RED CEDAR CANYON TOWNHOME ASSOCIATION MEETING MINUTES WEDNESDAY, OCTOBER 15TH, 2025 MEETING HELD AT FIRST NATIONAL BANK, 744 RYAN DRIVE SUITE 100 HUDSON, WI 54016.

The monthly meeting minutes are subject to review/approve by the Board of Directors at the next meeting. There was no executive business prior to the meeting being called to order.

1. **CALL TO ORDER:**
   CHAD CROW CALLED THE MEETING TO ORDER AT 10:00 AM. BOARD MEMBERS PRESENT: CHAD CROW, BART TREBNICK, DENIS LEIN, DOUG BELAND AND TWO GUESTS. MATTHEW FEE, MANAGER WAS PRESENT.

2. **APPROVAL OF THE SEPTEMBER 16TH, 2025 MEETING MINUTES:**
MOTIONED BY BART TREBNICK, SECONDED BY DENIS LEIN, MOTION PASSED.

3. **AGENDA APPROVAL:**
MOTIONED BY DENIS LEIN, SECONDED BY BART TREBNICK, MOTION PASSED. CHAD CROW SPOKE TO THE FACT THAT THE BOARD OF DIRECTORS POSITIONS HAVE BEEN DETERMINED AND ASSIGNED. CHAD CROW IS PRESIDENT, BART TREBNICK IS TREASURER, DOUG BELAND IS SECRETARY AND DENIS LEIN IS AT LARGE.

4. **PRESIDENTS REPORT:**
CHAD CROW TOOK THE FLOOR. HE COVERED THE MASTER INSURANCE RENEWAL WITH OUR INSURANCE CARRIER STATE FARM. BART TREBNICK MOTIONED TO ACCEPT THE RENEWAL, SECONDED BY DENIS LEIN, MOTION PASSED. THE BOARD DISCUSSED THAT MANAGER MATTHEW FEE REACHED OUT TO MULTIPLE INSURANCE BROKERS WHO DECLINED COVERING THE ASSOCIATION.

CHAD CROW ALSO SPOKE TO THE FACT THE NEW INSURANCE PACKAGE CONTAINS A 5% WIND/HAIL DEDUCTIBLE. THERE-FORE IT IS STRONGLY RECOMMENDED ALL OWNERS ARE TO CONTACT THEIR INTERIOR INSURANCE POLICY AGENCY AND MAKE CERTAIN THEY HAVE AT LEAST A $25,000 "LOSS ASSESSMENT" COVERAGE. (COVERAGE D ON MOST HO-6 POLICIES) AND $150,000-$200,000 DWELLING COVERAGE (COVERAGE A ON MOST HO-6 POLICIES) FOR THE INTERIOR OF THEIR UNIT.

CHAD CROW COVERED THE MANAGEMENT AND THE GROUNDS CARE CONTRACTS. CHAD MADE SURE TO REMOVE A BLANKET HOLD HARMLESS CLAUSE IN THE GROUNDS CARE CONTRACT. BART TREBNICK MOTIONED TO APPROVE THESE CONTRACTS, DENIS LEIN SECONDED, MOTION PASSED.

5. **TREASURERS REPORT:**
   BART TREBNICK TOOK THE FLOOR AND LISTED THE BALANCE OF BANKING ACCOUNTS.
   - CHECKING: $5830.06
   - SAVINGS: $33,142.76
   - RESERVES: $494,619.44

6. **MANAGERS REPORT:**
MATTHEW FEE TOOK THE FLOOR. HE SPOKE ABOUT THE IRRIGATION SYSTEM. BART TREBNICK ASKED IF THE IRRIGATION VENDOR COULD GIVE AN ESTIMATE ON A TOTAL REDO OF THE OLD SYSTEM TO HELP CURB THE CONSTANT REPAIRS. MATTHEW SAID HE WILL ENQUIRE. MATTHEW FEE SPOKE TO SEVERAL ISSUES THAT OWNERS HAVE ALERTED HIM TO. THE BOARD APPROVED OF SEVERAL AND DECLINED SEVERAL. MATTHEW SAID HE WILL NOTIFY EACH OWNER OF THE BOARD OF DIRECTORS DECISION. ONE SIGNIFICANT REQUEST WAS FOR A REIMBURSEMENT FOR TREE TRIMMING COSTS BEFORE THE ASSOCIATION APPROVED OF THE EXPENSE. THIS WAS BEFORE THE BOARD OF DIRECTORS COMPLETED

THEIR COMPREHENSIVE PLAN FOR A COMPLETE ASSOCIATION TREE CARE AND TRIMMING PROJECT. DENIS LEIN MOTIONED TO DECLINE THE COST, SECONDED BY BART TREBNICK, MOTION PASSED.

7. **OLD BUSINESS:**
   CHAD CROW TOOK THE FLOOR. HE DISCUSSED THE COMPREHENSIVE TREE CARE/TRIMMING ESTIMATE. DENIS LEIN MOTIONED TO APPROVE OF THE ESTIMATE, SECONDED BY BART TREBNICK, MOTION PASSED. THE TREE TRIMMING PROJECT WILL START IN THE FIRST QUARTER OF 2026. MATTHEW FEE WILL MAKE CERTAIN A MASS NOTIFICATION WILL BE SENT OUT PRIOR TO THE PROJECT START TO ALERT ALL OF THE OWNERS.

8. **NEW BUSINESS:**
   CHAD CROW TOOK THE FLOOR. HE TURNED IT OVER TO MATTHEW FEE TO SPEAK ON THE 2026 PROPOSED FISCAL YEAR BUDGET. A DISCUSSION WAS HELD COVERING ALL PROPOSED EXPENSE ITEMS. THE BOARD OF DIRECTORS WILL REVIEW THE BUDGET OVER THE NEXT SEVERAL DAYS BEFORE APPROVING.

9. **OPEN FORUM:**
   A DISCUSSION WAS HELD WITH AN OWNER ABOUT THE BUDGET. ANOTHER DISCUSSION WAS HELD WITH AN OWNER ABOUT THE 2024 DECEMBER BALANCE SHEET SHOWING AN EXPENDITURE FROM THE ROOFING CONTRACTOR PAYMENT.

10. **ADJOURNMENT:**
    BART TREBNICK MOTIONED TO ADJOURN AT 11:43 AM, SECONDED BY DENIS LEIN, MOTION PASSED.

RESPECTFULLY SUBMITTED: DOUG BELAND
RED CEDAR CANYON TOWNHOUSE ASSOCIATION SECRETARY