

## HIGHLAND RANCHES POA

## Balance Sheet

11/07/23

As of October 31, 2023

Accrual Basis

	Oct 31, 23
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1045 · B of A - Chkg-Culverts-0527	73,018.71
1046 · B of A - Chkg-Regular-0320	3,709.78
1047 · B of A - Reserve Svgs-4165	44,142.37
1048 · B of A - Chkg-4695 (CLOSED)	1.02
1126 · Global Clearing	-20,000.00
<b>Total Checking/Savings</b>	<b>100,871.88</b>
<b>Accounts Receivable</b>	
<b>1127 · Property Owner Dues</b>	
Annual POA Dues	13,754.50
1064 · Dues - Special Assessment	-2,945.00
1094 · Late Fees	80.00
2022 · 2022 Annual Dues	2,320.00
1127 · Property Owner Dues - Other	17,714.74
<b>Total 1127 · Property Owner Dues</b>	<b>30,924.24</b>
<b>Total Accounts Receivable</b>	<b>30,924.24</b>
<b>Other Current Assets</b>	
1102 · Prepaid Expenses	5,563.47
2120 · Payroll Asset	0.22
<b>Total Other Current Assets</b>	<b>5,563.69</b>
<b>Total Current Assets</b>	<b>137,359.81</b>
<b>Fixed Assets</b>	
<b>1000 · 1974 FWD Dump W12'plow12-08</b>	
1001 · Depreciation	-8,540.00
1002 · Original Cost	8,540.00
<b>Total 1000 · 1974 FWD Dump W12'plow12-08</b>	<b>0.00</b>
<b>1003 · 1988 ChampGrader 5-15-09</b>	
1004 · Depreciation	-14,755.44
1005 · Original Cost	14,755.44
<b>Total 1003 · 1988 ChampGrader 5-15-09</b>	<b>0.00</b>
<b>1006 · 1993 Ford Plow 3/30/98 broken</b>	
1007 · Depreciation	-17,018.00
1008 · Original Cost	17,018.00
<b>Total 1006 · 1993 Ford Plow 3/30/98 broken</b>	<b>0.00</b>
<b>1009 · 1993 Water Truck 5-15-09</b>	
1010 · Depreciation	-15,890.48
1011 · Original Cost	15,890.48
<b>Total 1009 · 1993 Water Truck 5-15-09</b>	<b>0.00</b>
<b>1012 · 1995 -Cal Trans w/Plow 5-15-09</b>	
1013 · Depreciation	-3,972.62
1014 · Original Cost	3,972.62
<b>Total 1012 · 1995 -Cal Trans w/Plow 5-15-09</b>	<b>0.00</b>
<b>1015 · 1999 Dodge Plow Truck - 1/14/02</b>	
1016 · Depreciation	-27,935.43
1017 · Original Cost	27,935.43
<b>Total 1015 · 1999 Dodge Plow Truck - 1/14/02</b>	<b>0.00</b>

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	<u>Oct 31, 23</u>	
1018 · 2001Chev-SOLD w/plow-toFORD		
1019 · Depreciation	-5,489.00	
1020 · Original Cost	5,489.00	
Total 1018 · 2001Chev-SOLD w/plow-toFORD		0.00
1021 · 2002 Ford F250 Pickup w/plow		
1022 · Depreciation	-15,284.68	
1023 · Original Cost	15,284.68	
Total 1021 · 2002 Ford F250 Pickup w/plow		0.00
1024 · 2006 Chevy truck 12/7/07		
1025 · Depreciation	-34,110.29	
1026 · Original Cost	34,110.29	
Total 1024 · 2006 Chevy truck 12/7/07		0.00
1030 · 2015 Dodge Ram 2500		
1030-1 · Depreciation	-8,332.00	
1030 · 2015 Dodge Ram 2500 - Other	37,035.51	
Total 1030 · 2015 Dodge Ram 2500		28,703.51
1037 · 2019 Plow for 2002 Ford Truck		
1037-1 · Depreciation	-1,523.00	
1037 · 2019 Plow for 2002 Ford Truck - Other	9,474.27	
Total 1037 · 2019 Plow for 2002 Ford Truck		7,951.27
1039 · 2020 Plow for 2015 Dodge Truck		
1039-1 · Depreciation	-621.00	
1039 · 2020 Plow for 2015 Dodge Truck - Other	8,686.53	
Total 1039 · 2020 Plow for 2015 Dodge Truck		8,065.53
1074 · Entrance Gates - 9/20/79		
1075 · Depreciation	-4,100.00	
1076 · Original Cost	4,100.00	
Total 1074 · Entrance Gates - 9/20/79		0.00
1077 · Fence - 11/01/95		
1078 · Depreciation	-3,616.00	
1079 · Original Cost	3,616.00	
Total 1077 · Fence - 11/01/95		0.00
1080 · Fire Station - 7/01/80		
1081 · Depreciation	-25,000.00	
1082 · Original Cost	25,000.00	
Total 1080 · Fire Station - 7/01/80		0.00
1083 · Fire Station - 7/01/82		
1084 · Depreciation	-16,667.00	
1085 · Original Cost	16,667.00	
Total 1083 · Fire Station - 7/01/82		0.00
1086 · Generator - 10/15/94		
1087 · Depreciation	-5,000.00	
1088 · Original Cost	5,000.00	
Total 1086 · Generator - 10/15/94		0.00
1089 · Hincker Plow Blade-01/23/06		
1090 · Depreciation	-6,061.38	
1091 · Original Cost	6,061.38	
Total 1089 · Hincker Plow Blade-01/23/06		0.00

