

Columbine Valley Homeowners Association

12/31/2022

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

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c/o LCM Property Management
1776 South Jackson Suite 300
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ASSETS

CASH

CWB Operating	43,535.83
US Bank Operating	39,019.85
US Bank Operating Reserve	80,602.72

TOTAL CASH 163,158.40

TOTAL ASSETS 163,158.40

LIABILITIES

ACCOUNTS PAYABLE

Prepaid Assessments 6,081.97

TOTAL ACCOUNTS PAYABLE 6,081.97

TOTAL LIABILITIES 6,081.97

EQUITY

Retained Earnings 155,064.19
Current Earnings 2,012.24

TOTAL EQUITY 157,076.43

TOTAL LIABILITIES & EQUITY 163,158.40

c/o LCM Property Management
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	Current Month	Year-To-Date
ASSESSMENT REVENUE		
Assessments	0.00	51,415.41
	-----	-----
TOTAL ASSESSMENT REVENUE	0.00	51,415.41
	-----	-----
OTHER REVENUE		
Late Charges	(80.00)	(180.00)
Late Interest	0.00	7.07
Luminarias	0.00	3,575.00
Interest Income	0.68	8.01
Collection/NSF Fees	0.00	114.59
	-----	-----
TOTAL OTHER INCOME	(79.32)	3,524.67
	-----	-----
TOTAL REVENUE	(79.32)	54,940.08
	=====	=====
OPERATING EXPENSES		
GROUND		
Grounds Maintenance	0.00	8,777.48
Sprinklers	0.00	389.84
Holiday Lighting	0.00	120.00
Holiday Decorations	18,558.00	26,315.17
	-----	-----
TOTAL GROUND EXPENSE	18,558.00	35,602.49
	-----	-----
UTILITIES		
Gas & Electricity	65.21	736.31
Electricity	0.00	65.21
	-----	-----
TOTAL UTILITIES EXPENSE	65.21	801.52
	-----	-----
ADMINISTRATIVE		
ADMINISTRATIVE GENERAL		
Management	1,000.00	6,500.00
Legal	0.00	65.00
Insurance	0.00	4,387.00
Audit/Review/Tax Prep	0.00	425.00
Meeting Expenses	0.00	3,172.99
Community Activities	0.00	218.70
Secretary of State/Filing Fees	0.00	75.00
Permits & Licenses	0.00	(1,050.00)
Office Supplies & Expense	20.52	2,502.14
Other General Admin Expenses	19.00	228.00
	-----	-----
TOTAL GENERAL ADMIN EXP	1,039.52	16,523.83
	-----	-----
TOTAL EXPENSES	19,662.73	52,927.84
	-----	-----
NET OPERATING INCOME/(LOSS)	(19,742.05)	2,012.24
	=====	=====

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Current Mnth Actual	Current Mnth Budget	Current Mnth Variance		Current YTD Actual	Current YTD Budget	Current YTD Variance	Current Year Total Budget
ASSESSMENT REVENUE							
0	0	0	1.400100 Assessments	51,415	54,000	(2,585)	54,000
0	0	0	TOTAL OPERATING ASSESSMENTS	51,415	54,000	(2,585)	54,000
OTHER OPERATING REVENUE							
(80)	0	(80)	1.420100 Late Charges	(180)	0	(180)	0
0	0	0	1.420300 Late Interest	7	0	7	0
0	212	(212)	1.420305 Fees	0	2,500	(2,500)	2,500
0	0	0	1.420362 Grants	0	2,000	(2,000)	2,000
0	0	0	1.420512 Luminarias	3,575	2,400	1,175	2,400
1	2	(1)	1.430100 Interest Income	8	24	(16)	24
0	0	0	1.445300 Collection/NSF Fees	115	0	115	0
(79)	214	(293)	TOTAL OTHER OPERATING INCOME	3,525	6,924	(3,399)	6,924
(79)	214	(293)	TOTAL OPERATING REVENUE	54,940	60,924	(5,984)	60,924
OPERATING EXPENSES							
GROUND							
0	0	0	1.700150 Grounds Maintenance	8,777	13,000	4,223	13,000
0	0	0	1.700900 Sprinklers	390	0	(390)	0
0	125	125	1.720320 Improvements	0	1,500	1,500	1,500
0	0	0	1.720905 Holiday Lighting	120	0	(120)	0
18,558	538	(18,020)	1.720906 Holiday Decorations	26,315	6,500	(19,815)	6,500
0	400	400	1.720907 Luminarias	0	1,200	1,200	1,200
18,558	1,063	(17,495)	TOTAL GROUNDS EXPENSE	35,602	22,200	(13,402)	22,200
UTILITIES							
65	0	(65)	1.800100 Gas & Electricity	736	0	(736)	0
0	88	88	1.800200 Electricity	65	1,100	1,035	1,100
65	88	23	TOTAL UTILITIES EXPENSE	802	1,100	298	1,100
ADMINISTRATIVE							
ADMINISTRATIVE GENERAL							
1,000	500	(500)	1.900100 Management	6,500	6,000	(500)	6,000
0	0	0	1.900400 Legal	65	0	(65)	0
0	0	0	1.900700 Insurance	4,387	2,500	(1,887)	2,500
0	0	0	1.900900 Audit/Review/Tax Prep	425	0	(425)	0
0	0	0	1.901350 Meeting Expenses	3,173	0	(3,173)	0
0	0	0	1.901510 Community Activities	219	1,500	1,281	1,500
0	0	0	1.901700 Secretary of State/Filing Fees	75	0	(75)	0
0	0	0	1.901800 Permits & Licenses	(1,050)	0	1,050	0
21	0	(21)	1.902200 Office Supplies & Expense	2,502	0	(2,502)	0
0	1,541	1,541	1.903001 Professional Fees	0	18,525	18,525	18,525
0	19	19	1.903605 Gifts	0	250	250	250
19	87	68	1.904999 Other General Admin Expenses	228	1,000	772	1,000
1,040	2,147	1,107	TOTAL GENERAL ADMIN EXP	16,524	29,775	13,251	29,775
19,663	3,298	(16,365)	TOTAL OPERATING EXPENSES	52,928	53,075	147	53,075
(19,742)	(3,084)	(16,658)	NET OPERATING INCOME/(LOSS)	2,012	7,849	(5,837)	7,849

