

Account Summary

Billing Cycle		07/31/2025
Days In Billing Cycle		31
Previous Balance		\$245.17
Purchases	+	\$492.86
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$245.17-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$492.86

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,507.14
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	\$492.86
MINIMUM PAYMENT	\$492.86
PAYMENT DUE DATE	08/25/2025

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	\$245.17-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
07/14	07/15	70005605196555196430079	PAYMENT - THANK YOU SPOKANE WA	\$245.17-	

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
07/31/25	\$492.86	\$492.86	08/25/25

\$

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 [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					
ROBERT FITZROY #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$208.40	Cash Advances \$0.00	Total Activity \$208.40

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/06	07/07	PPLN01	24793385187000604536095	Adobe Inc 800-8336687 CA	\$155.88
07/29	07/29	PPLN01	24011345210100040754434	MICROSOFT#G103839613 MICROSOFT.COM WA	\$52.52

Cardholder Account Summary					
MORGAN BING #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$14.99	Cash Advances \$0.00	Total Activity \$14.99

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/15	07/16	PPLN01	24231685197408828540218	SMART AND FINAL 913 SAN LUIS OBIS CA	\$14.99

Cardholder Account Summary					
MELISSA MORRIS #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$269.47	Cash Advances \$0.00	Total Activity \$269.47

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/09	07/10	PPLN01	24011345191100003202275	CANVA* 104572-84977012 CANVA.COM DE	\$22.00
07/21	07/22	PPLN01	24343115202900019174126	SLO CLERK RECORDER 805-7815080 CA	\$81.00
07/21	07/22	PPLN01	24343115202900019175065	SLO CLERK RECORDER 805-7815080 CA	\$81.00
07/21	07/22	PPLN01	24343115202900019172195	SLO CLERK RECORDER 805-7815080 CA	\$81.00
07/21	07/22	PPLN01	24343115202900014675085	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49
07/21	07/22	PPLN01	24343115202900014672215	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49
07/21	07/22	PPLN01	24343115202900014674146	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49

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%	\$492.86
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 Number: #### #### ##



Account Summary




Billing Cycle		08/31/2025
Days In Billing Cycle		31
Previous Balance		\$492.86
Purchases	+	\$765.53
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$0.00
Other Charges	+	\$35.00
Finance Charges	+	\$9.20

NEW BALANCE \$1,302.59

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$8,697.41
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$492.86
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	\$1,302.59
MINIMUM PAYMENT	\$1,302.59
PAYMENT DUE DATE	09/25/2025

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	\$44.20
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
08/31	08/31	74807255243377243862009	LATE FEE	\$35.00	
08/31	08/31	74807255243376243764009	FINANCE CHARGE PURCHASE	\$9.20	

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
08/31/25	\$1,302.59	\$1,302.59	09/25/25

\$

Grid for amount of payment enclosed

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

0000 0000 00000000 00000000 0

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

ROBERT FITZROY #### #### ####	Payments & Other Credits \$0.00	Purchases & Other Charges \$52.52	Cash Advances \$0.00	Total Activity \$52.52
----------------------------------	------------------------------------	--------------------------------------	-------------------------	---------------------------

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/26	08/26	PPLN01	24011345238100035906492	MICROSOFT#G109280055 MICROSOFT.COM WA	\$52.52

Cardholder Account Summary

MELISSA MORRIS #### #### ####	Payments & Other Credits \$0.00	Purchases & Other Charges \$713.01	Cash Advances \$0.00	Total Activity \$713.01
----------------------------------	------------------------------------	---------------------------------------	-------------------------	----------------------------

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/19	08/20	PPLN01	24445005231300623644082	FSP*CALAFCO 916-442-6536 CA	\$700.00
08/21	08/22	PPLN01	24027325233900015300015	TROPHY HUNTERS SAN LUIS OBIS CA	\$13.01

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	\$492.86	0.06024%(D)	21.9900%	\$9.20	\$0.00	21.9784%	\$1,302.59
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
¹ FCM = Finance Charge Method
 Days In Billing Cycle: 31
 APR = Annual Percentage Rate
 (V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

You are now registered

From CALAFCO Member Services <members@mg.calafco.org>

Date Tue 8/19/2025 11:02 AM

To Melissa Morris <mmorris@slo.lafco.ca.gov>

 [California Association of Local Agency Formation Commissions](#)

California
Association of Local
Agency Formation
Commissions
1451 River Park Dr.,
Ste 185
Sacramento, CA
95815
916-442-6536

2025 CALAFCO Annual Conference - San Diego

October 22, 2025 1:00 PM to October 24,
2025 12:00 PM
[Add to Calendar](#)

Wyndham San Diego Bayside
1355 N Harbor Drive
San Diego, CA 92101

2025 Annual Conference - October 22-24, 2025

Billed To:

Melissa Morris
San Luis Obispo LAFCO
1042 Pacific Street Suite A
San Luis Obispo, CA

