

**Columbine Valley Homeowners Association**

04/30/2024

**Prepared By:**

**LCM Property Management, Inc.  
1776 South Jackson Street, Suite 300  
Denver, CO 80210**

**Prepared For:**

**Columbine Valley Board of Directors**

**Included Reports**

**Copies**

Funds Balance Sheet  
Funds Income Statement  
Budget Comparision - Operating Fund  
12 Month Act-Bud-Var-Operating Fund  
12 Month Act/Bud-Operating Fund  
12 Month Budget - Operating  
AP Check History  
AP/GL Transaction Register  
GL Bank Reconciliation  
RM Delinquent Owner Accounts  
RM Prepaid Owner Accounts

1  
1  
1  
1  
1  
1  
1  
1  
1  
1  
1

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

ASSETS	
CASH	
CWB Operating	109,661.60
US Bank Operating	43,000.85
US Bank Operating Reserve	<u>80,823.29</u>
TOTAL CASH	<u>233,485.74</u>
TOTAL ASSETS	<u>233,485.74</u>
LIABILITIES	
ACCOUNTS PAYABLE	
Prepaid Assessments	<u>54,030.58</u>
TOTAL ACCOUNTS PAYABLE	<u>54,030.58</u>
TOTAL LIABILITIES	54,030.58
EQUITY	
Retained Earnings	192,950.33
Current Earnings	<u>(13,495.17)</u>
TOTAL EQUITY	<u>179,455.16</u>
TOTAL LIABILITIES & EQUITY	<u>233,485.74</u>

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

	Current Month	Year-To-Date
<b>OTHER REVENUE</b>		
Late Charges	980.00	1,365.00
Late Interest	175.18	186.79
Interest Income	0.00	50.21
<b>TOTAL OTHER INCOME</b>	<b>1,155.18</b>	<b>1,602.00</b>
<b>TOTAL REVENUE</b>	<b>1,155.18</b>	<b>1,602.00</b>
<b>OPERATING EXPENSES</b>		
<b>    GROUNDS</b>		
Grounds Maintenance	0.00	494.10
Holiday Decorations	0.00	12,985.18
<b>TOTAL GROUNDS EXPENSE</b>	<b>0.00</b>	<b>13,479.28</b>
<b>    UTILITIES</b>		
Gas & Electricity	66.29	66.29
Electricity	0.00	198.40
<b>TOTAL UTILITIES EXPENSE</b>	<b>66.29</b>	<b>264.69</b>
<b>ADMINISTRATIVE</b>		
<b>ADMINISTRATIVE GENERAL</b>		
Management	500.00	2,000.00
Collection Expense	60.00	240.00
Legal	0.00	238.00
Reimbursed Legal	(1,633.00)	(1,633.00)
Office Supplies & Expense	7.65	492.20
Bank Charges	0.00	16.00
<b>TOTAL GENERAL ADMIN EXP</b>	<b>(1,065.35)</b>	<b>1,353.20</b>
<b>TOTAL EXPENSES</b>	<b>(999.06)</b>	<b>15,097.17</b>
<b>NET OPERATING INCOME/(LOSS)</b>	<b>2,154.24</b>	<b>(13,495.17)</b>

