

**Columbine Valley Homeowners Association**

12/31/2024

**Prepared By:**

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

**Prepared For:**

**Columbine Valley Board of Directors**

**Included Reports**

**Copies**

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

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1

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1776 South Jackson Suite 300  
Denver CO 80210

ASSETS	
CASH	
PPB Operating	68,238.70
US Bank Operating	41,264.85
US Bank Operating Reserve	<u>80,975.21</u>
TOTAL CASH	<u>190,478.76</u>
TOTAL ASSETS	<u><u>190,478.76</u></u>
LIABILITIES	
ACCOUNTS PAYABLE	
Prepaid Assessments	<u>2,357.92</u>
TOTAL ACCOUNTS PAYABLE	<u>2,357.92</u>
TOTAL LIABILITIES	<u>2,357.92</u>
EQUITY	
Retained Earnings	192,950.33
Current Earnings	<u>(4,829.49)</u>
TOTAL EQUITY	<u>188,120.84</u>
TOTAL LIABILITIES & EQUITY	<u><u>190,478.76</u></u>

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	Current Month	Year-To-Date
<b>ASSESSMENT REVENUE</b>		
Assessments	0.00	54,348.60
<b>TOTAL ASSESSMENT REVENUE</b>	<b>0.00</b>	<b>54,348.60</b>
<b>OTHER REVENUE</b>		
Late Charges	0.00	1,435.00
Late Interest	0.00	190.81
Interest Income	17.14	202.13
<b>TOTAL OTHER INCOME</b>	<b>17.14</b>	<b>1,827.94</b>
<b>TOTAL REVENUE</b>	<b>17.14</b>	<b>56,176.54</b>
<b>OPERATING EXPENSES</b>		
<b>BUILDING</b>		
Building Maintenance	0.00	89.00
<b>TOTAL BUILDING EXPENSES</b>	<b>0.00</b>	<b>89.00</b>
<b>GROUND</b>		
Grounds Maintenance	0.00	11,147.46
Sprinklers	0.00	97.13
Holiday Decorations	11,088.00	27,982.30
<b>TOTAL GROUNDS EXPENSE</b>	<b>11,088.00</b>	<b>39,226.89</b>
<b>UTILITIES</b>		
Gas & Electricity	201.80	574.21
Electricity	0.00	265.89
<b>TOTAL UTILITIES EXPENSE</b>	<b>201.80</b>	<b>840.10</b>
<b>ADMINISTRATIVE</b>		
<b>ADMINISTRATIVE GENERAL</b>		
Management	1,000.00	6,000.00
Collection Expense	40.00	500.00
Legal	0.00	811.00
Reimbursed Legal	0.00	(1,633.00)
Insurance	0.00	5,113.00
Community Activities	0.00	4,747.74
Office Supplies & Expense	27.45	747.50
Professional Fees	0.00	1,750.00
Bank Charges	0.00	16.00
Other General Admin Expenses	1,400.00	2,797.80
<b>TOTAL GENERAL ADMIN EXP</b>	<b>2,467.45</b>	<b>20,850.04</b>
<b>TOTAL EXPENSES</b>	<b>13,757.25</b>	<b>61,006.03</b>
<b>NET OPERATING INCOME/(LOSS)</b>	<b>(13,740.11)</b>	<b>(4,829.49)</b>