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	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec** 2022	Y-T-D ACT	Y-T-D BUD	Y-T-D VAR
ASSESSMENT REVENUE															
1.400100 Assessments	0	0	5,882	39,636	5,897	0	0	0	0	0	0	0	51,415	54,000	(2,585)
TOTAL OPERATING ASSESSMENTS	0	0	5,882	39,636	5,897	0	0	0	0	0	0	0	51,415	54,000	(2,585)
OTHER OPERATING REVENUE															
1.420100 Late Charges	(15)	(15)	(15)	(15)	(20)	0	105	(85)	0	0	(40)	(80)	(180)	0	(180)
1.420300 Late Interest	0	0	0	0	0	0	6	1	0	0	0	0	7	0	7
1.420305 Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	2,500	(2,500)
1.420362 Grants	0	0	0	0	0	0	0	0	0	0	0	0	0	2,000	(2,000)
1.420512 Luminarias	0	0	3,575	0	0	0	0	0	0	0	0	0	3,575	2,400	1,175
1.430100 Interest Income	1	1	1	1	1	1	1	1	1	1	1	1	8	24	(16)
1.445300 Collection/NSF Fees	0	0	65	0	50	0	0	0	0	0	0	0	115	0	115
TOTAL OTHER OPERATING INCOME	(14)	(14)	3,626	(14)	30	1	112	(83)	1	1	(39)	(79)	3,525	6,924	(3,399)
TOTAL OPERATING REVENUE	(14)	(14)	9,508	39,622	5,928	1	112	(83)	1	1	(39)	(79)	54,940	60,924	(5,984)
OPERATING EXPENSES															
GROUNDS															
1.700150 Grounds Maintenance	0	0	0	0	2,615	0	6,162	0	0	0	0	0	8,777	13,000	4,223
1.700900 Sprinklers	0	0	0	0	0	0	0	0	0	0	390	0	390	0	(390)
1.720320 Improvements	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	1,500
1.720905 Holiday Lighting	120	0	0	0	0	0	0	0	0	0	0	0	120	0	(120)
1.720906 Holiday Decorations	6,461	120	120	120	120	136	136	136	136	136	136	18,558	26,315	6,500	(19,815)
1.720907 Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200	1,200
TOTAL GROUNDS EXPENSE	6,581	120	120	120	2,735	136	6,298	136	136	136	526	18,558	35,602	22,200	(13,402)
UTILITIES															
1.800100 Gas & Electricity	0	0	0	59	61	61	77	78	79	257	0	65	736	0	(736)
1.800200 Electricity	0	59	118	0	0	0	0	0	0	(177)	65	0	65	1,100	1,035
TOTAL UTILITIES EXPENSE	0	59	118	59	61	61	77	78	79	80	65	65	802	1,100	298
ADMINISTRATIVE															
ADMINISTRATIVE GENERAL															
1.900100 Management	500	500	500	500	500	500	500	500	0	500	1,000	1,000	6,500	6,000	(500)
1.900400 Legal	0	0	0	0	0	65	0	0	0	0	0	0	65	0	(65)
1.900700 Insurance	0	0	0	0	0	4,387	0	0	0	0	0	0	4,387	2,500	(1,887)
1.900900 Audit/Review/Tax Prep	425	0	0	0	0	0	0	0	0	0	0	0	425	0	(425)
1.901350 Meeting Expenses	0	0	0	0	0	0	0	0	0	3,173	0	0	3,173	0	(3,173)
1.901510 Community Activities	0	0	219	0	0	0	0	0	0	0	0	0	219	1,500	1,281
1.901700 Secretary of State/Filing Fees	0	0	0	75	0	0	0	0	0	0	0	0	75	0	(75)
1.901800 Permits & Licenses	0	0	(1,050)	0	0	0	0	0	0	0	0	0	(1,050)	0	1,050
1.902200 Office Supplies & Expense	1,903	30	24	380	3	50	40	22	0	3	25	21	2,502	0	(2,502)
1.903001 Professional Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	18,525	18,525
1.903200 Bank Charges	0	0	0	12	0	0	0	(12)	0	0	0	0	0	0	0
1.903605 Gifts	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250