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

Current Mnth Actual	Current Mnth Budget	Current Mnth Variance		Current YTD Actual	Current YTD Budget	Current YTD Variance	Current Year Total Budget
<b>ASSESSMENT REVENUE</b>							
0	18,000	(18,000)	1.400100 Assessments	0	36,000	(36,000)	54,000
<b>0</b>	<b>18,000</b>	<b>(18,000)</b>	<b>TOTAL OPERATING ASSESSMENTS</b>	<b>0</b>	<b>36,000</b>	<b>(36,000)</b>	<b>54,000</b>
<b>OTHER OPERATING REVENUE</b>							
980	0	980	1.420100 Late Charges	1,365	0	1,365	0
175	0	175	1.420300 Late Interest	187	0	187	0
0	208	(208)	1.420305 Fees	0	832	(832)	2,500
0	0	0	1.420362 Grants	0	0	0	2,000
0	0	0	1.420512 Luminarias	0	2,400	(2,400)	2,400
0	2	(2)	1.430100 Interest Income	50	8	42	24
<b>1,155</b>	<b>210</b>	<b>945</b>	<b>TOTAL OTHER OPERATING INCOME</b>	<b>1,602</b>	<b>3,240</b>	<b>(1,638)</b>	<b>6,924</b>
<b>1,155</b>	<b>18,210</b>	<b>(17,055)</b>	<b>TOTAL OPERATING REVENUE</b>	<b>1,602</b>	<b>39,240</b>	<b>(37,638)</b>	<b>60,924</b>
<b>OPERATING EXPENSES</b>							
<b>GROUND</b>							
0	0	0	1.700150 Grounds Maintenance	494	0	(494)	13,000
0	125	125	1.720320 Improvements	0	500	500	1,500
0	542	542	1.720906 Holiday Decorations	12,985	2,168	(10,817)	6,500
0	0	0	1.720907 Luminarias	0	0	0	1,200
<b>0</b>	<b>667</b>	<b>667</b>	<b>TOTAL GROUNDS EXPENSE</b>	<b>13,479</b>	<b>2,668</b>	<b>(10,811)</b>	<b>22,200</b>
<b>UTILITIES</b>							
66	0	(66)	1.800100 Gas & Electricity	66	0	(66)	0
0	92	92	1.800200 Electricity	198	368	170	1,100
<b>66</b>	<b>92</b>	<b>26</b>	<b>TOTAL UTILITIES EXPENSE</b>	<b>265</b>	<b>368</b>	<b>103</b>	<b>1,100</b>
<b>ADMINISTRATIVE</b>							
<b>ADMINISTRATIVE GENERAL</b>							
500	500	0	1.900100 Management	2,000	2,000	0	6,000
60	0	(60)	1.900330 Collection Expense	240	0	(240)	0
0	0	0	1.900400 Legal	238	0	(238)	0
(1,633)	0	1,633	1.900500 Reimbursed Legal	(1,633)	0	1,633	0
0	0	0	1.900700 Insurance	0	0	0	2,500
0	0	0	1.901510 Community Activities	0	0	0	1,500
8	0	(8)	1.902200 Office Supplies & Expense	492	0	(492)	0
0	1,544	1,544	1.903001 Professional Fees	0	6,176	6,176	18,525
0	0	0	1.903200 Bank Charges	16	0	(16)	0
0	21	21	1.903605 Gifts	0	84	84	250
0	83	83	1.904999 Other General Admin Expenses	0	332	332	1,000
<b>(1,065)</b>	<b>2,148</b>	<b>3,213</b>	<b>TOTAL GENERAL ADMIN EXP</b>	<b>1,353</b>	<b>8,592</b>	<b>7,239</b>	<b>29,775</b>
<b>(999)</b>	<b>2,907</b>	<b>3,906</b>	<b>TOTAL OPERATING EXPENSES</b>	<b>15,097</b>	<b>11,628</b>	<b>(3,469)</b>	<b>53,075</b>
2,154	15,303	(13,149)	NET OPERATING INCOME/(LOSS)	(13,495)	27,612	(41,107)	7,849



