | \$1,500 | \$110 | 7% | \$1,500 |
| Office Supplies | \$2,500 | \$182 | 7% | \$2,500 |
| Custodial Services | \$1,800 | \$300 | 17% | \$1,800 |
| County Auditor Services | \$8,931 | \$8,931 | 100% | \$8,931 |
| Legal Counsel | \$31,200 | \$7,000 | 22% | \$31,200 |
| Postage | \$1,000 | \$19 | 2% | \$1,000 |
| Prof. Services/General/Commissioner Stipends | \$12,000 | \$1,697 | 14% | \$12,000 |
| Publication & Legal Notices | \$1,000 | \$0 | 0% | \$1,000 |
| Training | \$5,000 | \$0 | 0% | \$5,000 |
| Office Lease | \$37,000 | \$10,056 | 27% | \$37,000 |
| Large Equipment | \$1,500 | \$0 | 0% | \$1,500 |
| Small Equipment | \$400 | \$0 | 0% | \$400 |
| Telephone | \$3,000 | \$740 | 25% | \$3,000 |
| Travel Expenses | \$2,500 | \$0 | 0% | \$2,500 |
| Utilities | \$4,700 | \$707 | 15% | \$4,700 |
| Board Chambers - 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 | \$148,761 | \$52,945 | 36% | \$148,761 |
| Salary, Benefits and Taxes Expenditures | | | | |
| Salaries | \$315,000 | \$81,558 | 26% | \$315,000 |
| Taxes - FICA SS Employer Match | \$19,530 | \$4,891 | 25% | \$19,530 |
| Taxes - Medicare Employer Match | \$4,568 | \$1,144 | 25% | \$4,568 |
| Pension Employer Contribution | \$88,698 | \$22,835 | 26% | \$88,698 |
| Pension Obligation Bond | \$16,558 | \$3,711 | 22% | \$16,558 |
| SDI/SUI Employer Contribution | \$1,500 | \$84 | 6% | \$1,500 |
| Health Insurance | \$45,000 | \$11,063 | 25% | \$45,000 |
| Deferred Compensation | \$10,000 | \$2,688 | 27% | \$10,000 |
| Salary, Benefits and Taxes Subtotal | \$500,854 | \$127,975 | 26% | \$500,854 |
| Total Expenditures | \$649,615 | \$180,919 | 28% | \$649,615 |
| Revenue To | | | | |
| Date | | | | |
| Revenue Details | | | | |
| Interest Earned | \$4,000 | \$1,395 | 35% | \$4,000 |
| Environmental Review Fees | \$3,000 | \$1,500 | 50% | \$3,000 |
| Sphere of Influence Fees | \$2,000 | \$1,500 | 75% | \$2,000 |
| Application Processing Fees | \$19,000 | \$12,191 | 64% | \$19,000 |
| Other Revenue (Transfer of Reserves) | \$35,000 | \$0 | 0% | \$35,000 |
| <i>Agency Contributions</i> | | | | |
| Cities | \$195,538 | \$195,538 | 100% | \$195,538 |
| County | \$195,538 | \$195,538 | 100% | \$195,538 |
| Special Districts | \$195,538 | \$195,367 | 99.9% | \$195,538 |
| Total Revenue | \$649,615 | \$603,030 | 93% | \$649,615 |
| Reserves Fund Balance | \$262,579 | \$301,021 | \$0 | \$266,021 |

Attachment B

Credit Card Statements

Account Summary

| | | |
|-----------------------|---|------------|
| Billing Cycle | | 07/31/2022 |
| Days In Billing Cycle | | 31 |
| Previous Balance | | \$1,352.50 |
| Purchases | + | \$2,452.97 |
| Cash | + | \$0.00 |
| Balance Transfers | + | \$0.00 |
| Special | + | \$0.00 |
| Credits | - | \$0.00 |
| Payments | - | \$0.00 |
| Other Charges | + | \$35.00 |
| Finance Charges | + | \$25.26 |

NEW BALANCE **\$3,865.73**

Credit Summary

| | |
|-------------------------|-------------|
| Total Credit Line | \$10,000.00 |
| Available Credit Line | \$6,134.27 |
| Available Cash | \$0.00 |
| Amount Over Credit Line | \$0.00 |
| Amount Past Due | \$1,352.50 |
| 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 | \$3,865.73 |
| MINIMUM PAYMENT | \$3,865.73 |
| PAYMENT DUE DATE | 08/25/2022 |

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 | \$60.26 |
|------------|-----------|-------------------------|-------------------------|---------------------------------|----------------|
| Trans Date | Post Date | Reference Number | Transaction Description | Amount | |
| 07/31 | 07/31 | 74807252212241212262001 | LATE FEE | \$35.00 | |
| 07/31 | 07/31 | 74807252212240212164001 | FINANCE CHARGE PURCHASE | \$25.26 | |

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 |
|--------------|-------------|---------------------------|------------------|
| 07/31/22 | \$3,865.73 | \$3,865.73 | 08/25/22 |

