



San Luis Obispo Local Agency Formation Commission

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ROB FITZROY
Executive Officer

IMELDA MARQUEZ-VAWTER
Analyst

MORGAN BING
Clerk Analyst

BRIAN A. PIERIK
Legal Counsel

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: AUGUST 17, 2023

SUBJECT: YEAR END BUDGET AND FOURTH QUARTER WORK PLAN UPDATE FOR FY 2022-2023

RECOMMENDATION

Action 1: Receive and file the Fiscal Year (FY) 22-23 Year End Budget Report and direct the Executive Officer to submit it to the County Auditor/Controller.

BUDGET OVERVIEW

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

FY 22-23 BUDGET SUMMARY

Executive Officer Comments. LAFCO is in a healthy budgetary and operational state. FY 22-23 resulted in budgetary savings primarily due to decreased service and supplies expenditures. Budget expenditures were expected to be \$649,615, however actual year-end expenditures were \$626,793, resulting in a year end budgetary savings of \$22,822.

Expenditures. Table 1 shows a summary of the year-end budget status for LAFCO. Salaries, benefits, and taxes were 1% under budget (\$7,232) and services and supplies were under budget by 10% (\$15,590) in various line-items due to decreased expenses in certain areas, such as regular office, travel, and professional expenses.

Table 1. FY 22-23 Year End Expenditures			
	Budgeted Expenditures	Actual Expenditures	Percent Expended
Salaries / Benefits / Taxes	\$500,854	\$493,622	99%
Services / Supplies	\$148,761	\$133,171	90%
Totals	\$649,615	\$626,793	96%

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:** Zoom Subscription \$99.55, Microsoft Office Subscription \$37.50, USPS \$20.90, Smart and Final \$21.48, SLO County Clerk Recorder \$50
 - CALAFCO Training Conference - Enterprise Rental Car \$169.41, Murphy's Suites \$604.80, Chevron \$40.54, Chevron \$55.66
- **May:** Microsoft Office Subscription \$37.50, USPS \$10.45, Costco Wholesale \$87.54
- **June:** Microsoft Office Subscription \$37.50, Canva Business Cards \$35

Revenues. Table 2 shows a summary of revenue for FY 22-23. Application processing fee revenue and interest earned was 113% of projected revenue. All agencies contributed their respective portion of the budget in a timely manner. Due to decreased expenditures, LAFCO only used \$8,394 from reserves. It should be noted that revenue total was commensurate with expenditures because only \$8,394 of the budgeted \$35,000 from reserves was needed to cover expenditures.

Table 2. FY 22-23 Year End Revenue		
	Budgeted Revenue	Actual Revenue
Interest Revenue	\$4,000	\$8,583
Processing Fee Revenue	\$24,000	\$23,202
Agency Contributions	\$586,615	\$586,614
Use of Reserve Funds	\$35,000	\$8,394
Totals	\$649,615	\$626,793

Fund Balance (Reserves). Table 3 shows fund balance reserves. As noted above, it was not necessary to pull all \$35,000 from reserves to achieve budget targets and cover all expenditures. The new reserve fund balance is \$292,627.

Table 3. FY 22-23 Year End Reserve Fund Balance		
	Beginning FY 22-23	Year End FY 22-23
Existing Reserve Fund	\$301,021	\$301,021
Use of Reserve Fund	-	\$8,394
Year End Reserve Fund	-	\$292,627

WORK PLAN QUARTERLY UPDATE

Executive Officer Comments. Workload for the fourth quarter of the FY has been significant, as expected. 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. In addition to our typical workload of proposal application processing, we have been training the new Clerk Analyst, executing our MSR program, and focusing on internal items such as our new application package and an updated Policies and Procedures manual and the upcoming financial audit, as directed by the Commission.

