

# HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

## 3<sup>rd</sup> QUARTER FINANCIAL REPORT

July 1, 2022 to September 30, 2022

- 3<sup>rd</sup> Quarter Profit & Loss - ACCRUAL
- 3<sup>rd</sup> Quarter Profit & Loss – CASH (for use with the following comparison tables)
- Operating Budget v. 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> Quarter Revenues & Expenditures
- Reserve Budget v. 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> Quarter Revenues & Expenditures
- Reconciliation of Bank Accounts
  - Operating Account – Checking (0320)
  - Operating Account – Savings (4165)
  - Reserve Account (4695)
  - Culvert Account (0527)
- July Bank Statement
- August Bank Statement
- September Bank Statement
- 3<sup>rd</sup> Quarter Check Register
- September 30, 2022 Balance Sheet
- Civil Actions or Claims: There are no current civil actions or claims

## HIGHLAND RANCHES POA

## Profit &amp; Loss

July through September 2022

	<u>Jul - Sep 22</u>
Ordinary Income/Expense	
Expense	
6012 · Office Expense	
6230 · Vehicle Registration	1,194.00
6240 · Miscellaneous	71.50
6390 · Utilities	
6015 · Trash Pickup	52.62
6400 · Electric	257.06
Total 6390 · Utilities	309.68
6510 · State Filing & License Fees	2,150.50
6550* · Office Supplies	150.20
Total 6012 · Office Expense	3,875.88
6027 · Road Maintenance (Operating Acc	
6029 · Equipment & Labor (Contracted)	35,035.00
6030 · Materials	15,575.64
6099 · Equipment Maint./Repair (HRPOA)	3,697.46
Total 6027 · Road Maintenance (Operating Acc	54,308.10
6120 · Bank Service Charges	9.00
6140 · Contributions	
6002 · VRWPA	400.00
Total 6140 · Contributions	400.00
6180 · Insurance	
6006 · Insurance - Vehicles	1,801.58
Total 6180 · Insurance	1,801.58
6270 · Professional Fees	
6018 · Bookkeeping	100.00
6280 · Legal	
6020 · Collections-Delinquent A/R	67.50
Total 6280 · Legal	67.50
Total 6270 · Professional Fees	167.50
6820 · Taxes	
6060 · Real Estate Taxes	135.15
Total 6820 · Taxes	135.15
Total Expense	60,697.21
Net Ordinary Income	-60,697.21
Other Income/Expense	
Other Income	
7000 · Architectural Fees	100.00
7001 · Bank Interest	12.19
7009 · Sale of Assets	2,616.00
7010 · Transfer Fees	900.00
Total Other Income	3,628.19
Net Other Income	3,628.19
Net Income	<u><u>-57,069.02</u></u>

HIGHLAND RANCHES POA  
**Profit & Loss**  
 July through September 2022

	<u>Jul - Sep 22</u>
Ordinary Income/Expense	
Income	
4003 · Dues (Billed)	2,200.00
4010 · Fee Income	
4005 · Assessed Late Fees	200.00
4020 · Dues (Billed)	180.00
Total 4010 · Fee Income	<u>380.00</u>
Total Income	<u>2,580.00</u>
Gross Profit	2,580.00
Expense	
6012 · Office Expense	
6230 · Vehicle Registration	1,194.00
6240 · Miscellaneous	71.50
6390 · Utilities	
6015 · Trash Pickup	52.62
6400 · Electric	257.06
Total 6390 · Utilities	<u>309.68</u>
6510 · State Filing & License Fees	2,150.50
6550* · Office Supplies	150.20
Total 6012 · Office Expense	<u>3,875.88</u>
6027 · Road Maintenance (Operating Acc	
6029 · Equipment & Labor (Contracted)	35,035.00
6030 · Materials	15,575.64
6099 · Equipment Maint./Repair (HRPOA)	3,697.46
Total 6027 · Road Maintenance (Operating Acc	<u>54,308.10</u>
6120 · Bank Service Charges	9.00
6140 · Contributions	
6002 · VRWPA	400.00
Total 6140 · Contributions	<u>400.00</u>
6180 · Insurance	
6006 · Insurance - Vehicles	1,801.58
Total 6180 · Insurance	<u>1,801.58</u>
6270 · Professional Fees	
6018 · Bookkeeping	100.00
Total 6270 · Professional Fees	<u>100.00</u>
6820 · Taxes	
6060 · Real Estate Taxes	135.15
Total 6820 · Taxes	<u>135.15</u>
Total Expense	<u>60,629.71</u>
Net Ordinary Income	-58,049.71
Other Income/Expense	
Other Income	
7000 · Architectural Fees	100.00
7001 · Bank Interest	12.19
7009 · Sale of Assets	2,616.00
7010 · Transfer Fees	900.00
Total Other Income	<u>3,628.19</u>
Net Other Income	<u>3,628.19</u>
Net Income	<u><u>-54,421.52</u></u>

