



San Luis Obispo Local Agency Formation Commission

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MORGAN BING
Clerk Analyst

BRIAN A. PIERIK
Legal Counsel

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: AUGUST 15, 2024

SUBJECT: YEAR END BUDGET REPORT AND FOURTH QUARTER WORK PLAN UPDATE FOR FISCAL YEAR 2023-2024

RECOMMENDATION

It is recommended that the Commission consider taking the following action:

Action: Receive and file the Fiscal Year (FY) 23-24 Year End Budget Report and Work Plan and direct the Executive Officer to submit it to the County Auditor/Controller.

BUDGET OVERVIEW

This report is the Fiscal Year (FY) 23-24 year-end 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.

FY 23-24 BUDGET SUMMARY

Executive Officer Comments. LAFCO is in a healthy budgetary and operational state. FY 23-24 resulted in budgetary savings due to decreased salary, benefits, and taxes, and services and supplies expenditures. Budget expenditures were expected to be \$711,653, however actual year-end expenditures were \$660,827, resulting in a year end budgetary savings of \$50,826.

Expenditures. Table 1 shows a summary of the year-end budget status for LAFCO. Salaries, benefits, and taxes were 4% under budget (\$21,669) and services and supplies were under budget by 16% (\$29,157) in various line-items due to decreased expenses in certain areas, such as regular office, travel, and professional expenses.

Table 1. FY 23-24 Year End Expenditures			
	Budgeted Expenditures	Actual Expenditures	Percent Expended
Salaries / Benefits / Taxes	\$531,204	\$509,535	96%
Services / Supplies	\$180,449	\$151,292	84%
Totals	\$711,653	\$660,827	93%

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 April, May, and June are included as Attachment B. Additionally, with any “significant value” purchases over \$400, a receipt is provided for that item for further transparency, see Attachment B.

- **April:** Microsoft Office Subscription \$37.50, USPS \$16.00, Smart and Final \$18.98, SLO County Clerk Recorder \$51.49, CALAFCO Staff Training Conference Expenses– (Enterprise Rental Car \$175.85, Doubletree Hotels for all 3 employees \$1,662.96, Chevron \$63.84, Chevron \$26.22)
- **May:** Microsoft Office Subscription \$37.50, USPS \$20.70, Costco Wholesale \$38.83, Amazon \$11.94, SLO Clerk Recorder \$65.98, Trophy Hunters \$13.01
- **June:** Microsoft Office Subscription \$37.50, Laptop Cases \$69.60

Revenues. Table 2 shows a summary of revenue for FY 23-24. Application processing fee revenue and interest earned was 154% of projected revenue. All agencies contributed their respective portion of the budget in a timely manner. Due to decreased expenditures and higher than project revenue, LAFCO did not use funds from reserves.

Table 2. FY 23-24 Year End Revenue		
	Budgeted Revenue	Actual Revenue
Interest Revenue	\$4,000	\$16,200

Processing Fee Revenue	\$28,000	\$33,200
Agency Contributions	\$619,653	\$619,653
Use of Reserve Funds	\$60,000	\$0
Totals	\$711,653	\$669,053

Fund Balance (Reserves). Table 3 shows fund balance reserves. As noted above revenues exceeded expenditures and therefore it was not necessary to pull \$60,000 from reserves to achieve budget targets and cover all expenditures. Instead, an additional \$8,246 was added to reserves. The new reserve fund balance is \$300,873.

Table 3. FY 22-23 Year End Reserve Fund Balance		
	Adopted FY 23-24	Year End FY 23-24
Existing Reserve Fund	\$232,627	\$300,873
Use of Reserve Fund	-	\$0
Year End Reserve Fund	-	\$300,873

WORK PLAN QUARTERLY / YEAR END UPDATE

Executive Officer Comments. Overall, at year end, it has been a busy and productive year. Numerous proposal applications, MSRs, and other work efforts were completed successfully. Workload for the fourth quarter of the FY has been busy, as expected. In addition to our typical workload of proposal application processing, we have finalized the FY 24-25 Budget and Work Plan, completed the Cambria Healthcare District MSR, and completed the financial audit. In addition, we finalized the Outside Agency Agreement for the Coastal Christian school, launched several MSRs, received a new annexation application to Nipomo Community Services District (NCSD) and proposal for dissolution of San Simeon Community Services District, released a Request for Proposals for legal counsel, and commenced the Public Member recruitment.