## HIGHLAND RANCHES POA

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11/07/23

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Accrual Basis

	Oct 31, 23
1093 · Land	9,699.40
1096 · Mail Box Enclosure - 3/30/00	
1097 · Depreciation	-7,821.00
1098 · Original Cost	7,821.00
Total 1096 · Mail Box Enclosure - 3/30/00	0.00
1099 · Mobile Radio Units - 12/07/97	
1100 · Depreciation	-1,140.33
1101 · Original Cost	1,140.33
Total 1099 · Mobile Radio Units - 12/07/97	0.00
1104 · Pump Station - 6/01/82	
1105 · Depreciation	-3,000.00
1106 · Original Cost	3,000.00
Total 1104 · Pump Station - 6/01/82	0.00
1107 · Radio System - 11/01/95	
1108 · Depreciation	-3,227.00
1109 · Original Cost	3,227.00
Total 1107 · Radio System - 11/01/95	0.00
1115 · Road Paving - Cartwright - 1/86	
1116 · Depreciation	-38,040.00
1117 · Original Cost	38,040.00
Total 1115 · Road Paving - Cartwright - 1/86	0.00
1118 · Roller & 2 Trailers 7-2009	
1119 · Depreciation	-14,191.88
1120 · Original Cost	14,191.88
Total 1118 · Roller & 2 Trailers 7-2009	0.00
1122 · Street Signs - 02/26/06	
1123 · Depreciation	-716.54
1124 · Original Cost	716.54
Total 1122 · Street Signs - 02/26/06	0.00
2020 · 2020 Dodge RAM 2500 Tradesman	39,708.00
2021 · 2018 Dodge RAM 2500 Laramie	38,183.15
Total Fixed Assets	132,310.86
<b>TOTAL ASSETS</b>	<b>269,670.67</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	
2000 · A/P - Culvert A/C	19,500.00
2008 · Accounts Payable (A/P)	35,400.00
Total Accounts Payable	54,900.00
<b>Other Current Liabilities</b>	
2003 · Assessments billed in advance	101,200.00
2004 · Federal Income Tax payable	407.00
Total Other Current Liabilities	101,607.00
Total Current Liabilities	156,507.00
Total Liabilities	156,507.00

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11/07/23

Accrual Basis

# HIGHLAND RANCHES POA

## Balance Sheet

As of October 31, 2023

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	<u>Oct 31, 23</u>
Equity	
3001 · Retained Earnings	124,245.28
32000 · *Retained Earnings	157,150.33
Net Income	-168,231.94
	<hr/>
Total Equity	113,163.67
	<hr/>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>269,670.67</b>
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## HIGHLAND RANCHES POA