## 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>
<b>REVENUES:</b>						
2022 Annual Dues:	\$ 101,200.00	\$ 63,480.00	\$ 4,600.00	\$ 2,200.00		\$ 70,280.00
2022 Annual Dues Received in 2021:		\$ 25,120.00	\$ -	\$ -		
Dues Recovered (Previous Years):	\$ -	\$ 331.20	\$ -	\$ 180.00		\$ 511.20
Architectural Fees:	\$ -	\$ 400.00	\$ 500.00	\$ 100.00		\$ 1,000.00
Bank Interest:	\$ -	\$ 15.81	\$ 16.61	\$ 12.19		\$ 44.61
Transfer Fees:	\$ -	\$ 1,100.00	\$ 1,700.00	\$ 900.00		\$ 3,700.00
Assessed Late Fees:	\$ -	\$ 160.00	\$ 400.00	\$ 200.00		\$ 760.00
Misc (Overpayments/Stickers):	\$ -	\$ 5.00	\$ -	\$ -		\$ 5.00
Sale of Assets:	\$ -	\$ -	\$ -	\$ 2,616.00		\$ 2,616.00
<b>TOTAL REVENUES</b> (less 2022 Annual Dues received in 2021):	<b>\$101,200</b>	<b>\$ 90,612.01</b>	<b>\$ 7,216.61</b>	<b>\$ 6,208.19</b>	<b>\$ -</b>	<b>\$ 78,916.81</b>
<b>EXPENDITURES:</b>						
<b>INSURANCE, REGISTRATION, &amp; PAYROLL TAXES</b>						
Commercial Liability & Inland Marine:	\$ 2,500.00	\$ 2,175.00	\$ -	\$ -		\$ 2,175.00
Vehicle Insurance/Registration:	\$ 2,700.00	\$ 602.89	\$ 788.85	\$ 2,995.58		\$ 4,387.32
Workers Compensation:	\$ 2,000.00	\$ (2,180.00)	\$ -	\$ -		\$ (2,180.00)
Payroll Taxes & Service Charges:	\$ 2,500.00	\$ 1,012.05	\$ -	\$ -		\$ 1,012.05
<b>TOTAL INSURANCE:</b>	<b>\$ 9,700.00</b>	<b>\$ 1,609.94</b>	<b>\$ 788.85</b>	<b>\$ 2,995.58</b>	<b>\$ -</b>	<b>\$ 5,394.37</b>
<b>OFFICE EXPENSES</b>						
Licenses, Permits, & Filing Fees:	\$ 500.00	\$ -	\$ -	\$ -		\$ -
Postage:	\$ 1,000.00	\$ 7.58	\$ 290.00	\$ -		\$ 297.58
Other: Envelopes, Paper, Copies, Ink, PO Box:	\$ 2,500.00	\$ -	\$ 310.72	\$ 150.20		\$ 460.92
Quickbooks Subscription & Cloud Hosting:	\$ 400.00	\$ 322.18	\$ 137.80	\$ -		\$ 459.98
Utilities: Electric & Trash:	\$ 700.00	\$ 229.69	\$ 171.32	\$ 309.68		\$ 710.69
Misc (Refunds/Overpayments/Late Fees):	\$ -	\$ 10.47	\$ -	\$ 71.50		\$ 81.97
<b>TOTAL OFFICE EXPENSES:</b>	<b>\$ 5,100.00</b>	<b>\$ 569.92</b>	<b>\$ 909.84</b>	<b>\$ 531.38</b>	<b>\$ -</b>	<b>\$ 2,011.14</b>
<b>PROFESSIONAL EXPENSES</b>						
Auditor:	\$ 11,950.00	\$ -	\$ -	\$ -		\$ -
Legal:	\$ 3,000.00	\$ -	\$ -	\$ -		\$ -
Bookkeeping:	\$ 10,000.00	\$ 118.75	\$ 138.89	\$ 100.00		\$ 357.64
Ombudsman Fee (NRS 116.31155):	\$ 2,150.00	\$ -	\$ -	\$ 2,150.50		\$ 2,150.50
Reserve Study:	\$ 1,500.00	\$ -	\$ -	\$ -		\$ -
Banking/Square Fees:	\$ 50.00	\$ 44.00	\$ 9.00	\$ 9.00		\$ 62.00
Taxes:	\$ 500.00	\$ 138.45	\$ 2,512.26	\$ 135.15		\$ 2,785.86
<b>TOTAL PROFESSIONAL EXPENSES:</b>	<b>\$ 29,150.00</b>	<b>\$ 301.20</b>	<b>\$ 2,660.15</b>	<b>\$ 2,394.65</b>	<b>\$ -</b>	<b>\$ 5,356.00</b>
<b>ANTICIPATED ROAD LABOR/MAINTENANCE</b>						
Annual Road Grading & Culvert Maintenance/Repair:	\$ 30,950.00	\$ -	\$ -	\$ 35,035.00		\$ 35,035.00
Materials:	\$ 9,400.00	\$ -	\$ -	\$ 15,575.64		\$ 15,575.64
<b>TOTAL ANNUAL ROAD LABOR/MAINTENANCE:</b>	<b>\$ 40,350.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 50,610.64</b>	<b>\$ -</b>	<b>\$ 50,610.64</b>
<b>SNOW REMOVAL</b>						
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	\$ -	\$ 153.70	\$ 3,697.46		\$ 3,851.16
<b>TOTAL SNOW REMOVAL:</b>	<b>\$ 6,500.00</b>	<b>\$ 5,121.95</b>	<b>\$ 153.70</b>	<b>\$ 3,697.46</b>	<b>\$ -</b>	<b>\$ 8,973.11</b>
<b>CHARITABLE CONTRIBUTIONS:</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 400.00</b>	<b>\$ -</b>	<b>\$ 400.00</b>
<b>RESERVE FUND CONTRIBUTION:</b>	<b>\$ 10,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>TOTAL EXPENDITURES:</b>	<b>\$ 101,200.00</b>	<b>\$ 7,603.01</b>	<b>\$ 4,512.54</b>	<b>\$ 60,629.71</b>	<b>\$ -</b>	<b>\$ 72,745.26</b>

## 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>
<b>REVENUES:</b>						
2022 Reserve Contribution from Operating Account:	\$ 10,000.00	\$ -	\$ -	\$ 10,000.00		\$ 10,000.00
Transfer of Remaining 2021 Operating Funds to Reserve Account:	\$ 7,500.00	\$ -	\$ -	\$ -		\$ -
<b>TOTAL REVENUES:</b>	<b>\$ 10,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,000.00</b>	<b>\$ -</b>	<b>\$ 10,000.00</b>
<b>EXPENDITURES</b>						
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	\$ -	\$ 44,708.00	\$ 38,183.15		\$ 82,891.15
<b>TOTAL EXPENDITURES:</b>	<b>\$ 65,000.00</b>	<b>\$ 2,243.42</b>	<b>\$ 44,708.00</b>	<b>\$ 38,183.15</b>	<b>\$ -</b>	<b>\$ 85,134.57</b>

\* 7/12/2022 - Annual Transfer from Operating Account to Reserve Account per 2022 HRPOA Budget

10:15 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1046 · B of A - Chkg-Regular-0320, Period Ending 07/29/2022

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	<u>Jul 29, 22</u>	
<b>Beginning Balance</b>		10,436.84
<b>Cleared Transactions</b>		
Checks and Payments - 10 items	-45,488.15	
Deposits and Credits - 3 items	81,137.04	
	<u>35,648.89</u>	
<b>Total Cleared Transactions</b>		<u>35,648.89</u>
<b>Cleared Balance</b>		<b><u>46,085.73</u></b>
<b>Uncleared Transactions</b>		
Checks and Payments - 5 items	-47,651.52	
Deposits and Credits - 2 items	200.00	
	<u>-47,451.52</u>	
<b>Total Uncleared Transactions</b>		<u>-47,451.52</u>
<b>Register Balance as of 07/29/2022</b>		<b><u>-1,365.79</u></b>
<b>New Transactions</b>		
Checks and Payments - 11 items	-12,620.13	
Deposits and Credits - 2 items	20,000.00	
	<u>7,379.87</u>	
<b>Total New Transactions</b>		<u>7,379.87</u>
<b>Ending Balance</b>		<b><u>6,014.08</u></b>