Work Plan Update. As adopted by the Commission, 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 23-24 Work Plan, staff diligently worked on the following items during the fourth quarter and throughout the last fiscal year:

- Continued processing of proposal applications (either pre or post approval) including the Oceano Community Services District Fire Authority Divestiture, Dana Reserve Specific Plan, Froom Ranch City of San Luis Obispo, multiple County Service Area annexation

applications (CSA 12, 18 and 23), and annexations into special independent districts (Cayucos Sanitary District, Shandon San Juan Water District)

- Updated countywide mapping for Disadvantaged Unincorporated Communities (DUCs)
- Initiated MSR for Los Osos CSD, Coastal San Luis RCD, Upper Salinas Las Tablas RCD, Santa Margarita Fire District, and Garden Farms Water District.
- Completed MSR for Avila Beach CSD, Cambria CSD, and Cambria Healthcare District
- Attended the annual CALAFCO staff training workshop in Alameda County
- Completed financial audit
- Responding and researching to a number of various inquiries regarding potential future proposed changes of organization or reorganizations
- Conducted ongoing critical operations, invoicing, payroll, records management, and office administration
- Additional work efforts include attendance/presentations at various district public meetings to discuss LAFCO processes, response to numerous public inquiries regarding annexations, coordination with numerous districts and cities regarding potential future annexations, coordination with districts regarding activation / divestiture of powers, responses to Public Record Act requests, reorganizing our record management systems, and LAFCO maps/GIS Boundary Data maintenance

Significant Project Status Updates

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

- **San Simeon CSD Dissolution** – The San Simeon CSD submitted a Resolution of Application to LAFCO on May 30, 2024. As required by law, staff provided a 30-day review letter, a copy of which was provided to your Commission. The dissolution is currently on information hold. In brief, the County, the proposed successor agency, requested time to study the issue and would like to explore options. The LAFCO 30-day response letter details some of the items that need to be analyzed, much of which depends on how the County would like to proceed as the successor agency. The process requires a comprehensive analysis of existing and future governance structures and the services to be provided. It requires a detailed Plan for Service pursuant to Government Code Section 56653. The information within the Plan for Service should be informed by a comprehensive analysis reflective of the entirety of the action. In pursuing dissolution, the County, as a successor agency, will be assuming all assets and liabilities which, in part, includes the responsibility to fund and relocate a wastewater treatment plant as well as several other significant financial obligations. These items will be reviewed in detail by the County. County staff has indicated they intend to bring the item to the Board of Supervisors for direction in the near future, no date has yet been identified.
- **Oceano Community Services District Divestiture** – On June 16, 2024, the Board of Supervisors approved a Plan for Service and the OCSD affirmed support of the Plan for Service through adoption of a resolution on July 24, 2024. Once all necessary agreements are executed between OCSD and the County the item will be brought to the Commission. It is currently expected to be heard by the Commission on October 17, 2024. This process

is also subject to protest proceedings, which if the divestiture is approved by the Commission, will occur between October/November/December.

- **Dana Reserve Specific Plan** – The Board of Supervisors approved the Dana Reserve Specific Plan on April 24, 2024. Critical documents for LAFCO’s consideration are still being drafted by the affected agencies and the applicant. A study session for your Commission will be held September 19, 2024.
- **County Service Area 23** – The County of SLO submitted a Resolution of Application to LAFCO on June 22, 2023. On July 21, 2023, staff provided a 30-day review letter placing the application on information hold. The Santa Margarita Ranch project containing 111 homes created by the 3-Phase Tract Map 2586 would annex and connect to CSA 23 for water service. On February 27, 2024, the applicant provided their initial response to the information requested by LAFCO, but some information requests remained insufficient. On April 15, 2024, staff reviewed additional information provided by the County and clarified that the application remained on hold due to a number of outstanding informational needs. On August 2, 2024, the applicant submitted their latest formal response to LAFCO’s informational requests. Staff is reviewing the applicant’s latest submittal to determine whether the information provided is sufficient to deem the application complete and acceptable for filing. After it is determined acceptable for filing a Certificate of Filing will be issued and the item will be scheduled for a LAFCO hearing.
- **Shandon San Juan Water District Annexation** – A landowner petition of application request to annex approximately 4,000 acres into the District has been formally submitted. The proposal was reviewed within the 30-day review period and placed on hold for multiple reasons. The primary issue with the proposed annexation, as identified by the County, is that it would require a boundary modification to the County Groundwater Sustainability Agency (GSA) boundary. Currently, the County does not allow any new wells within the Paso Robles Groundwater Basin within the County’s GSA boundary; however, Shandon San Juan Water District does allow new wells if certain criteria is met. Should the County allow the boundary modification, it would allow increased groundwater extraction that was not otherwise be allowed. This matter would have significant implications for the Paso Robles Groundwater Basin Groundwater Sustainability Plan and may trigger environmental review under California Environmental Quality Act (CEQA). The County and the District are actively in discussions on this matter. Staff will keep the Commission apprised as this develops.

