

Columbine Valley Homeowners Association

05/31/2023

Prepared By:

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

Prepared For:

Columbine Valley Board of Directors

Included Reports

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

Copies

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

ASSETS

CASH

CWB Operating	99,076.01
US Bank Operating	38,301.85
US Bank Operating Reserve	<u>80,654.80</u>

TOTAL CASH 218,032.66

TOTAL ASSETS 218,032.66

LIABILITIES

ACCOUNTS PAYABLE

Prepaid Assessments 55,949.97

TOTAL ACCOUNTS PAYABLE 55,949.97

TOTAL LIABILITIES 55,949.97

EQUITY

Retained Earnings 157,076.43
Current Earnings 5,006.26

TOTAL EQUITY 162,082.69

TOTAL LIABILITIES & EQUITY 218,032.66

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

	Current Month	Year-To-Date
OTHER REVENUE		
Late Charges	0.00	(40.00)
Interest Income	17.12	52.08
TOTAL OTHER INCOME	17.12	12.08
TOTAL REVENUE	17.12	12.08
OPERATING EXPENSES		
 GROUNDS		
Holiday Decorations	136.00	(7,181.00)
TOTAL GROUNDS EXPENSE	136.00	(7,181.00)
 UTILITIES		
Gas & Electricity	191.11	386.34
TOTAL UTILITIES EXPENSE	191.11	386.34
 ADMINISTRATIVE		
 ADMINISTRATIVE GENERAL		
Management	0.00	500.00
Community Activities	0.00	1,239.09
Office Supplies & Expense	0.00	23.39
Other General Admin Expenses	0.00	38.00
TOTAL GENERAL ADMIN EXP	0.00	1,800.48
TOTAL EXPENSES	327.11	(4,994.18)
NET OPERATING INCOME/(LOSS)	(309.99)	5,006.26

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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
			OTHER OPERATING REVENUE				
0	0	0	1.420100 Late Charges	(40)	0	(40)	0
17	0	17	1.430100 Interest Income	52	0	52	0
17	0	17	TOTAL OTHER OPERATING INCOME	12	0	12	0
17	0	17	TOTAL OPERATING REVENUE	12	0	12	0
			OPERATING EXPENSES				
			 GROUNDS				
136	0	(136)	1.720906 Holiday Decorations	(7,181)	0	7,181	0
136	0	(136)	TOTAL GROUNDS EXPENSE	(7,181)	0	7,181	0
			 UTILITIES				
191	0	(191)	1.800100 Gas & Electricity	386	0	(386)	0
191	0	(191)	TOTAL UTILITIES EXPENSE	386	0	(386)	0
			ADMINISTRATIVE				
			ADMINISTRATIVE GENERAL				
0	0	0	1.900100 Management	500	0	(500)	0
0	0	0	1.901510 Community Activities	1,239	0	(1,239)	0
0	0	0	1.902200 Office Supplies & Expense	23	0	(23)	0
0	0	0	1.904999 Other General Admin Expenses	38	0	(38)	0
0	0	0	TOTAL GENERAL ADMIN EXP	1,800	0	(1,800)	0
327	0	(327)	TOTAL OPERATING EXPENSES	(4,994)	0	4,994	0
(310)	0	(310)	NET OPERATING INCOME/(LOSS)	5,006	0	5,006	0