c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec** 2024	Y-T-D ACT	Y-T-D BUD	Y-T-D VAR
<b>ASSESSMENT REVENUE</b>															
1.400100 Assessments	0	0	0	0	0	0	0	0	0	0	0	0	0	36,000	(36,000)
<b>TOTAL OPERATING ASSESSMENTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36,000</b>	<b>(36,000)</b>
<b>OTHER OPERATING REVENUE</b>															
1.420100 Late Charges	92	175	118	980	0	0	0	0	0	0	0	0	1,365	0	1,365
1.420300 Late Interest	0	2	9	175	0	0	0	0	0	0	0	0	187	0	187
1.420305 Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	832	(832)
1.420512 Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	2,400	(2,400)
1.430100 Interest Income	17	16	17	0	0	0	0	0	0	0	0	0	50	8	42
<b>TOTAL OTHER OPERATING INCOME</b>	<b>109</b>	<b>193</b>	<b>145</b>	<b>1,155</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,602</b>	<b>3,240</b>	<b>(1,638)</b>
<b>TOTAL OPERATING REVENUE</b>	<b>109</b>	<b>193</b>	<b>145</b>	<b>1,155</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,602</b>	<b>39,240</b>	<b>(37,638)</b>
<b>OPERATING EXPENSES</b>															
<b>GROUND</b>															
1.700150 Grounds Maintenance	494	0	0	0	0	0	0	0	0	0	0	0	494	0	(494)
1.720320 Improvements	0	0	0	0	0	0	0	0	0	0	0	0	0	500	500
1.720906 Holiday Decorations	4,127	8,694	164	0	0	0	0	0	0	0	0	0	12,985	2,168	(10,817)
<b>TOTAL GROUNDS EXPENSE</b>	<b>4,621</b>	<b>8,694</b>	<b>164</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,479</b>	<b>2,668</b>	<b>(10,811)</b>
<b>UTILITIES</b>															
1.800100 Gas & Electricity	0	0	0	66	0	0	0	0	0	0	0	0	66	0	(66)
1.800200 Electricity	66	66	66	0	0	0	0	0	0	0	0	0	198	368	170
<b>TOTAL UTILITIES EXPENSE</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>265</b>	<b>368</b>	<b>103</b>
<b>ADMINISTRATIVE</b>															
<b>ADMINISTRATIVE GENERAL</b>															
1.900100 Management	500	500	500	500	0	0	0	0	0	0	0	0	2,000	2,000	0
1.900330 Collection Expense	100	80	0	60	0	0	0	0	0	0	0	0	240	0	(240)
1.900400 Legal	102	0	136	0	0	0	0	0	0	0	0	0	238	0	(238)
1.900500 Reimbursed Legal	0	0	0	(1,633)	0	0	0	0	0	0	0	0	(1,633)	0	1,633
1.902200 Office Supplies & Expense	24	17	443	8	0	0	0	0	0	0	0	0	492	0	(492)
1.903001 Professional Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	6,176	6,176
1.903200 Bank Charges	16	0	0	0	0	0	0	0	0	0	0	0	16	0	(16)
1.903605 Gifts	0	0	0	0	0	0	0	0	0	0	0	0	0	84	84
1.904999 Other General Admin Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	332	332
<b>TOTAL GENERAL ADMIN EXP</b>	<b>742</b>	<b>597</b>	<b>1,079</b>	<b>(1,065)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,353</b>	<b>8,592</b>	<b>7,239</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>5,430</b>	<b>9,357</b>	<b>1,309</b>	<b>(999)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,097</b>	<b>11,628</b>	<b>(3,469)</b>
<b>NET OPERATING INCOME/(LOSS)</b>	<b>(5,321)</b>	<b>(9,164)</b>	<b>(1,165)</b>	<b>2,154</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(13,495)</b>	<b>27,612</b>	<b>(41,107)</b>