Receipt #733

08-19-2025

Paid

93401

mmorris@slo.lafco.ca.gov

8057815795

Item	Qty	Price	Total
Member - Full Conference List Price: \$800.00 Early Bird Discount: \$100.00 Seat 1 Member: Melissa Morris San Luis Obispo LAFCO mmorris@slo.lafco.ca.gov Is this your first CALAFCO Conference? No Regular or Vegetarian Meals? Regular	1	\$700.00	\$700.00

Subtotal: \$700.00

Total: \$700.00

Date	Payment Method	Amount
08-19-2025	Paid by: Credit Card Card Ending: Entered by: Ed Eby	\$700.00

Amount Paid: \$700.00

Amount Due: \$0.00

Account Summary




Billing Cycle		09/30/2025
Days In Billing Cycle		30
Previous Balance		\$1,302.59
Purchases	+	\$1,395.01
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$44.20-
Payments	-	\$1,258.39-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$1,395.01**

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$8,604.99
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 ColumbiaBank.com
-  Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$1,395.01
MINIMUM PAYMENT	\$1,395.01
PAYMENT DUE DATE	10/25/2025

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	\$1,302.59-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
08/11	09/02	7000560524555245200011	PAYMENT - THANK YOU SPOKANE WA	\$492.86-	
08/31	09/02	74807255245040245171020	LATE FEE - REVERSAL	\$35.00-	
08/31	09/02	74807255245041245272000	FINANCE CHARGE CREDIT	\$9.20-	
09/12	09/15	70005605258555258720024	PAYMENT - THANK YOU SPOKANE WA	\$765.53-	

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

COLUMBIA 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
09/30/25	\$1,395.01	\$1,395.01	10/25/25

\$



BL ACCT0 LAFCO
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA 93401

e-Statement



1515

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 _____

Cardholder Account Summary					
ROBERT FITZROY #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$477.52	Cash Advances \$0.00	Total Activity \$477.52

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/23	09/24	PPLN01	24801975267490427129502	LEAGUE OF CALIFORNIA CIT 916-658-8200 CA	\$425.00
09/26	09/26	PPLN01	24011345269100034151688	MICROSOFT#G115214405 MICROSOFT.COM WA	\$52.52

Cardholder Account Summary					
MELISSA MORRIS #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$917.49	Cash Advances \$0.00	Total Activity \$917.49

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/19	09/21	PPLN01	24343115262900010146153	SLO CLERK RECORDER 805-7815080 CA	\$81.00
09/19	09/21	PPLN01	24343115262900016146165	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49
09/22	09/24	PPLN01	24335495266900010610101	ASSOCIATION OF ENVIRONMEN 760-7992740 CA	\$810.00
09/24	09/25	PPLN01	24692165267103377048644	SQ *SLO COUNTY CHAPTER CS gosq.com CA	\$25.00

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%	\$1,395.01
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: 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.									

Fw: Cal Cities Event Registration Confirmation

From: Rob Fitzroy <rfitzroy@slo.lafco.ca.gov>
Date: Fri 11/7/2025 1:00 PM
To: Melissa Morris <mmorris@slo.lafco.ca.gov>

Rob Fitzroy | Executive Officer
San Luis Obispo Local Agency Formation Commission
slo.lafco.ca.gov
(805) 788-2096

From: no-reply <no-reply@calcities.org>
Sent: Tuesday, September 23, 2025 11:10 AM
To: Rob Fitzroy <rfitzroy@slo.lafco.ca.gov>
Cc: Rob Fitzroy <rfitzroy@slo.lafco.ca.gov>
Subject: Cal Cities Event Registration Confirmation



Thank you for registering for the League of California Cities' 2025 Annual Conference and Expo, taking place Oct. 8-10 at the Long Beach Convention Center. **The housing deadline has passed. We recommend booking a room directly with your preferred hotel brand at the market rate to ensure you have lodging for the conference.**

Refund Policy: Advance registrants unable to attend will receive a refund of the rate paid, minus a \$75 processing charge, only when a written request is submitted to [Megan Dunn](#), and received on or before Sept. 26. Refunds will not be available after this date. If you are unable to attend, you may substitute a colleague for your entire registration.

To request an accommodation or for inquiries about accessibility, please contact [Megan Dunn](#). Every effort will be made to honor requests submitted.