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	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec** 2022	Y-T-D ACT	Y-T-D BUD	Y-T-D VAR
1.904999 Other General Admin Expenses	19	19	19	19	19	19	19	19	19	19	19	19	228	1,000	772
TOTAL GENERAL ADMIN EXP	2,847	549	(288)	986	522	5,021	559	529	19	3,695	1,044	1,040	16,524	29,775	13,251
TOTAL OPERATING EXPENSES	9,428	728	(50)	1,165	3,318	5,217	6,934	743	234	3,911	1,635	19,663	52,928	53,075	147
NET OPERATING INCOME/(LOSS)	(9,443)	(743)	9,558	38,456	2,609	(5,217)	(6,822)	(826)	(233)	(3,910)	(1,675)	(19,742)	2,012	7,849	(5,837)

Columbine Valley Homeowners Association
12 Month Act/Bud-Operating Fund
12/31/2022

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	Actual Jan 2022	Actual Feb 2022	Actual Mar 2022	Actual Apr 2022	Actual May 2022	Actual Jun 2022	Actual Jul 2022	Actual Aug 2022	Actual Sep 2022	Actual Oct 2022	Actual Nov 2022	Actual Dec 2022	TOTAL	ANNUAL BUDGET	VARIANCE
ASSESSMENT REVENUE															
1.400100 Assessments	0	0	5,882	39,636	5,897	0	0	0	0	0	0	0	51,415	54,000	(2,585)
TOTAL OPERATING ASSESSMENTS	0	0	5,882	39,636	5,897	0	0	0	0	0	0	0	51,415	54,000	(2,585)
OTHER OPERATING REVENUE															
1.420100 Late Charges	(15)	(15)	(15)	(15)	(20)	0	105	(85)	0	0	(40)	(80)	(180)	0	(180)
1.420300 Late Interest	0	0	0	0	0	0	6	1	0	0	0	0	7	0	7
1.420305 Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	2,500	(2,500)
1.420362 Grants	0	0	0	0	0	0	0	0	0	0	0	0	0	2,000	(2,000)
1.420512 Luminarias	0	0	3,575	0	0	0	0	0	0	0	0	0	3,575	2,400	1,175
1.430100 Interest Income	1	1	1	1	1	1	1	1	1	1	1	1	8	24	(16)
1.445300 Collection/NSF Fees	0	0	65	0	50	0	0	0	0	0	0	0	115	0	115
TOTAL OTHER OPERATING INCOME	(14)	(14)	3,626	(14)	30	1	112	(83)	1	1	(39)	(79)	3,525	6,924	(3,399)
TOTAL OPERATING REVENUE	(14)	(14)	9,508	39,622	5,928	1	112	(83)	1	1	(39)	(79)	54,940	60,924	(5,984)
OPERATING EXPENSES															
GROUNDS															
1.700150 Grounds Maintenance	0	0	0	0	2,615	0	6,162	0	0	0	0	0	8,777	13,000	4,223
1.700900 Sprinklers	0	0	0	0	0	0	0	0	0	0	390	0	390	0	(390)
1.720320 Improvements	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	1,500
1.720905 Holiday Lighting	120	0	0	0	0	0	0	0	0	0	0	0	120	0	(120)
1.720906 Holiday Decorations	6,461	120	120	120	120	136	136	136	136	136	136	18,558	26,315	6,500	(19,815)
1.720907 Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200	1,200
TOTAL GROUNDS EXPENSE	6,581	120	120	120	2,735	136	6,298	136	136	136	526	18,558	35,602	22,200	(13,402)
UTILITIES															
1.800100 Gas & Electricity	0	0	0	59	61	61	77	78	79	257	0	65	736	0	(736)
1.800200 Electricity	0	59	118	0	0	0	0	0	0	(177)	65	0	65	1,100	1,035
TOTAL UTILITIES EXPENSE	0	59	118	59	61	61	77	78	79	80	65	65	802	1,100	298
ADMINISTRATIVE															
ADMINISTRATIVE GENERAL															
1.900100 Management	500	500	500	500	500	500	500	500	0	500	1,000	1,000	6,500	6,000	(500)
1.900400 Legal	0	0	0	0	0	65	0	0	0	0	0	0	65	0	(65)
1.900700 Insurance	0	0	0	0	0	4,387	0	0	0	0	0	0	4,387	2,500	(1,887)
1.900900 Audit/Review/Tax Prep	425	0	0	0	0	0	0	0	0	0	0	0	425	0	(425)
1.901350 Meeting Expenses	0	0	0	0	0	0	0	0	0	3,173	0	0	3,173	0	(3,173)
1.901510 Community Activities	0	0	219	0	0	0	0	0	0	0	0	0	219	1,500	1,281
1.901700 Secretary of State/Filing Fees	0	0	0	75	0	0	0	0	0	0	0	0	75	0	(75)
1.901800 Permits & Licenses	0	0	(1,050)	0	0	0	0	0	0	0	0	0	(1,050)	0	1,050
1.902200 Office Supplies & Expense	1,903	30	24	380	3	50	40	22	0	3	25	21	2,502	0	(2,502)
1.903001 Professional Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	18,525	18,525
1.903200 Bank Charges	0	0	0	12	0	0	0	(12)	0	0	0	0	0	0	0
1.903605 Gifts	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250