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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
<b>ASSESSMENT REVENUE</b>							
0	0	0	1.400100 Assessments	54,349	54,000	349	54,000
<b>0</b>	<b>0</b>	<b>0</b>	<b>TOTAL OPERATING ASSESSMENTS</b>	<b>54,349</b>	<b>54,000</b>	<b>349</b>	<b>54,000</b>
<b>OTHER OPERATING REVENUE</b>							
0	0	0	1.420100 Late Charges	1,435	0	1,435	0
0	0	0	1.420300 Late Interest	191	0	191	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	0	2,400	(2,400)	2,400
17	2	15	1.430100 Interest Income	202	24	178	24
<b>17</b>	<b>214</b>	<b>(197)</b>	<b>TOTAL OTHER OPERATING INCOME</b>	<b>1,828</b>	<b>6,924</b>	<b>(5,096)</b>	<b>6,924</b>
<b>17</b>	<b>214</b>	<b>(197)</b>	<b>TOTAL OPERATING REVENUE</b>	<b>56,177</b>	<b>60,924</b>	<b>(4,747)</b>	<b>60,924</b>
<b>OPERATING EXPENSES</b>							
<b>BUILDING</b>							
0	0	0	1.500100 Building Maintenance	89	0	(89)	0
<b>0</b>	<b>0</b>	<b>0</b>	<b>TOTAL BUILDING EXPENSES</b>	<b>89</b>	<b>0</b>	<b>(89)</b>	<b>0</b>
<b>GROUND</b>							
0	0	0	1.700150 Grounds Maintenance	11,147	13,000	1,853	13,000
0	0	0	1.700900 Sprinklers	97	0	(97)	0
0	125	125	1.720320 Improvements	0	1,500	1,500	1,500
11,088	538	(10,550)	1.720906 Holiday Decorations	27,982	6,500	(21,482)	6,500
0	400	400	1.720907 Luminarias	0	1,200	1,200	1,200
<b>11,088</b>	<b>1,063</b>	<b>(10,025)</b>	<b>TOTAL GROUND EXPENSE</b>	<b>39,227</b>	<b>22,200</b>	<b>(17,027)</b>	<b>22,200</b>
<b>UTILITIES</b>							
202	0	(202)	1.800100 Gas & Electricity	574	0	(574)	0
0	88	88	1.800200 Electricity	266	1,100	834	1,100
<b>202</b>	<b>88</b>	<b>(114)</b>	<b>TOTAL UTILITIES EXPENSE</b>	<b>840</b>	<b>1,100</b>	<b>260</b>	<b>1,100</b>
<b>ADMINISTRATIVE</b>							
<b>ADMINISTRATIVE GENERAL</b>							
1,000	500	(500)	1.900100 Management	6,000	6,000	0	6,000
40	0	(40)	1.900330 Collection Expense	500	0	(500)	0
0	0	0	1.900400 Legal	811	0	(811)	0
0	0	0	1.900500 Reimbursed Legal	(1,633)	0	1,633	0
0	0	0	1.900700 Insurance	5,113	2,500	(2,613)	2,500
0	0	0	1.901510 Community Activities	4,748	1,500	(3,248)	1,500
27	0	(27)	1.902200 Office Supplies & Expense	748	0	(748)	0
0	1,541	1,541	1.903001 Professional Fees	1,750	18,525	16,775	18,525
0	0	0	1.903200 Bank Charges	16	0	(16)	0
0	19	19	1.903605 Gifts	0	250	250	250
1,400	87	(1,313)	1.904999 Other General Admin Expenses	2,798	1,000	(1,798)	1,000
<b>2,467</b>	<b>2,147</b>	<b>(320)</b>	<b>TOTAL GENERAL ADMIN EXP</b>	<b>20,850</b>	<b>29,775</b>	<b>8,925</b>	<b>29,775</b>
<b>13,757</b>	<b>3,298</b>	<b>(10,459)</b>	<b>TOTAL OPERATING EXPENSES</b>	<b>61,006</b>	<b>53,075</b>	<b>(7,931)</b>	<b>53,075</b>
<b>(13,740)</b>	<b>(3,084)</b>	<b>(10,656)</b>	<b>NET OPERATING INCOME/(LOSS)</b>	<b>(4,829)</b>	<b>7,849</b>	<b>(12,678)</b>	<b>7,849</b>

		Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec** 2024	Y-T-D **** ACT	Y-T-D **** BUD	Y-T-D ** VAR
1.400100	ASSESSMENT REVENUE															
	Assessments	0	0	0	0	0	0	0	0	0	54,349	0	0	54,349	54,000	349
	TOTAL OPERATING ASSESSMENTS	0	0	0	0	0	0	0	0	0	54,349	0	0	54,349	54,000	349
OTHER OPERATING REVENUE																
1.420100	Late Charges	92	175	118	980	0	0	35	35	0	0	0	0	1,435	0	1,435
1.420300	Late Interest	0	2	9	175	0	0	2	2	0	0	0	0	191	0	191
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	0	0	0	0	0	0	0	0	0	0	0	2,400	(2,400)
1.430100	Interest Income	17	16	17	17	17	17	17	17	17	17	17	17	202	24	178
TOTAL OTHER OPERATING INCOME		109	193	145	1,172	17	17	54	54	17	17	17	17	1,828	6,924	(5,096)
TOTAL OPERATING REVENUE		109	193	145	1,172	17	17	54	54	17	54,366	17	17	56,177	60,924	(4,747)
OPERATING EXPENSES																
BUILDING																
1.500100	Building Maintenance	0	0	0	0	0	89	0	0	0	0	0	0	89	0	(89)
TOTAL BUILDING EXPENSES		0	0	0	0	0	89	0	0	0	0	0	0	89	0	(89)
GROUNDS																
1.700150	Grounds Maintenance	494	0	0	0	453	8,390	453	453	453	453	0	0	11,147	13,000	1,853
1.700900	Sprinklers	0	0	0	0	0	0	97	0	0	0	0	0	97	0	(97)
1.720320	Improvements	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	1,500
1.720906	Holiday Decorations	4,127	8,694	164	164	164	164	164	216	216	2,605	216	11,088	27,982	6,500	(21,482)
1.720907	Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200	1,200
TOTAL GROUNDS EXPENSE		4,621	8,694	164	164	617	8,554	714	669	669	3,058	216	11,088	39,227	22,200	(17,027)
UTILITIES																
1.800100	Gas & Electricity	0	0	0	66	0	0	144	82	0	81	0	202	574	0	(574)
1.800200	Electricity	66	66	66	0	67	0	0	0	0	0	0	0	266	1,100	834
TOTAL UTILITIES EXPENSE		66	66	66	66	67	0	144	82	0	81	0	202	840	1,100	260
ADMINISTRATIVE																
ADMINISTRATIVE GENERAL																
1.900100	Management	500	500	500	500	500	500	500	500	500	500	0	1,000	6,000	6,000	0
1.900330	Collection Expense	100	80	0	60	40	20	100	0	0	60	0	40	500	0	(500)
1.900400	Legal	102	0	136	0	18	69	0	150	280	56	0	0	811	0	(811)
1.900500	Reimbursed Legal	0	0	0	(1,633)	0	0	0	0	0	0	0	0	(1,633)	0	1,633
1.900700	Insurance	0	0	0												

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	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec** 2024	Y-T-D **** ACT	Y-T-D **** BUD	Y-T-D ** VAR
1.904999 Other General Admin Expenses	0	0	0	0	0	1,398	0	0	0	0	0	1,400	2,798	1,000	(1,798)
TOTAL GENERAL ADMIN EXP	742	597	1,079	(1,065)	4,493	7,132	643	671	3,439	651	0	2,467	20,850	29,775	8,925
TOTAL OPERATING EXPENSES	5,430	9,357	1,309	(835)	5,178	15,775	1,500	1,421	4,107	3,790	216	13,757	61,006	53,075	(7,931)
NET OPERATING INCOME/(LOSS)	(5,321)	(9,164)	(1,165)	2,007	(5,160)	(15,759)	(1,446)	(1,367)	(4,091)	50,576	(199)	(13,740)	(4,829)	7,849	(12,678)