**HIGHLAND RANCHES POA  
Reconciliation Summary****1046 · B of A - Chkg-Regular-0320, Period Ending 08/31/2022**

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	<u>Aug 31, 22</u>
<b>Beginning Balance</b>	46,085.73
<b>Cleared Transactions</b>	
Checks and Payments - 7 items	-46,460.18
Deposits and Credits - 2 items	10,000.19
<b>Total Cleared Transactions</b>	<u>-36,459.99</u>
<b>Cleared Balance</b>	<b><u>9,625.74</u></b>
<b>Uncleared Transactions</b>	
Checks and Payments - 3 items	-4,257.82
<b>Total Uncleared Transactions</b>	<u>-4,257.82</u>
<b>Register Balance as of 08/31/2022</b>	<b><u>5,367.92</u></b>
<b>New Transactions</b>	
Checks and Payments - 9 items	-10,369.63
Deposits and Credits - 1 item	10,000.00
<b>Total New Transactions</b>	<u>-369.63</u>
<b>Ending Balance</b>	<b><u>4,998.29</u></b>

11:29 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1046 · B of A - Chkg-Regular-0320, Period Ending 09/30/2022

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	<u>Sep 30, 22</u>
<b>Beginning Balance</b>	9,625.74
<b>Cleared Transactions</b>	
Checks and Payments - 6 items	-511.83
Deposits and Credits - 2 items	10,000.17
<b>Total Cleared Transactions</b>	<u>9,488.34</u>
<b>Cleared Balance</b>	<u><b>19,114.08</b></u>
<b>Uncleared Transactions</b>	
Checks and Payments - 5 items	-12,185.12
<b>Total Uncleared Transactions</b>	<u>-12,185.12</u>
<b>Register Balance as of 09/30/2022</b>	<u><b>6,928.96</b></u>
<b>New Transactions</b>	
Checks and Payments - 2 items	-1,933.50
<b>Total New Transactions</b>	<u>-1,933.50</u>
<b>Ending Balance</b>	<u><b>4,995.46</b></u>



10:48 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1047 · B of A - MM Svgs-4165, Period Ending 07/29/2022

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	<u>Jul 29, 22</u>	
<b>Beginning Balance</b>		101,083.89
<b>Cleared Transactions</b>		
Checks and Payments - 2 items	-52,953.70	
Deposits and Credits - 5 items	861.42	
	<u>-52,092.28</u>	
<b>Total Cleared Transactions</b>		
<b>Cleared Balance</b>		<b>48,991.61</b>
<b>Register Balance as of 07/29/2022</b>		48,991.61
<b>New Transactions</b>		
Checks and Payments - 2 items	-20,000.00	
Deposits and Credits - 27 items	6,926.40	
	<u>-13,073.60</u>	
<b>Total New Transactions</b>		
<b>Ending Balance</b>		<b>35,918.01</b>

11:26 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1047 · B of A - MM Svgs-4165, Period Ending 08/31/2022

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	<u>Aug 31, 22</u>	
Beginning Balance		48,991.61
Cleared Transactions		
Checks and Payments - 1 item	-10,000.00	
Deposits and Credits - 17 items	5,136.83	
Total Cleared Transactions	<u>-4,863.17</u>	
Cleared Balance		<u><b>44,128.44</b></u>
Register Balance as of 08/31/2022		44,128.44
New Transactions		
Checks and Payments - 1 item	-10,000.00	
Deposits and Credits - 11 items	1,590.00	
Total New Transactions	<u>-8,410.00</u>	
Ending Balance		<u><b>35,718.44</b></u>

11:35 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1047 · B of A - MM Svgs-4165, Period Ending 09/30/2022

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	<u>Sep 30, 22</u>	
Beginning Balance		44,128.44
Cleared Transactions		
Checks and Payments - 1 item	-10,000.00	
Deposits and Credits - 4 items	401.11	
Total Cleared Transactions	<u>-9,598.89</u>	
Cleared Balance		<b><u>34,529.55</u></b>
Register Balance as of 09/30/2022		34,529.55
New Transactions		
Deposits and Credits - 9 items	<u>1,390.00</u>	
Total New Transactions	<u>1,390.00</u>	
Ending Balance		<b><u>35,919.55</u></b>

10:18 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1048 · B of A - Reserve Chkg-4695, Period Ending 07/29/2022

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	<u>Jul 29, 22</u>
Beginning Balance	116,475.01
Cleared Transactions	
Checks and Payments - 1 item	-38,183.15
Deposits and Credits - 2 items	10,001.87
Total Cleared Transactions	<u>-28,181.28</u>
Cleared Balance	<u><b>88,293.73</b></u>
Register Balance as of 07/29/2022	88,293.73
Ending Balance	88,293.73

11:09 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1048 · B of A - Reserve Chkg-4695, Period Ending 08/31/2022

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	<u>Aug 31, 22</u>
Beginning Balance	88,293.73
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.60</u>
Total Cleared Transactions	<u>1.60</u>
Cleared Balance	<u><b>88,295.33</b></u>
Register Balance as of 08/31/2022	88,295.33
Ending Balance	88,295.33

11:31 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1048 · B of A - Reserve Chkg-4695, Period Ending 09/30/2022

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	<u>Sep 30, 22</u>
Beginning Balance	88,295.33
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.45</u>
Total Cleared Transactions	<u>1.45</u>
Cleared Balance	<u><b>88,296.78</b></u>
Register Balance as of 09/30/2022	88,296.78
Ending Balance	88,296.78

10:19 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1045 · B of A - Chkg-Culverts-0527, Period Ending 07/29/2022