### Profit & Loss Budget vs. Actual

January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
4003 · Dues (Billed)	85,800.00	101,200.00	-15,400.00
4010 · Fee Income			
4005 · Assessed Late Fees	640.00		
4013 · Special Assessment 2018-Billed	200.00		
4014 · Special Assessment 2019-Billed	322.00		
4020 · Dues (Billed)	1,150.00		
<b>Total 4010 · Fee Income</b>	<b>2,312.00</b>		
4023 · Reserve Account Revenue			
4024 · Other Revenue	0.00	7,500.00	-7,500.00
4023 · Reserve Account Revenue - Other	0.00	10,000.00	-10,000.00
<b>Total 4023 · Reserve Account Revenue</b>	<b>0.00</b>	<b>17,500.00</b>	<b>-17,500.00</b>
<b>Total Income</b>	<b>88,112.00</b>	<b>118,700.00</b>	<b>-30,588.00</b>
<b>Gross Profit</b>	<b>88,112.00</b>	<b>118,700.00</b>	<b>-30,588.00</b>
<b>Expense</b>			
6011 · Merchant fee - Square	0.00	50.00	-50.00
6012 · Office Expense			
6230 · Vehicle Registration	1,349.37	1,500.00	-150.63
6240 · Miscellaneous	41.89	100.00	-58.11
6241 · Quickbooks	301.00	1,000.00	-699.00
6250 · Postage	264.96	800.00	-535.04
6260 · Printing/Reproduction/Supplies			
6013 · Annual & Year End	0.00	0.00	0.00
6260 · Printing/Reproduction/Supplies - Other	1,407.44	1,500.00	-92.56
<b>Total 6260 · Printing/Reproduction/Supplies</b>	<b>1,407.44</b>	<b>1,500.00</b>	<b>-92.56</b>
6390 · Utilities			
6015 · Trash Pickup	165.51	210.00	-44.49
6400 · Electric	630.45	790.00	-159.55
<b>Total 6390 · Utilities</b>	<b>795.96</b>	<b>1,000.00</b>	<b>-204.04</b>
6510 · State Filing & License Fees	2,260.50	500.00	1,760.50
6550* · Office Supplies	0.00	0.00	0.00
<b>Total 6012 · Office Expense</b>	<b>6,421.12</b>	<b>6,400.00</b>	<b>21.12</b>
6026 · Reserve Fund	0.00	10,000.00	-10,000.00
6027 · Road Maintenance/repair/rebuild			
6028 · Diesel/Gas	4,797.00	1,000.00	3,797.00
6029 · Equipment & Labor	0.00	25,100.00	-25,100.00
6030 · Materials	3,910.35	10,500.00	-6,589.65
6033 · Snow removal - Labor/Material	20,768.65	3,000.00	17,768.65
6039 · Equipment Maint./Repair	5,558.35	2,500.00	3,058.35
6099 · Culvert Maintenance	5,956.20	5,500.00	456.20
6300 · Road Repairs & Maint. Reserve	92,349.99		
<b>Total 6027 · Road Maintenance/repair/rebuild</b>	<b>133,340.54</b>	<b>47,600.00</b>	<b>85,740.54</b>
6140 · Contributions	0.00	400.00	-400.00
6160 · Dues and Subscriptions	12.16		
6180 · Insurance			
6006 · Insurance - Vehicles	2,814.70	1,500.00	1,314.70
6007 · Insurance-Workmans Comp	0.00	1,350.00	-1,350.00
6185 · Liability Insurance	1,874.00	2,500.00	-626.00
<b>Total 6180 · Insurance</b>	<b>4,688.70</b>	<b>5,350.00</b>	<b>-661.30</b>

## HIGHLAND RANCHES POA Profit & Loss Budget vs. Actual January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
<b>6270 · Professional Fees</b>			
6018 · Bookkeeping	3,303.75	10,400.00	-7,096.25
6022 · Ombudsman Fee - NRS 116	0.00	2,150.00	-2,150.00
6023 · Reserve Study	500.00	1,500.00	-1,000.00
<b>6280 · Legal</b>			
6019 · Board Consultation	435.00		
6280 · Legal - Other	855.00	2,000.00	-1,145.00
<b>Total 6280 · Legal</b>	1,290.00	2,000.00	-710.00
<b>6650* · Auditor</b>	11,950.00	11,950.00	0.00
<b>Total 6270 · Professional Fees</b>	17,043.75	28,000.00	-10,956.25
<b>6560 · Payroll Expenses</b>	7,055.93		
<b>6820 · Taxes</b>			
6059 · Payroll Taxes	553.48	750.00	-196.52
6060 · Real Estate Taxes	145.95	150.00	-4.05
6061 · State Taxes	8.76		
6830 · Federal	200.00	2,500.00	-2,300.00
6820 · Taxes - Other	77.13		
<b>Total 6820 · Taxes</b>	985.32	3,400.00	-2,414.68
<b>6840 · Service Provider</b>	209.00		
<b>Total Expense</b>	169,756.52	101,200.00	68,556.52
<b>Net Ordinary Income</b>	-81,644.52	17,500.00	-99,144.52
<b>Other Income/Expense</b>			
<b>Other Income</b>			
7000 · Architectural Fees	1,700.00		
7001 · Bank Interest	24.58		
7005 · Driveway Culverts	-2,500.00		
7010 · Transfer Fees	1,700.00		
<b>Total Other Income</b>	924.58		
<b>Net Other Income</b>	924.58		
<b>Net Income</b>	<b>-80,719.94</b>	<b>17,500.00</b>	<b>-98,219.94</b>