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		Actual Jan 2024	Actual Feb 2024	Actual Mar 2024	Actual Apr 2024	Actual May 2024	Actual Jun 2024	Actual Jul 2024	Actual Aug 2024	Actual Sep 2024	Actual Oct 2024	Actual Nov 2024	Actual Dec 2024	TOTAL	ANNUAL BUDGET	VARIANCE
1.400100	ASSESSMENT REVENUE															
	Assessments	0	0	0	0	0	0	0	0	0	54,349	0	0	54,349	54,000	349
	TOTAL OPERATING ASSESSMENTS	0	0	0	0	0	0	0	0	0	54,349	0	0	54,349	54,000	349
OTHER OPERATING REVENUE																
1.420100	Late Charges	92	175	118	980	0	0	35	35	0	0	0	0	1,435	0	1,435
1.420300	Late Interest	0	2	9	175	0	0	2	2	0	0	0	0	191	0	191
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	0	0	0	0	0	0	0	0	0	0	0	2,400	(2,400)
1.430100	Interest Income	17	16	17	17	17	17	17	17	17	17	17	17	202	24	178
TOTAL OTHER OPERATING INCOME		109	193	145	1,172	17	17	54	54	17	17	17	17	1,828	6,924	(5,096)
TOTAL OPERATING REVENUE		109	193	145	1,172	17	17	54	54	17	54,366	17	17	56,177	60,924	(4,747)
OPERATING EXPENSES																
BUILDING																
1.500100	Building Maintenance	0	0	0	0	0	89	0	0	0	0	0	0	89	0	(89)
TOTAL BUILDING EXPENSES		0	0	0	0	0	89	0	0	0	0	0	0	89	0	(89)
GROUNDS																
1.700150	Grounds Maintenance	494	0	0	0	453	8,390	453	453	453	453	0	0	11,147	13,000	1,853
1.700900	Sprinklers	0	0	0	0	0	0	97	0	0	0	0	0	97	0	(97)
1.720320	Improvements	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	1,500
1.720906	Holiday Decorations	4,127	8,694	164	164	164	164	164	216	216	2,605	216	11,088	27,982	6,500	(21,482)
1.720907	Luminarias	0	0	0	0	0	0	0	0	0	0	0	0	0	1,200	1,200
TOTAL GROUNDS EXPENSE		4,621	8,694	164	164	617	8,554	714	669	669	3,058	216	11,088	39,227	22,200	(17,027)
UTILITIES																
1.800100	Gas & Electricity	0	0	0	66	0	0	144	82	0	81	0	202	574	0	(574)
1.800200	Electricity	66	66	66	0	67	0	0	0	0	0	0	0	266	1,100	834
TOTAL UTILITIES EXPENSE		66	66	66	66	67	0	144	82	0	81	0	202	840	1,100	260
ADMINISTRATIVE																
ADMINISTRATIVE GENERAL																
1.900100	Management	500	500	500	500	500	500	500	500	500	500	0	1,000	6,000	6,000	0
1.900330	Collection Expense	100	80	0	60	40	20	100	0	0	60	0	40	500	0	(500)
1.900400	Legal	102	0	136	0	18	69	0	150	280	56	0	0	811	0	(811)
1.900500	Reimbursed Legal	0	0	0	(1,633)	0	0	0	0	0	0	0	0	(1,633)	0	1,633
1.900700	Insurance	0	0	0	0	2,096	5,113	0	0	(2,096)	0	0	0	5,113	2,500	(2,613)
1.901510	Community Activities	0	0	0	0	0	0	0	0	4,748	0	0	0	4,748	1,500	(3,248)
1.902200	Office Supplies & Expense	24	17	443	8	89	33	43	21	7	35	0	27	748	0	(748)
1.903001	Professional Fees	0	0	0	0	1,750	0	0	0	0	0	0	0	1,750	18,525	16,775
1.903200	Bank Charges	16	0	0	0	0	0	0	0	0	0	0	0	16	0	(16)
1.903605	Gifts	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250

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		Actual Jan 2024	Actual Feb 2024	Actual Mar 2024	Actual Apr 2024	Actual May 2024	Actual Jun 2024	Actual Jul 2024	Actual Aug 2024	Actual Sep 2024	Actual Oct 2024	Actual Nov 2024	Actual Dec 2024	TOTAL	ANNUAL BUDGET	VARIANCE
1.904999	Other General Admin Expenses	0	0	0	0	0	1,398	0	0	0	0	0	1,400	2,798	1,000	(1,798)
	<b>TOTAL GENERAL ADMIN EXP</b>	<b>742</b>	<b>597</b>	<b>1,079</b>	<b>(1,065)</b>	<b>4,493</b>	<b>7,132</b>	<b>643</b>	<b>671</b>	<b>3,439</b>	<b>651</b>	<b>0</b>	<b>2,467</b>	<b>20,850</b>	<b>29,775</b>	<b>8,925</b>
	<b>TOTAL OPERATING EXPENSES</b>	<b>5,430</b>	<b>9,357</b>	<b>1,309</b>	<b>(835)</b>	<b>5,178</b>	<b>15,775</b>	<b>1,500</b>	<b>1,421</b>	<b>4,107</b>	<b>3,790</b>	<b>216</b>	<b>13,757</b>	<b>61,006</b>	<b>53,075</b>	<b>(7,931)</b>
	<b>NET OPERATING INCOME/(LOSS)</b>	<b>(5,321)</b>	<b>(9,164)</b>	<b>(1,165)</b>	<b>2,007</b>	<b>(5,160)</b>	<b>(15,759)</b>	<b>(1,446)</b>	<b>(1,367)</b>	<b>(4,091)</b>	<b>50,576</b>	<b>(199)</b>	<b>(13,740)</b>	<b>(4,829)</b>	<b>7,849</b>	<b>(12,678)</b>