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	Actual Jan 2022	Actual Feb 2022	Actual Mar 2022	Actual Apr 2022	Actual May 2022	Actual Jun 2022	Actual Jul 2022	Actual Aug 2022	Actual Sep 2022	Actual Oct 2022	Actual Nov 2022	Actual Dec 2022	TOTAL	ANNUAL BUDGET	VARIANCE
1.904999 Other General Admin Expenses	19	19	19	19	19	19	19	19	19	19	19	19	228	1,000	772
TOTAL GENERAL ADMIN EXP	2,847	549	(288)	986	522	5,021	559	529	19	3,695	1,044	1,040	16,524	29,775	13,251
TOTAL OPERATING EXPENSES	9,428	728	(50)	1,165	3,318	5,217	6,934	743	234	3,911	1,635	19,663	52,928	53,075	147
NET OPERATING INCOME/(LOSS)	(9,443)	(743)	9,558	38,456	2,609	(5,217)	(6,822)	(826)	(233)	(3,910)	(1,675)	(19,742)	2,012	7,849	(5,837)

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Acct#	Description	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	ANNUAL BUDGET
ASSESSMENT REVENUE														
1.400100	Assessments	0	0	18,000	18,000	18,000	0	0	0	0	0	0	0	54,000
TOTAL OPERATING ASSESSMENTS		0	0	18,000	18,000	18,000	0	0	0	0	0	0	0	54,000
OTHER OPERATING REVENUE														
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
TOTAL OTHER OPERATING INCOME		2,610	210	210	210	210	210	210	2,210	210	210	210	214	6,924
TOTAL OPERATING REVENUE		2,610	210	18,210	18,210	18,210	210	210	2,210	210	210	210	214	60,924
OPERATING EXPENSES														
GROUND														
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
TOTAL GROUNDS EXPENSE		667	667	667	667	667	3,267	3,267	3,267	3,267	3,667	1,067	1,063	22,200
UTILITIES														
1.800200	Electricity	92	92	92	92	92	92	92	92	92	92	92	88	1,100
TOTAL UTILITIES EXPENSE		92	92	92	92	92	92	92	92	92	92	92	88	1,100
ADMINISTRATIVE														
ADMINISTRATIVE GENERAL														
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
TOTAL GENERAL ADMIN EXP		2,148	2,148	2,148	2,148	4,648	2,898	2,148	2,898	2,148	2,148	2,148	2,147	29,775
TOTAL OPERATING EXPENSES		2,907	2,907	2,907	2,907	5,407	6,257	5,507	6,257	5,507	5,907	3,307	3,298	53,075
NET OPERATING INCOME/(LOSS)		(297)	(2,697)	15,303	15,303	12,803	(6,047)	(5,297)	(4,047)	(5,297)	(5,697)	(3,097)	(3,084)	7,849

Bank CO611 - Columbine Val CWB-11

For All Check Numbers

Check	Vendor	Name Voucher Invoice	Type	Chk Date Proc Date	Void Date	Recon Date	Inv Amount	Payments	Disc Taken	Amount
010079	LCMP1A	LCM Property Management checks lost in mail; will rerun 00150980CO6-2022-12	V	12/20/2022 12/07/2022	02/02/2023		550.26	550.26	0.00	550.26
010080	SAVA1A	Savatree LLC check lost in mail; will rerun 0015167212320417	V	12/20/2022 12/20/2022	02/02/2023		7,861.00	7,861.00	0.00	7,861.00
010081	TVVE1A	TV Ventures LLC check lost in mail; will rerun 001511302022-1209	V	12/20/2022 12/09/2022	02/02/2023		1,350.00	1,350.00	0.00	1,350.00
100791	LCMP1A	LCM Property Management 00153864CO6-2022-12	M	12/20/2022 12/20/2022		01/31/2023	550.26	550.26	0.00	550.26
100801	SAVA1A	Savatree LLC 0015386512320417	M	12/20/2022 12/20/2022		01/31/2023	7,861.00	7,861.00	0.00	7,861.00
100811	TVVE1A	TV Ventures LLC 001538672022-1209	M	12/20/2022 12/20/2022		01/31/2023	1,350.00	1,350.00	0.00	1,350.00
Bank Totals for all Check Types Except D								19,522.52	0.00	19,522.52
Total Number of Checks			6							

For Journal Entries Dated 12/01/22 to 12/31/22
 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	CO611-010079	Lcm Property Managem	12/20/2022	Mim		12/20/2022		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		550.26
		Columbine Valley HOA	CO6	1.420100		Late Charges	40.00	
		Columbine Valley HOA	CO6	1.900100		Management	500.00	
		Columbine Valley HOA	CO6	1.902200		Office Supplies/Exp	10.26	
ACK	CO611-010080	Sava Tree Tree Lawn&	12/20/2022	Mim		12/20/2022		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		7,861.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	7,861.00	
ACK	CO611-010081	TV Ventures LLC	12/20/2022	Mim		12/20/2022		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		1,350.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	1,350.00	
ACK	CO611-100791	Lcm Property Managem	12/20/2022	mhelpman		02/05/2023		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		550.26
		Columbine Valley HOA	CO6	1.420100		Late Charges	40.00	
		Columbine Valley HOA	CO6	1.900100		Management	500.00	
		Columbine Valley HOA	CO6	1.902200		Office Supplies/Exp	10.26	
ACK	CO611-100801	Sava Tree Tree Lawn&	12/20/2022	mhelpman		02/05/2023		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		7,861.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	7,861.00	
ACK	CO611-100811	TV Ventures LLC	12/20/2022	mhelpman		02/05/2023		
		Columbine Valley HOA	CO6	1.100100		Cash - Citywide Bnks		1,350.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	1,350.00	
Totals							19,522.52	19,522.52

