

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

1st QUARTER FINANCIAL REPORT **January 1, 2022 to March 31, 2022**

- 1st Quarter Profit & Loss - ACCRUAL
- 1st Quarter Profit & Loss – CASH (for use with the following comparison tables)
- Operating Budget v. 1st Quarter Revenues & Expenditures
- Reserve Budget v. 1st Quarter Revenues & Expenditures
- Reconciliation of Bank Accounts
 - Operating Account – Checking (0320)
 - Operating Account – Savings (4165)
 - Reserve Account (4695)
 - Culvert Account (0527)
- January Bank Statement
- February Bank Statement
- March Bank Statement
- 1st Quarter Check Register
- March 31, 2022 Balance Sheet
- Civil Actions or Claims: There are no current civil actions or claims

5:51 PM

HIGHLAND RANCHES POA

04/12/22

Profit & Loss

Accrual Basis

January through March 2022

	<u>Jan - Mar 22</u>
Ordinary Income/Expense	
Income	
4010 · Fee Income	
4005 · Assessed Late Fees	340.00
Total 4010 · Fee Income	<u>340.00</u>
Total Income	<u>340.00</u>
Gross Profit	340.00
Expense	
6012 · Office Expense	
6230 · Vehicle Registration	306.84
6240 · Miscellaneous	10.47
6241 · Quickbooks	39.00
6250 · Postage	7.58
6390 · Utilities	
6015 · Trash Pickup	52.62
6400 · Electric	177.07
Total 6390 · Utilities	<u>229.69</u>
Total 6012 · Office Expense	593.58
6027 · Road Maintenance (Operating Acc	
6028 · Diesel/Gas	2,611.56
Total 6027 · Road Maintenance (Operating Acc	<u>2,611.56</u>
6034 · Road Repair and Rebuild (Reserv	
6032 · Road Snow Removal - Emergency	975.00
6037 · Equipment Maint/Repair (HRPOA)	1,268.42
Total 6034 · Road Repair and Rebuild (Reserv	<u>2,243.42</u>
6120 · Bank Service Charges	44.00
6160 · Dues and Subscriptions	322.18
6180 · Insurance	
6004 · Commerical Liability	2,175.00
6006 · Insurance - Vehicles	296.05
6007 · Insurance-Workmans Comp	-2,180.00
Total 6180 · Insurance	<u>291.05</u>
6270 · Professional Fees	
6018 · Bookkeeping	118.75
Total 6270 · Professional Fees	<u>118.75</u>
6560 · Payroll Expenses	
6016 · Payroll Monthly Processing	434.00
6560 · Payroll Expenses - Other	2,510.39
Total 6560 · Payroll Expenses	<u>2,944.39</u>
6820 · Taxes	
6059 · Payroll Taxes	578.05
6060 · Real Estate Taxes	138.45
Total 6820 · Taxes	<u>716.50</u>
Total Expense	<u>9,885.43</u>
Net Ordinary Income	-9,545.43
Other Income/Expense	
Other Income	
7000 · Architectural Fees	400.00
7001 · Bank Interest	15.81
7008 · Miscellaneous	5.00
7010 · Transfer Fees	1,100.00
Total Other Income	<u>1,520.81</u>
Net Other Income	<u>1,520.81</u>
Net Income	<u><u>-8,024.62</u></u>

	Jan - Mar 22
Ordinary Income/Expense	
Income	
4003 · Dues (Billed)	63,480.00
4010 · Fee Income	
4005 · Assessed Late Fees	160.00
4020 · Dues (Billed)	331.20
Total 4010 · Fee Income	491.20
Total Income	63,971.20
Gross Profit	63,971.20
Expense	
6012 · Office Expense	
6230 · Vehicle Registration	306.84
6240 · Miscellaneous	10.47
6250 · Postage	7.58
6390 · Utilities	
6015 · Trash Pickup	52.62
6400 · Electric	177.07
Total 6390 · Utilities	229.69
Total 6012 · Office Expense	554.58
6027 · Road Maintenance (Operating Acc	
6028 · Diesel/Gas	2,611.56
Total 6027 · Road Maintenance (Operating Acc	2,611.56
6034 · Road Repair and Rebuild (Reserv	
6032 · Road Snow Removal - Emergency	975.00
6037 · Equipment Maint/Repair (HRPOA)	1,268.42
Total 6034 · Road Repair and Rebuild (Reserv	2,243.42
6120 · Bank Service Charges	44.00
6160 · Dues and Subscriptions	322.18
6180 · Insurance	
6004 · Commerical Liability	2,175.00
6006 · Insurance - Vehicles	296.05
6007 · Insurance-Workmans Comp	-2,180.00
Total 6180 · Insurance	291.05
6270 · Professional Fees	
6018 · Bookkeeping	118.75
Total 6270 · Professional Fees	118.75
6560 · Payroll Expenses	
6016 · Payroll Monthly Processing	434.00
6560 · Payroll Expenses - Other	2,510.39
Total 6560 · Payroll Expenses	2,944.39
6820 · Taxes	
6059 · Payroll Taxes	578.05
6060 · Real Estate Taxes	138.45
Total 6820 · Taxes	716.50
Total Expense	9,846.43
Net Ordinary Income	54,124.77
Other Income/Expense	
Other Income	
7000 · Architectural Fees	400.00
7001 · Bank Interest	15.81
7008 · Miscellaneous	5.00
7010 · Transfer Fees	1,100.00
Total Other Income	1,520.81
Net Other Income	1,520.81
Net Income	55,645.58