Name: Robert Fitzroy
Company: San Luis Obispo LAFCO
Title: Executive Officer
Email: rfitzroy@slo.lafco.ca.gov
Registration: J) Thursday ONLY - Other Public Official

Price: \$425.00

Discount: \$0.00

Amount Paid: \$425.00

Long Beach Convention Center

Transaction Receipt from ASSOCIATION OF ENVIRONMENTAL PROFESSIONALS for \$810.00 (USD)

From Auto-Receipt <noreply@mail.authorize.net>

Date Mon 9/22/2025 11:24 AM

To Melissa Morris <mmorris@slo.lafco.ca.gov>

Order Information

Description: 2025 CEQA Essentials Workshop

Invoice Number E11519

Billing Information

Melissa Morris
San Luis Obispo Local Agency Formation
Commission
1042 Pacific Street Suite A
San Luis Obispo, CA 93401
US
mmorris@slo.lafco.ca.gov
805-781-5795

Shipping Information

Total: \$810.00 (USD)

Payment Information

Date/Time: 22-Sep-2025 11:24:38 PDT

Transaction ID: 121252023985

Payment Method: Visa xxxx

Transaction Type: Purchase

Auth Code: 643872

Merchant Contact Information

ASSOCIATION OF ENVIRONMENTAL PROFESSIONALS
La Mesa, CA 91943
US
membership@califaep.org



(<https://califaep.org/>)

[Log in/Renew](https://mms.califaep.org/members/members.php?orgcode=CAEP)
(<https://mms.califaep.org/members/members.php?orgcode=CAEP>)
[Join](https://mms.califaep.org/members/newmem/newmem-reg.php?org_id=CAEP)
(https://mms.califaep.org/members/newmem/newmem-reg.php?org_id=CAEP)

Event Registration - Association of Environmental Professionals

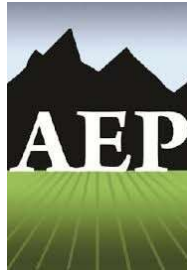
Registration Complete

Please print this page for your records, it can be used as a receipt.

Event Information:

Organization: Association of Environmental Professionals
Event Name: 2025 CEQA Essentials Workshop

Description:



2025 CEQA Essentials Workshop

The Association of Environmental Professionals (AEP) invites you to register for the CEQA Essentials Workshop. This workshop provides a basic understanding of the fundamentals of the California Environmental Quality Act and the State Guidelines, and includes intermediate-level practice pointers and case studies. This workshop features a curriculum developed specifically for people involved in the environmental review process, including consultants, regulators, applicants, or industry professionals, and will benefit those new to the field as well as mid-level practicing professionals.

AICP & MCLE credited.

Primary Contact:

Morris, Melissa
 San Luis Obispo Local Agency Formation Commission
 Commission Clerk
 1042 Pacific Street Suite A
 San Luis Obispo, CA 93401
 Daytime Phone: 805-781-5795
 W: 805-781-5795
 mmorris@slo.lafco.ca.gov

Attendees

Fitzroy, Rob

San Luis Obispo Local Agency Formation Commission
 Executive Officer
 Registration Type: Non-Member: \$270.00 USD

Inland Empire - Wednesday, October 29th:	N
Channel Counties - Thursday, October 30th:	N
Channel Counties - Wednesday, November 5th:	Y
Central - Thursday, November 6th:	N
San Diego - Thursday, November 6th:	N
San Francisco Bay Area - Friday, November 7th:	N
Los Angeles County - Friday, November 7th:	N
Superior CA - Friday, November 7th:	N
Orange County - Thursday, November 13th:	N
San Francisco Bay Area - Thursday, November 13th:	N
Monterey Bay-Silicon Valley - Friday, November 14th:	N

Marquez-Vatwater, Imelda

San Luis Obispo Local Agency Formation Commission
 Senior Analyst
 Registration Type: Non-Member: \$270.00 USD

Inland Empire - Wednesday, October 29th:	N
Channel Counties - Thursday, October 30th:	N
Channel Counties - Wednesday, November 5th:	Y
Central - Thursday, November 6th:	N
San Diego - Thursday, November 6th:	N
San Francisco Bay Area - Friday, November 7th:	N
Los Angeles County - Friday, November 7th:	N
Superior CA - Friday, November 7th:	N
Orange County - Thursday, November 13th:	N
San Francisco Bay Area - Thursday, November 13th:	N
Monterey Bay-Silicon Valley - Friday, November 14th:	N

Bing, Morgan

San Luis Obispo Local Agency Formation Commission
 Analyst
 Registration Type: Non-Member: \$270.00 USD

Inland Empire - Wednesday, October 29th:	N
Channel Counties - Thursday, October 30th:	N
Channel Counties - Wednesday, November 5th:	Y

Central - Thursday, November 6th:	N
San Diego - Thursday, November 6th:	N
San Francisco Bay Area - Friday, November 7th:	N
Los Angeles County - Friday, November 7th:	N
Superior CA - Friday, November 7th:	N
Orange County - Thursday, November 13th:	N
San Francisco Bay Area - Thursday, November 13th:	N
Monterey Bay-Silicon Valley - Friday, November 14th:	N

Billing Information

Amount: \$810.00 USD
 Payment Method: credit card/paypal
 Paid?: Yes

Payment Information

Payment Date: 09/22/2025
 Amount: \$810.00 USD
 Transaction #: 121252023985

Balance: \$0.00 USD

Your registration is now complete.

Click here to return to califaep.org (<http://califaep.org>).

© 2025 California Association of Environmental Professionals.

Website Powered by [MemberLeap \(http://www.memberleap.com\)](http://www.memberleap.com).