Work Plan Projections. Looking ahead, we expect the workload to remain high and staff to be operating at full capacity, 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 hearing 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.

ATTACHMENTS

Attachment A: Year End Budget Detail

Attachment B: Credit Card Statements

Attachment A

Year End Budget
Detail

	Adopted FY 23-24	Expenditures / Revenue	Percent Expended / Revenue
Expenditures Summary <i>(Services, Supplies, Salaries, Benefits, Taxes)</i>	\$711,653	\$660,827	93%
Revenues Summary <i>(Processing Fees, Reserves, Agency Contributions)</i>	\$711,653	\$669,053	94%
Services and Supplies Expenditure Details			
Computer Software	\$500	\$1,023	205%
Copying-Printing	\$300	\$24	8%
Meals	\$600	\$585	98%
LAFCO Insurance Policies	\$20,000	\$18,675	93%
Maintenance-Equipment	\$30	\$125	417%
Maintenance-Software	\$50	\$0	0%
CALAFCO/ SDRMA / Other Memberships	\$8,800	\$7,223	82%
Employee Mileage Reimbursement	\$200	\$283	141%
Commissioner Mileage Reimbursement	\$1,500	\$637	42%
Office Supplies	\$2,500	\$1,080	43%
Custodial Services	\$1,800	\$1,970	109%
County Auditor Services	\$9,619	\$9,619	100%
Legal Counsel	\$32,400	\$32,200	99%
Postage	\$1,000	\$190	19%
General Services/ Commissioner Stipends	\$39,000	\$23,523	60%
Publication & Legal Notices	\$1,000	\$408	41%
Training	\$5,000	\$1,800	36%
Office Lease	\$42,000	\$42,000	100%
Large Equipment	\$1,500	\$0	0%
Small Equipment	\$400	\$38	9%
Telephone / Internet	\$3,000	\$2,636	88%
Travel Expenses	\$2,500	\$1,795	72%
Utilities	\$0	\$0	0%
Board Chambers - IT Support	\$850	\$0	0%
Vehicle Allowance	\$5,400	\$5,192	96%
Vehicle Rental	\$500	\$266	53%
Services and Supplies Subtotal	\$180,449	\$151,292	84%
Salary, Benefits, and Taxes Expenditures			
Salaries	\$326,000	\$313,462	96%
Taxes - FICA SS Employer Match	\$20,212	\$19,444	96%
Taxes - Medicare Employer Match	\$4,727	\$4,551	96%
Pension Rate	\$102,882	\$99,859	97%
Pension Obligation Bond	\$17,882	\$17,357	97%
SDI/SUI Employer Contribution	\$1,500	\$256	17%
Health Insurance	\$48,000	\$45,007	94%
Deferred Compensation	\$10,000	\$9,600	96%
Salary, Benefits, and Taxes Subtotal	\$531,204	\$509,535	96%
Total Expenditures	\$711,653	\$660,827	93%
Revenue Details		Revenue to Date	
Interest Earned	\$4,000	\$16,200	405%
Environmental Review Fees	\$3,000	\$4,000	133%
Sphere of Influence Fees	\$2,000	\$6,000	300%
Application Processing Fees	\$23,000	\$23,200	101%
Other Revenue (Transfer of Reserves)	\$0	\$0	0%
Agency Contributions			
Cities	\$206,551	\$206,551	100%
County	\$206,551	\$206,551	100%
Special Districts	\$206,551	\$206,551	100%
Total Revenue	\$651,653	\$669,053	103%
Reserves Fund Balance	\$232,627	\$300,873	129%