P.O. Box 15284  
Wilmington, DE 19850

HIGHLAND RANCHES PROPERTY  
OWNERS ASSOCIATION  
PO BOX 1039  
VIRGINIA CITY, NV 89440-1039

**Customer service information**

- ☎ Customer service: 1.800.432.1000  
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

**Your combined statement**

for July 01, 2023 to July 31, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	████████ 0320	\$42,510.72	Page 3
Adv Tiered Interest Chkg	████ █████ 4695	\$1.02	Page 5
Adv Tiered Interest Chkg	████████ 0527	\$73,016.28	Page 7
Money Market Savings	████████ 4165	\$44,140.92	Page 9
<b>Total balance</b>		<b>\$159,668.94</b>	

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SSM-12-22-0030.A | 5197654

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2023	\$14,306.19
Deposits and other additions	44,139.92
Withdrawals and other subtractions	-15,135.39
Checks	-800.00
Service fees	-0.00
<b>Ending balance on July 31, 2023</b>	<b>\$42,510.72</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$2.66.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

### Deposits and other additions

Date	Description	Amount
07/31/23	Online Banking transfer from SAV 4165 Confirmation# 7168087747	44,139.68
07/31/23	Interest Earned	0.24
<b>Total deposits and other additions</b>		<b>\$44,139.92</b>

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are we  
doing?

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Inclusion on the Advisory Panel subject to qualifications.

SSM-08-22-0033.D | 4875608

## Withdrawals and other subtractions

Date	Description	Amount
07/05/23	ACECLOUDHOSTING DES:PURCHASE ID:HIGHLAND RANCHE INDN:HIGHLAND RANCHES POA CO ID:3383693141 CCD	-28.00
07/10/23	ACECLOUDHOSTING DES:PURCHASE ID:HIGHLAND RANCHE INDN:HIGHLAND RANCHES POA CO ID:3383693141 CCD	-11.00
07/12/23	STATE FARM RO 08 DES:CPC-CLIENT ID:24 A 1811575 INDN:Larry Austin CO ID:9000313004 CCD	-746.22
07/26/23	STATE FARM RO 08 DES:CPC-CLIENT ID:24 A 1817436 INDN:HIGHLAND RANCHES PROP CO ID:9000313004 CCD	-849.36
07/26/23	STATE FARM RO 08 DES:CPC-CLIENT ID:24 A 1553507 INDN:HIGHLAND RANCHES PROP CO ID:9000313004 CCD	-535.44
07/26/23	IRS DES:USATAXPYMT ID:200360730559319 INDN:HIGHLAND RANCHES PROPE CO ID:3387702000 CCD	-13.60
07/31/23	Online Banking transfer to SAV 4165 Confirmation# 7768222317	-12,951.77
<b>Total withdrawals and other subtractions</b>		<b>-\$15,135.39</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
07/13/23	7561	-225.00	07/27/23	7564*	-575.00
<b>Total checks</b>					<b>-\$800.00</b>
<b>Total # of checks</b>					<b>2</b>

\* There is a gap in sequential check numbers

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2023	\$1.02
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on July 31, 2023</b>	<b>\$1.02</b>

*Interest Paid Year To Date: \$2.81.*

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2023	\$73,015.04
Deposits and other additions	1.24
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on July 31, 2023</b>	<b>\$73,016.28</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$8.23.

### Deposits and other additions

Date	Description	Amount
07/31/23	Interest Earned	1.24
<b>Total deposits and other additions</b>		<b>\$1.24</b>

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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2023	\$72,018.44
Deposits and other additions	16,262.16
Withdrawals and other subtractions	-44,139.68
Service fees	-0.00
<b>Ending balance on July 31, 2023</b>	<b>\$44,140.92</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$6.47.