2022 HRPOA ANNUAL OPERATING BUDGET vs. QUARTERLY REVENUES & EXPENDITURES

(BASED ON ACTUAL CASH REVENUES AND EXPENDITURES PER QUARTER)

	<u>2022 Budget</u>	<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>	<u>TOTALS</u>
REVENUES:						
2022 Annual Dues:	\$ 101,200.00	\$ 63,480.00				\$ 63,480.00
2022 Annual Dues Received in 2021:		\$ 25,120.00				
Dues Recovered (Previous Years):	\$ -	\$ 331.20				\$ 331.20
Architectural Fees:	\$ -	\$ 400.00				\$ 400.00
Bank Interest:	\$ -	\$ 15.81				\$ 15.81
Transfer Fees:	\$ -	\$ 1,100.00				\$ 1,100.00
Assessed Late Fees:	\$ -	\$ 160.00				\$ 160.00
Misc (Overpayments/Stickers):	\$ -	\$ 5.00				\$ 5.00
Sale of Assets:	\$ -	\$ -				\$ -
TOTAL REVENUES (less 2022 Annual Dues received in 2021):	\$101,200	\$ 90,612.01	\$ -	\$ -	\$ -	\$ 65,492.01
EXPENDITURES:						
INSURANCE, REGISTRATION, & PAYROLL TAXES						
Commercial Liability & Inland Marine:	\$ 2,500.00	\$ 2,175.00				\$ 2,175.00
Vehicle Insurance/Registration:	\$ 2,700.00	\$ 602.89				\$ 602.89
Workers Compensation:	\$ 2,000.00	\$ (2,180.00)				\$ (2,180.00)
Payroll Taxes & Service Charges:	\$ 2,500.00	\$ 1,012.05				\$ 1,012.05
TOTAL INSURANCE:	\$ 9,700.00	\$ 1,609.94	\$ -	\$ -	\$ -	\$ 1,609.94
OFFICE EXPENSES						
Licenses, Permits, & Filing Fees:	\$ 500.00	\$ -				\$ -
Postage:	\$ 1,000.00	\$ 7.58				\$ 7.58
Other: Envelopes, Paper, Copies, Ink, PO Box:	\$ 2,500.00	\$ -				\$ -
Quickbooks Subscription & Cloud Hosting:	\$ 400.00	\$ 322.18				\$ 322.18
Utilities: Electric & Trash:	\$ 700.00	\$ 229.69				\$ 229.69
Misc (Refunds/Overpayments/Late Fees):	\$ -	\$ 10.47				\$ 10.47
TOTAL OFFICE EXPENSES:	\$ 5,100.00	\$ 569.92	\$ -	\$ -	\$ -	\$ 569.92
PROFESSIONAL EXPENSES						
Auditor:	\$ 11,950.00	\$ -				\$ -
Legal:	\$ 3,000.00	\$ -				\$ -
Bookkeeping:	\$ 10,000.00	\$ 118.75				\$ 118.75
Ombudsman Fee (NRS 116.31155):	\$ 2,150.00	\$ -				\$ -
Reserve Study:	\$ 1,500.00	\$ -				\$ -
Banking/Square Fees:	\$ 50.00	\$ 44.00				\$ 44.00
Taxes:	\$ 500.00	\$ 138.45				\$ 138.45
TOTAL PROFESSIONAL EXPENSES:	\$ 29,150.00	\$ 301.20	\$ -	\$ -	\$ -	\$ 301.20
ANTICIPATED ROAD LABOR/MAINTENANCE						
Annual Road Grading & Culvert Maintenance/Repair:	\$ 30,950.00	\$ -				\$ -
Materials:	\$ 9,400.00	\$ -				\$ -
TOTAL ANNUAL ROAD LABOR/MAINTENANCE:	\$ 40,350.00	\$ -	\$ -	\$ -	\$ -	\$ -
SNOW REMOVAL						
Labor:	\$ 3,000.00	\$ 2,510.39				\$ 2,510.39
Fuel:	\$ 1,000.00	\$ 2,611.56				\$ 2,611.56
Equipment Maintenance & Repair:	\$ 2,500.00	\$ -				\$ -
TOTAL SNOW REMOVAL:	\$ 6,500.00	\$ 5,121.95	\$ -	\$ -	\$ -	\$ 5,121.95
CHARITABLE CONTRIBUTIONS:	\$ 400.00	\$ -	\$ -	\$ -	\$ -	\$ -
RESERVE FUND CONTRIBUTION:	\$ 10,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL EXPENDITURES:	\$ 101,200.00	\$ 7,603.01	\$ -	\$ -	\$ -	\$ 7,603.01

2022 HRPOA ANNUAL RESERVE BUDGET vs. QUARTERLY REVENUES & EXPENDITURES

BASED ON ACTUAL CASH REVENUES AND EXPENDITURES PER QUARTER

	<u>2022 Budget</u>	<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>4th Quarter</u>	<u>TOTALS</u>
REVENUES:						
2022 Reserve Contribution from Operating Account:	\$ 10,000.00					\$ -
Transfer of Remaining 2021 Operating Funds to Reserve Account:	\$ 7,500.00					\$ -
TOTAL REVENUES:	\$ 10,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
EXPENDITURES						
Snow Removal Emergency:		\$ 975.00				\$ 975.00
Material	\$ 5,000.00					\$ -
Equipment Maintenance/Repair/Labor		\$ 1,268.42				\$ 1,268.42
Replacement of Assets:	\$ 60,000.00					\$ -
TOTAL EXPENDITURES:	\$ 65,000.00	\$ 2,243.42	\$ -	\$ -	\$ -	\$ 2,243.42