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, staff have been diligently working on the following items during the fourth quarter:

- Continued processing of proposal applications (either pre or post approval) including the recently received 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)
- Continued work on the MSR for City of Paso Robles, Templeton Community Services District, Heritage Ranch Community Services District, and San Miguel Community Services District, and continued to execute our new MSR process intended to streamline work efforts, improve coordination, and increase usability of the document
- Initiation of two additional MSRs for Cambria Community Services District and Avila Beach Community Services District
- Attended the annual CALAFCO staff training workshop in Calaveras County
- Responding and researching a number of various inquiries regarding potential future proposed changes of organization or reorganizations
- Continued work on new application forms, and an updated Policies and Procedure manual
- Conducted ongoing critical operations, invoicing, payroll, records management, and office administration
- Coordination with districts regarding activation / divestiture of powers, responses to Public Record Act requests, and reorganizing our record management systems

We would like to note that the City of Paso Robles MSR has been postponed, see Attachment C. The City of Paso's Robles MSR was included in the Fiscal Year 22-23 / 23-24 Work Plan for LAFCO. On September 28, 2022, LAFCO initiated a "kick off" meeting with the City to commence the MSR process. On May 17, 2023, LAFCO initiated a meeting to discuss various MSR items. At this meeting, City staff expressed concern regarding the timing of the MSR and impacts to City staff's workload. It was concluded that a six-month postponement of the MSR process would benefit the City. As such, LAFCO will suspend work on the MSR until January 2024. At that time, LAFCO will resume work and complete the MSR in 2024. In the meantime, because additional workload capacity was gained by this postponement, LAFCO staff initiated two additional MSR for Cambria Community Services District and Avila Beach Community Services District.

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. We received an application from Oceano Community Services District to divest fire authority on February 6, 2023. We commenced work on this application and continue to coordinate with affected agencies. We also received a new annexation application into CSA 12 and CSA 23.

Attachment A: Year End Budget Detail

Attachment B: Credit Card Statements

Attachment C: City of Paso Robles Municipal Service Review Temporary Postponement

Attachment A

Year End Budget Detail

	Adopted Budget FY 22-23	Actual Year End Expenditures	Percent Expended/ Revenue
Expenditures Summary <i>(Services, Supplies, Salaries, Benefits, Taxes)</i>	\$649,615	\$626,793	96%
Revenues Summary <i>(Processing Fees, Reserves, Agency Contributions)</i>	\$649,615	\$626,793	96%
Services and Supplies Expenditure Details			
Computer Software	\$500	\$1,000	200%
Copying-Printing	\$300	\$11	4%
Meals	\$600	\$328	55%
LAFCO Insurance Policies	\$17,500	\$16,539	95%
Maintenance-Equipment	\$30	\$55	183%
Maintenance-Software	\$50	\$21	43%
CALAFCO/ Other Memberships	\$8,800	\$6,722	76%
Employee Mileage Reimbursement	\$200	\$15	8%
Commissioner Mileage Reimbursement	\$1,500	\$315	21%
Office Supplies	\$2,500	\$1,022	41%
Custodial Services	\$1,800	\$1,904	106%
County Auditor Services	\$8,931	\$8,931	100%
Legal Counsel	\$31,200	\$33,000	106%
Postage	\$1,000	\$97	10%
Prof. Services/General/Commissioner Stipends	\$12,000	\$8,030	67%
Publication & Legal Notices	\$1,000	\$295	29%
Training	\$5,000	\$840	17%
Office Lease	\$37,000	\$41,556	112%
Large Equipment	\$1,500	\$1,995	133%
Small Equipment	\$400	\$0	0%
Telephone	\$3,000	\$3,168	106%
Travel Expenses	\$2,500	\$844	34%
Utilities	\$4,700	\$707	15%
Board Chambers - IT Support	\$850	\$0	0%
Vehicle Allowance	\$5,400	\$5,608	104%
Vehicle Rental	\$500	\$169	34%
Services and Supplies Subtotal	\$148,761	\$133,172	90%
Salary, Benefits and Taxes Expenditures			
Salaries	\$315,000	\$311,117	99%
Taxes - FICA SS Employer Match	\$19,530	\$17,259	88%
Taxes - Medicare Employer Match	\$4,568	\$4,378	96%
Pension Employer Contribution	\$88,698	\$89,415	101%
Pension Obligation Bond	\$16,558	\$16,798	101%
SDI/SUI Employer Contribution	\$1,500	\$420	28%
Health Insurance	\$45,000	\$43,866	97%
Deferred Compensation	\$10,000	\$10,368	104%
Salary, Benefits and Taxes Subtotal	\$500,854	\$493,621	99%
Total Expenditures	\$649,615	\$626,793	96%
Revenue Details			
Interest Earned	\$4,000	\$8,583	215%
Environmental Review Fees	\$3,000	\$3,000	100%
Sphere of Influence Fees	\$2,000	\$3,000	150%
Application Processing Fees	\$19,000	\$17,202	91%
Other Revenue (Transfer of Reserves if Needed)	\$35,000	\$8,394	23%
Agency Contributions			
Cities	\$195,538	\$195,538	100%
County	\$195,538	\$195,538	100%
Special Districts	\$195,538	\$195,538	100%
Total Revenue	\$649,615	\$626,793	96%
Reserves Fund Balance	\$301,021	\$292,627	NA