### Deposits and other additions

Date	Description	Amount
07/11/23	BKOFAMERICA MOBILE 07/11 3605583701 DEPOSIT *MOBILE NV	2,232.01
07/11/23	BKOFAMERICA MOBILE 07/11 3797430238 DEPOSIT *MOBILE NV	440.00
07/11/23	BKOFAMERICA MOBILE 07/11 3737010591 DEPOSIT *MOBILE NV	220.00
07/11/23	BKOFAMERICA MOBILE 07/11 3732510938 DEPOSIT *MOBILE NV	200.00
07/11/23	BKOFAMERICA MOBILE 07/11 3737008359 DEPOSIT *MOBILE NV	100.00
07/11/23	BKOFAMERICA MOBILE 07/11 3747079494 DEPOSIT *MOBILE NV	100.00
07/11/23	BKOFAMERICA MOBILE 07/11 3734866201 DEPOSIT *MOBILE NV	17.14
07/31/23	Online Banking transfer from CHK 0320 Confirmation# 7768222317	12,951.77
07/31/23	Interest Earned	1.24
<b>Total deposits and other additions</b>		<b>\$16,262.16</b>

### Withdrawals and other subtractions

Date	Description	Amount
07/31/23	Online Banking transfer to CHK 0320 Confirmation# 7168087747	-44,139.68
<b>Total withdrawals and other subtractions</b>		<b>-\$44,139.68</b>

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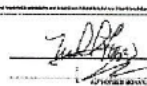


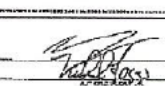
**Check images**

Account number: 0004 2583 0320

Check number: 7561 | Amount: \$225.00

Check number: 7564 | Amount: \$575.00

Highland Ranches POA 4000 25th Highland Ranch, NY 12528		Bank of America 4000 25th Highland Ranch, NY 12528	7561
PAY TO THE ORDER OF	Sumner Law Firm	\$ 225.00	
Five Hundred Twenty-Five and 00/100			
355 Warren Way Reno, NY 13959			
MEMO	by 8816		
⑆007561⑆ ⑆1225007⑆ [REDACTED]			

Highland Ranches POA 4000 25th Highland Ranch, NY 12528		Bank of America 4000 25th Highland Ranch, NY 12528	7564
PAY TO THE ORDER OF	Sunday Miraklis	\$ 575.00	
Five Hundred Seventy-Five and 00/100			
Sunday Miraklis 3550 Cornwall Rd Reno, NY 13921			
MEMO	Just Bookkeeping services		
⑆007564⑆ ⑆1225007⑆ [REDACTED]			


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P.O. Box 15284  
Wilmington, DE 19850

HIGHLAND RANCHES PROPERTY  
OWNERS ASSOCIATION  
PO BOX 1039  
VIRGINIA CITY, NV 89440-1039

**Customer service information**

- ☎ Customer service: 1.800.432.1000
- 🗣 En Español: 1.800.688.6086
- 🌐 [bankofamerica.com](http://bankofamerica.com)
- ✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your combined statement

for August 01, 2023 to August 31, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	████████ 0320	\$17,378.95	Page 3
Adv Tiered Interest Chkg	████████ 4695	\$1.02	Page 5
Adv Tiered Interest Chkg	████████ 0527	\$75,517.54	Page 7
Money Market Savings	████████ 4165	\$44,141.67	Page 9
<b>Total balance</b>		<b>\$137,039.18</b>	

## Mobile and Online Banking — convenient, secure, simple<sup>1</sup>



Help reduce check fraud by writing fewer checks and switching to digital payments. Scammers are targeting the mail to steal checks and other information.

To learn more, scan the code or go to [bofa.com/BillPay](http://bofa.com/BillPay).