HIGHLAND RANCHES POA Reconciliation Summary

1046 · B of A - Chkg-Regular-0320, Period Ending 01/31/2022

	Jan 31, 22
Beginning Balance	3,192.46
Cleared Transactions	
Checks and Payments - 13 items	-8,263.97
Deposits and Credits - 3 items	8,000.06
Total Cleared Transactions	-263.91
Cleared Balance	2,928.55
Uncleared Transactions	
Checks and Payments - 2 items	-293.90
Total Uncleared Transactions	-293.90
Register Balance as of 01/31/2022	2,634.65
New Transactions	
Checks and Payments - 5 items	-7,032.08
Deposits and Credits - 1 item	15,000.00
Total New Transactions	7,967.92
Ending Balance	10,602.57

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HIGHLAND RANCHES POA

04/12/22

Reconciliation Summary

1046 · B of A - Chkg-Regular-0320, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	2,928.55
Cleared Transactions	
Checks and Payments - 3 it...	-288.47
Deposits and Credits - 2 it...	15,000.15
Total Cleared Transactions	<u>14,711.68</u>
Cleared Balance	<u>17,640.23</u>
Uncleared Transactions	
Checks and Payments - 5 it...	-7,066.99
Total Uncleared Transactions	<u>-7,066.99</u>
Register Balance as of 02/28/2022	<u>10,573.24</u>
New Transactions	
Checks and Payments - 6 it...	-1,130.28
Total New Transactions	<u>-1,130.28</u>
Ending Balance	<u>9,442.96</u>

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HIGHLAND RANCHES POA

04/12/22

Reconciliation Summary

1046 · B of A - Chkg-Regular-0320, Period Ending 03/31/2022

	<u>Mar 31, 22</u>
Beginning Balance	17,640.23
Cleared Transactions	
Checks and Payments - 11 i...	-7,614.15
Deposits and Credits - 1 item	0.20
	<hr/>
Total Cleared Transactions	-7,613.95
	<hr/>
Cleared Balance	10,026.28
	<hr/> <hr/>
Uncleared Transactions	
Checks and Payments - 3 it...	-909.66
	<hr/>
Total Uncleared Transactions	-909.66
	<hr/>
Register Balance as of 03/31/2022	9,116.62
	<hr/> <hr/>
Ending Balance	9,116.62

HIGHLAND RANCHES POA
Reconciliation Summary
1047 · B of A - MM Svgs-4165, Period Ending 01/31/2022

	<u>Jan 31, 22</u>	
Beginning Balance		61,879.07
Cleared Transactions		
Checks and Payments - 3 items	-23,438.84	
Deposits and Credits - 15 items	55,572.67	
Total Cleared Transactions	<u>32,133.83</u>	
Cleared Balance		<u>94,012.90</u>
Register Balance as of 01/31/2022		94,012.90
New Transactions		
Checks and Payments - 1 item	-15,000.00	
Deposits and Credits - 17 items	9,578.16	
Total New Transactions	<u>-5,421.84</u>	
Ending Balance		<u>88,591.06</u>

HIGHLAND RANCHES POA
Reconciliation Summary
1047 · B of A - MM Svgs-4165, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	94,012.90
Cleared Transactions	
Checks and Payments - 1 item	-15,000.00
Deposits and Credits - 14 ite...	9,721.46
Total Cleared Transactions	<u>-5,278.54</u>
Cleared Balance	<u>88,734.36</u>
Register Balance as of 02/28/2022	88,734.36
New Transactions	
Deposits and Credits - 18 ite...	4,343.16
Total New Transactions	<u>4,343.16</u>
Ending Balance	<u>93,077.52</u>

	<u>Mar 31, 22</u>
Beginning Balance	88,734.36
Cleared Transactions	
Deposits and Credits - 17 it...	<u>4,544.70</u>
Total Cleared Transactions	<u>4,544.70</u>
Cleared Balance	<u>93,279.06</u>
Register Balance as of 03/31/2022	93,279.06
New Transactions	
Deposits and Credits - 4 ite...	<u>740.00</u>
Total New Transactions	<u>740.00</u>
Ending Balance	<u>94,019.06</u>

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03/10/22

HIGHLAND RANCHES POA Reconciliation Summary

1048 · B of A - Reserve Chkg-4695, Period Ending 01/31/2022

	<u>Jan 31, 22</u>	
Beginning Balance		145,728.56
Cleared Transactions		
Deposits and Credits - 2 items	<u>15,441.36</u>	
Total Cleared Transactions	<u>15,441.36</u>	
Cleared Balance		<u>161,169.92</u>
Register Balance as of 01/31/2022		161,169.92
Ending Balance		161,169.92

10:27 AM

04/12/22

HIGHLAND RANCHES POA Reconciliation Summary

1048 · B of A - Reserve Chkg-4695, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	161,169.92
Cleared Transactions	
Deposits and Credits - 1 item	<u>2.47</u>
Total Cleared Transactions	<u>2.47</u>
Cleared Balance	<u>161,172.39</u>
Register Balance as of 02/28/2022	161,172.39
Ending Balance	161,172.39