Bank Reconciliation CO611 Columbine Val CWB-11 12/31/2022

Bank Balance As Of 12/31/2022	68,262.43
Outstanding Checks AP	-24,726.60
Adjusted Bank Balance	<hr/> 43,535.83
Book Balance As Of 12/31/2022	43,535.83
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	<hr/> 43,535.83

Outstanding Check List CO611 Columbine Val CWB-11 Checks Dated 12/31/2022

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
010079	12/20/2022	LCMP1A	LCM Property Management	V	550.26
010080	12/20/2022	SAVA1A	Savatree LLC	V	7,861.00
010081	12/20/2022	TVVE1A	TV Ventures LLC	V	1,350.00
100791	12/20/2022	LCMP1A	LCM Property Management	M	550.26
100801	12/20/2022	SAVA1A	Savatree LLC	M	7,861.00
100811	12/20/2022	TVVE1A	TV Ventures LLC	M	1,350.00
Report Total					24,726.60

RM Outstanding Deposit List
CO611 Columbine Val CWB-11
Deposits Dated 12/31/2022

Batch	Date	Description	Amount
		Bank Code Total	0.00



CITYWIDE BANKS.
a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

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	XXXXXX5250	\$68,262.43

COMMERCIAL ANALYSIS CHECKING-XXXXXX5250

Account Summary

Date	Description	Amount
12/01/2022	Beginning Balance	\$69,782.86
	0 Credit(s) This Period	\$0.00
	4 Debit(s) This Period	\$1,520.43
12/31/2022	Ending Balance	\$68,262.43

Other Debits

Date	Description	Amount
12/29/2022	XCEL ENERGY-PSCO XCELENERGY 00030885331	\$65.21

1 item(s) totaling \$65.21

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
10076	12/01/2022	\$389.84	10077	12/01/2022	\$510.08	10078	12/06/2022	\$555.30

* Indicates skipped check number

3 item(s) totaling \$1,455.22

Daily Balances

Date	Amount	Date	Amount
11/30/2022	\$69,782.86	12/06/2022	\$68,327.64
12/01/2022	\$68,882.94	12/29/2022	\$68,262.43

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.

Columbus Valley Homeowners Association
1725 South Jackson Street, Suite 100
Denver, CO 80202

Check # 01076
Date 11/02/2022
Pay To The Order of [Signature]
\$389.84

Three Hundred Eighty-Nine and 84/100 DOLLARS

PC 000767 41170254534 35253P

#000010076 12/01 \$389.84

Columbus Valley Homeowners Association
1725 South Jackson Street, Suite 100
Denver, CO 80202

Check # 01077
Date 11/02/2022
Pay To The Order of [Signature]
\$510.08

Five Hundred Ten and 08/100 DOLLARS

PC 000767 41170254534 35253P

#000010077 12/01 \$510.08

Columbus Valley Homeowners Association
1725 South Jackson Street, Suite 100
Denver, CO 80202