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	<u>Jul 29, 22</u>	
<b>Beginning Balance</b>		73,006.66
<b>Cleared Transactions</b>		
Deposits and Credits - 1 item	1.16	
<b>Total Cleared Transactions</b>	<u>1.16</u>	
<b>Cleared Balance</b>		<b><u>73,007.82</u></b>
<b>Register Balance as of 07/29/2022</b>		73,007.82
<b>New Transactions</b>		
Checks and Payments - 1 item	-2,500.00	
Deposits and Credits - 2 items	<u>5,000.00</u>	
<b>Total New Transactions</b>	<u>2,500.00</u>	
<b>Ending Balance</b>		<b><u>75,507.82</u></b>

11:10 AM

10/23/22

# HIGHLAND RANCHES POA Reconciliation Summary

1045 · B of A - Chkg-Culverts-0527, Period Ending 08/31/2022

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	<u>Aug 31, 22</u>
<b>Beginning Balance</b>	73,007.82
<b>Cleared Transactions</b>	
Deposits and Credits - 2 items	<u>2,501.36</u>
<b>Total Cleared Transactions</b>	<u>2,501.36</u>
<b>Cleared Balance</b>	<b><u>75,509.18</u></b>
<b>Register Balance as of 08/31/2022</b>	75,509.18
<b>New Transactions</b>	
Checks and Payments - 1 item	-2,500.00
Deposits and Credits - 1 item	<u>2,500.00</u>
<b>Total New Transactions</b>	<u>0.00</u>
<b>Ending Balance</b>	<b><u>75,509.18</u></b>



**HIGHLAND RANCHES POA  
Reconciliation Summary****1045 · B of A - Chkg-Culverts-0527, Period Ending 09/30/2022**




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	<u>Sep 30, 22</u>
<b>Beginning Balance</b>	75,509.18
<b>Cleared Transactions</b>	
Deposits and Credits - 1 item	<u>1.24</u>
<b>Total Cleared Transactions</b>	<u>1.24</u>
<b>Cleared Balance</b>	<b><u>75,510.42</u></b>
<b>Uncleared Transactions</b>	
Checks and Payments - 1 item	<u>-2,500.00</u>
<b>Total Uncleared Transactions</b>	<u>-2,500.00</u>
<b>Register Balance as of 09/30/2022</b>	<b><u>73,010.42</u></b>
<b>New Transactions</b>	
Deposits and Credits - 1 item	<u>2,500.00</u>
<b>Total New Transactions</b>	<u>2,500.00</u>
<b>Ending Balance</b>	<b><u>75,510.42</u></b>



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://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 July 01, 2022 to July 29, 2022

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	██████████ 0320	\$46,085.73	Page 3
Adv Tiered Interest Chkg	██████████ 4695	\$88,293.73	Page 7
Adv Tiered Interest Chkg	██████████ 0527	\$73,007.82	Page 9
Money Market Savings	██████████ 4165	\$48,991.61	Page 11
<b>Total balance</b>		<b>\$256,378.89</b>	

### A powerful tool for turning your goals into action

Bank of America Life Plan<sup>®1</sup> 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](http://bankofamerica.com/LifePlan).

<sup>1</sup> 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-06-21-0079.B | 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

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2022	\$10,436.84
Deposits and other additions	81,137.04
Withdrawals and other subtractions	-1,095.96
Checks	-44,389.19
Service fees	-3.00
<b>Ending balance on July 29, 2022</b>	<b>\$46,085.73</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$0.94.

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
07/26/22	Online Banking transfer from SAV 4165 Confirmation# <span style="background-color: black; color: black;">XXXXXXXXXX</span>	42,953.70
07/26/22	Online Banking transfer from CHK 4695 Confirmation# <span style="background-color: black; color: black;">XXXXXXXXXX</span>	38,183.15
07/29/22	Interest Earned	0.19
<b>Total deposits and other additions</b>		<b>\$81,137.04</b>

## Take your security to the next level



Check your security meter level and watch it rise as you take action to help protect against fraud.

**See it in the Mobile Banking app and Online Banking.**

Scan this code or visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) to learn more.

When you use the QRC feature certain information is collected from your mobile device for business purposes. 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-01-22-2466.B | 4016001

## Withdrawals and other subtractions

Date	Description	Amount
07/18/22	DLX FOR BUSINESS DES:Deluxe [REDACTED] INDN:HIGHLAND RANCHES POA CO	-150.20
07/25/22	PNP BILLPAYMENT DES [REDACTED] [REDACTED] INDN:HIGHLAND RANCHES POA CO	-138.15
07/26/22	STATE FARM RO 08 DES [REDACTED] INDN:HIGHLAND RANCHES PROP CO	-677.74
07/27/22	NV Energy Bill Payment	-129.87

**Total withdrawals and other subtractions** **-\$1,095.96**

## Checks

Date	Check #	Amount	Date	Check #	Amount
07/27/22	7489	-738.52	07/26/22	7493*	-38,183.15
07/26/22	7490	-156.66	07/05/22	7498*	-5,000.00
07/26/22	7491	-310.86			

**Total checks** **-\$44,389.19**  
**Total # of checks** **5**

\* 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	\$0.00	\$35.00

**We want to help you avoid overdraft 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
07/29/22	Check Image Service Fee	-3.00

**Total service fees** **-\$3.00**

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

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](https://www.bankofamerica.com) and enter Visually Impaired Access from the home page.

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2022	\$116,475.01
Deposits and other additions	10,001.87
Withdrawals and other subtractions	-38,183.15
Checks	-0.00
Service fees	-0.00
<b>Ending balance on July 29, 2022</b>	<b>\$88,293.73</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$17.48.

### Deposits and other additions

Date	Description	Amount
07/12/22	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	10,000.00
07/29/22	Interest Earned	1.87
<b>Total deposits and other additions</b>		<b>\$10,001.87</b>

### Withdrawals and other subtractions

Date	Description	Amount
07/26/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-38,183.15
<b>Total withdrawals and other subtractions</b>		<b>-\$38,183.15</b>



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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2022	\$73,006.66
Deposits and other additions	1.16
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on July 29, 2022</b>	<b>\$73,007.82</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$7.92.

### Deposits and other additions

Date	Description	Amount
07/29/22	Interest Earned	1.16
<b>Total deposits and other additions</b>		<b>\$1.16</b>

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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 1, 2022	\$101,083.89
Deposits and other additions	861.42
Withdrawals and other subtractions	-52,953.70
Service fees	-0.00
<b>Ending balance on July 29, 2022</b>	<b>\$48,991.61</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$10.72.