\$

0000

BL ACCT0 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 _____

| Cardholder Account Summary | | | | |
|----------------------------------|---------------------------------------|--|-------------------------|----------------------------|
| IMELDA MARQUEZ #### #### #### | Payments & Other Credits \$0.00 | Purchases & Other Charges \$117.00 | Cash Advances \$0.00 | Total Activity \$117.00 |

| Cardholder Account Detail | | | | | |
|---------------------------|-----------|-----------|-------------------------|-------------------------------------|---------|
| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
| 07/01 | 07/03 | PPLN01 | 24011342182000061388149 | ZOOM.US 888-799-9666 WWW.ZOOM.US CA | \$98.50 |
| 07/14 | 07/15 | PPLN01 | 24137462196001539455303 | USPS PO 0568770075 SAN LUIS OBIS CA | \$18.50 |

| Cardholder Account Summary | | | | |
|----------------------------------|---------------------------------------|--|-------------------------|------------------------------|
| ROBERT FITZROY #### #### #### | Payments & Other Credits \$0.00 | Purchases & Other Charges \$2,335.97 | Cash Advances \$0.00 | Total Activity \$2,335.97 |

| Cardholder Account Detail | | | | | |
|---------------------------|-----------|-----------|-------------------------|---|------------|
| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
| 07/10 | 07/11 | PPLN01 | 24692162191100396466524 | Amazon.com*IF2AK7U53 Amzn.com/bill WA | \$335.98 |
| 07/12 | 07/13 | PPLN01 | 24399002193503212051960 | BESTBUYCOM806660734773 888BESTBUY MN | \$1,962.49 |
| 07/26 | 07/27 | PPLN01 | 24430992207400818162977 | MSFT * E0200JHUTH MSBILL.INFO WA | \$37.50 |

Additional Information About Your Account
PLEASE NOTE MINIMUM PAYMENT DUE.

| 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 | \$1,352.50 | 0.06024%(D) | 21.9900% | \$25.26 | \$0.00 | 21.9901% | \$3,865.73 |
| Cash | | | | | | | | | |
| 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 | | |
| 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. | | | | | | | | | |



Account Summary




| | | |
|-----------------------|---|-------------|
| Billing Cycle | | 08/31/2022 |
| Days In Billing Cycle | | 31 |
| Previous Balance | | \$3,865.73 |
| Purchases | + | \$136.00 |
| Cash | + | \$0.00 |
| Balance Transfers | + | \$0.00 |
| Special | + | \$0.00 |
| Credits | - | \$60.26- |
| Payments | - | \$3,650.97- |
| Other Charges | + | \$35.00 |
| Finance Charges | + | \$2.92 |

NEW BALANCE \$328.42

Credit Summary

| | |
|-------------------------|-------------|
| Total Credit Line | \$10,000.00 |
| Available Credit Line | \$9,671.58 |
| Available Cash | \$0.00 |
| Amount Over Credit Line | \$0.00 |
| Amount Past Due | \$154.50 |
| 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 | \$328.42 |
| MINIMUM PAYMENT | \$328.42 |
| PAYMENT DUE DATE | 09/25/2022 |

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 | \$3,673.31- |
|------------|-----------|-------------------------|--------------------------------|--------------------------|-------------|
| Trans Date | Post Date | Reference Number | Transaction Description | Amount | |
| 07/21 | 08/03 | 70005602215555215740015 | PAYMENT - THANK YOU SPOKANE WA | \$3,650.97- | |
| 07/31 | 08/03 | 74807252215001215271020 | LATE FEE - REVERSAL | \$35.00- | |
| 07/31 | 08/03 | 74807252215002215372000 | FINANCE CHARGE CREDIT | \$25.26- | |
| 08/31 | 08/31 | 74807252243215243662002 | LATE FEE | \$35.00 | |
| 08/31 | 08/31 | 74807252243214243564003 | FINANCE CHARGE PURCHASE | \$2.92 | |

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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 |
|--------------|-------------|---------------------------|------------------|
| 08/31/22 | \$328.42 | \$328.42 | 09/25/22 |

\$



BL ACCT 0 LAFCO
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA 93401

MAKE CHECK PAYABLE TO:

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



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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 _____

Account Number: ##### #

Cardholder Account Summary

| | | | | |
|----------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|
| IMELDA MARQUEZ | Payments & Other Credits \$0.00 | Purchases & Other Charges \$98.50 | Cash Advances \$0.00 | Total Activity \$98.50 |
|----------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|

Cardholder Account Detail

| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
|------------|-----------|-----------|-------------------------|-------------------------------------|---------|
| 08/02 | 08/03 | PPLN01 | 24011342214000018901327 | ZOOM.US 888-799-9666 WWW.ZOOM.US CA | \$98.50 |

Cardholder Account Summary

| | | | | |
|----------------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|
| ROBERT FITZROY ##### | 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 |
|------------|-----------|-----------|-------------------------|------------------------------|---------|
| 08/25 | 08/26 | PPLN01 | 24430992237400815000448 | MICROSOFT*365 MSBILL.INFO WA | \$37.50 |

Additional Information About Your Account

THANK YOU FOR YOUR RECENT PAYMENT, HOWEVER YOUR ACCOUNT REMAINS ONE PAYMENT PAST DUE. PLEASE BRING IT UP TO DATE IMMEDIATELY TO AVOID ANY LATE CHARGES.