Attachment B

Credit Card
Statements

Account Summary

Billing Cycle		04/30/2024
Days In Billing Cycle		30
Previous Balance		\$190.10
Purchases	+	\$2,052.84
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$190.10-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$2,052.84**

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$7,947.16
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	\$2,052.84
MINIMUM PAYMENT	\$2,052.84
PAYMENT DUE DATE	05/25/2024

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

Corporate Activity

				TOTAL CORPORATE ACTIVITY	\$190.10-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
04/11	04/12	70005604103555103090011	PAYMENT - THANK YOU SPOKANE WA	\$190.10-	

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
04/30/24	\$2,052.84	\$2,052.84	05/25/24

\$

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

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					
IMELDA MARQUEZ #### #### ####9		Payments & Other Credits \$0.00	Purchases & Other Charges \$713.67	Cash Advances \$0.00	Total Activity \$713.67

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/26	04/28	PPLN01	24755424118281185065921	DOUBLETREE HOTELS PLEASANTON CA	\$623.61
04/26	04/28	PPLN01	24692164117100792877719	CHEVRON 0209832 MORGAN HILL CA	\$63.84
04/26	04/28	PPLN01	24692164117100917234325	CHEVRON 0092265 SAN LUIS OBIS CA	\$26.22

Cardholder Account Summary					
ROBERT FITZROY #### #### ####		Payments & Other Credits \$0.00	Purchases & Other Charges \$453.24	Cash Advances \$0.00	Total Activity \$453.24

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/26	04/28	PPLN01	24755424118281185065772	DOUBLETREE HOTELS PLEASANTON CA	\$415.74
04/27	04/28	PPLN01	24204294118000603399082	MSFT * E0200RPLVP 800-6427676 WA	\$37.50

Cardholder Account Summary					
MORGAN BING #### #### ####6		Payments & Other Credits \$0.00	Purchases & Other Charges \$885.93	Cash Advances \$0.00	Total Activity \$885.93

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/10	04/11	PPLN01	24137464102001586282229	USPS PO 0568770075 SAN LUIS OBIS CA	\$16.00
04/16	04/17	PPLN01	24231684108837000047462	SMART AND FINAL 913 SAN LUIS OBIS CA	\$18.98
04/19	04/21	PPLN01	24343114110900014128733	SLO CLERK RECORDER 805-7815080 CA	\$50.00
04/19	04/21	PPLN01	24343114110900018166762	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49
04/26	04/28	PPLN01	24164074117018202829015	ENTERPRISE RENT-A-CAR SAN LUIS OBIS CA	\$175.85
04/26	04/28	PPLN01	24755424118281185065889	DOUBLETREE HOTELS PLEASANTON CA	\$623.61

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$2,052.84
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



DOUBLETREE BY HILTON PLEASANTON AT THE CLUB
 7050 JOHNSON DRIVE
 PLEASANTON, CA 94588
 United States of America
 TELEPHONE 925-463-8000 • FAX 925-463-3801
 Reservations
 www.doubletree.com or 1-800-222-TREE

Fitzroy, Rob
 1042 PACIFIC ST
 SUITE A
 SAN LUIS OBISPO CA 93401
 UNITED STATES OF AMERICA

Room No: 427/NKR
 Arrival Date: 4/24/2024 9:05:00 PM
 Departure Date: 4/26/2024 1:34:00 PM
 Adult/Child: 1/0
 Cashier ID: MGUTIRREZ1
 Room Rate: 189.00
 AL:
 HH #
 VAT #
 Folio No/Che 478256 A

Confirmation Number: 94976070

DOUBLETREE BY HILTON PLEASANTON AT THE CLUB 4/26/2024 1:33:00 PM

DATE	REF NO	DESCRIPTION	CHARGES
4/24/2024	1962798	GUEST ROOM	\$189.00
4/24/2024	1962798	RM ROOM TAX	\$15.12
4/24/2024	1962798	CA. ASSESSMENT FEE	\$0.50
4/24/2024	1962798	TRIVALLEY MANDATORY CHARGE	\$3.25
4/25/2024	1963407	GUEST ROOM	\$189.00
4/25/2024	1963407	RM ROOM TAX	\$15.12
4/25/2024	1963407	CA. ASSESSMENT FEE	\$0.50
4/25/2024	1963407	TRIVALLEY MANDATORY CHARGE	\$3.25
4/26/2024	1963860	VS *7534	(\$415.74)
BALANCE			\$0.00