### Deposits and other additions

Date	Description	Amount
07/07/22	BKOFAMERICA MOBILE 07/07 3 [REDACTED] DEPOSIT *MOBILE NV	220.00
07/07/22	BKOFAMERICA MOBILE 07/07 3 [REDACTED] DEPOSIT *MOBILE NV	220.00
07/07/22	BKOFAMERICA MOBILE 07/07 [REDACTED] DEPOSIT *MOBILE NV	100.00
07/07/22	BKOFAMERICA MOBILE 07/07 3 [REDACTED] DEPOSIT *MOBILE NV	100.00
07/18/22	Square Inc [REDACTED] [REDACTED] INDN:Highland Ranches Prope CO PPD	220.00
07/29/22	Interest Earned	1.42
<b>Total deposits and other additions</b>		<b>\$861.42</b>

### Withdrawals and other subtractions

Date	Description	Amount
07/12/22	Online Banking transfer to CHK 4695 Confirmation# [REDACTED]	-10,000.00
07/26/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-42,953.70
<b>Total withdrawals and other subtractions</b>		<b>-\$52,953.70</b>

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**Check images**

Account number: [REDACTED] 0320  
Check number: 7489 | Amount: \$738.52

Check number: 7489  
HIGHLAND RANCHES PROPERTY  
PAY TO THE ORDER OF Summer Pellet  
\$ 738.52  
Seven Hundred Thirty Eight and 50/100  
MEMO REIMBURSEMENT for Purposes

Check number: 7490 | Amount: \$156.66

Check number: 7490  
HIGHLAND RANCHES PROPERTY  
PAY TO THE ORDER OF LA Schultz  
\$ 156.66  
One Hundred Fifty Six and 66/100  
MEMO Reimbursement for O'Reilly's Purchase - Invoice 36

Check number: 7491 | Amount: \$310.86

Check number: 7491  
HIGHLAND RANCHES PROPERTY  
PAY TO THE ORDER OF State Farm Insurance  
\$ 310.86  
Three Hundred Ten and 86/100  
MEMO Policy 2002 Ford

Check number: 7493 | Amount: \$38,183.15

Check number: 7493  
HIGHLAND RANCHES PROPERTY  
PAY TO THE ORDER OF COPART  
\$ 38,183.15  
Thirty Eight Thousand One Hundred Eighty Three and 15/100  
MEMO Lot #50411299 - 2018 Dodge RAM 2500 Laramie




Check number: 7498 | Amount: \$5,000.00

Check number: 7498  
HIGHLAND RANCHES PROPERTY  
PAY TO THE ORDER OF Nathan Blaney  
\$ 5,000.00  
Five Thousand and 00/100  
MEMO Transport of new HRPCA 2020 Ram 2500

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P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

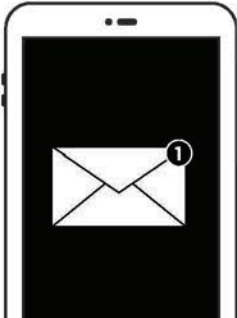
-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

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

## Your combined statement

for July 30, 2022 to August 31, 2022

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	████████ 0320	\$9,625.74	Page 3
Adv Tiered Interest Chkg	████████ 4695	\$88,295.33	Page 7
Adv Tiered Interest Chkg	████████ 0527	\$75,509.18	Page 9
Money Market Savings	████████ 4165	\$44,128.44	Page 11
<b>Total balance</b>		<b>\$217,558.69</b>	




### Don't miss out

Stay connected with email to help manage your financial life. Don't miss out on updates, product features, and special offers from Bank of America.

Update your email preference at [bofa.com/StayConnected](http://bofa.com/StayConnected).  
Or just scan this code with your smart device.

When you use the QRC feature certain information is collected from your mobile device for business purposes.



SSM-12-21-0057.B | 3938772



## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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- 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.

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

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**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

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 30, 2022	\$46,085.73
Deposits and other additions	10,000.19
Withdrawals and other subtractions	-812.98
Checks	-45,644.20
Service fees	-3.00
<b>Ending balance on August 31, 2022</b>	<b>\$9,625.74</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$1.13.

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.

Bank of America is hosting our second annual virtual electric vehicle show on Friday, September 9, at noon Eastern. From the comforts of home and through your computer/mobile device, you can participate in a virtual tour of the latest electric vehicles many manufacturers have to offer. Sign up today to attend at [bankofamerica.com/autoloans/evolution](http://bankofamerica.com/autoloans/evolution).

### Deposits and other additions

Date	Description	Amount
08/12/22	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	10,000.00
08/31/22	Interest Earned	0.19
<b>Total deposits and other additions</b>		<b>\$10,000.19</b>

## Withdrawals and other subtractions

Date	Description	Amount
08/11/22	STATE FARM RO 08 [REDACTED] INDN:HIGHLAND RANCHES PROP CO	-769.13
08/17/22	STATE FARM RO [REDACTED] INDN:HIGHLAND RANCHES PROP CO	-43.85

**Total withdrawals and other subtractions** **-\$812.98**

## Checks

Date	Check #	Amount	Date	Check #	Amount
08/11/22	7492	-400.00	08/19/22	7496*	-140.00
08/01/22	7494*	-42,953.70	08/22/22	7497	-2,150.50
<b>Total checks</b>					<b>-\$45,644.20</b>
<b>Total # of checks</b>					<b>4</b>

\* 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	\$0.00	\$35.00

**We want to help you avoid overdraft 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
08/31/22	Check Image Service Fee	-3.00

**Total service fees** **-\$3.00**

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

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](https://www.bankofamerica.com) and enter Visually Impaired Access from the home page.

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 30, 2022	\$88,293.73
Deposits and other additions	1.60
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2022</b>	<b>\$88,295.33</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$19.08.

Bank of America is hosting our second annual virtual electric vehicle show on Friday, September 9, at noon Eastern. From the comforts of home and through your computer/mobile device, you can participate in a virtual tour of the latest electric vehicles many manufacturers have to offer. Sign up today to attend at [bankofamerica.com/autoloans/evolution](https://bankofamerica.com/autoloans/evolution).

### Deposits and other additions

Date	Description	Amount
08/31/22	Interest Earned	1.60
<b>Total deposits and other additions</b>		<b>\$1.60</b>

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 30, 2022	\$73,007.82
Deposits and other additions	2,501.36
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2022</b>	<b>\$75,509.18</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$9.28.

