



San Luis Obispo Local Agency Formation Commission

TO: MEMBERS OF THE COMMISSION

FROM: ROB FITZROY, EXECUTIVE OFFICER

DATE: APRIL 20, 2023

SUBJECT: THIRD QUARTER FISCAL YEAR 2022-2023 BUDGET STATUS AND WORK PLAN REPORT

COMMISSIONERS

Chairperson
ED WAAGE
City Member

Vice-Chair
DEBBIE ARNOLD
County Member

JIMMY PAULDING
County Member

MARSHALL OCHYLSKI
Special District Member

ROBERT ENNS
Special District 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

RECOMMENDATION

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

BUDGET OVERVIEW

This report is the third Fiscal Year (FY) 22-23 quarterly report for the San Luis Obispo Local Agency Formation Commission (LAFCO). The LAFCO operating budget is comprised of four components: 1) salaries, payroll taxes, and benefits, 2) services and supplies, 3) revenues, and 4) fund balance and reserves. Day-to-day management of the budget is based on “bottom-line” principles that allow for variation within individual line-item accounts as long as the overall expenditures remain within the approved budget.

LAFCO’s budget is funded by the County, Cities and Independent Special Districts. City and District shares are pro-rated based on general revenues reported to the State Controller’s Office on an annual basis. LAFCO also receives revenue from application fees and interest earnings.

The County Auditor Controller provides LAFCO with various financial services. Every financial transaction of LAFCO is processed through the County Auditor’s financial system. This approach ensures accuracy, transparency and accountability. The County Auditor’s Office also provides LAFCO with claims processing, invoicing and financial review services. The Auditor’s financial tracking system assists LAFCO in monitoring the budget and compiling budget report data, as well as provides independent review of the budget.

QUARTERLY BUDGET SUMMARY

Executive Officer Comments. The third quarter budget actuals indicate LAFCO continues to be in a strong budgetary position. Expenditures are as expected within the third quarter. Application activity and associated revenue continues to be strong; with 75% of the fiscal year complete we have reached 125% of our revenue projections for proposal applications.

Expenditures. Overall, third quarter expenditures are at 73% with 75% of the fiscal year complete. A detailed budget report is provided in Attachment A. Below is a brief summary of line-item expenditures:

- Salaries and benefits are 75% expended.
- Services and Supplies are 67% expended.

LAFCO uses a credit card from a program implemented by the Special District Risk Management Association (SDRMA) for public agencies. LAFCO's policy is to pay each bill in full each month. The statements for January, February, and March are included as Attachment B. Additionally, with any "significant value" purchases over \$400, a receipt is provided for that item for further transparency.

- **January:** Zoom Subscription \$98.50, Microsoft Office Subscription \$37.50
- **February:** Zoom Subscription \$98.50, Microsoft Office Subscription \$37.50, Staples Supplies \$34.79, Trophy Hunters Name Plate \$12.51
- **March:** Zoom Subscription \$99.50, Microsoft Office Subscription \$37.50, Trophy Hunters Name Plates \$25.01, Norton Antivirus Software \$109.99.

Revenues. Overall, revenues are 100% realized through the third quarter. Contributing agencies (Cities, Special Districts and County) have paid 100% of the LAFCO charges billed by the County Auditor. Application fees have been submitted in the amount of \$29,972 or 125% of projected application revenue.

Fund Balance (Reserves). Fund Balance is the LAFCO reserve of funds for various expenditures. Fund Balance expenditure requires Commission approval. The current fund balance remains unchanged and \$301,201 is available.

WORK PLAN QUARTERLY UPDATE

Executive Officer Comments. Workload for the third quarter of the FY has been substantial, 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 onboarding and 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, 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, during the third quarter staff have been diligently working on the following items, as well as training the new Clerk Analyst:

- Completed the Special District Election process for Regular and Alternate LAFCO seats
- Onboarding new Commissioner
- Responding to extensive number of public inquiries
- Responding and researching a number of various inquiries regarding potential future proposed changes of organization or reorganizations
- Continued processing of proposal applications including the recently received Oceano Community Services District Fire Authority Divestiture, Dana Reserve Specific Plan annexation, multiple County Service Area annexation applications, and annexations into special independent districts
- 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
- 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

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.