Attachment B

Credit Card Statements



Account Summary

Billing Cycle		04/30/2023
Days In Billing Cycle		30
Previous Balance		\$272.05
Purchases	+	\$1,099.84
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$272.05-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$1,099.84

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$8,900.16
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	\$1,099.84
MINIMUM PAYMENT	\$1,099.84
PAYMENT DUE DATE	05/25/2023

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

Corporate Activity

				TOTAL CORPORATE ACTIVITY	\$272.05-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
04/10	04/11	70005603101555101440022	PAYMENT - THANK YOU SPOKANE WA	\$272.05-	

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

UMPQUA BANK
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SEATTLE WA 98124-5142



UMPQUA BANK

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
04/30/23	\$1,099.84	\$1,099.84	05/25/23

\$



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

e-Statement

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 \$457.61	Cash Advances \$0.00	Total Activity \$457.61

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/01	04/02	PPLN01	24011343091000050906974	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$99.55
04/28	04/30	PPLN01	24692163118104926825942	CHEVRON 0376794 MURPHYS CA	\$55.66
04/25	04/30	PPLN01	24013393119003153256405	MURPHYS SUITES MURPHYS CA	\$302.40

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
04/27	04/27	PPLN01	24204293117000504280079	MSFT * E0200N06PU 800-6427676 WA	\$37.50

Cardholder Account Summary					
MORGAN BING #### #### ####6		Payments & Other Credits \$0.00	Purchases & Other Charges \$604.73	Cash Advances \$0.00	Total Activity \$604.73

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/13	04/14	PPLN01	24137463104001585088460	USPS PO 0568770075 SAN LUIS OBIS CA	\$20.90
04/19	04/20	PPLN01	24231683110837000094124	SMART AND FINAL 913 SAN LUIS OBIS CA	\$21.48
04/20	04/21	PPLN01	24343113110900010168990	SLO CLERK RECORDER 805-7815080 CA	\$50.00
04/28	04/30	PPLN01	24164073118018083937664	ENTERPRISE RENT-A-CAR SAN LUIS OBIS CA	\$169.41
04/29	04/30	PPLN01	24692163119105195195866	CHEVRON 0092265 SAN LUIS OBIS CA	\$40.54
04/25	04/30	PPLN01	24013393119003153256520	MURPHYS SUITES MURPHYS CA	\$302.40

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%	\$1,099.84
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.									