Bank of America is hosting our second annual virtual electric vehicle show on Friday, September 9, at noon Eastern. From the comforts of home and through your computer/mobile device, you can participate in a virtual tour of the latest electric vehicles many manufacturers have to offer. Sign up today to attend at [bankofamerica.com/autoloans/evolution](http://bankofamerica.com/autoloans/evolution).

### Deposits and other additions

Date	Description	Amount
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	2,500.00
08/31/22	Interest Earned	1.36
<b>Total deposits and other additions</b>		<b>\$2,501.36</b>



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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on July 30, 2022	\$48,991.61
Deposits and other additions	5,136.83
Withdrawals and other subtractions	-10,000.00
Service fees	-0.00
<b>Ending balance on August 31, 2022</b>	<b>\$44,128.44</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$11.55.

Bank of America is hosting our second annual virtual electric vehicle show on Friday, September 9, at noon Eastern. From the comforts of home and through your computer/mobile device, you can participate in a virtual tour of the latest electric vehicles many manufacturers have to offer. Sign up today to attend at [bankofamerica.com/autoloans/evolution](http://bankofamerica.com/autoloans/evolution).

### Deposits and other additions

Date	Description	Amount
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	440.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	220.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	220.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	200.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/01/22	BKOFAMERICA MOBILE 08/01 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/08/22	BKOFAMERICA MOBILE 08/07 [REDACTED] DEPOSIT *MOBILE NV	220.00
08/08/22	BKOFAMERICA MOBILE 08/07 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/08/22	BKOFAMERICA MOBILE 08/07 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/15/22	BKOFAMERICA MOBILE 08/15 [REDACTED] DEPOSIT *MOBILE NV	200.00
08/15/22	Square Inc [REDACTED] INDN:Highland Ranches Prope CO	200.00
08/18/22	BKOFAMERICA MOBILE 08/19 3 [REDACTED] DEPOSIT *MOBILE NV	1,351.00
08/18/22	BKOFAMERICA MOBILE 08/19 3 [REDACTED] DEPOSIT *MOBILE NV	1,265.00

continued on the next page

## Deposits and other additions - continued

Date	Description	Amount
08/18/22	BKOFAMERICA MOBILE 08/19 [REDACTED] DEPOSIT *MOBILE NV	220.00
08/31/22	Interest Earned	0.83

**Total deposits and other additions** **\$5,136.83**

## Withdrawals and other subtractions

Date	Description	Amount
08/12/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-10,000.00

**Total withdrawals and other subtractions** **-\$10,000.00**

**Check images**

Account number: 0004 2583 0320  
Check number: 7492 | Amount: \$400.00

Check number: 7492, Amount: \$400.00. Payable to: VRS/PA. Memo: 2022 Charitable Contribution.

Check number: 7494 | Amount: \$42,953.70

Check number: 7494, Amount: \$42,953.70. Payable to: Ryan's Rock and Spa. Memo: Invoice #1521.

Check number: 7496 | Amount: \$140.00

Check number: 7496, Amount: \$140.00. Payable to: LA Rebuilds. Memo: DRIV Rebuilds - Christian's Automobile.

Check number: 7497 | Amount: \$2,150.50




Check number: 7497, Amount: \$2,150.50. Payable to: NREDDC/CH-UNIT FEES. Memo: Unit Fees & Annual Association Registration.

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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](http://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 September 01, 2022 to September 30, 2022

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	██████████ 0320	\$19,114.08	Page 3
Adv Tiered Interest Chkg	██████████ 4695	\$88,296.78	Page 7
Adv Tiered Interest Chkg	██████████ 0527	\$75,510.42	Page 9
Money Market Savings	██████████ 4165	\$34,529.55	Page 11
<b>Total balance</b>		<b>\$217,450.83</b>	

### A powerful tool for turning your goals into action

Bank of America Life Plan<sup>®1</sup> 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](http://bankofamerica.com/LifePlan).

<sup>1</sup> 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.  
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SSM-06-21-0079.B | 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

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2022	\$9,625.74
Deposits and other additions	10,000.17
Withdrawals and other subtractions	-189.81
Checks	-319.02
Service fees	-3.00
<b>Ending balance on September 30, 2022</b>	<b>\$19,114.08</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$1.30.

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
09/28/22	Online Banking transfer from SAV 4165 Confirmation# <span style="background-color: black; color: black;">XXXXXXXXXX</span> 7	10,000.00
09/30/22	Interest Earned	0.17
<b>Total deposits and other additions</b>		<b>\$10,000.17</b>

## New! Scan & pay an easier way

Securely pay people in a snap when you scan their unique **Zelle® QR code** without manually entering contact information.

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<sup>1</sup> Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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## Withdrawals and other subtractions

Date	Description	Amount
09/15/22	NV ENERGY NORTH [REDACTED] INDN:HIGHLAND RANCHES PROPE CO [REDACTED]	-127.19
09/22/22	WASTE MANAGEMENT Bill Payment	-52.62
09/26/22	PAYPAL DES:INST XFER [REDACTED]:HIGHLAND RANCHES POA [REDACTED] WEB	-10.00
<b>Total withdrawals and other subtractions</b>		<b>-\$189.81</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
09/12/22	7495	-100.00	09/23/22	7500*	-219.02
<b>Total checks</b>					<b>-\$319.02</b>
<b>Total # of checks</b>					<b>2</b>

\* 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	\$0.00	\$35.00

**We want to help you avoid overdraft 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
09/30/22	Check Image Service Fee	-3.00

**Total service fees** **-\$3.00**

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

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](https://www.bankofamerica.com) and enter Visually Impaired Access from the home page.

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2022	\$88,295.33
Deposits and other additions	1.45
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on September 30, 2022</b>	<b>\$88,296.78</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$20.53.

### Deposits and other additions

Date	Description	Amount
09/30/22	Interest Earned	1.45
<b>Total deposits and other additions</b>		<b>\$1.45</b>

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## Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2022	\$75,509.18
Deposits and other additions	1.24
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on September 30, 2022</b>	<b>\$75,510.42</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$10.52.

### Deposits and other additions

Date	Description	Amount
09/30/22	Interest Earned	1.24
<b>Total deposits and other additions</b>		<b>\$1.24</b>

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## Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

### Account summary

Beginning balance on September 1, 2022	\$44,128.44
Deposits and other additions	401.11
Withdrawals and other subtractions	-10,000.00
Service fees	-0.00
<b>Ending balance on September 30, 2022</b>	<b>\$34,529.55</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$12.26.