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 | \$156.12 | 0.06024%(D) | 21.9900% | \$2.92 | \$0.00 | 22.0206% | \$328.42 |
| Cash | | | | | | | | | |
| 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 | | |
| 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. | | | | | | | | | |

Account Summary

| | | |
|-----------------------|---|------------|
| Billing Cycle | | 09/30/2022 |
| Days In Billing Cycle | | 30 |
| Previous Balance | | \$328.42 |
| Purchases | + | \$136.00 |
| Cash | + | \$0.00 |
| Balance Transfers | + | \$0.00 |
| Special | + | \$0.00 |
| Credits | - | \$37.92- |
| Payments | - | \$328.42- |
| Other Charges | + | \$0.00 |
| Finance Charges | + | \$0.00 |

NEW BALANCE \$98.08

Credit Summary

| | |
|-------------------------|-------------|
| Total Credit Line | \$10,000.00 |
| Available Credit Line | \$9,901.92 |
| 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 | \$98.08 |
| MINIMUM PAYMENT | \$98.08 |
| PAYMENT DUE DATE | 10/25/2022 |

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 | \$366.34- |
|------------|-----------|-------------------------|--------------------------------|---------------------------------|------------------|
| Trans Date | Post Date | Reference Number | Transaction Description | Amount | |
| 08/15 | 09/06 | 70005602249555249960019 | PAYMENT - THANK YOU SPOKANE WA | \$214.76- | |
| 08/31 | 09/06 | 74807252249003249471020 | LATE FEE - REVERSAL | \$35.00- | |
| 08/31 | 09/06 | 74807252249004249572000 | FINANCE CHARGE CREDIT | \$2.92- | |
| 09/16 | 09/16 | 0000000LBX2209167650006 | PAYMENT - THANK YOU | \$113.66- | |

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 |
|--------------|-------------|---------------------------|------------------|
| 09/30/22 | \$98.08 | \$98.08 | 10/25/22 |

\$



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.

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.

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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.

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In your letter, give us the following information:

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- ◆ 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 _____

Cardholder Account Summary

| | | | | |
|----------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|
| IMELDA MARQUEZ | Payments & Other Credits \$0.00 | Purchases & Other Charges \$98.50 | Cash Advances \$0.00 | Total Activity \$98.50 |
|----------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|

Cardholder Account Detail

| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
|------------|-----------|-----------|-------------------------|-------------------------------------|---------|
| 09/02 | 09/04 | PPLN01 | 24011342245000020726475 | ZOOM.US 888-799-9666 WWW.ZOOM.US CA | \$98.50 |

Cardholder Account Summary

| | | | | |
|----------------|------------------------------------|--------------------------------------|-------------------------|---------------------------|
| ROBERT FITZROY | 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 |
|------------|-----------|-----------|-------------------------|----------------------------------|---------|
| 09/26 | 09/27 | PPLN01 | 24430992269400817170075 | MSFT * E0200K90GO MSBILL.INFO 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 | 0.06024%(D) | 21.9900% | \$0.00 | \$0.00 | 0.0000% | \$98.08 |
| Cash | | | | | | | | | |
| 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: 30
 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.

View: Web



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Here's your order information.

Robert, we're getting your order ready. Thanks for shopping with Best Buy.

Order number: **BBY01-806660734773**

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Your order pickup info.

In-Store Pickup

Your order is being picked up at:

Best Buy San Luis Obispo
255 Madonna Rd
San Luis Obispo, CA 93405-5429

Product Details



Dell - XPS 15 15.6" FHD+ Laptop - 12th Gen Intel Core i7 - 16GB Memory - NVIDIA GeForce RTX 3050 Ti - 512GB SSD - Silver

\$1,799.99

Save \$250.00

Reg \$2,049.99

Estimated Pickup Date:
Tuesday, July 12

SKU: 6504384

Qty: 1

Your services & digital delivery info.

Digital Download & Service Details

Product Details



Gift with Purchase

Trend Micro Internet Security (3-Device) (6 Month Subscription) - Android, Apple iOS, Mac OS, Windows [Digital]

FREE

Digital download or service details sending to:

rfitzroy@slolafco.com

Qty: 1

Gift with the purchase of:

Dell - XPS 15 15.6" FHD+ Laptop - 12th Gen Intel Core i7 - 16GB Memory - NVIDIA GeForce RTX 3050 Ti - 512GB SSD - Silver

Your Order Summary.

| | |
|--------------|-------------------|
| Subtotal | \$1,799.99 |
| Shipping | FREE |
| Sales Tax | \$162.50 |
| Total | \$1,962.49 |

[View Order Details](#)

What you should know.

For Special Offers

Your Gift with Purchase Item.

You will receive your free gift when all promotional items are fulfilled.