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Denver CO 80210

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec** 2023	Y-T-D **** ACT	Y-T-D **** BUD	Y-T-D ** VAR
OTHER OPERATING REVENUE															
1.420100 Late Charges	(40)	40	(40)	0	0	0	0	0	0	0	0	0	(40)	0	(40)
1.430100 Interest Income	1	1	17	17	17	0	0	0	0	0	0	0	52	0	52
TOTAL OTHER OPERATING INCOME	(39)	41	(23)	17	17	0	0	0	0	0	0	0	12	0	12
TOTAL OPERATING REVENUE	(39)	41	(23)	17	17	0	0	0	0	0	0	0	12	0	12
OPERATING EXPENSES															
 GROUNDS															
1.720906 Holiday Decorations	136	(7,725)	136	136	136	0	0	0	0	0	0	0	(7,181)	0	7,181
TOTAL GROUNDS EXPENSE	136	(7,725)	136	136	136	0	0	0	0	0	0	0	(7,181)	0	7,181
 UTILITIES															
1.800100 Gas & Electricity	65	64	66	0	191	0	0	0	0	0	0	0	386	0	(386)
TOTAL UTILITIES EXPENSE	65	64	66	0	191	0	0	0	0	0	0	0	386	0	(386)
 ADMINISTRATIVE															
 ADMINISTRATIVE GENERAL															
1.900100 Management	500	(500)	500	0	0	0	0	0	0	0	0	0	500	0	(500)
1.901510 Community Activities	1,239	0	0	0	0	0	0	0	0	0	0	0	1,239	0	(1,239)
1.902200 Office Supplies & Expense	15	(10)	18	0	0	0	0	0	0	0	0	0	23	0	(23)
1.904999 Other General Admin Expenses	19	19	0	0	0	0	0	0	0	0	0	0	38	0	(38)
TOTAL GENERAL ADMIN EXP	1,773	(491)	518	0	0	0	0	0	0	0	0	0	1,800	0	(1,800)
TOTAL OPERATING EXPENSES	1,975	(8,152)	720	136	327	0	0	0	0	0	0	0	(4,994)	0	4,994
NET OPERATING INCOME/(LOSS)	(2,014)	8,193	(743)	(119)	(310)	0	0	0	0	0	0	0	5,006	0	5,006

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Denver CO 80210

	Actual Jan 2023	Actual Feb 2023	Actual Mar 2023	Actual Apr 2023	Actual May 2023	Budget Jun 2023	Budget Jul 2023	Budget Aug 2023	Budget Sep 2023	Budget Oct 2023	Budget Nov 2023	Budget Dec 2023	TOTAL	ANNUAL BUDGET	VARIANCE
OTHER OPERATING REVENUE															
1.420100 Late Charges	(40)	40	(40)	0	0	0	0	0	0	0	0	0	(40)	0	(40)
1.430100 Interest Income	1	1	17	17	17	0	0	0	0	0	0	0	52	0	52
TOTAL OTHER OPERATING INCOME	(39)	41	(23)	17	17	0	0	0	0	0	0	0	12	0	12
TOTAL OPERATING REVENUE	(39)	41	(23)	17	17	0	0	0	0	0	0	0	12	0	12
OPERATING EXPENSES															
 GROUNDS															
1.720906 Holiday Decorations	136	(7,725)	136	136	136	0	0	0	0	0	0	0	(7,181)	0	7,181
 TOTAL GROUNDS EXPENSE	136	(7,725)	136	136	136	0	0	0	0	0	0	0	(7,181)	0	7,181
 UTILITIES															
1.800100 Gas & Electricity	65	64	66	0	191	0	0	0	0	0	0	0	386	0	(386)
 TOTAL UTILITIES EXPENSE	65	64	66	0	191	0	0	0	0	0	0	0	386	0	(386)
ADMINISTRATIVE															
ADMINISTRATIVE GENERAL															
1.900100 Management	500	(500)	500	0	0	0	0	0	0	0	0	0	500	0	(500)
1.901510 Community Activities	1,239	0	0	0	0	0	0	0	0	0	0	0	1,239	0	(1,239)
1.902200 Office Supplies & Expense	15	(10)	18	0	0	0	0	0	0	0	0	0	23	0	(23)
1.904999 Other General Admin Expenses	19	19	0	0	0	0	0	0	0	0	0	0	38	0	(38)
 TOTAL GENERAL ADMIN EXP	1,773	(491)	518	0	0	0	0	0	0	0	0	0	1,800	0	(1,800)
TOTAL OPERATING EXPENSES	1,975	(8,152)	720	136	327	0	0	0	0	0	0	0	(4,994)	0	4,994
NET OPERATING INCOME/(LOSS)	(2,014)	8,193	(743)	(119)	(310)	0	0	0	0	0	0	0	5,006	0	5,006

[illegible]

Bank CO611 - Columbine Val CWB-11

For All Check Numbers

Check	Vendor	Name	Type	Chk Date	Void Date	Recon	Payments	Disc Taken	Amount
		Voucher Invoice		Proc Date		Date	Inv Amount		
300000	XCEL1A	Xcel .	C	05/28/2023			63.56	0.00	63.56
		00158945826309036		05/28/2023			63.56	0.00	
Bank Totals for all Check Types Except D							63.56	0.00	63.56
Total Number of Checks			1						

For Journal Entries Dated 05/01/23 to 05/31/23
For All Batch Numbers
For Journal Type - Ref No's ACK - to ACK -
ZZZZZZZZZZZZ
For Entities CO6 to CO6