### Deposits and other additions

Date	Description	Amount
09/20/22	BKOFAMERICA MOBILE 09/21 [REDACTED] DEPOSIT *MOBILE NV	200.40
09/20/22	BKOFAMERICA MOBILE 09/21 [REDACTED] DEPOSIT *MOBILE NV	100.00
09/20/22	BKOFAMERICA MOBILE 09/21 [REDACTED] DEPOSIT *MOBILE NV	100.00
09/30/22	Interest Earned	0.71
<b>Total deposits and other additions</b>		<b>\$401.11</b>

### Withdrawals and other subtractions

Date	Description	Amount
09/28/22	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-10,000.00
<b>Total withdrawals and other subtractions</b>		<b>-\$10,000.00</b>



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### Check images

Account number: [REDACTED] 0320  
Check number: 7495 | Amount: \$100.00

Check number: 7500 | Amount: \$219.02

HIGHLAND RANCHES PROPERTY PROPERTY CENTER 11200 W. 100th HIGH RANCH, WY 82413		Bank of America [REDACTED]	7495
PAY TO THE ORDER OF <u>Sunday Macion</u>		9/20/2022	
CASH <u>One Hundred and 00/100</u>		\$ 100.00	
MEMO May, June, & July Snowkeeping Services			

Highland Ranches POA PO BOX 8020 14710 W. 100th		Bank of America [REDACTED]	7500
PAY TO THE ORDER OF <u>Steve &amp; Gloria Barickas &amp; Sign</u>		9/20/2022	
CASH <u>Two Hundred Nineteen and 02/100</u>		\$ 219.02	
MEMO Invoice 123859 - Street Signs			

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## HIGHLAND RANCHES POA

## Check Detail

July through September 2022

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		07/29/2022			1046 · B of A - Chkg-Regular-0320		-3.00
				6120 · Bank Service Charges		-3.00	3.00
TOTAL						-3.00	3.00
Check		08/31/2022			1046 · B of A - Chkg-Regular-0320		-3.00
				6120 · Bank Service Charges		-3.00	3.00
TOTAL						-3.00	3.00
Check		09/30/2022			1046 · B of A - Chkg-Regular-0320		-3.00
				6120 · Bank Service Charges		-3.00	3.00
TOTAL						-3.00	3.00
Check	ACH	07/11/2022	Deluxe		1046 · B of A - Chkg-Regular-0320		-150.20
				6550* · Office Supplies		-150.20	150.20
TOTAL						-150.20	150.20
Bill Pmt -Check	ACH	07/21/2022	Storey County Clerk...		1046 · B of A - Chkg-Regular-0320		-138.15
Bill	APN 0...	07/21/2022		6060 · Real Estate Taxes		-135.15	135.15
				6240 · Miscellaneous		-3.00	3.00
TOTAL						-138.15	138.15
Check	ACH	07/26/2022	NV Energy		1046 · B of A - Chkg-Regular-0320		-129.87
				6400 · Electric		-129.87	129.87
TOTAL						-129.87	129.87
Bill Pmt -Check	ACH	07/26/2022	State Farm Insurance		1046 · B of A - Chkg-Regular-0320		-677.74
Bill	181 1...	07/26/2022		6006 · Insurance - Vehicles		-677.74	677.74
TOTAL						-677.74	677.74
Bill Pmt -Check	ACH	08/11/2022	State Farm Insurance		1046 · B of A - Chkg-Regular-0320		-769.13
Bill	181 7...	08/11/2022		6006 · Insurance - Vehicles		-769.13	769.13
TOTAL						-769.13	769.13
Bill Pmt -Check	ACH	08/17/2022	State Farm Insurance		1046 · B of A - Chkg-Regular-0320		-43.85
Bill	181 1...	08/17/2022		6006 · Insurance - Vehicles		-43.85	43.85
TOTAL						-43.85	43.85
Check	ACH	09/15/2022	NV Energy		1046 · B of A - Chkg-Regular-0320		-127.19
				6400 · Electric		-127.19	127.19
TOTAL						-127.19	127.19
Check	ACH	09/20/2022	Waste Mgmt		1046 · B of A - Chkg-Regular-0320		-52.62
				6015 · Trash Pickup		-52.62	52.62
TOTAL						-52.62	52.62

12:11 PM  
10/23/22

**HIGHLAND RANCHES POA**  
**Check Detail**  
July through September 2022

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	Paypa...	09/25/2022	Dennis Sullivan		1046 - B of A - Chkg-Regular-0320		-10.00
				6240 - Miscellaneous		-10.00	10.00
TOTAL						-10.00	10.00
Check	136	09/28/2022	Culvert-(Lot 047)Gre...		1045 - B of A - Chkg-Culverts-0527		-2,500.00
				1126 - Global Clearing		-2,500.00	2,500.00
TOTAL						-2,500.00	2,500.00
Bill Pmt -Check	7490	07/11/2022	LA Rebuilds		1046 - B of A - Chkg-Regular-0320		-156.66
Bill	3647-...	07/11/2022			6099 - Equipment Maint./Repair (HRP...	-156.66	156.66
TOTAL						-156.66	156.66
Bill Pmt -Check	7491	07/11/2022	State Farm Insurance		1046 - B of A - Chkg-Regular-0320		-310.86
Bill	076 2...	07/07/2022			6006 - Insurance - Vehicles	-310.86	310.86
TOTAL						-310.86	310.86
Bill Pmt -Check	7492	07/11/2022	VRWPA		1046 - B of A - Chkg-Regular-0320		-400.00
Bill	2022	07/11/2022			6002 - VRWPA	-400.00	400.00
TOTAL						-400.00	400.00
Check	7493	07/26/2022	COPART		1046 - B of A - Chkg-Regular-0320		-38,183.15
				2021 - 2018 Dodge RAM 2500 Laramie		-38,183.15	38,183.15
TOTAL						-38,183.15	38,183.15
Check	7494	07/26/2022	Ryan's Rock and Hoe		1046 - B of A - Chkg-Regular-0320		-42,953.70
				6029 - Equipment & Labor (Contracted)		-17,000.00	17,000.00
				6029 - Equipment & Labor (Contracted)		-7,040.00	7,040.00
				6029 - Equipment & Labor (Contracted)		-6,160.00	6,160.00
				6030 - Materials		-8,513.70	8,513.70
				6029 - Equipment & Labor (Contracted)		-880.00	880.00
				6029 - Equipment & Labor (Contracted)		-1,210.00	1,210.00
				6029 - Equipment & Labor (Contracted)		-1,750.00	1,750.00
				6029 - Equipment & Labor (Contracted)		-400.00	400.00
TOTAL						-42,953.70	42,953.70
Bill Pmt -Check	7495	08/11/2022	Sunday Minnich		1046 - B of A - Chkg-Regular-0320		-100.00
Bill	May, ...	08/11/2022			6018 - Bookkeeping	-100.00	100.00
TOTAL						-100.00	100.00
Bill Pmt -Check	7496	07/25/2022	LA Rebuilds		1046 - B of A - Chkg-Regular-0320		-140.00
Bill	100781	07/25/2022			6099 - Equipment Maint./Repair (HRP...	-140.00	140.00
TOTAL						-140.00	140.00
Bill Pmt -Check	7497	08/12/2022	NRED		1046 - B of A - Chkg-Regular-0320		-2,150.50
Bill	4600-...	08/12/2022			6510 - State Filing & License Fees	-2,150.50	2,150.50
TOTAL						-2,150.50	2,150.50