Attachment A: Quarterly Budget Status Report

Attachment B: Credit Card Statements

Attachment A

Quarterly Budget Status Report

	Adopted Budget FY 22-23	Expenditures / Revenue	Percent Expended/ Revenue	Projected Year End
Expenditures Summary <i>(Services, Supplies, Salaries, Benefits, Taxes)</i>	\$649,615	\$474,639	73%	\$619,244
Revenues Summary <i>(Processing Fees, Reserves, Agency Contributions)</i>	\$649,615	\$620,405	96%	\$620,405
Services and Supplies Expenditure Details				
Computer Software	\$500	\$200	40%	\$200
Copying-Printing	\$300	\$11	4%	\$280
Meals	\$600	\$154	26%	\$446
LAFCO Insurance Policies	\$17,500	\$16,539	95%	\$16,539
Maintenance-Equipment	\$30	\$55	183%	\$55
Maintenance-Software	\$50	\$0	0%	\$50
CALAFCO/ Other Memberships	\$8,800	\$6,722	76%	\$6,722
Employee Mileage Reimbursement	\$200	\$0	0%	\$0
Commissioner Mileage Reimbursement	\$1,500	\$110	7%	\$1,000
Office Supplies	\$2,500	\$574	23%	\$1,500
Custodial Services	\$1,800	\$1,454	81%	\$1,800
County Auditor Services	\$8,931	\$8,931	100%	\$8,931
Legal Counsel	\$31,200	\$20,000	64%	\$31,200
Postage	\$1,000	\$66	7%	\$800
Prof. Services/General/Commissioner Stipends	\$12,000	\$5,382	45%	\$6,618
Publication & Legal Notices	\$1,000	\$179	18%	\$700
Training	\$5,000	\$840	17%	\$2,000
Office Lease	\$37,000	\$31,056	84%	\$37,000
Large Equipment	\$1,500	\$5	0%	\$1,400
Small Equipment	\$400	\$0	0%	\$0
Telephone	\$3,000	\$2,212	74%	\$3,000
Travel Expenses	\$2,500	\$0	0%	\$1,500
Utilities	\$4,700	\$707	15%	\$4,700
Board Chambers - IT Support	\$850	\$0	0%	\$0
Vehicle Allowance	\$5,400	\$4,154	77%	\$5,400
Vehicle Rental	\$500	\$0	0%	\$500
Services and Supplies Subtotal	\$148,761	\$99,350	67%	\$132,341
Salary, Benefits and Taxes Expenditures				
Salaries	\$315,000	\$239,058	76%	\$302,040
Taxes - FICA SS Employer Match	\$19,530	\$12,844	66%	\$18,726
Taxes - Medicare Employer Match	\$4,568	\$3,345	73%	\$4,380
Pension Employer Contribution	\$88,698	\$67,762	76%	\$88,698
Pension Obligation Bond	\$16,558	\$12,143	73%	\$16,558
SDI/SUI Employer Contribution	\$1,500	\$420	28%	\$1,500
Health Insurance	\$45,000	\$32,037	71%	\$45,000
Deferred Compensation	\$10,000	\$7,680	77%	\$10,000
Salary, Benefits and Taxes Subtotal	\$500,854	\$375,289	75%	\$486,903
Total Expenditures	\$649,615	\$474,639	73%	\$619,244
Revenue Details				
	Revenue To Date			
Interest Earned	\$4,000	\$3,818	95%	\$3,818
Environmental Review Fees	\$3,000	\$3,000	100%	\$3,000
Sphere of Influence Fees	\$2,000	\$5,000	250%	\$5,000
Application Processing Fees	\$19,000	\$21,972	116%	\$21,972
Other Revenue (Transfer of Reserves if Needed)	\$35,000	\$0	0%	\$0
Agency Contributions				
Cities	\$195,538	\$195,538	100%	\$195,538
County	\$195,538	\$195,538	100%	\$195,538
Special Districts	\$195,538	\$195,538	100.0%	\$195,538
Total Revenue	\$649,615	\$620,405	96%	\$620,405
Reserves Fund Balance	\$262,579	\$301,021	\$0	\$301,201

Attachment B

Credit Card Statements



UMPQUA BANK

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Account Summary




Billing Cycle		01/31/2023
Days In Billing Cycle		32
Previous Balance		\$494.88
Purchases	+	\$136.00
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$90.56-
Payments	-	\$0.00
Other Charges	+	\$35.00
Finance Charges	+	\$9.27

NEW BALANCE \$584.59

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,415.41
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$404.32
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	\$584.59
MINIMUM PAYMENT	\$584.59
PAYMENT DUE DATE	02/25/2023

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	\$46.29-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
01/27	01/27	70005603027777027290122	2022 CCC REBATE	\$90.56-	
01/31	01/31	74807253031260031162009	LATE FEE	\$35.00	
01/31	01/31	74807253031259031064009	FINANCE CHARGE PURCHASE	\$9.27	

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
01/31/23	\$584.59	\$584.59	02/25/23

\$



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

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 \$98.50	Cash Advances \$0.00	Total Activity \$98.50
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/01	01/02	PPLN01	24011343001000044465953	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$98.50

Cardholder Account Summary

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

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/27	01/29	PPLN01	24430993027400812046214	MSFT * E0200LT8V5 MSBILL.INFO WA	\$37.50

Additional Information About Your Account

YOUR ACCOUNT IS TWO PAYMENTS PAST DUE. IN ORDER TO AVOID CANCELLATION, WE MUST ASK FOR FULL PAYMENT OF THE AMOUNT DUE BY RETURN MAIL.