	<u>Mar 31, 22</u>
Beginning Balance	161,172.39
Cleared Transactions	
Deposits and Credits - 1 item	<u>2.74</u>
Total Cleared Transactions	<u>2.74</u>
Cleared Balance	<u>161,175.13</u>
Register Balance as of 03/31/2022	161,175.13
Ending Balance	161,175.13

12:50 PM

03/10/22

HIGHLAND RANCHES POA Reconciliation Summary

1045 · B of A - Chkg-Culverts-0527, Period Ending 01/31/2022

	<u>Jan 31, 22</u>	
Beginning Balance		62,999.90
Cleared Transactions		
Deposits and Credits - 1 item	<u>1.07</u>	
Total Cleared Transactions	<u>1.07</u>	
Cleared Balance		<u>63,000.97</u>
Register Balance as of 01/31/2022		63,000.97
New Transactions		
Deposits and Credits - 1 item	<u>2,500.00</u>	
Total New Transactions	<u>2,500.00</u>	
Ending Balance		<u>65,500.97</u>

10:09 AM

04/12/22

HIGHLAND RANCHES POA Reconciliation Summary

1045 · B of A - Chkg-Culverts-0527, Period Ending 02/28/2022

	<u>Feb 28, 22</u>
Beginning Balance	63,000.97
Cleared Transactions	
Deposits and Credits - 2 ite...	<u>2,500.99</u>
Total Cleared Transactions	<u>2,500.99</u>
Cleared Balance	<u>65,501.96</u>
Register Balance as of 02/28/2022	65,501.96
New Transactions	
Deposits and Credits - 4 ite...	<u>5,940.00</u>
Total New Transactions	<u>5,940.00</u>
Ending Balance	<u>71,441.96</u>

12:29 PM

04/12/22

HIGHLAND RANCHES POA Reconciliation Summary

1045 · B of A - Chkg-Culverts-0527, Period Ending 03/31/2022

	<u>Mar 31, 22</u>
Beginning Balance	65,501.96
Cleared Transactions	
Deposits and Credits - 3 ite...	<u>5,001.14</u>
Total Cleared Transactions	<u>5,001.14</u>
Cleared Balance	<u>70,503.10</u>
Register Balance as of 03/31/2022	70,503.10
Ending Balance	70,503.10



P.O. Box 15284
Wilmington, DE 19850

Customer service information

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

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

Your combined statement

for January 01, 2022 to January 31, 2022

Your deposit accounts		Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	Operating Checking	████████ 0320	\$2,928.55	Page 3
Adv Tiered Interest Chkg	Reserve Account	████████ 4695	\$161,169.92	Page 5
Adv Tiered Interest Chkg	Culvert Account	████████ 0527	\$63,000.97	Page 7
Money Market Savings	Operating Savings	████████ 4165	\$94,012.90	Page 9
Total balance			\$321,112.34	

Thank you for being a Bank of America customer

SSM-10-21-0023B | 3784811

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

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Your Adv Tiered Interest Chkg

Operating Checking

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on January 1, 2022	\$3,192.46
Deposits and other additions	10,175.06
Withdrawals and other subtractions	-3,028.60
Checks	-7,372.37
Service fees	-38.00
Ending balance on January 31, 2022	\$2,928.55

Annual Percentage Yield Earned this statement period: 0.02%.

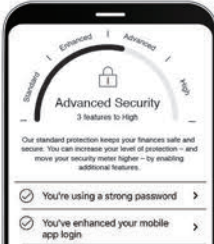
Interest Paid Year To Date: \$0.06.

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

Deposits and other additions

Date	Description	Amount
01/12/22	Online Banking transfer from SAV 4165 Confirmation# XXXXXXXXXX	3,000.00
01/20/22	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-19)	2,175.00
01/20/22	Online Banking transfer from SAV 4165 Confirmation# XXXXXXXXXX	5,000.00
01/31/22	Interest Earned	0.06
Total deposits and other additions		\$10,175.06


Introducing security you can see



Our new security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in the Mobile Banking app or Online Banking to see your security level today. To learn more, scan this code or visit bofa.com/SecurityCenter.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.



SSM-07-21-0033.B | 3647905

Withdrawals and other subtractions

Date	Description	Amount
01/14/22	HIGHLAND RANCHES DES:Payroll [REDACTED]	-2,970.43
01/26/22	NV ENERGY Bill Payment	-58.17

Total withdrawals and other subtractions **-\$3,028.60**

Checks

Date	Check #	Amount	Date	Check #	Amount
01/05/22	7467	-54.56	01/25/22	7475*	-297.69
01/19/22	7470*	-296.05	01/19/22	7476	-148.56
01/19/22	7471	-1,360.00	01/19/22	7477	-2,175.00
01/24/22	7472	-136.20	01/21/22	7477*	-2,175.00
01/26/22	7473	-729.31			

Total checks **-\$7,372.37**
Total # of checks **9**

* There is a gap in sequential check numbers

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$35.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
01/19/22	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-19	-35.00
01/31/22	Check Image Service Fee	-3.00

Total service fees **-\$38.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Reserve Account

Account summary

Beginning balance on January 1, 2022	\$145,728.56
Deposits and other additions	15,441.36
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 31, 2022	\$161,169.92

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$2.52.