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

	Actual Jan 2024	Actual Feb 2024	Actual Mar 2024	Actual Apr 2024	Budget May 2024	Budget Jun 2024	Budget Jul 2024	Budget Aug 2024	Budget Sep 2024	Budget Oct 2024	Budget Nov 2024	Budget Dec 2024	TOTAL	ANNUAL BUDGET	VARIANCE
<b>ASSESSMENT REVENUE</b>															
1.400100 Assessments	0	0	0	0	18,000	0	0	0	0	0	0	0	18,000	54,000	(36,000)
<b>TOTAL OPERATING ASSESSMENTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,000</b>	<b>54,000</b>	<b>(36,000)</b>
<b>OTHER OPERATING REVENUE</b>															
1.420100 Late Charges	92	175	118	980	0	0	0	0	0	0	0	0	1,365	0	1,365
1.420300 Late Interest	0	2	9	175	0	0	0	0	0	0	0	0	187	0	187
1.420305 Fees	0	0	0	0	208	208	208	208	208	208	208	212	1,668	2,500	(832)
1.420362 Grants	0	0	0	0	0	0	0	2,000	0	0	0	0	2,000	2,000	0
1.420512 Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	2,400	(2,400)
1.430100 Interest Income	17	16	17	0	2	2	2	2	2	2	2	2	66	24	42
<b>TOTAL OTHER OPERATING INCOME</b>	<b>109</b>	<b>193</b>	<b>145</b>	<b>1,155</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>2,210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>214</b>	<b>5,286</b>	<b>6,924</b>	<b>(1,638)</b>
<b>TOTAL OPERATING REVENUE</b>	<b>109</b>	<b>193</b>	<b>145</b>	<b>1,155</b>	<b>18,210</b>	<b>210</b>	<b>210</b>	<b>2,210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>214</b>	<b>23,286</b>	<b>60,924</b>	<b>(37,638)</b>
<b>OPERATING EXPENSES</b>															
<b>GROUND</b>															
1.700150 Grounds Maintenance	494	0	0	0	0	2,600	2,600	2,600	2,600	2,600	0	0	13,494	13,000	(494)
1.720320 Improvements	0	0	0	0	125	125	125	125	125	125	125	125	1,000	1,500	500
1.720906 Holiday Decorations	4,127	8,694	164	0	542	542	542	542	542	542	542	538	17,317	6,500	(10,817)
1.720907 Luminarias	0	0	0	0	0	0	0	0	0	400	400	400	1,200	1,200	0
<b>TOTAL GROUND</b>	<b>4,621</b>	<b>8,694</b>	<b>164</b>	<b>0</b>	<b>667</b>	<b>3,267</b>	<b>3,267</b>	<b>3,267</b>	<b>3,267</b>	<b>3,667</b>	<b>1,067</b>	<b>1,063</b>	<b>33,011</b>	<b>22,200</b>	<b>(10,811)</b>
<b>UTILITIES</b>															
1.800100 Gas & Electricity	0	0	0	66	0	0	0	0	0	0	0	0	66	0	(66)
1.800200 Electricity	66	66	66	0	92	92	92	92	92	92	92	88	930	1,100	170
<b>TOTAL UTILITIES EXPENSE</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>88</b>	<b>997</b>	<b>1,100</b>	<b>103</b>
<b>ADMINISTRATIVE</b>															
<b>ADMINISTRATIVE GENERAL</b>															
1.900100 Management	500	500	500	500	500	500	500	500	500	500	500	500	6,000	6,000	0
1.900330 Collection Expense	100	80	0	60	0	0	0	0	0	0	0	0	240	0	(240)
1.900400 Legal	102	0	136	0	0	0	0	0	0	0	0	0	238	0	(238)
1.900500 Reimbursed Legal	0	0	0	(1,633)	0	0	0	0	0	0	0	0	(1,633)	0	1,633
1.900700 Insurance	0	0	0	0	2,500	0	0	0	0	0	0	0	2,500	2,500	0
1.901510 Community Activities	0	0	0	0	0	750	0	750	0	0	0	0	1,500	1,500	0
1.902200 Office Supplies & Expense	24	17	443	8	0	0	0	0	0	0	0	0	492	0	(492)
1.903001 Professional Fees	0	0	0	0	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,541	12,349	18,525	6,176
1.903200 Bank Charges	16	0	0	0	0	0	0	0	0	0	0	0	16	0	(16)
1.903605 Gifts	0	0	0	0	21	21	21	21	21	21	21	19	166	250	84
1.904999 Other General Admin Expenses	0	0	0	0	83	83	83	83	83	83	83	87	668	1,000	332
<b>TOTAL GENERAL ADMIN EXP</b>	<b>742</b>	<b>597</b>	<b>1,079</b>	<b>(1,065)</b>	<b>4,648</b>	<b>2,898</b>	<b>2,148</b>	<b>2,898</b>	<b>2,148</b>	<b>2,148</b>	<b>2,148</b>	<b>2,147</b>	<b>22,536</b>	<b>29,775</b>	<b>7,239</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>5,430</b>	<b>9,357</b>	<b>1,309</b>	<b>(999)</b>	<b>5,407</b>	<b>6,257</b>	<b>5,507</b>	<b>6,257</b>	<b>5,507</b>	<b>5,907</b>	<b>3,307</b>	<b>3,298</b>	<b>56,544</b>	<b>53,075</b>	<b>(3,469)</b>

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

	Actual Jan 2024	Actual Feb 2024	Actual Mar 2024	Actual Apr 2024	Budget May 2024	Budget Jun 2024	Budget Jul 2024	Budget Aug 2024	Budget Sep 2024	Budget Oct 2024	Budget Nov 2024	Budget Dec 2024	TOTAL	ANNUAL BUDGET	VARIANCE
NET OPERATING INCOME/(LOSS)	(5,321)	(9,164)	(1,165)	2,154	12,803	(6,047)	(5,297)	(4,047)	(5,297)	(5,697)	(3,097)	(3,084)	(33,258)	7,849	(41,107)