CREDIT CARD DETAIL

APPR CODE	640519	MERCHANT ID	5500868
CARD NUMBER	VS *7534	EXP DATE	05/25
TRANSACTION ID	1963860	TRANS TYPE	Sale



DOUBLETREE BY HILTON PLEASANTON AT THE CLUB
 7050 JOHNSON DRIVE
 PLEASANTON, CA 94588
 United States of America
 TELEPHONE 925-463-8000 • FAX 925-463-3801
 Reservations
 www.doubletree.com or 1-800-222-TREE

Bing, Morgan
 1042 PACIFIC ST
 SUITE A
 SAN LUIS OBISPO CA 93401
 UNITED STATES OF AMERICA

Room No: 332/NQR
 Arrival Date: 4/23/2024 7:41:00 PM
 Departure Date: 4/26/2024 2:30:00 PM
 Adult/Child: 1/0
 Cashier ID: CBOYD30
 Room Rate: 189.00
 AL:
 HH #
 VAT #
 Folio No/Che 478253 A

Confirmation Number: 95497286

DOUBLETREE BY HILTON PLEASANTON AT THE CLUB 4/26/2024 2:30:00 PM

DATE	REF NO	DESCRIPTION	CHARGES
4/23/2024	1962118	GUEST ROOM	\$189.00
4/23/2024	1962118	RM ROOM TAX	\$15.12
4/23/2024	1962118	CA. ASSESSMENT FEE	\$0.50
4/23/2024	1962118	TRIVALLEY MANDATORY CHARGE	\$3.25
4/24/2024	1962733	GUEST ROOM	\$189.00
4/24/2024	1962733	RM ROOM TAX	\$15.12
4/24/2024	1962733	CA. ASSESSMENT FEE	\$0.50
4/24/2024	1962733	TRIVALLEY MANDATORY CHARGE	\$3.25
4/25/2024	1963352	GUEST ROOM	\$189.00
4/25/2024	1963352	RM ROOM TAX	\$15.12
4/25/2024	1963352	CA. ASSESSMENT FEE	\$0.50
4/25/2024	1963352	TRIVALLEY MANDATORY CHARGE	\$3.25
4/26/2024	1963903	VS *9256	(\$623.61)
BALANCE			\$0.00

CREDIT CARD DETAIL

APPR CODE 604767 MERCHANT ID 5500868
 CARD NUMBER VS *9256 EXP DATE 06/26
 TRANSACTION ID 1963903 TRANS TYPE Sale



DOUBLETREE BY HILTON PLEASANTON AT THE CLUB
 7050 JOHNSON DRIVE
 PLEASANTON, CA 94588
 United States of America
 TELEPHONE 925-463-8000 • FAX 925-463-3801
 Reservations
 www.doubletree.com or 1-800-222-TREE

Marquez-Vawter, Imelda

 1042 PACIFIC ST
 SUITE A
 SAN LUIS OBISPO CA 93401
 UNITED STATES OF AMERICA

Room No: 522/NQR
 Arrival Date: 4/23/2024 11:33:00 PM
 Departure Date: 4/26/2024 2:38:00 PM
 Adult/Child: 1/0
 Cashier ID: MGUTIRREZ1
 Room Rate: 189.00
 AL:
 HH # 2045844756 BLUE
 VAT #
 Folio No/Che 478255 A