Type Reference	Description	Date Entity	User Account	Subacct	Create Date Description	Debit	Credit
ACK CO611-300000	Xcel	05/28/2023	Access		05/29/2023		
	Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		63.56
	Columbine Valley HOA	CO6	1.800100		Gas & Electricity	63.56	
Totals						63.56	63.56

Bank Balance As Of 05/31/2023	104,643.65
Outstanding Checks AP	-5,267.64
Adjustments: check 3/20 g. ward	-300.00
Adjusted Bank Balance	99,076.01
Book Balance As Of 05/31/2023	99,076.01
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	99,076.01

Check	Date	Vendor	Type	Amount
010025	04/14/2021	FRON1N Frontier Precision Inc	C	910.55
010026	04/14/2021	LCMP1A LCM Property Management	C	1,055.88
010034	06/30/2021	LCMP1A LCM Property Management	C	586.29
010060	03/16/2022	ADAM1O Henry Adams	C	535.69
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
300000	05/28/2023	XCEL1A Xcel .	C	63.56
Report Total				5,267.64

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

Change in Terms

Effective Immediately

Deposits at Automatic Teller Machines

For deposits (cash and checks) made at ATMs owned or operated by the Bank, the first \$225 of your deposit will be available immediately. The portion of your deposit over \$225 will be available on the first business day after the day of your deposit, unless it is subject to one of the exceptions mentioned above. **ATM Deposits made after 7:00 PM Mountain Time will be processed on the next business day.** ATMs owned or operated by the Bank will be labeled as such.

Bold indicates change.

Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCIAL ANALYSIS CHECKING	XXXXXX5250	\$104,643.65

COMMERCIAL ANALYSIS CHECKING-XXXXXX5250

Account Summary

Date	Description	Amount
05/01/2023	Beginning Balance	\$100,271.20
	7 Credit(s) This Period	\$4,500.00
	2 Debit(s) This Period	\$127.55
05/31/2023	Ending Balance	\$104,643.65

Deposits

Date	Description	Amount
05/05/2023	E-DEPOSIT	\$300.00
		1 item(s) totaling \$300.00

Other Credits

Date	Description	Amount
05/08/2023	LOCKBOX CREDIT	\$1,200.00
05/09/2023	LOCKBOX CREDIT	\$1,500.00
05/12/2023	LOCKBOX CREDIT	\$600.00
05/15/2023	LOCKBOX CREDIT	\$300.00
05/16/2023	LOCKBOX CREDIT	\$300.00

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

Recheck 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 credit 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.

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

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".

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.

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

Date	Description	Amount
05/23/2023	LOCKBOX CREDIT	\$300.00
		6 item(s) totaling \$4,200.00

Other Debits

Date	Description	Amount
05/01/2023	XCEL ENERGY-PSCO XCELENERGY 00030885331	\$63.99
05/30/2023	XCEL ENERGY-PSCO XCELENERGY 00030885331	\$63.56
		2 item(s) totaling \$127.55

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/30/2023	\$100,271.20	05/09/2023	\$103,207.21	05/23/2023	\$104,707.21
05/01/2023	\$100,207.21	05/12/2023	\$103,807.21	05/30/2023	\$104,643.65
05/05/2023	\$100,507.21	05/15/2023	\$104,107.21		
05/08/2023	\$101,707.21	05/16/2023	\$104,407.21		



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

251 IMG S Y ST01

Account Number:

1 036 8253 9764

Statement Period:

May 1, 2023

through

May 31, 2023



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000021805 00 SP 106481749402890 E
COLUMBINE VALLEY HOMEOWNERS ASSOCIATION
17 FAIRWAY LN
LITTLETON CO 80123-6667



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

PLATINUM BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9764

Account Summary

	# Items		
Beginning Balance on May 1		\$	38,437.85
Other Withdrawals	1		136.00-
Ending Balance on May 31, 2023		\$	38,301.85

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 3	Electronic Withdrawal To Public Storage I REF=231220108701060N00 4953551121RENTAL 000000041003722		\$ 136.00-
Total Other Withdrawals			\$ 136.00-

Balance Summary

Date	Ending Balance
May 3	38,301.85

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: April 2023

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

¹ 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
Depository Services			
Combined Transactions/Items	1		No Charge
Subtotal: Depository Services			<u>0.00</u>
Fee Based Service Charges for Account Number 1-036-8253-9764		\$	<u>0.00</u>



BALANCE YOUR ACCOUNT

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

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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.