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

### For All Check Numbers

[illegible]

For Journal Entries Dated 12/01/24 to 12/31/24  
 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	CO611-330005	Xcel	12/31/2024	Access		01/24/2025		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		60.95
		Columbine Valley HOA	CO6	1.800100		Gas & Electricity	60.95	
ACK	CO611-330007	Xcel	12/31/2024	Access		01/24/2025		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		79.90
		Columbine Valley HOA	CO6	1.800100		Gas & Electricity	79.90	
ACK	CO611-330008	Xcel	12/31/2024	Access		01/24/2025		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		60.95
		Columbine Valley HOA	CO6	1.800100		Gas & Electricity	60.95	
ACK	CO611-530011	Michael Cope	12/11/2024	Access		12/11/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		1,400.00
		Columbine Valley HOA	CO6	1.904999		Other General Admin	1,400.00	
ACK	CO611-530012	Lcm Property Managem	12/11/2024	Access		12/11/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		518.90
		Columbine Valley HOA	CO6	1.900100		Management	500.00	
		Columbine Valley HOA	CO6	1.902200		Office Supplies/Exp	18.90	
ACK	CO611-530013	Sava Tree Tree Lawn&	12/11/2024	Access		12/11/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		8,142.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	8,142.00	
ACK	CO611-530014	Tim Vandel	12/12/2024	Access		12/12/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		1,380.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	1,380.00	
ACK	CO611-530015	Lcm Property Managem	12/19/2024	Access		12/19/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		548.55
		Columbine Valley HOA	CO6	1.900100		Management	500.00	
		Columbine Valley HOA	CO6	1.900330		Collection Expense	40.00	
		Columbine Valley HOA	CO6	1.902200		Office Supplies/Exp	8.55	
ACK	CO611-530016	TV Ventures LLC	12/20/2024	Access		12/20/2024		
		Columbine Valley HOA	CO6	1.100100		Cash - Operating		1,350.00
		Columbine Valley HOA	CO6	1.720906		Holiday Decorations	1,350.00	
Totals							13,541.25	13,541.25

Bank Balance As Of 12/31/2024	71,996.54
Deposit In Transit RM	300.00
Outstanding Checks AP	-4,057.84
Adjusted Bank Balance	68,238.70
Book Balance As Of 12/31/2024	68,238.70
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	68,238.70

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

Batch	Date	Description	Amount
00367943	09/06/2024	RM Cash Proc Post	300.00
		Bank Code Total	300.00



COLUMBINE VALLEY HOMEOWNERS  
ASSOCIATION  
LCM PROPERTY MANAGEMENT, INC.  
OPERATING LOCKBOX  
1776 S JACKSON ST STE 300  
DENVER CO 80210-3803

Page 1 of 2  
Branch 010  
Account Number: 7261000264  
Date 12/31/2024  
EM

HOA NON INT CKG

Acct 7261000264

Summary of Activity Since Your Last Statement

Beginning Balance	12/01/24	26,928.60
Deposits / Misc Credits	2	58,468.34
Withdrawals / Misc Debits	7	13,400.40
** Ending Balance	12/31/24	71,996.54 **
Service Charge		.00

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
12/13	58,019.80		COLUMBINE VALLEY/ACH Paymen 1207047 Columbine Valley Homeo
12/24	448.54		PayLease.com/Settlement 000022738591650 LCM Property Managemen