<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on August 1, 2023	\$42,510.72
Deposits and other additions	1,645.74
Withdrawals and other subtractions	-231.61
Checks	-26,545.90
Service fees	-0.00
<b>Ending balance on August 31, 2023</b>	<b>\$17,378.95</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$2.95.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

### Deposits and other additions

Date	Description	Amount
08/21/23	BKOFAMERICA MOBILE 08/19 3760382577 DEPOSIT *MOBILE NV	220.00
08/21/23	BKOFAMERICA MOBILE 08/19 3820785538 DEPOSIT *MOBILE NV	220.00
08/21/23	BKOFAMERICA MOBILE 08/19 3758259361 DEPOSIT *MOBILE NV	200.00
08/21/23	BKOFAMERICA MOBILE 08/19 3760382805 DEPOSIT *MOBILE NV	100.00
08/21/23	BKOFAMERICA MOBILE 08/19 3758259931 DEPOSIT *MOBILE NV	100.00
08/21/23	BKOFAMERICA MOBILE 08/19 3820787116 DEPOSIT *MOBILE NV	100.00

*continued on the next page*




## Do you follow us on social media?

Connect with us on **Facebook** and **Twitter** for timely information and to learn more about how to reach your financial goals.




When you use the QRC feature certain information is collected from your mobile device for business purposes. 55M-05-22-0100.C 1 4718133

## Deposits and other additions - continued

Date	Description	Amount
08/21/23	BKOFAMERICA MOBILE 08/19 3760384185 DEPOSIT *MOBILE NV	100.00
08/21/23	BKOFAMERICA MOBILE 08/19 3820787728 DEPOSIT *MOBILE NV	100.00
08/21/23	BKOFAMERICA MOBILE 08/19 3758257621 DEPOSIT *MOBILE NV	79.58
08/21/23	BKOFAMERICA MOBILE 08/19 3758258017 DEPOSIT *MOBILE NV	5.87
08/23/23	BKOFAMERICA MOBILE 08/23 3822810838 DEPOSIT *MOBILE NV	420.00
08/31/23	Interest Earned	0.29
<b>Total deposits and other additions</b>		<b>\$1,645.74</b>

## Withdrawals and other subtractions

Date	Description	Amount
08/01/23	NV ENERGY NORTH DES:SPPC PYMT ID:00225005 181449 INDN:HIGHLAND RANCHES PROPE CO ID:3880044418 CCD	-78.39
08/04/23	ACECLOUDHOSTING DES:PURCHASE ID:HIGHLAND RANCHE INDN:HIGHLAND RANCHES POA CO ID:3383693141 CCD	-28.00
08/21/23	IRS DES:USATAXPYMT ID:270363375820835 INDN:HIGHLAND RANCHES PROPE CO ID:3387702000 CCD	-53.20
08/31/23	NV ENERGY NORTH DES:SPPC PYMT ID:00225005 181449 INDN:HIGHLAND RANCHES PROPE CO ID:3880044418 CCD	-72.02
<b>Total withdrawals and other subtractions</b>		<b>-\$231.61</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
08/01/23	7566	-360.00	08/28/23	7572*	-499.70
08/01/23	7567	-25,686.20			
<b>Total checks</b>					<b>-\$26,545.90</b>
<b>Total # of checks</b>					<b>3</b>

\* There is a gap in sequential check numbers

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on August 1, 2023	\$1.02
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2023</b>	<b>\$1.02</b>

*Interest Paid Year To Date: \$2.81.*

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on August 1, 2023	\$73,016.28
Deposits and other additions	2,501.26
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2023</b>	<b>\$75,517.54</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$9.49.

### Deposits and other additions

Date	Description	Amount
08/21/23	BKOFAMERICA MOBILE 08/19 3755924720 DEPOSIT *MOBILE NV	2,500.00
08/31/23	Interest Earned	1.26
<b>Total deposits and other additions</b>		<b>\$2,501.26</b>

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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on August 1, 2023	\$44,140.92
Deposits and other additions	0.75
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2023</b>	<b>\$44,141.67</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$7.22.

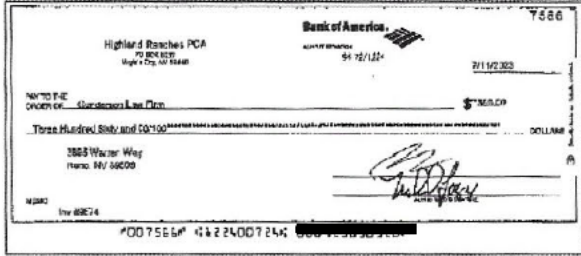
### Deposits and other additions

Date	Description	Amount
08/31/23	Interest Earned	0.75
<b>Total deposits and other additions</b>		<b>\$0.75</b>