Check # 01078
Date 12/06/2022
Pay To The Order of [Signature]
\$555.30

Five Hundred Fifty-Five and 30/100 DOLLARS

PC 000767 41170254534 35253P

#000010078 12/06 \$555.30

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FACTS	WHAT DOES HEARTLAND FINANCIAL USA, INC. DO WITH YOUR PERSONAL INFORMATION?				
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.				
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account Balances and Payment History • Credit History and Credit Scores 				
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Heartland Financial USA, Inc. chooses to share; and whether you can limit this sharing.				
Reasons we can share your personal information	Does Heartland Financial USA, Inc. share?	Can you limit this sharing?			
	Yes	No			
	Yes	Yes			
	Yes	No			
	Yes	No			
	Yes	Yes			
	Yes	Yes			
	No	We don't share			
To limit our sharing	<p>If you want to limit sharing, please call your institution at the toll-free number listed below.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> Bank of Blue Valley 877-280-1862 Dubuque Bank and Trust Company 877-280-1851 First Bank & Trust 877-280-1864 New Mexico Bank & Trust 877-280-1856 Rocky Mountain Bank 877-280-1858 Wisconsin Bank & Trust 877-280-1855 </td> <td style="width: 50%; vertical-align: top;"> HTLF Bank Divisions: Citywide Banks 877-280-1859 Premier Valley Bank 877-280-1863 Minnesota Bank & Trust 877-280-1860 Arizona Bank & Trust 877-280-1857 Illinois Bank & Trust 877-280-1853 </td> </tr> </table> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>			Bank of Blue Valley 877-280-1862 Dubuque Bank and Trust Company 877-280-1851 First Bank & Trust 877-280-1864 New Mexico Bank & Trust 877-280-1856 Rocky Mountain Bank 877-280-1858 Wisconsin Bank & Trust 877-280-1855	HTLF Bank Divisions: Citywide Banks 877-280-1859 Premier Valley Bank 877-280-1863 Minnesota Bank & Trust 877-280-1860 Arizona Bank & Trust 877-280-1857 Illinois Bank & Trust 877-280-1853
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Questions?	<p>If you have any questions, please call your institution at the toll-free number listed below.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> Bank of Blue Valley 877-280-1862 Dubuque Bank and Trust Company 877-280-1851 First Bank & Trust 877-280-1864 New Mexico Bank & Trust 877-280-1856 Rocky Mountain Bank 877-280-1858 Wisconsin Bank & Trust 877-280-1855 </td> <td style="width: 50%; vertical-align: top;"> HTLF Bank Divisions: Citywide Banks 877-280-1859 Premier Valley Bank 877-280-1863 Minnesota Bank & Trust 877-280-1860 Arizona Bank & Trust 877-280-1857 Illinois Bank & Trust 877-280-1853 </td> </tr> </table>			Bank of Blue Valley 877-280-1862 Dubuque Bank and Trust Company 877-280-1851 First Bank & Trust 877-280-1864 New Mexico Bank & Trust 877-280-1856 Rocky Mountain Bank 877-280-1858 Wisconsin Bank & Trust 877-280-1855	HTLF Bank Divisions: Citywide Banks 877-280-1859 Premier Valley Bank 877-280-1863 Minnesota Bank & Trust 877-280-1860 Arizona Bank & Trust 877-280-1857 Illinois Bank & Trust 877-280-1853
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Who We Are	
Who is providing this notice?	Heartland Financial USA, Inc. on behalf of its affiliates.
What We Do	
How does Heartland Financial USA, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Heartland Financial USA, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Seek advice about your investments • Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a common ownership of Heartland Financial USA, Inc. which includes financial companies such as HTLF Bank, Bank of Blue Valley, Dubuque Bank and Trust Company, First Bank & Trust, New Mexico Bank & Trust, Rocky Mountain Bank, Wisconsin Bank & Trust and others such as Heartland Financial USA, Inc. Insurance Services</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Heartland Financial USA, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include a lifestyle benefits provider and insurance companies.</i>
Heartland Financial USA, Inc. legal entities and businesses covered by this notice.	
Financial Institutions and affiliates of Heartland Financial USA, Inc. that are providing this notice are as follows: HTLF Bank, Bank of Blue Valley, Dubuque Bank and Trust Company, First Bank & Trust, Heartland Financial USA, Inc. Insurance Services, New Mexico Bank & Trust, Rocky Mountain Bank, and Wisconsin Bank & Trust.	

Other Important Information

State Laws:

Nevada Residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling the phone number listed under the To Limit Our Sharing section.

Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number is 702-486-3132; Email: BCPINFO@ag.state.nv.us.

California residents: Under California law, we will not share information we collect about you with companies outside of Heartland Financial USA, Inc. and its affiliates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California Law.

Texas Residents: First Bank & Trust and our affiliates are chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First Bank & Trust should contact the Texas Department of Banking through one of the means indicated below:

In person or U.S. Mail: Texas Department of Banking, 2601 N. Lamar Boulevard, Suite 300, Austin TX, 78705-4294; By telephone: (877) 276-5554; By fax: (512) 475-1313; By email: consumer.complaints@dob.texas.gov; Through a website: www.dob.texas.gov.

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

251 IMG S Y ST01

Account Number:
1 036 8253 9764
Statement Period:
Dec 1, 2022
through
Dec 31, 2022

Page 1 of 3

000051522 00 SP 106481633944114 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

INFORMATION YOU SHOULD KNOW

Price changes for U.S. Bank Business Checking, Savings and Treasury Management Services are effective Jan. 1, 2023. You can view revised pricing (only those prices that changed) at <https://cashmgmt.usbank.com/repricing> beginning Dec. 1, 2022. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please call Customer Service at the number listed in the upper-right corner of this statement or send an email to commercialsupport@usbank.com.

Access Code: DC-7305-E14E-6664

Effective January 3, 2023, we would like to inform you of the upcoming changes to the *Business Pricing Information* and *Your Deposit Account Agreement* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

Primary updates in your revised *Your Deposit Account Agreement* for all business accounts

- Updates to **Insufficient Funds and Overdrafts** section, "**Insufficient funds**" sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Insufficient Funds and Overdrafts** section, **Our Fees** sub section: Removed Overdraft Returned Fee and Extended Overdraft Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Business Options for Checking and Money Market Accounts** sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Requested Return** sub section: Removed Overdraft Returned Fee language for business accounts.

Primary updates in your revised *Business Pricing Information* disclosure

- Consolidation of the *Business Pricing Information* disclosure to include all states
- Added footnote to Overdraft Protection Fee to include one deposit account and one credit account may be linked to a business checking account as overdraft protection. When a customer has both a credit account and deposit account linked to their business checking, the system will always advance first from the credit product.