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
12/12		518.90	AVIDPAY SERVICE/AVIDPAY REF*CK*530012*241211*LCM Property Ma ment Inc\162492764\114030925\1624927 CK530012 Columbine Valley HOA
12/12		1,400.00	AVIDPAY SERVICE/AVIDPAY REF*CK*530011*241211*Michael Cope\16 762\113994376\162492762 CK530011 Columbine Valley HOA
12/12		8,142.00	AVIDPAY SERVICE/AVIDPAY REF*CK*530013*241211*Savatree LLC\16 771\113994378\162492771 CK530013 Columbine Valley HOA
12/13		1,380.00	AVIDPAY SERVICE/AVIDPAY REF*CK*530014*241212*Tim Vandel\1626 4\114177035\162656214 CK530014 Columbine Valley HOA
12/20		548.55	AVIDPAY SERVICE/AVIDPAY REF*CK*530015*241219*LCM Property Ma ment Inc\163361261\115001015\1633612 CK530015 Columbine Valley HOA
12/23		1,350.00	AVIDPAY SERVICE/AVIDPAY



COLUMBINE VALLEY HOMEOWNERS  
ASSOCIATION  
LCM PROPERTY MANAGEMENT, INC.  
OPERATING LOCKBOX  
1776 S JACKSON ST STE 300  
DENVER CO 80210-3803

Page 2 of 2  
Branch 010  
Account Number: 7261000264  
Date 12/31/2024  
EM

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
12/30		60.95	REF*CK*530016*241220*TV Ventures LLC 521092\115135055\163521092 CK530016 Columbine Valley HOA XCEL ENERGY-PSCO/XCELENERGY

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
12/12	16,867.70	12/20	72,958.95	12/24	72,057.49
12/13	73,507.50	12/23	71,608.95	12/30	71,996.54



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

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

## Business Statement

Account Number:

1 036 8253 9764

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 1 of 3



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 2, 2025, we would like to inform you of the upcoming changes to the Business Pricing Information document that may impact your account. To obtain a current copy of the Business Pricing Information disclosure, visit your local branch.

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

All checking and savings account types

- The Account Charge-Off Processing Fee will no longer be charged
- Cash Deposits
  - Coin Deposited (per roll) - \$0.25 (increased from \$0.20)
- Returned Deposited Items
  - Redeposited Item (per item) - \$10.00 (increased from \$9.00)
- Statement Services (per statement)
  - Service Analysis Statement - \$6.50 (increased from \$6.00)
  - Copy of non-Analyzed Statement - \$6.50 (increased from \$6.00)
- Domestic Wires
  - Voice Wires Non-Repetitive - \$50.00 (increased from \$45.00)
- SinglePoint® Essentials Online Banking
  - Adding Enhanced Payments by SinglePoint® Monthly Maintenance - \$25.00
  - ACH Transactions (per item) - \$0.45 (increased from \$0.42)
  - Positive Pay Fraud Protection Monthly Maintenance per customer - \$23.00 (increased from \$20.00)
  - International Wire (per wire) - \$35.00 (increased from \$32.00)
- Deposit Express
  - Monthly Maintenance - \$42.00 (increased from \$38.00)
- Check Scanner
  - Check Scanner - \$375.00 (increased from \$325.00)
- Foreign Check Collection (incoming/outgoing)
  - Removing Checks on Canadian Banks (non-collection) - \$0.50
  - Moved Canadian Check Deposited to the Foreign Check Collection (incoming/outgoing) section.
    - Clarification added to include U.S. Dollars and Canadian Dollars

Silver Checking

- Paper Statement (per statement cycle), No Check Images - \$6.50 (increased from \$6.00)
- Wire Transfers
  - Adding clarification to Wire Monthly PIN Maintenance
    - Silver, Gold, Platinum or Non-Profit Checking – No Charge
- Business Savings Sweep, Monthly Maintenance Fee - \$35.00 (increased from \$30.00)

Gold, Platinum or Non-Profit Checking

- Wire Transfers
  - Wire Monthly PIN Maintenance
    - Silver, Gold, Platinum or Non-Profit Checking – No Charge
- Business Savings Sweep, Monthly Maintenance Fee - \$35.00 (increased from \$30.00)

Premium Business Checking

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## 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.