Account Summary




Billing Cycle		05/31/2023
Days In Billing Cycle		31
Previous Balance		\$1,099.84
Purchases	+	\$135.49
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$1,099.84
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$135.49

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,864.51
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	\$135.49
MINIMUM PAYMENT	\$135.49
PAYMENT DUE DATE	06/25/2023

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

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$1,099.84-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/11	05/31	70005603151555151820015	PAYMENT - THANK YOU SPOKANE WA	\$1,099.84-

Cardholder Account Summary

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

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/26	05/28	PPLN01	24430993146400810101454	MSFT * E0200NEUT3MSBILL.INFO WA	\$37.50

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UMPQUA BANK
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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
05/31/23	\$135.49	\$135.49	06/25/23

\$



LAFCO
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA 93401



MAKE CHECK PAYABLE TO:

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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

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In your letter, give us the following information:

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

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

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

Please use blue or black ink to complete form

NAME CHANGE

Last

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				
MORGAN BING #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$97.99	Cash Advances \$0.00	Total Activity \$97.99

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/11	05/12	PPLN01	24137463132001670944573	USPS PO 0568770075 SAN LUIS OBIS CA	\$10.45
05/12	05/14	PPLN01	24943003133898002057512	COSTCO WHSE #0741 SAN LUIS OBIS CA	\$87.54

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%	\$135.49	
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.										



UMPQUA BANK

BL ACCT

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



Account Summary




Billing Cycle		06/30/2023
Days In Billing Cycle		30
Previous Balance		\$135.49
Purchases	+	\$72.50
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$135.49
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$72.50

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,927.50
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

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

Payment Summary

NEW BALANCE	\$72.50
MINIMUM PAYMENT	\$72.50
PAYMENT DUE DATE	07/25/2023

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

Corporate Activity

TOTAL CORPORATE ACTIVITY					\$135.49-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
06/08	06/08	0000000LBX2306083200003	PAYMENT - THANK YOU	\$135.49-	

Cardholder Account Summary

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

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/26	06/27	PPLN01	24906413177177008067244	MSFT * E0200N TAP4 mskill.info WA	\$37.50

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

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



UMPQUA BANK

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
06/30/23	\$72.50	\$72.50	07/25/23

\$



LAFCO
1042 PACIFIC ST
SUITE A
SAN LUIS OBISPO CA 93401

e-Statement



42136

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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- ◆ 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 #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$35.00	Cash Advances \$0.00	Total Activity \$35.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/20	06/21	PPLN01	24011343172000003833707	CANVA* I03822-43222659 HTTPSCANVA.CO DE	\$35.00

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%	\$72.50
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									
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Attachment C

City of Paso Robles Municipal
Service Review Temporary
Postponement



San Luis Obispo Local Agency Formation Commission

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: JUNE 13, 2023

SUBJECT: CITY OF PASO ROBLES MUNICIPAL SERVICE REVIEW POSTPONED

COMMISSIONERS

Chair

DEBBIE ARNOLD
County Member

Vice Chair

MARSHALL OCHYLSKI
Special District Member

JIMMY PAULDING
County Member

ROBERT ENNS
Special District Member

ED WAAGE
City Member

STEVE GREGORY
City Member

HEATHER JENSEN
Public Member

ALTERNATES

DAWN ORTIZ-LEGG
County Member

ED EBY
Special District Member

CHARLES BOURBEAU
City Member

David Watson
Public Member

STAFF

ROB FITZROY
Executive Officer

IMELDA MARQUEZ-VAWTER
Analyst

MORGAN BING
Clerk Analyst

BRIAN A. PIERIK
Legal Counsel

This memo is intended to document postponement of the City of Paso Robles Municipal Service Review (MSR) for six months. The City of Paso's Robles MSR was included in the Fiscal Year 22-23 / 23-24 Work Plan for LAFCO. On September 28, 2022, LAFCO initiated a "kick off" meeting with the City to commence the MSR process. At this meeting an overview of the process and timeline was provided, and a request for information submitted to the City. On December 21, 2022, the City provided requested information and accompanying questionnaire. On May 17, 2023, LAFCO initiated a follow-up meeting to discuss the City's desired changes to the Sphere of Influence (SOI) boundary. At this meeting, City staff expressed concern regarding the timing of the MSR and impacts to City staff's workload. It was concluded that a six-month postponement of the MSR process would benefit the City. As such, LAFCO will suspend work on the MSR until January 2024. At that time, LAFCO will resume work and complete the MSR in 2024.