The pricing updates are:

All checking and savings account types

- Extended Overdraft Fee - No Fee
- Overdraft Returned Item - No Fee
- Express Delivery of Card - No Fee
- Returned Deposited Items, Returned Check (per item) - \$16.00
- Returned Deposited Items, Redeposited Check (per item) - \$9.00
- Returned Deposited Item Special Instructions Maintenance Per Month
 - First Account - \$12.00
 - Each Additional Account - \$7.00
- ACH Transfers, Outgoing Digital ACH Domestic - \$1.00
- Money Service Business Fee Per Statement Cycle - \$150.00
- Voice Wires, Repetitive & Non-Repetitive - \$37.50
- SinglePoint® Essentials Online Banking
 - ACH Monthly Maintenance per Customer - \$12.00



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	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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)

- Wire Transfer Monthly Maintenance per Customer - \$12.00

Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking

- Wire Transfers
 - Wire Advice - mail - \$11.00
 - Wire Advice - fax - \$11.00

Silver Checking

- Paper Statement No Check Images - \$6.00
- Paper Statement Front & Back Check Images - \$9.00
- Cash Deposit Fee - 25 free units per month, then \$0.33 per \$100

Gold Checking

- Paper Statement Front & Back Check Images - \$6.00
- Cash Deposit Fee - 100 free units per month, then \$0.33 per \$100

Platinum Checking

- Cash Deposit Fee - 200 free units per month, then \$0.33 per \$100

Non-Profit Checking (interest-bearing)

- Cash Deposit Fee - 300 free units per calendar year then \$0.33 per \$100

Premium Business Checking

- Cash Deposit Fee - \$0.37 per \$100
- Paper Statement No Check Images - \$6.00
- Paper Statement Front & Back Check Images - \$16.00 plus \$0.035 per item > 100 items
- Wire Advice - mail - \$13.00
- Premium Checking Branch Deposit Processing - per Deposit - \$2.75
- Premium Checking Night Deposit Processing - per Deposit - \$2.75
- Premium Checking Cash Deposit Adjustment - per Adjustment - \$9.00

Beginning January 3, 2023, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch. Beginning February 13, 2023, a copy of the *Your Deposit Account Agreement* document will be available online at usbank.com, at the phone number listed above or at 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 November 14, 2022, the *Your Deposit Account Agreement* disclosure will include update(s) and may affect your rights.

Primary updates in your revised *Your Deposit Account Agreement* document for all accounts:

- Update to move **Special Provisions for Third-Party Accounts** section to a subsection under the addition of **FDIC Part 370 Record-Keeping** section.
- Addition of **FDIC Part 370 Record-Keeping** section: Added language under FDIC Part 370 that additional information may be needed to accurately calculate FDIC insurance coverage.

Beginning November 14, 2022, a copy of this disclosure will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

PLATINUM BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9764

Account Summary

	# Items		
Beginning Balance on Dec 1		\$	39,174.85
Card Withdrawals	1		19.00-
Other Withdrawals	1		136.00-
Ending Balance on Dec 31, 2022		\$	39,019.85



PLATINUM BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-036-8253-9764

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-4607

Date	Description of Transaction	Ref Number	Amount
Dec 20	Recurring Debit Purchase EIG*CONSTANTCONT *****4607	On 121922 855-2295506 MA REF # 24906412353163184433 US1	3163184433 \$ 19.00-

Card 4607 Withdrawals Subtotal \$ 19.00-

Total Card Withdrawals \$ 19.00-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 5	Electronic Withdrawal REF=223360131600700N00	To Public Storage I 4953551121RENTAL 000000039750116	\$ 136.00-

Total Other Withdrawals \$ 136.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Dec 5	39,038.85	Dec 20	39,019.85

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: November 2022

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

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	2		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-036-8253-9764		\$	0.00

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

251 TRN S Y ST01

Account Number:

1 036 8253 9772

Statement Period:

Dec 1, 2022

through

Dec 31, 2022

Page 1 of 2

000059717 00 SP 106481633952309 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

INFORMATION YOU SHOULD KNOW

Effective January 3, 2023, we would like to inform you of the upcoming changes to the *Business Pricing Information* and *Your Deposit Account Agreement* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

Primary updates in your revised *Your Deposit Account Agreement* for all business accounts

- Updates to **Insufficient Funds and Overdrafts** section, "**Insufficient funds**" sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Insufficient Funds and Overdrafts** section, **Our Fees** sub section: Removed Overdraft Returned Fee and Extended Overdraft Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Business Options for Checking and Money Market Accounts** sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Requested Return** sub section: Removed Overdraft Returned Fee language for business accounts.