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

## Business Statement

Account Number:

1 036 8253 9764

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 2 of 3

## INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Monthly Maintenance Fee - \$33.00 (increased from \$30.00)
- Debits (per item):
  - Check/Paper - \$0.35 (increased from \$0.30)
  - Electronic - \$0.32 (increased from \$0.25)
- Credits (per item):
  - Electronic - \$0.45 (increased from \$0.35)
- Deposited Items - \$0.30 (increased from \$0.25)
- Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)
- Other/Business Savings Sweep
  - Business Saving Sweep option available for a \$70.00 monthly fee (increased from \$65.00)
- Cash Deposits
  - Premium Checking Branch Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)
  - Premium Checking Night Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)

### Premium Business Money Market

- Monthly Deposited Items - \$0.30 (increased from \$0.25)
- Monthly Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)

### Premium Business Checking and Premium Business Money Market

- Premium Business Checking and Premium Business Money Market Deposit Coverage Fee - Varies (previously \$0.129)
  - Footnote reference is updated to clarify this change
- Wire Transfers
  - Wire Advice - Mail - \$20.00 (increased from \$15.00)
- Domestic Wires
  - Incoming Fedwire CTP - \$17.50 (increased from \$16.00)

Beginning January 2, 2025, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

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

## PLATINUM BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-036-8253-9764

### Account Summary

	# Items		
Beginning Balance on Dec 2		\$	41,850.85
Other Withdrawals	1		216.00-
<b>Ending Balance on Dec 31, 2024</b>		<b>\$</b>	<b>41,634.85</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 3	Electronic Withdrawal REF=243370234367960N00	To Public Storage I 4953551121RENTAL 000000045912716	\$ 216.00-
<b>Total Other Withdrawals</b>			<b>\$ 216.00-</b>



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

**Business Statement**

Account Number:

1 036 8253 9764

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 3 of 3

**PLATINUM BUSINESS CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-036-8253-9764**

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>
Dec 3	41,634.85

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: November 2024

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

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

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



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

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



## Business Statement

Account Number:

1 036 8253 9772

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 1 of 2



To Contact U.S. Bank

**24-Hour Business**

**Solutions:**

800-673-3555

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

**Internet:**

usbank.com

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All checking and savings account types

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  - Coin Deposited (per roll) - \$0.25 (increased from \$0.20)
- Returned Deposited Items
  - Redeposited Item (per item) - \$10.00 (increased from \$9.00)
- Statement Services (per statement)
  - Service Analysis Statement - \$6.50 (increased from \$6.00)
  - Copy of non-Analyzed Statement - \$6.50 (increased from \$6.00)
- Domestic Wires
  - Voice Wires Non-Repetitive - \$50.00 (increased from \$45.00)
- SinglePoint® Essentials Online Banking
  - Adding Enhanced Payments by SinglePoint® Monthly Maintenance - \$25.00
  - ACH Transactions (per item) - \$0.45 (increased from \$0.42)
  - Positive Pay Fraud Protection Monthly Maintenance per customer - \$23.00 (increased from \$20.00)
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Gold, Platinum or Non-Profit Checking

- Wire Transfers
  - Wire Monthly PIN Maintenance
    - Silver, Gold, Platinum or Non-Profit Checking – No Charge
- Business Savings Sweep, Monthly Maintenance Fee - \$35.00 (increased from \$30.00)

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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.



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

## Business Statement

Account Number:

1 036 8253 9772

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 2 of 2

## INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Monthly Maintenance Fee - \$33.00 (increased from \$30.00)
- Debits (per item):
  - Check/Paper - \$0.35 (increased from \$0.30)
  - Electronic - \$0.32 (increased from \$0.25)
- Credits (per item):
  - Electronic - \$0.45 (increased from \$0.35)
- Deposited Items - \$0.30 (increased from \$0.25)
- Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)
- Other/Business Savings Sweep
  - Business Saving Sweep option available for a \$70.00 monthly fee (increased from \$65.00)
- Cash Deposits
  - Premium Checking Branch Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)
  - Premium Checking Night Deposit Processing (per deposit) - \$3.00 (increased from \$2.75)