Deposits and other additions

Date	Description	Amount
01/27/22	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	15,438.84
01/31/22	Interest Earned	2.52
Total deposits and other additions		\$15,441.36

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Your Adv Tiered Interest Chkg

Culvert Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on January 1, 2022	\$62,999.90
Deposits and other additions	1.07
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 31, 2022	\$63,000.97

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$1.07.

Deposits and other additions

Date	Description	Amount
01/31/22	Interest Earned	1.07
Total deposits and other additions		\$1.07

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Your Money Market Savings

Operating Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on January 1, 2022	\$61,879.07
Deposits and other additions	55,572.67
Withdrawals and other subtractions	-23,438.84
Service fees	-0.00
Ending balance on January 31, 2022	\$94,012.90

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$1.47.

Deposits and other additions

Date	Description	Amount
01/03/22	BKOFAMERICA MOBILE 01/03 [REDACTED] DEPOSIT *MOBILE NV	371.20
01/03/22	BKOFAMERICA MOBILE 01/03 [REDACTED] 3 DEPOSIT *MOBILE NV	300.00
01/03/22	BKOFAMERICA MOBILE 01/03 [REDACTED] DEPOSIT *MOBILE NV	100.00
01/04/22	Deposit	16,200.00
01/04/22	Deposit	3,800.00
01/05/22	Square Inc [REDACTED]	400.00
01/10/22	Square Inc [REDACTED]	400.00
01/12/22	BKOFAMERICA MOBILE 01/12 [REDACTED] DEPOSIT *MOBILE NV	200.00
01/12/22	BKOFAMERICA MOBILE 01/12 [REDACTED] DEPOSIT *MOBILE NV	100.00
01/14/22	Deposit	16,980.00
01/14/22	Square Inc [REDACTED]	200.00
01/18/22	Square Inc [REDACTED]	200.00
01/18/22	Square Inc [REDACTED]	200.00
01/20/22	Deposit	7,600.00
01/20/22	Square Inc [REDACTED]	400.00

continued on the next page

Deposits and other additions - continued

Date	Description	Amount
01/25/22	Deposit	8,120.00
01/31/22	Interest Earned	1.47
Total deposits and other additions		\$55,572.67

Withdrawals and other subtractions

Date	Description	Amount
01/12/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-3,000.00
01/20/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-5,000.00
01/27/22	Online Banking transfer to CHK 4695 Confirmation# [REDACTED]	-15,438.84
Total withdrawals and other subtractions		-\$23,438.84

Check images

Account number: [REDACTED] 0320
Check number: 7467 | Amount: \$54.56

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 1/19/2022 7467

PAY TO THE ORDER OF LA Binkley \$ 54.56

One Hundred and 54/100

4660 Harbortown Rd
Reno, NV 89521

MEMO O'Reilly Rain 2000 Maintenance Parts (0597-0280)

Check number: 7470 | Amount: \$296.05

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 1/10/2022 7470

PAY TO THE ORDER OF State Farm Insurance \$ 296.05

Two Hundred Ninety Six and 05/100

Insurance Support Center
PO Box 890291
Dallas, TX 75288-0091

MEMO Policy # RZ 2290 A24 290 Ford Truck

Check number: 7471 | Amount: \$1,360.00

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 1/10/2022 7471

PAY TO THE ORDER OF Sparks Rock and Hoe \$ 1,360.00

One Thousand Three Hundred Sixty and 00/100

PO Box 878
Virginia City, NV 89440

MEMO Invoice 1454

Check number: 7472 | Amount: \$136.20

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 12/29/2021 7472

PAY TO THE ORDER OF Jess Larkin \$ 136.20

One Hundred Thirty Six and 20/100

MEMO Reimbursement for Summit Racing Purchase 12/20/21

Check number: 7473 | Amount: \$729.31

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 12/29/2021 7473

PAY TO THE ORDER OF Buckner Ballet \$ 729.31

Seven Hundred Twenty Nine and 31/100

349 Cowright Road
VC Highlands, NV 89321

MEMO Reimbursement to Survivor Pollett

Check number: 7475 | Amount: \$297.69

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 12/29/2021 7475

PAY TO THE ORDER OF O'Reilly Automotive Inc \$ 297.69

Two Hundred Ninety Seven and 69/100

P.O. Box 9164
Springfield, MO 65801-9654

MEMO Starter for Chevy Plow Truck

Check number: 7476 | Amount: \$148.56

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 1/10/2022 7476

PAY TO THE ORDER OF Bruce Clark \$ 148.56

One Hundred Forty Eight and 56/100

1961 Saddleback Rd
Reno, NV 89521

MEMO Reimbursement for Fuel while plowing

Check number: 7477 | Amount: \$2,175.00

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
18000 RIVERCHASE DRIVE
VIRGINIA CITY, NV 89400

Bank of America [REDACTED] 1/10/2022 7477

PAY TO THE ORDER OF State Farm Insurance \$ 2,175.00

Two Thousand One Hundred Seventy Five and 00/100

Insurance Support Center
PO Box 890291
Dallas, TX 75288-0091


MEMO Workers Comp & General Liability Policy

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P.O. Box 15284
Wilmington, DE 19850

Customer service information

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

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

Your combined statement

for February 01, 2022 to February 28, 2022

Your deposit accounts		Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	Operating Checking	████████ 0320	\$17,640.23	Page 3
Adv Tiered Interest Chkg	Reserve Account	████████ 4695	\$161,172.39	Page 5
Adv Tiered Interest Chkg	Culvert Account	████████ 0527	\$65,501.96	Page 7
Money Market Savings	Operating Savings	████████ 4165	\$88,734.36	Page 9
Total balance			\$333,048.94	

A powerful tool for turning your goals into action

Bank of America Life Plan^{®1} is an easy, customizable way to help you set and track goals, get personalized advice and adjust as priorities change. It's also a great way to prepare for meeting with a financial specialist!