## HIGHLAND RANCHES POA

## Check Detail

July through September 2022

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
<b>Bill Pmt -Check</b>	<b>7500</b>	<b>09/20/2022</b>	<b>Silver State Barrica...</b>		<b>1046 - B of A - Chkg-Regular-0320</b>		<b>-219.02</b>
Bill	128850	09/02/2022		6030 - Materials		-219.02	219.02
TOTAL						-219.02	219.02
<b>Bill Pmt -Check</b>	<b>7501</b>	<b>09/27/2022</b>	<b>LA Rebuilds</b>		<b>1046 - B of A - Chkg-Regular-0320</b>		<b>-3,400.80</b>
Bill	0673	09/27/2022		6099 - Equipment Maint./Repair (HRP...		-73.40	73.40
				6099 - Equipment Maint./Repair (HRP...		-500.00	500.00
				6099 - Equipment Maint./Repair (HRP...		-40.78	40.78
				6099 - Equipment Maint./Repair (HRP...		-425.09	425.09
				6099 - Equipment Maint./Repair (HRP...		-1,968.43	1,968.43
				6099 - Equipment Maint./Repair (HRP...		-51.15	51.15
				6099 - Equipment Maint./Repair (HRP...		-276.95	276.95
				6099 - Equipment Maint./Repair (HRP...		-65.00	65.00
TOTAL						-3,400.80	3,400.80
<b>Bill Pmt -Check</b>	<b>7502</b>	<b>09/27/2022</b>	<b>Larry Austin</b>		<b>1046 - B of A - Chkg-Regular-0320</b>		<b>-1,252.50</b>
Bill	REIMB	09/27/2022		6240 - Miscellaneous		-28.25	28.25
				6230 - Vehicle Registration		-637.00	637.00
				6240 - Miscellaneous		-1.00	1.00
				6240 - Miscellaneous		-1.00	1.00
				6240 - Miscellaneous		-28.25	28.25
				6230 - Vehicle Registration		-557.00	557.00
TOTAL						-1,252.50	1,252.50
<b>Bill Pmt -Check</b>	<b>7503</b>	<b>09/28/2022</b>	<b>Ryan's Rock and Hoe</b>		<b>1046 - B of A - Chkg-Regular-0320</b>		<b>-3,374.00</b>
Bill	1565	08/25/2022		6030 - Materials		-2,599.00	2,599.00
				6029 - Equipment & Labor (Contracted)		-375.00	375.00
				6029 - Equipment & Labor (Contracted)		-220.00	220.00
				6030 - Materials		-180.00	180.00
TOTAL						-3,374.00	3,374.00
<b>Bill Pmt -Check</b>	<b>7505</b>	<b>07/26/2022</b>	<b>Ryan's Rock and Hoe</b>		<b>1046 - B of A - Chkg-Regular-0320</b>		<b>-4,063.92</b>
Bill	1549	07/26/2022		6030 - Materials		-4,063.92	4,063.92
TOTAL						-4,063.92	4,063.92

## HIGHLAND RANCHES POA

## Balance Sheet

## All Transactions

	<u>Oct 24, 22</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1045 · B of A - Chkg-Culverts-0527	75,510.42
1046 · B of A - Chkg-Regular-0320	4,995.46
1047 · B of A - MM Svgs-4165	35,919.55
1048 · B of A - Reserve Chkg-4695	88,296.78
1126 · Global Clearing	-15,000.00
<b>Total Checking/Savings</b>	<u>189,722.21</u>
<b>Accounts Receivable</b>	
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	180.00
1127 · Accounts Receivable (A/R)	20,001.75
2022 · 2022 Annual Dues	5,400.00
2023 · 2023 Annual Dues	-1,200.40
<b>Total Accounts Receivable</b>	<u>21,521.35</u>
<b>Other Current Assets</b>	
1102 · Prepaid Expenses	5,563.47
2120 · Payroll Asset	0.22
<b>Total Other Current Assets</b>	<u>5,563.69</u>
<b>Total Current Assets</b>	<u>216,807.25</u>
<b>Fixed Assets</b>	
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

## HIGHLAND RANCHES POA

## Balance Sheet

## All Transactions

	<u>Oct 24, 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
2020 · 2020 Dodge RAM 2500 Tradesman	39,708.00
2021 · 2018 Dodge RAM 2500 Laramie	38,183.15
<b>Total Fixed Assets</b>	<u>132,310.86</u>
<b>TOTAL ASSETS</b>	<u><b>349,118.11</b></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
2000 · A/P - Culvert A/C	22,500.00
2008 · Accounts Payable (A/P)	40,400.00
<b>Total Accounts Payable</b>	<u>62,900.00</u>
<b>Other Current Liabilities</b>	
2003 · Assessments billed in advance	101,200.00
2004 · Federal Income Tax payable	407.00
<b>Total Other Current Liabilities</b>	<u>101,607.00</u>
<b>Total Current Liabilities</b>	<u>164,507.00</u>
<b>Total Liabilities</b>	164,507.00
<b>Equity</b>	
3001 · Retained Earnings	124,245.28
32000 · *Retained Earnings	-216,993.01
Net Income	277,358.84
<b>Total Equity</b>	<u>184,611.11</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>349,118.11</b></u>