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### Check images

Account number: 0004 2583 0320  
Check number: 7566 | Amount: \$360.00



Highland Ranches PCA  
PO BOX 1039  
Wright City, MO 64690

Bank of America  
ACCOUNT NUMBER 04 781111  
01/19/2023

7566

PAID TO THE ORDER OF: Stardust Law Firm \$ 360.00


Three Hundred Sixty and 00/100

3883 Water Way  
Harris, NV 89008

NOV 17 2023

#007566# ⑆122400724⑆ [REDACTED]

Check number: 7567 | Amount: \$25,686.20



Highland Ranches PCA  
PO BOX 1039  
Wright City, MO 64690

Bank of America  
ACCOUNT NUMBER 04 781111  
01/19/2023

7567

PAID TO THE ORDER OF: Ryan B. Kees and Hbc \$ 25,686.20

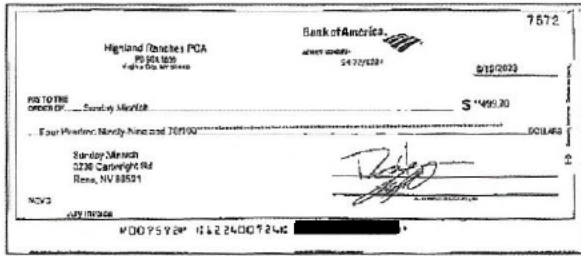
Twenty Five Thousand Six Hundred Eighty Six and 20/100

PO Box 876  
Wright City, MO 64640

NOV 17 2023

#007567# ⑆122400724⑆ [REDACTED]

Check number: 7572 | Amount: \$499.70



Highland Ranches PCA  
PO BOX 1039  
Wright City, MO 64690

Bank of America  
ACCOUNT NUMBER 04 781111  
01/19/2023

7572

PAID TO THE ORDER OF: Stardust Law Firm \$ 499.70

Four Hundred Ninety Nine and 70/100

Stardust Law Firm  
2230 Carwright Rd  
Harris, NV 89021

NOV 17 2023

#007572# ⑆122400724⑆ [REDACTED]

## **Important Messages - Please Read**

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

### **Now funds deposited by check may be available to you earlier.**

We are changing when funds are available to you when your check deposit is not made in person to one of our employees at a financial center. Beginning August 11, 2023, the funds from your check deposit will be available the first business day after the day of your deposit.

Please keep in mind, all deposits are subject to a hold review at any time – and we may place longer holds on certain items in some cases, which could impact your ability to withdraw or use the deposited funds or result in a reduction of your available balance. For more information, please refer to your Deposit Agreement & Disclosures at [bankofamerica.com/deposits/resources/deposit-agreements.go.deposit](https://bankofamerica.com/deposits/resources/deposit-agreements.go.deposit).


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P.O. Box 15284  
Wilmington, DE 19850

HIGHLAND RANCHES PROPERTY  
OWNERS ASSOCIATION  
PO BOX 1039  
VIRGINIA CITY, NV 89440-1039

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

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## Your combined statement

for September 01, 2023 to September 29, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	██████████0320	\$13,392.20	Page 3
Adv Tiered Interest Chkg	██████████4695	\$1.02	Page 5
Adv Tiered Interest Chkg	██████████0527	\$73,018.71	Page 7
Money Market Savings	██████████4165	\$44,142.37	Page 9
<b>Total balance</b>		<b>\$130,554.30</b>	

### Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit [bofa.com/SecurityCenter](http://bofa.com/SecurityCenter) or **scan this code.**



When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-12-22-0030.A | 5197654

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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- Tell us the dollar amount of the suspected error.

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2023	\$17,378.95
Deposits and other additions	0.24
Withdrawals and other subtractions	-1,190.54
Checks	-2,796.45
Service fees	-0.00
<b>Ending balance on September 29, 2023</b>	<b>\$13,392.20</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$3.19.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

### Deposits and other additions

Date	Description	Amount
09/29/23	Interest Earned	0.24
<b>Total deposits and other additions</b>		<b>\$0.24</b>

# THE AMERICAN BUFFALO

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## Withdrawals and other subtractions