c/o LCM Property Management  
1776 South Jackson Suite 300  
Denver CO 80210

Acct#	Description	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	ANNUAL BUDGET
<b>ASSESSMENT REVENUE</b>														
1.400100	Assessments	0	0	18,000	18,000	18,000	0	0	0	0	0	0	0	54,000
	<b>TOTAL OPERATING ASSESSMENTS</b>	<b>0</b>	<b>0</b>	<b>18,000</b>	<b>18,000</b>	<b>18,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>54,000</b>
<b>OTHER OPERATING REVENUE</b>														
1.420305	Fees	208	208	208	208	208	208	208	208	208	208	208	212	2,500
1.420362	Grants	0	0	0	0	0	0	0	2,000	0	0	0	0	2,000
1.420512	Luminarias	2,400	0	0	0	0	0	0	0	0	0	0	0	2,400
1.430100	Interest Income	2	2	2	2	2	2	2	2	2	2	2	2	24
	<b>TOTAL OTHER OPERATING INCOME</b>	<b>2,610</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>2,210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>214</b>	<b>6,924</b>
	<b>TOTAL OPERATING REVENUE</b>	<b>2,610</b>	<b>210</b>	<b>18,210</b>	<b>18,210</b>	<b>18,210</b>	<b>210</b>	<b>210</b>	<b>2,210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>214</b>	<b>60,924</b>
<b>OPERATING EXPENSES</b>														
<b>GROUND</b>														
1.700150	Grounds Maintenance	0	0	0	0	0	2,600	2,600	2,600	2,600	2,600	0	0	13,000
1.720320	Improvements	125	125	125	125	125	125	125	125	125	125	125	125	1,500
1.720906	Holiday Decorations	542	542	542	542	542	542	542	542	542	542	542	538	6,500
1.720907	Luminarias	0	0	0	0	0	0	0	0	0	400	400	400	1,200
	<b>TOTAL GROUNDS EXPENSE</b>	<b>667</b>	<b>667</b>	<b>667</b>	<b>667</b>	<b>667</b>	<b>3,267</b>	<b>3,267</b>	<b>3,267</b>	<b>3,267</b>	<b>3,667</b>	<b>1,067</b>	<b>1,063</b>	<b>22,200</b>
<b>UTILITIES</b>														
1.800200	Electricity	92	92	92	92	92	92	92	92	92	92	92	88	1,100
	<b>TOTAL UTILITIES EXPENSE</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>92</b>	<b>88</b>	<b>1,100</b>
<b>ADMINISTRATIVE</b>														
<b>ADMINISTRATIVE GENERAL</b>														
1.900100	Management	500	500	500	500	500	500	500	500	500	500	500	500	6,000
1.900700	Insurance	0	0	0	0	2,500	0	0	0	0	0	0	0	2,500
1.901510	Community Activities	0	0	0	0	0	750	0	750	0	0	0	0	1,500
1.903001	Professional Fees	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,544	1,541	18,525
1.903605	Gifts	21	21	21	21	21	21	21	21	21	21	21	19	250
1.904999	Other General Admin Expenses	83	83	83	83	83	83	83	83	83	83	83	87	1,000
	<b>TOTAL GENERAL ADMIN EXP</b>	<b>2,148</b>	<b>2,148</b>	<b>2,148</b>	<b>2,148</b>	<b>4,648</b>	<b>2,898</b>	<b>2,148</b>	<b>2,898</b>	<b>2,148</b>	<b>2,148</b>	<b>2,148</b>	<b>2,147</b>	<b>29,775</b>
	<b>TOTAL OPERATING EXPENSES</b>	<b>2,907</b>	<b>2,907</b>	<b>2,907</b>	<b>2,907</b>	<b>5,407</b>	<b>6,257</b>	<b>5,507</b>	<b>6,257</b>	<b>5,507</b>	<b>5,907</b>	<b>3,307</b>	<b>3,298</b>	<b>53,075</b>
	<b>NET OPERATING INCOME/(LOSS)</b>	<b>(297)</b>	<b>(2,697)</b>	<b>15,303</b>	<b>15,303</b>	<b>12,803</b>	<b>(6,047)</b>	<b>(5,297)</b>	<b>(4,047)</b>	<b>(5,297)</b>	<b>(5,697)</b>	<b>(3,097)</b>	<b>(3,084)</b>	<b>7,849</b>

For All Check Numbers

Check	Vendor	Name Voucher Invoice	Type	Chk Date Proc Date	Void Date	Recon Date	Inv Amount	Payments	Disc Taken	Amount
500033	LCMP1A	LCM Property Management 00175142CO6-2024-04	C	04/23/2024 04/23/2024		04/30/2024	567.65	567.65	0.00	567.65
Bank Totals for all Check Types Except D								567.65	0.00	567.65
Total Number of Checks			1							