Start making your Life Plan today. Scan the QR code or go to bankofamerica.com/LifePlan.

¹ To view or use Life Plan, you must be enrolled in Online Banking or Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

SSM-06-21-0079B | 3600286

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

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Your Adv Tiered Interest Chkg

Operating Checking

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on February 1, 2022	\$2,928.55
Deposits and other additions	15,000.15
Withdrawals and other subtractions	-85.47
Checks	-200.00
Service fees	-3.00
Ending balance on February 28, 2022	\$17,640.23

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$0.21.

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

Deposits and other additions

Date	Description	Amount
02/16/22	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	15,000.00
02/28/22	Interest Earned	0.15
Total deposits and other additions		\$15,000.15

Thank you for being a Bank of America customer

Withdrawals and other subtractions

Date	Description	Amount
02/14/22	HIGHLAND RANCHES DES:Payroll ID [REDACTED] [REDACTED]	-85.47

Total withdrawals and other subtractions **-\$85.47**

Checks

Date	Check #	Amount
02/03/22	7474	-200.00

Total checks **-\$200.00**
Total # of checks **1**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
02/28/22	Check Image Service Fee	-3.00

Total service fees **-\$3.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Reserve Account

Account summary

Beginning balance on February 1, 2022	\$161,169.92
Deposits and other additions	2.47
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 28, 2022	\$161,172.39

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$4.99.

Deposits and other additions

Date	Description	Amount
02/28/22	Interest Earned	2.47
Total deposits and other additions		\$2.47

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Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Culvert Account

Account summary

Beginning balance on February 1, 2022	\$63,000.97
Deposits and other additions	2,500.99
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 28, 2022	\$65,501.96

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$2.06.

Deposits and other additions

Date	Description	Amount
02/14/22	BKOFAMERICA MOBILE 02/15 [REDACTED] DEPOSIT *MOBILE NV	2,500.00
02/28/22	Interest Earned	0.99
Total deposits and other additions		\$2,500.99

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Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Operating Savings

Account summary

Beginning balance on February 1, 2022	\$94,012.90
Deposits and other additions	9,721.46
Withdrawals and other subtractions	-15,000.00
Service fees	-0.00
Ending balance on February 28, 2022	\$88,734.36

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$2.93.

Deposits and other additions

Date	Description	Amount
02/08/22	Deposit	5,400.00
02/11/22	PHOTOCOPY/STATEMENT FEE REFUND	5.00
02/14/22	BKOFAMERICA MOBILE 02/14 [REDACTED] DEPOSIT *MOBILE NV	200.00
02/14/22	BKOFAMERICA MOBILE 02/14 [REDACTED] DEPOSIT *MOBILE NV	200.00
02/14/22	BKOFAMERICA MOBILE 02/14 [REDACTED] DEPOSIT *MOBILE NV	200.00
02/14/22	BKOFAMERICA MOBILE 02/14 [REDACTED] DEPOSIT *MOBILE NV	100.00
02/14/22	BKOFAMERICA MOBILE 02/15 [REDACTED] DEPOSIT *MOBILE NV	100.00
02/14/22	Interest Adj	0.04
02/15/22	Square Inc [REDACTED]	200.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	2,175.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	300.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	220.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	220.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	200.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	100.00
02/16/22	BKOFAMERICA MOBILE 02/17 [REDACTED] DEPOSIT *MOBILE NV	100.00
02/28/22	Interest Earned	1.42

Total deposits and other additions **\$9,721.46**

Withdrawals and other subtractions

Date	Description	Amount
02/16/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-15,000.00
Total withdrawals and other subtractions		-\$15,000.00

Check images

Account number: [REDACTED] 0320

Check number: 7474 | Amount: \$200.00

HIGHLAND RANCHES PROPERTY PROPERTY MANAGEMENT 1100 N. CLARK ST. VIRGINIA CITY, NV 89440		Bank of America [REDACTED]	7474
PAY TO THE ORDER OF <u>Chf McCain</u>		120160021	
Two Hundred and 00/100		\$ 200.00	
Chf McCain PO Box 322 Virginia City, NV 89440			
MEMO Emergency plow truck retrieval on Whiskey Flat			


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P.O. Box 15284
Wilmington, DE 19850

Customer service information

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

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

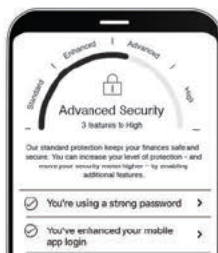
 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your combined statement

for March 01, 2022 to March 31, 2022

Your deposit accounts		Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	Operating Checking	████████ 0320	\$10,026.28	Page 3
Adv Tiered Interest Chkg	Reserve Account	████████ 4695	\$161,175.13	Page 5
Adv Tiered Interest Chkg	Culvert Account	████████ 0527	\$70,503.10	Page 7
Money Market Savings	Operating Savings	████████ 4165	\$93,279.06	Page 9
Total balance			\$334,983.57	

Introducing security you can see



Our new security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in the Mobile Banking app or Online Banking to see your security level today. To learn more, scan this code or visit bofa.com/SecurityCenter.



Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SMM-07-21-00338 | 3647905

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

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Your Adv Tiered Interest Chkg

Operating Checking

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on March 1, 2022	\$17,640.23
Deposits and other additions	0.20
Withdrawals and other subtractions	-638.06
Checks	-6,973.09
Service fees	-3.00
Ending balance on March 31, 2022	\$10,026.28

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$0.41.


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


Deposits and other additions


Date	Description	Amount
03/31/22	Interest Earned	0.20
Total deposits and other additions		\$0.20

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- 

You are contacted quickly about suspicious activity
- 

Your cards are mailed to you and not someone else
- 

You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

Withdrawals and other subtractions

Date	Description	Amount
03/08/22	NV ENERGY Bill Payment	-58.99
03/14/22	HIGHLAND RANCHES DES:Payroll [REDACTED]	-466.54
03/22/22	NV Energy Bill Payment	-59.91
03/22/22	Waste Management Bill Payment	-52.62
Total withdrawals and other subtractions		-\$638.06

Checks

Date	Check #	Amount	Date	Check #	Amount
03/17/22	7478	-571.41	03/09/22	7480	-2,963.68
03/01/22	7479	-2,463.00	03/07/22	7481	-975.00
Total checks				-\$6,973.09	
Total # of checks				4	

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
03/31/22	Check Image Service Fee	-3.00
Total service fees		-\$3.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg

Reserve Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on March 1, 2022	\$161,172.39
Deposits and other additions	2.74
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on March 31, 2022	\$161,175.13

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$7.73.

Deposits and other additions

Date	Description	Amount
03/31/22	Interest Earned	2.74
Total deposits and other additions		\$2.74

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Your Adv Tiered Interest Chkg

Culvert Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on March 1, 2022	\$65,501.96
Deposits and other additions	5,001.14
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on March 31, 2022	\$70,503.10

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$3.20.

Deposits and other additions

Date	Description	Amount
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	2,500.00
03/24/22	BKOFAMERICA MOBILE 03/24 [REDACTED] DEPOSIT *MOBILE NV	2,500.00
03/31/22	Interest Earned	1.14
Total deposits and other additions		\$5,001.14

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Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Operating Savings

Account summary

Beginning balance on March 1, 2022	\$88,734.36
Deposits and other additions	4,544.70
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on March 31, 2022	\$93,279.06

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$4.47.

Deposits and other additions

Date	Description	Amount
03/04/22	BKOFAMERICA MOBILE 03/04 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/04/22	BKOFAMERICA MOBILE 03/04 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/04/22	BKOFAMERICA MOBILE 03/04 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/04/22	BKOFAMERICA MOBILE 03/04 [REDACTED] DEPOSIT *MOBILE NV	2.11
03/04/22	BKOFAMERICA MOBILE 03/04 [REDACTED] DEPOSIT *MOBILE NV	1.05
03/07/22	Square Inc [REDACTED]	200.00
03/10/22	Square Inc [REDACTED]	200.00
03/21/22	BKOFAMERICA MOBILE 03/21 [REDACTED] DEPOSIT *MOBILE NV	1,127.00
03/21/22	BKOFAMERICA MOBILE 03/21 [REDACTED] DEPOSIT *MOBILE NV	1,053.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	400.00
03/21/22	BKOFAMERICA MOBILE 03/21 [REDACTED] DEPOSIT *MOBILE NV	300.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	220.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	220.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	220.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/21/22	BKOFAMERICA MOBILE 03/20 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/24/22	BKOFAMERICA MOBILE 03/24 [REDACTED] DEPOSIT *MOBILE NV	100.00
03/31/22	Interest Earned	1.54

Total deposits and other additions

\$4,544.70

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Check images

Account number: [REDACTED] 0320
Check number: 7478 | Amount: \$571.41

Check number: 7479 | Amount: \$2,463.00

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
P.O. BOX 1039
RENO, NV 89506

Bank of America
[REDACTED]

7478
2/17/2022

PAY TO THE ORDER OF: Jorgen's Truck & Trailer Equipment \$ 571.41

Five Hundred Seventy One and 41/100 DOLLARS

P.O. Box 1576
Reno, NV 89505

MEMO: Invoice 225075 1/31/2022 - Plow Parts

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
P.O. BOX 1039
RENO, NV 89506

Bank of America
[REDACTED]

7479
2/17/2022

PAY TO THE ORDER OF: Sierra Fuel Company / Petroleum Distributors \$ 2,463.00

Two Thousand Four Hundred Sixty Three and 00/100 DOLLARS

317 Gallo Street
Reno, NV 89512

MEMO: Invoice 0871 1/7/2022

Check number: 7480 | Amount: \$2,963.68

Check number: 7481 | Amount: \$975.00

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
P.O. BOX 1039
RENO, NV 89506

Bank of America
[REDACTED]

7480
2/17/2022

PAY TO THE ORDER OF: Summer Pellet \$ 2,963.68

Two Thousand Nine Hundred Sixty Three and 68/100 DOLLARS

368 Cobblestone Road
VO Highlands, NV 89521

MEMO: Reimbursement to Summer Pellet (See memo's)

HIGHLAND RANCHES PROPERTY
CHECK ASSOCIATION
P.O. BOX 1039
RENO, NV 89506

Bank of America
[REDACTED]

7481
2/17/2022

PAY TO THE ORDER OF: Adkins Grading & Excavation, Inc. \$ 975.00

Nine Hundred Seventy Five and 00/100 DOLLARS

P.O. Box 17256
Reno, NV 89511

MEMO: Invoice 3451 2/1/2022

Important Messages - Please Read

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

Great News!