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	\$480.73	0.06024%(D)	21.9900%	\$9.27	\$0.00	21.9949%	\$584.59
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							Days In Billing Cycle: 32		
** 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		02/28/2023
Days In Billing Cycle		28
Previous Balance		\$584.59
Purchases	+	\$183.30
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$1,079.47-
Other Charges	+	\$494.88
Finance Charges	+	\$0.00

NEW BALANCE \$183.30

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,816.70
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

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- Go to www.umpquabank.com
- Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

NEW BALANCE	\$183.30
MINIMUM PAYMENT	\$183.30
PAYMENT DUE DATE	03/25/2023

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	\$584.59-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
02/10	02/13	70005603044555044080109	PAYMENT - THANK YOU SPOKANE WA	\$204.15-	
02/10	02/13	70005603044555044080117	PAYMENT - THANK YOU SPOKANE WA	\$290.73-	
02/10	02/15	70005603046777046350011	MISAPP PAYMENT ADJUSTMENT	\$204.15	
02/10	02/15	70005603046777046360010	MISAPP PAYMENT ADJUSTMENT	\$290.73	
02/16	02/16	70005603047555047780058	PAYMENT - THANK YOU SPOKANE WA	\$290.73-	
02/16	02/16	70005603047555047780066	PAYMENT - THANK YOU SPOKANE WA	\$204.15-	
02/16	02/16	0000000LBX2302164691010	PAYMENT - THANK YOU	\$89.71-	

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
02/28/23	\$183.30	\$183.30	03/25/23

\$



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

e-Statement



38774

MAKE CHECK PAYABLE TO:

UMPQUA BANK COMMERCIAL CARD OPS
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.

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 [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 \$98.50	Cash Advances \$0.00	Total Activity \$98.50
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
02/24	02/26	PPLN01	24011343055000052236622	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$98.50	

Cardholder Account Summary						
ROBERT FITZROY #### #### #			Payments & Other Credits \$0.00	Purchases & Other Charges \$37.50	Cash Advances \$0.00	Total Activity \$37.50
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
02/26	02/27	PPLN01	24430993057400818031056	MSFT * E0200M71VS MSBILL.INFO WA	\$37.50	

Cardholder Account Summary						
MORGAN BING #### #### ####6			Payments & Other Credits \$0.00	Purchases & Other Charges \$47.30	Cash Advances \$0.00	Total Activity \$47.30
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
02/01	02/02	PPLN01	24453883033000016200018	TROPHY HUNTERS SN LUIS OBISP CA	\$12.51	
02/01	02/03	PPLN01	24164073033105003280168	STAPLES 00103614 SAN LUIS OBIS CA	\$34.79	

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%	\$183.30	
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: 28			
** 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 Summary




Billing Cycle		03/31/2023
Days In Billing Cycle		31
Previous Balance		\$183.30
Purchases	+	\$272.05
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$183.30-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$272.05

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$9,727.95
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	\$272.05
MINIMUM PAYMENT	\$272.05
PAYMENT DUE DATE	04/25/2023

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

Trans Date	Post Date	Reference Number	Transaction Description	Amount
TOTAL CORPORATE ACTIVITY				\$183.30-
03/09	03/09	70005603068555068200022	PAYMENT - THANK YOU SPOKANE WA	\$183.30-

Cardholder Account Summary

IMELDA MARQUEZ #####	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$209.54	\$0.00	\$209.54

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/01	03/02	PPLN01	24011343060000049100470	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$99.55
03/19	03/20	PPLN01	24692163078106781972246	NORTON *AP1455089885 877-294-5265 AZ	\$109.99

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
03/31/23	\$272.05	\$272.05	04/25/23

\$



BL ACCT 0000 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 \$37.50	Cash Advances \$0.00	Total Activity \$37.50

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/26	03/27	PPLN01	24430993085400816171926	MSFT * E0200MLJSX MSBILL.INFO WA	\$37.50

Cardholder Account Summary				
MORGAN BING #### #### ####6	Payments & Other Credits \$0.00	Purchases & Other Charges \$25.01	Cash Advances \$0.00	Total Activity \$25.01

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/22	03/23	PPLN01	24453883082000010000042	TROPHY HUNTERS SN LUIS OBISP CA	\$25.01

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%	\$272.05
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.									