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

251 TRN S Y ST01

Business Statement

Account Number:
1 036 8253 9772

Statement Period:
May 1, 2023
through
May 31, 2023



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000033170 00 SP 106481749414255 E
COLUMBINE VALLEY HOMEOWNERS ASSOCIATION
17 FAIRWAY LN
LITTLETON CO 80123-6667



To Contact U.S. Bank

24-Hour Business

Solutions: 800-673-3555

U.S. Bank accepts Relay Calls

Internet: usbank.com

PREFERRED BUSINESS MONEY MARKET

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9772

Account Summary

	# Items				
Beginning Balance on May 1		\$	80,637.68	Annual Percentage Yield Earned	0.25%
Other Deposits	1		17.12	Interest Earned this Period	\$ 17.12
Ending Balance on May 31, 2023		\$	80,654.80	Interest Paid this Year	\$ 52.08
				Number of Days in Statement Period	31

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 31	Interest Paid	3100004434	\$ 17.12
Total Other Deposits			\$ 17.12



BALANCE YOUR ACCOUNT

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

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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.

CO

Unit Space	R Type	Sts Type	Owner Co-Resident	Unit CC	Address Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
CO-CO6 - COLUMBINE VALLEY HOA											
0074	01	C	Sean McCann		30 Fairway Lane Last Pmt: 05/13/2022	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
0148	01	C	William Ranch		3 Wedge Way Last Pmt: 04/20/2022	300.00	300.00				300.00
0149	01	C	Michael Schuyler		5 Wedge Way Last Pmt: 05/05/2022	300.00	300.00				300.00
0069	01	C	Jerree Stroh		25 Fairway Lane Last Pmt: 04/12/2022	300.00	300.00				300.00
0117	01	C	Patrick Vahey		7 Niblick Lane Last Pmt: 05/13/2022	300.00	300.00				300.00
0059	01	C	Timothy Vandel		14 Fairway Lane Last Pmt: 07/18/2022	300.00	621.84		72.15	35.96	513.73
0086	01	C	Logan Wallace		51 Fairway Lane Last Pmt: 09/09/2021	300.00	37.01				37.01
0096	01	C	Greg Ward		67 Fairway Lane Last Pmt: 05/31/2022 COLLECTION: AT Attorney-WL 08/09/22	300.00	3,009.03		103.20	51.43	2,854.40
Entity Totals Delinquent							5,467.88	0.00	175.35	87.39	5,205.14
Prepays							0.00	0.00	0.00	0.00	0.00
Net							5,467.88	0.00	175.35	87.39	5,205.14
Entity Counts Delinquent							0.00	0.00	0.00	0.00	9.00
Net Distribution											
26	Assessment-Reg	Annu					2,766.60	0.00	0.00	0.00	2,766.60
L1	Reimb Legal						1,373.00	0.00	0.00	0.00	1,373.00
LC	Late Charge						1,050.00	0.00	140.00	70.00	840.00
LI	Late Interest						278.28	0.00	35.35	17.39	225.54

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										
0126	01	C	Ryan Barker	17 Niblick Lane Last Pmt: 05/08/2023	300.00	-300.00	-300.00			
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: 03/05/2023	300.00	-300.00			-300.00	
0068	01	C	Patrick Downey	24 Fairway Lane Last Pmt: 04/25/2023	300.00	-300.00		-300.00		
0019	01	C	John Gerdes	11 Club Lane Last Pmt: 04/20/2023	358.00	-58.00		-58.00		
0017	01	C	Stephen Ismert	9 Club Lane Last Pmt: 05/08/2023	300.00	-300.00	-300.00			
0079	01	C	Bruce James	37 Fairway Lane Last Pmt: 04/17/2023	310.00	-10.00		-10.00		
0097	01	C	Steve Reister	68 Fairway Lane Last Pmt: 05/09/2023	300.00	-300.00	-300.00			
Entity Totals Delinquent						0.00	0.00	0.00	0.00	0.00
Prepays						-1,831.98	-900.00	-368.00	-300.00	-263.98
Net						-1,831.98	-900.00	-368.00	-300.00	-263.98
Entity Counts Delinquent						0.00	3.00	3.00	1.00	1.00
Net Distribution										
26	Assessment-Reg Annu					-1,831.98	-900.00	-368.00	-300.00	-263.98