Date	Description	Amount
09/06/23	ACECLOUDHOSTING DES:PURCHASE ID:HIGHLAND RANCHE INDN:HIGHLAND RANCHES POA CO ID:3383693141 CCD	-39.00
09/27/23	DMV-44 DES:7756844513 ID:2REMDOVS4DDC12V INDN:LA REBUILDS LLC LA REB CO ID:8860044810 PPD	-595.00
09/27/23	DMV-44 DES:7756844513 ID:2REMDC4AW5YTRWB INDN:LA REBUILDS LLC LA REB CO ID:8860044810 PPD	-501.37
09/27/23	WASTE MANAGEMENT DES:INTERNET ID:99881493 INDN:AUSTIN LARRY CO ID:9049038216 CCD	-55.17
<b>Total withdrawals and other subtractions</b>		<b>-\$1,190.54</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
09/13/23	7568	-145.95	09/11/23	7570	-2,150.50
09/07/23	7569	-500.00			
<b>Total checks</b>					<b>-\$2,796.45</b>
<b>Total # of checks</b>					<b>3</b>

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2023	\$1.02
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on September 29, 2023</b>	<b>\$1.02</b>

*Interest Paid Year To Date: \$2.81.*

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2023	\$75,517.54
Deposits and other additions	1.17
Withdrawals and other subtractions	-0.00
Checks	-2,500.00
Service fees	-0.00
<b>Ending balance on September 29, 2023</b>	<b>\$73,018.71</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$10.66.

### Deposits and other additions

Date	Description	Amount
09/29/23	Interest Earned	1.17
<b>Total deposits and other additions</b>		<b>\$1.17</b>

### Checks

Date	Check #	Amount
09/11/23	140	-2,500.00
<b>Total checks</b>		<b>-\$2,500.00</b>
<b>Total # of checks</b>		<b>1</b>

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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2023	\$44,141.67
Deposits and other additions	0.70
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on September 29, 2023</b>	<b>\$44,142.37</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$7.92.

### Deposits and other additions

Date	Description	Amount
09/29/23	Interest Earned	0.70
<b>Total deposits and other additions</b>		<b>\$0.70</b>

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### Check images

Account number: 0004 2583 0320  
Check number: 7568 | Amount: \$145.95

Check number: 7569 | Amount: \$500.00

Highland Ranches POA  
Bank of America  
7568  
09/29/2023  
PAY TO THE ORDER OF: Stoney County Clerk/Treasurer \$145.95  
One Hundred Forty Five and 95/100  
Stoney County Clerk/Treasurer  
P.O. Drawer 10  
Virginia City, NV 89440  
MEMO: 09/29/23  
⑈007568⑈ ⑆122400724⑆ [REDACTED]

Highland Ranches POA  
Bank of America  
7569  
09/29/2023  
PAY TO THE ORDER OF: Bejar Reserve Communities, LLC \$500.00  
Five Hundred and 00/100  
270 G. Main St., Suite 10  
Falcon, NV 89405  
MEMO: 09/29/23  
⑈007569⑈ ⑆122400724⑆ [REDACTED]

Check number: 7570 | Amount: \$2,150.50

Highland Ranches POA  
Bank of America  
7570  
09/29/2023  
PAY TO THE ORDER OF: NICHU COCH UNIT FEES \$2,150.50  
1066574  
Two Thousand One Hundred Fifty and 50/100  
3000 W. Sahara Avenue #256  
Las Vegas, NV 89102-3280  
MEMO: 09/29/23  
⑈007570⑈ ⑆122400724⑆ [REDACTED]

**Check images - continued**

Account number: 0049 7187 0527  
Check number: 140 | Amount: \$2,500.00

284286 JEFFERSON MEMORIAL AIRPORT  
HIGHLAND RANCHES PROPERTY OWNER 1245  
CULBERT A.C.  
P.O. BOX 1389  
VIRGINIA CITY, NY 2846-1009

DATE 8/19/23

140

PAY TO THE ORDER OF Tom Lobkewicz \$2500.00

Two thousand five hundred & no/100 DOLLARS

Bank of America

ACH BY EDWARDS

Lot 129 Culbert A.C.

10140

## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

### Good news about our savings accounts

On August 14, 2023, we stopped charging the \$10 Withdrawal Limit Fee on all of our savings accounts. In addition, we stopped converting savings accounts to checking accounts for frequent withdrawals and transfers.

Keep in mind, using your savings account for frequent transactions can make it hard to save for the future – please use a Bank of America checking account to make everyday payments and withdrawals.

If you have any questions, want to discuss your savings goals, or learn more about other accounts, schedule an appointment with one of our specialists at [bankofamerica.com/appointments](https://www.bankofamerica.com/appointments).

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