Type	Reference	Description	Date	User	Create Date			
			Entity	Account	Subacct	Description	Debit	Credit
ACK	CO611-500033	Lcm Property Managem	04/23/2024	Access		04/23/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		567.65
		Columbine Valley HOA	CO6	1.900100		Management	500.00	
		Columbine Valley HOA	CO6	1.900330		Collection Expense	60.00	
		Columbine Valley HOA	CO6	1.902200		Office Supplies/Exp	7.65	
Totals							567.65	567.65

Bank Balance As Of 04/30/2024	113,719.44
Outstanding Checks AP	-4,057.84
Adjusted Bank Balance	109,661.60
Book Balance As Of 04/30/2024	109,661.60
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	109,661.60

Check	Date	Vendor	Type	Amount	
010026	04/14/2021	LCMP1A	LCM Property Management	C	1,055.88
010034	06/30/2021	LCMP1A	LCM Property Management	C	586.29
010063	04/18/2022	LCMP1A	LCM Property Management	C	970.29
010072	08/19/2022	lcmp1a	LCM Property Management	C	641.96
010075	10/17/2022	LCMP1A	LCM Property Management	C	503.42
100813	06/02/2023	WARD1F	Greg Ward	C	300.00
Report Total					4,057.84



Batch	Date	Description	Amount
		Bank Code Total	0.00

ADDRESS SERVICE REQUESTED

COLUMBINE VALLEY HOMEOWNERS ASSOCIATION  
OPERATING ACCOUNT  
1776 S JACKSON ST STE 300  
DENVER CO 80210-3803

Managing Your Accounts



Citywide Banks  
a division of HTLF



Customer Care  
Center: 877.280.1859



Website: CitywideBanks.com

Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCIAL ANALYSIS CHECKING	XXXXXXXX5250	\$113,719.44

COMMERCIAL ANALYSIS CHECKING-XXXXXXXX5250

Account Summary

Date	Description	Amount
04/01/2024	Beginning Balance	\$104,524.71
	16 Credit(s) This Period	\$10,907.77
	4 Debit(s) This Period	\$1,713.04
04/30/2024	Ending Balance	\$113,719.44

Deposits

Date	Description	Amount
04/05/2024	E-DEPOSIT	\$3,417.77
04/19/2024	E-DEPOSIT	\$600.00
		2 item(s) totaling \$4,017.77

Other Credits

Date	Description	Amount
04/02/2024	LOCKBOX CREDIT	\$900.00
04/04/2024	LOCKBOX CREDIT	\$590.00
04/05/2024	PayLease.com Settlement LCM Property Managemen 000020573075394	\$300.00
04/09/2024	LOCKBOX CREDIT	\$600.00
04/11/2024	PayLease.com Settlement LCM Property Managemen 000020621700222	\$300.00
04/16/2024	LOCKBOX CREDIT	\$600.00
04/17/2024	LOCKBOX CREDIT	\$300.00
04/18/2024	LOCKBOX CREDIT	\$300.00
04/22/2024	LOCKBOX CREDIT	\$600.00
04/23/2024	LOCKBOX CREDIT	\$600.00
04/24/2024	LOCKBOX CREDIT	\$600.00
04/25/2024	LOCKBOX CREDIT	\$600.00
04/29/2024	LOCKBOX CREDIT	\$300.00
04/30/2024	LOCKBOX CREDIT	\$300.00
		14 item(s) totaling \$6,890.00

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SOCIAL SECURITY \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement, and add to your register any interest posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Redcheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance, and added the current interest.

This section applies exclusively to electronic fund transfers governed by Regulation E

In case of errors or questions about electronic transfers, telephone us or write to us at the address printed on this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the 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.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

NEW BALANCE		\$
TRANSFER AMOUNT FROM OTHER SIDE		
ADD		
DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT		
SUBTOTAL		
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS		
NUMBER	AMOUNT	
TOTAL CHECKS NOT LISTED		----->
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE		BALANCE

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

Balance subject to interest rate.

Average daily balance method (including current transactions): We figure the interest charge on your account 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/ advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. 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. This gives us the "average daily balance".