We are eliminating non-sufficient fund (NSF) fees and the transfer fee for Balance Connect(TM) for overdraft protection on personal and small business checking accounts.

These new fee changes and earlier changes over the last decade, together with industry-leading solutions, are helping our clients create long-term financial wellness and avoid overdraft fees.

- Starting February 18, 2022 - NSF: Returned Item Fees will no longer be charged if we DECLINE or RETURN an item unpaid when there are not enough funds in your account to cover it.
- Starting May 24, 2022 - Overdraft Protection Transfer Fees will no longer be charged for transfers to your checking account from your linked backup account(s) for the amount needed to cover the transaction if you are enrolled in Balance Connect for overdraft protection.

Keep in mind, overdraft protection transfers from credit accounts and home equity lines of credit will continue to accrue interest, and transfers from personal savings accounts may still lead to a Withdrawal Limit Fee, as they do today.

We are also reducing overdraft fees on personal and small business checking accounts.

- Starting May 24, 2022 - Overdraft Item Fees will be lowered from \$35 to \$10 for each item we PAY when there are not enough funds to cover it, resulting in an overdraft on your account. We will also charge no more than two of these fees each day on any checking account (previously up to four fees were charged each day).

	<u>Mar 31, 22</u>
ASSETS	
Current Assets	
Checking/Savings	
1045 · B of A - Chkg-Culverts-0527	70,503.10
1046 · B of A - Chkg-Regular-0320	9,116.62
1047 · B of A - MM Svgs-4165	93,279.06
1048 · B of A - Reserve Chkg-4695	161,175.13
1126 · Global Clearing	-10,000.00
Total Checking/Savings	<u>324,073.91</u>
Accounts Receivable	
1058 · Dues - 2001	350.00
1059 · Dues - 2002	175.00
1060 · Dues - 2003	360.00
1061 · Dues - 2004	400.00
1062 · Dues - 2005	400.00
1063 · Dues - 2006	-1,600.00
1064 · Dues - 2006 Special Assessment	-2,945.00
1094 · Late Fees	220.00
1127 · Accounts Receivable (A/R)	20,201.75
2022 · 2022 Annual Dues	12,600.00
2023 · 2023 Annual Dues	-200.00
Total Accounts Receivable	<u>29,961.75</u>
Other Current Assets	
1102 · Prepaid Expenses	5,563.47
2120 · Payroll Asset	0.22
Total Other Current Assets	<u>5,563.69</u>
Total Current Assets	<u>359,599.35</u>
Fixed Assets	
1000 · 1974 FWD Dump W12'plow12-08	0.00
1003 · 1988 ChampGrader 5-15-09	0.00
1006 · 1993 Ford Plow 3/30/98 broken	0.00
1009 · 1993 Water Truck 5-15-09	0.00
1012 · 1995 -Cal Trans w/Plow 5-15-09	0.00
1015 · 1999 Dodge Plow Truck - 1/14/02	0.00
1018 · 2001Chev-SOLD w/plow-toFORD	0.00
1021 · 2002 Ford F250 Pickup w/plow	0.00
1024 · 2006 Chevy truck 12/7/07	0.00
1030 · 2015 Dodge Ram 2500	28,703.51
1037 · 2019 Plow for 2002 Ford Truck	7,951.27
1039 · 2020 Plow for 2015 Dodge Truck	8,065.53
1074 · Entrance Gates - 9/20/79	0.00
1077 · Fence - 11/01/95	0.00
1080 · Fire Station - 7/01/80	0.00
1083 · Fire Station - 7/01/82	0.00
1086 · Generator - 10/15/94	0.00
1089 · Hincker Plow Blade-01/23/06	0.00

04/12/22

Balance Sheet

Accrual Basis

As of March 31, 2022

	<u>Mar 31, 22</u>
1093 · Land	9,699.40
1096 · Mail Box Enclosure - 3/30/00	0.00
1099 · Mobile Radio Units - 12/07/97	0.00
1104 · Pump Station - 6/01/82	0.00
1107 · Radio System - 11/01/95	0.00
1115 · Road Paving - Cartwright - 1/86	0.00
1118 · Roller & 2 Trailers 7-2009	0.00
1122 · Street Signs - 02/26/06	0.00
Total Fixed Assets	<u>54,419.71</u>
TOTAL ASSETS	<u>414,019.06</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · A/P - Culvert A/C	22,500.00
2008 · Accounts Payable (A/P)	40,439.00
Total Accounts Payable	<u>62,939.00</u>
Other Current Liabilities	
2003 · Assessments billed in advance	101,200.00
2004 · Federal Income Tax payable	407.00
Total Other Current Liabilities	<u>101,607.00</u>
Total Current Liabilities	<u>164,546.00</u>
Total Liabilities	164,546.00
Equity	
3001 · Retained Earnings	124,245.28
32000 · *Retained Earnings	133,252.40
Net Income	-8,024.62
Total Equity	<u>249,473.06</u>
TOTAL LIABILITIES & EQUITY	<u>414,019.06</u>

5:54 PM **HIGHLAND RANCHES POA**

04/12/22 **Balance Sheet**

Accrual Basis **As of March 31, 2022**

Filters applied on this Report:

Date: Custom