### Premium Business Money Market

- Monthly Deposited Items - \$0.30 (increased from \$0.25)
- Monthly Cash Deposit Fee - \$0.38 per \$100 (increased from \$0.37 per \$100)
- Paper Statement (per statement cycle)
  - No Check Images - \$6.50 (increased from \$6.00)
  - Front & Back Check Images - \$16.00 plus \$0.045 per item > 100 items (increased from \$16.00 plus \$0.035 per item > 100 items)

### Premium Business Checking and Premium Business Money Market

- Premium Business Checking and Premium Business Money Market Deposit Coverage Fee - Varies (previously \$0.129)
  - Footnote reference is updated to clarify this change
- Wire Transfers
  - Wire Advice - Mail - \$20.00 (increased from \$15.00)
- Domestic Wires
  - Incoming Fedwire CTP - \$17.50 (increased from \$16.00)

Beginning January 2, 2025, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

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

## PREFERRED BUSINESS MONEY MARKET

Member FDIC

U.S. Bank National Association

Account Number 1-036-8253-9772

### Account Summary

	# Items				
Beginning Balance on Dec 2		\$	80,958.07	Annual Percentage Yield Earned	0.25%
Other Deposits	1		17.14	Interest Earned this Period	\$ 17.14
<b>Ending Balance on Dec 31, 2024</b>		<b>\$</b>	<b>80,975.21</b>	Interest Paid this Year	\$ 202.13
				Number of Days in Statement Period	31

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 31	Interest Paid	3100003992	\$ 17.14
<b>Total Other Deposits</b>			<b>\$ 17.14</b>

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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										
0149	01	C	Michael Schuyler	5 Wedge Way Last Pmt: 06/25/2024	600.00	452.17	37.28		37.28	377.61
0044	03	C	Matthew Smart	15 Driver Lane		448.54	37.26		37.26	374.02
Entity Totals Delinquent						900.71	74.54	0.00	74.54	751.63
Prepays						0.00	0.00	0.00	0.00	0.00
Net						900.71	74.54	0.00	74.54	751.63
Entity Counts Delinquent						0.00	0.00	0.00	0.00	2.00
Net Distribution										
26	Assessment-Reg	Annu				300.00	0.00	0.00	0.00	300.00
LC	Late Charge					560.00	70.00	0.00	70.00	420.00
LI	Late Interest					40.71	4.54	0.00	4.54	31.63

CO

Unit Space	R Type	Sts	Owner Co-Resident	Unit Address CC Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
CO-CO6 - COLUMBINE VALLEY HOA										
0128	01	P	Kathleen Blandford	19 Niblick Lane Last Pmt: 04/08/2021	300.00	-263.98				-263.98
0041	01	C	Laurie Cunningham	12 Driver Lane Last Pmt: 03/05/2024	300.00	-300.00				-300.00
0060	02	C	Michael Gutesha, Jr.	15 Fairway Lane Last Pmt: 03/21/2024	300.00	-300.00				-300.00
0167	02	C	Markham Hawkins	24 Wedge Way Last Pmt: 03/21/2024	300.00	-300.00				-300.00
0159	01	C	Dr. Roderick McDonald	16 Wedge Way Last Pmt: 04/16/2024	300.00	-300.00				-300.00
0148	01	C	Tia Lynn Scott trust	3 Wedge Way Last Pmt: 12/23/2024	448.54	-448.54	-448.54			
0117	01	C	Patrick Vahey	7 Niblick Lane Last Pmt: 09/16/2024	427.40	-427.40				-427.40
0096	01	C	Greg Ward	67 Fairway Lane Last Pmt: 04/01/2024	3,417.77	-18.00				-18.00
				Entity Totals Delinquent		0.00	0.00	0.00	0.00	0.00
				Prepays		-2,357.92	-448.54	0.00	0.00	-1,909.38
				Net		-2,357.92	-448.54	0.00	0.00	-1,909.38
				Entity Counts Delinquent		0.00	1.00	0.00	0.00	7.00
Net Distribution										
26	Assessment-Reg Annu					-2,339.92	-448.54	0.00	0.00	-1,891.38
WO Write-Off Balances					-18.00	0.00	0.00	0.00	-18.00	