Confirmation Number: 93139846

DOUBLETREE BY HILTON PLEASANTON AT THE CLUB 4/26/2024 2:37:00 PM

DATE	REF NO	DESCRIPTION	CHARGES
4/23/2024	1962237	GUEST ROOM	\$189.00
4/23/2024	1962237	RM ROOM TAX	\$15.12
4/23/2024	1962237	CA. ASSESSMENT FEE	\$0.50
4/23/2024	1962237	TRIVALLEY MANDATORY CHARGE	\$3.25
4/24/2024	1962858	GUEST ROOM	\$189.00
4/24/2024	1962858	RM ROOM TAX	\$15.12
4/24/2024	1962858	CA. ASSESSMENT FEE	\$0.50
4/24/2024	1962858	TRIVALLEY MANDATORY CHARGE	\$3.25
4/25/2024	1963457	GUEST ROOM	\$189.00
4/25/2024	1963457	RM ROOM TAX	\$15.12
4/25/2024	1963457	CA. ASSESSMENT FEE	\$0.50
4/25/2024	1963457	TRIVALLEY MANDATORY CHARGE	\$3.25
4/26/2024	1963911	VS *0739	(\$623.61)
BALANCE			\$0.00

Hilton Honors(R) stays are posted within 72 hours of checkout. To check your earnings or book your next stay at more than 6,500+ hotels and resorts in 119 countries, please visit Honors.com

CREDIT CARD DETAIL

APPR CODE	621740	MERCHANT ID	5500868
CARD NUMBER	VS *0739	EXP DATE	10/27
TRANSACTION ID	1963911	TRANS TYPE	Sale

Account Summary

Billing Cycle		05/31/2024
Days In Billing Cycle		31
Previous Balance		\$2,052.84
Purchases	+	\$187.96
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$2,052.84
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$187.96

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,812.04
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	\$187.96
MINIMUM PAYMENT	\$187.96
PAYMENT DUE DATE	06/25/2024

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

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$2,052.84-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/06	05/06	0000000LBX2405062872001	PAYMENT - THANK YOU	\$2,052.84-

Cardholder Account Summary

ROBERT FITZROY #### #### ##	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
05/26	05/27	PPLN01	24906414147200992683241	MSFT * E0200S2V98 msbill.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
05/31/24	\$187.96	\$187.96	06/25/24

\$



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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 _____

Account Number: ##### #

Cardholder Account Summary				
MORGAN BING ##### #	Payments & Other Credits \$0.00	Purchases & Other Charges \$150.46	Cash Advances \$0.00	Total Activity \$150.46

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/01	05/03	PPLN01	24453884123000010700012	TROPHY HUNTERS 805-7488720 CA	\$13.01
05/09	05/10	PPLN01	24137464131001715692624	USPS PO 0568770075 SAN LUIS OBIS CA	\$20.70
05/13	05/14	PPLN01	24943004135898000092665	COSTCO WHSE #0741 SAN LUIS OBIS CA	\$38.83
05/21	05/22	PPLN01	24692164142101647686981	AMZN Mktg US*VO1GV5P43 Amzn.com/bill WA	\$11.94
05/22	05/23	PPLN01	24343114143900014671824	SLO CLERK RECORDER 805-7815080 CA	\$13.00
05/22	05/23	PPLN01	24343114143900014692309	SLO CLERK RECORDER 805-7815080 CA	\$50.00
05/22	05/24	PPLN01	24343114144900019670820	AMS*SERVICE FEE 101653 888-9147768 FL	\$1.49
05/22	05/24	PPLN01	24343114144900019671836	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	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$187.96
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

Account Summary

Billing Cycle		06/30/2024
Days In Billing Cycle		30
Previous Balance		\$187.96
Purchases	+	\$107.10
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$187.96-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$107.10**

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,892.90
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	\$107.10
MINIMUM PAYMENT	\$107.10
PAYMENT DUE DATE	07/25/2024

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

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$187.96-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
06/10	06/11	70005604163555163250023	PAYMENT - THANK YOU SPOKANE WA	\$187.96-

Cardholder Account Summary

IMELDA MARQUEZ #### #### ####9	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$69.60	\$0.00	\$69.60

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/27	06/28	PPLN01	24492164180000004496213	SP BAGGU HTTPS CHECKOUT CA	\$69.60

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
06/30/24	\$107.10	\$107.10	07/25/24

\$



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MAKE CHECK PAYABLE TO:

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PO BOX 35142 - LB1181
SEATTLE WA 98124-5142

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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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BILLING RIGHTS SUMMARY

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- ◆ 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 \$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
06/26	06/27	PPLN01	24430994178011927305935	MSFT * E0200SFQ50 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	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$107.10
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00

* Periodic Rate (M)=Monthly (D)=Daily
 ** 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.