This section applies exclusively to information pertaining to credit extended primarily for personal, family, or household purposes. WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address printed on this statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but

may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are

**COMMERCIAL ANALYSIS CHECKING-XXXXXX5250 (continued)****Other Debits**

<b>Date</b>	<b>Description</b>	<b>Amount</b>
04/01/2024	AVIDPAY SERVICE AVIDPAY REF*CK*500031*240329*Winzenbur	\$136.00
04/01/2024	AVIDPAY SERVICE AVIDPAY REF*CK*500032*240329*LCM Prope	\$943.10
04/24/2024	AVIDPAY SERVICE AVIDPAY REF*CK*500033*240423*LCM Prope	\$567.65
04/29/2024	XCEL ENERGY-PSCO XCELENERGY 00030885331	\$66.29

4 item(s) totaling \$1,713.04

**Daily Balances**

<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>	<b>Date</b>	<b>Amount</b>
03/31/2024	\$104,524.71	04/11/2024	\$109,553.38	04/23/2024	\$112,553.38
04/01/2024	\$103,445.61	04/16/2024	\$110,153.38	04/24/2024	\$112,585.73
04/02/2024	\$104,345.61	04/17/2024	\$110,453.38	04/25/2024	\$113,185.73
04/04/2024	\$104,935.61	04/18/2024	\$110,753.38	04/29/2024	\$113,419.44
04/05/2024	\$108,653.38	04/19/2024	\$111,353.38	04/30/2024	\$113,719.44
04/09/2024	\$109,253.38	04/22/2024	\$111,953.38		

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/02/2024

#000004 / 02 / 2024\$900.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/04/2024

#000004 / 04 / 2024\$590.00

Merchant Capture Deposit Ticket

Merchant Name:

LCM PROPERTY MANAGEMENT INC

Account Number:

35250

Date:

04/05/2024 10:39:32 AM

Amount:

\$ 3,417.77

41070CB9354

3325008

0000341777

#000004 / 05 / 2024\$3,417.77

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/09/2024

#000004 / 09 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/16/2024

#000004 / 16 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/17/2024

#000004 / 17 / 2024\$300.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/18/2024

#000004 / 18 / 2024\$300.00

Merchant Capture Deposit Ticket

Merchant Name:

LCM PROPERTY MANAGEMENT INC

Account Number:

35250

Date:

04/19/2024 10:29:42 AM

Amount:

\$ 600.00

41070CB9354

3325008

0000060000

#000004 / 19 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/22/2024

#000004 / 22 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/23/2024

#000004 / 23 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/24/2024

#000004 / 24 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT

Lockbox Name

LCM Property Management Inc

Business Date

04/25/2024

#000004 / 25 / 2024\$600.00

Citywide Banks LOCKBOX DEPOSIT		
Lockbox Name	LCM Property Management Inc	
Business Date	04/29/2024	
#0000	04/29/2024	\$300.00

Citywide Banks LOCKBOX DEPOSIT		
Lockbox Name	LCM Property Management Inc	
Business Date	04/30/2024	
#0000	04/30/2024	\$300.00

THIS PAGE LEFT INTENTIONALLY BLANK





P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

251 IMG S Y ST01

106481025001316 EB



COLUMBINE VALLEY HOMEOWNERS ASSOCIATION  
17 FAIRWAY LN  
LITTLETON CO 80123-6667

Business Statement

Account Number:  
1 036 8253 9764

Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024

Page 1 of 2



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:** 800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](https://usbank.com)

## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card





**PLEASE READ THIS FIRST**  
To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

#### Outstanding Deposits

#### Outstanding Withdrawals

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

### IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

#### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the 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.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

### IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

### CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

#### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

### REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



## INFORMATION YOU SHOULD KNOW

(CONTINUED)

transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

## PLATINUM BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9764

### Account Summary

	# Items		
Beginning Balance on Apr 1		\$	42,970.85
Other Withdrawals	1		164.00-
<b>Ending Balance on Apr 30, 2024</b>		<b>\$</b>	<b>42,806.85</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 3	Electronic Withdrawal REF=240930156170260N00	To Public Storage I 4953551121RENTAL 000000043764550	\$ 164.00-
<b>Total Other Withdrawals</b>			<b>\$ 164.00-</b>

### Balance Summary

Date	Ending Balance
Apr 3	42,806.85

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2024

Account Number:	1-036-8253-9764	\$	0.00
Analysis Service Charge assessed to	1-036-8253-9764	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-036-8253-9764

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	1		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-036-8253-9764		\$	0.00

This page intentionally left blank



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

251 TRN S Y ST01

106481025011223 EB



COLUMBINE VALLEY HOMEOWNERS ASSOCIATION  
17 FAIRWAY LN  
LITTLETON CO 80123-6667

Business Statement

Account Number:  
1 036 8253 9772

Statement Period:

Apr 1, 2024

through

Apr 30, 2024

Page 1 of 2



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card





**PLEASE READ THIS FIRST**  
To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

#### Outstanding Deposits

#### Outstanding Withdrawals

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

### IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

#### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the 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.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

### IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

### CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

#### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The **\*\*\*INTEREST CHARGE\*\*\*** begins from the date of each advance.

### REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



COLUMBINE VALLEY HOMEOWNERS ASSOCIATION  
17 FAIRWAY LN  
LITTLETON CO 80123-6667

**Business Statement**  
Account Number:  
1 036 8253 9772  
Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024  
Page 2 of 2

## INFORMATION YOU SHOULD KNOW

(CONTINUED)

transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

## PREFERRED BUSINESS MONEY MARKET

**Member FDIC**

U.S. Bank National Association

Account Number 1-036-8253-9772

### Account Summary

	# Items				
Beginning Balance on Apr 1		\$	80,823.29	Annual Percentage Yield Earned	0.25%
Other Deposits	1		16.56	Interest Earned this Period	\$ 16.56
<b>Ending Balance on Apr 30, 2024</b>		<b>\$</b>	<b>80,839.85</b>	Interest Paid this Year	\$ 66.77
				Number of Days in Statement Period	30

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 30	Interest Paid	3000004206	\$ 16.56
<b>Total Other Deposits</b>			<b>\$ 16.56</b>

This page intentionally left blank

CO

Unit Space	R Type	Sts Type	Owner Co-Resident	Unit Address CC Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
CO-CO6 - COLUMBINE VALLEY HOA										
0061	01	C	Pat Boyle	16 Fairway Lane Last Pmt: 05/23/2023	300.00	300.00			300.00	
0099	01	C	Tim Kuzava	72 Fairway Lane Last Pmt: 05/16/2023	300.00	300.00			300.00	
0143	02	C	Alex and David Peterson	34 Niblick Lane Last Pmt: 06/06/2023	300.00	300.00			300.00	
0149	01	C	Michael Schuyler	5 Wedge Way Last Pmt: 05/05/2022	300.00	862.07	38.01	38.01	300.00	486.05
0125	01	C	John Sedbrook	16 Niblick Lane Last Pmt: 04/24/2023	300.00	300.00			300.00	
0044	03	C	Matthew Smart	15 Driver Lane		300.00			300.00	
Entity Totals Delinquent						2,362.07	38.01	38.01	1,800.00	486.05
Prepays						0.00	0.00	0.00	0.00	0.00
Net						2,362.07	38.01	38.01	1,800.00	486.05
Entity Counts Delinquent						0.00	0.00	0.00	5.00	1.00
Net Distribution										
26	Assessment-Reg	Annu				2,100.00	0.00	0.00	1,800.00	300.00
LC	Late Charge					245.00	35.00	35.00	0.00	175.00
LI	Late Interest					17.07	3.01	3.01	0.00	11.05



CO

Unit Space	R	Sts Type	Owner Co-Resident	Unit Address CC Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
CO-CO6 - COLUMBINE VALLEY HOA										
0128	01	P	Kathleen Blandford	19 Niblick Lane Last Pmt: 04/08/2021	300.00	-263.98				-263.98
0041	01	C	Laurie Cunningham	12 Driver Lane Last Pmt: 03/05/2024	300.00	-300.00		-300.00		
0060	02	C	Michael Gutesha, Jr.	15 Fairway Lane Last Pmt: 03/21/2024	300.00	-300.00		-300.00		
0167	02	C	Markham Hawkins	24 Wedge Way Last Pmt: 03/21/2024	300.00	-300.00		-300.00		
0159	01	C	Dr. Roderick McDonald	16 Wedge Way Last Pmt: 04/16/2024	300.00	-300.00	-300.00			
0096	01	C	Greg Ward	67 Fairway Lane Last Pmt: 04/01/2024	3,417.77	-18.00	-18.00			
				Entity Totals Delinquent		0.00	0.00	0.00	0.00	0.00
				Prepays		-1,481.98	-318.00	-900.00	0.00	-263.98
				Net		-1,481.98	-318.00	-900.00	0.00	-263.98
				Entity Counts Delinquent		0.00	2.00	3.00	0.00	1.00
Net Distribution										
26	Assessment-Reg Annu					-1,463.98	-300.00	-900.00	0.00	-263.98
	WO Write-Off Balances					-18.00	-18.00	0.00	0.00	0.00