Primary updates in your revised *Business Pricing Information* disclosure

- Consolidation of the *Business Pricing Information* disclosure to include all states
- Added footnote to Overdraft Protection Fee to include one deposit account and one credit account may be linked to a business checking account as overdraft protection. When a customer has both a credit account and deposit account linked to their business checking, the system will always advance first from the credit product

The pricing updates are:

All checking and savings account types

- Extended Overdraft Fee - No Fee
- Overdraft Returned Item - No Fee
- Express Delivery of Card - No Fee
- Returned Deposited Items, Returned Check (per item) - \$16.00
- Returned Deposited Items, Redeposited Check (per item) - \$9.00
- Returned Deposited Item Special Instructions Maintenance Per Month
 - First Account - \$12.00
 - Each Additional Account - \$7.00
- ACH Transfers, Outgoing Digital ACH Domestic - \$1.00
- Money Service Business Fee Per Statement Cycle - \$150.00
- Voice Wires, Repetitive & Non-Repetitive - \$37.50
- SinglePoint® Essentials Online Banking
 - ACH Monthly Maintenance per Customer - \$12.00
 - Wire Transfer Monthly Maintenance per Customer - \$12.00

Basic Business Savings, Preferred Business Money Market and Platinum Business Money Market

- Wire Transfers
 - Wire Advice - mail - \$11.00
 - Wire Advice - fax - \$11.00

Preferred Business Money Market and Platinum Business Money Market

- Monthly Cash Deposit Fee - \$0.33 per \$100 over 100 units



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	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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.

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INFORMATION YOU SHOULD KNOW

(CONTINUED)

Basic Business Savings

- Monthly Cash Deposit Fee - \$0.33 per \$100 over 25 units

Premium Business Money Market

- Wire Advice - mail - \$13.00
- Monthly Cash Deposit Fee - \$0.37 per \$100.00
- Paper Statement No Check Images - \$6.00
- Paper Statement Front & Back Check Images - \$16.00 plus \$0.035 per item > 100 items

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- Update to move **Special Provisions for Third-Party Accounts** section to a subsection under the addition of **FDIC Part 370 Record-Keeping** section.
- Addition of **FDIC Part 370 Record-Keeping** section: Added language under FDIC Part 370 that additional information may be needed to accurately calculate FDIC insurance coverage.

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PREFERRED BUSINESS MONEY MARKET

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9772

Account Summary

	# Items				
Beginning Balance on Dec 1		\$	80,602.04	Annual Percentage Yield Earned	0.01%
Other Deposits	1		0.68	Interest Earned this Period	\$ 0.68
Ending Balance on Dec 31, 2022		\$	80,602.72	Interest Paid this Year	\$ 8.01
				Number of Days in Statement Period	31

Other Deposits

<i>Date</i>	<i>Description of Transaction</i>		<i>Ref Number</i>		<i>Amount</i>
Dec 30	Interest Paid		3000006841	\$	0.68
				Total Other Deposits	\$ 0.68

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Delinquent Report CO6 Columbine Valley HOA 12/31/2022

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									
0059	01 C	Timothy Vandel	14 Fairway Lane Last Pmt: 07/18/2022	300.00	142.76		35.25	70.50	37.01
0096	01 C	Greg Ward	67 Fairway Lane Last Pmt: 05/31/2022 COLLECTION: AT Attorney-WL 08/09/22	300.00	2,452.88		50.42	100.84	2,301.62
Entity Totals Delinquent					2,595.64	0.00	85.67	171.34	2,338.63
Prepays					0.00	0.00	0.00	0.00	0.00
Net					2,595.64	0.00	85.67	171.34	2,338.63
Entity Counts Delinquent					0.00	0.00	0.00	0.00	2.00
Net Distribution									
26	Assessment-Reg Annu				329.59	0.00	0.00	0.00	329.59
L1	Reimb Legal				1,373.00	0.00	0.00	0.00	1,373.00
LC	Late Charge				700.00	0.00	70.00	140.00	490.00
LI	Late Interest				193.05	0.00	15.67	31.34	146.04

Prepaid Report CO6 Columbine Valley HOA 12/31/2022
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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									
0048	01 C	James Battaglia Trust	3 Fairway Lane Last Pmt: 01/19/2022	300.00	-300.00				-300.00
0010	01 C	Ross Bielak	2 Club Lane Last Pmt: 09/13/2022	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
0090	02 C	Kent Cutler	59 Fairway Lane Last Pmt: 05/23/2022	300.00	-300.00				-300.00
0006	02 C	Michael Gass	1 Cleek Way Last Pmt: 05/09/2022	300.00	-300.00				-300.00
0046	01 C	Kevin Loughrey	17 Driver Lane Last Pmt: 04/25/2022	300.00	-300.00				-300.00
0159	01 C	Dr. Roderick McDonald	16 Wedge Way Last Pmt: 06/21/2022	300.00	-300.00				-300.00
0106	02 C	Peter Rueth	86 Fairway Lane Last Pmt: 05/13/2022	300.00	-300.00				-300.00
0163	01 C	Austin Sittko	20 Wedge Way Last Pmt: 05/05/2022	300.00	-300.00				-300.00
0045	01 C	Barry Talley	16 Driver Lane Last Pmt: 04/25/2022	300.00	-300.00				-300.00
0086	01 C	Logan Wallace	51 Fairway Lane Last Pmt: 09/09/2021	300.00	-262.99				-262.99
Entity Totals Delinquent					0.00	0.00	0.00	0.00	0.00
Prepays					-3,526.97	0.00	0.00	0.00	-3,526.97
Net					-3,526.97	0.00	0.00	0.00	-3,526.97
Entity Counts Delinquent					0.00	0.00	0.00	0.00	12.00
Net Distribution									
26	Assessment-Reg Annu				-3,526.97	0.00	0.00	0.00	-3,526.97