

**Elk Creek Highlands Property Owners Association
Treasurer's Report
2020 Year to Date**

	<u>Corral</u>	<u>Residential Rental</u>	<u>General Fund</u>	<u>Save Our Pond</u>	<u>TOTAL</u>	<u>Budgeted</u>
Beginning Cash Balance	3,584.64	846.88	4,106.09	10,996.41	19,534.02	
Income						
Corral Rent	775.00	-	-	-	775.00	3,840.00
Donations	-	-	80.00	100.00	180.00	100.00
Fish vending income	-	-	-	-	-	-
Membership Dues	-	20.00	1,795.00	-	1,815.00	3,900.00
Unit Rental	-	2,100.00	-	-	2,100.00	2,448.00
Utility income	352.78	1,108.06	110.81	-	1,571.65	1,300.00
Total Income	<u>1,127.78</u>	<u>3,228.06</u>	<u>1,985.81</u>	<u>100.00</u>	<u>6,441.65</u>	<u>11,588.00</u>
Expense						
Dues & subscriptions	-	-	766.13	-	766.13	-
Repairs & maintenance	-	-	-	-	-	3,258.00
Office supplies	-	-	109.54	-	109.54	-
Event	-	-	319.44	-	319.44	900.00
Fish delivery	-	-	-	-	-	750.00
Property Taxes	124.82	-	1,189.80	-	1,314.62	1,130.00
Insurance expense	-	-	1,848.00	-	1,848.00	1,020.00
Utilities						
Electric	480.52	506.24	-	-	986.76	1,780.00
Natural Gas	-	580.37	-	-	580.37	1,200.00
Total Expense	<u>605.34</u>	<u>1,086.61</u>	<u>4,232.91</u>	<u>-</u>	<u>5,924.86</u>	<u>10,038.00</u>
Operating Income	<u>522.44</u>	<u>2,141.45</u>	<u>(2,247.10)</u>	<u>100.00</u>	<u>516.79</u>	<u>1,550.00</u>
Transfers						
Membership pending	-	-	60.00	-	60.00	
Deposit collected	-	348.00	-	-	348.00	
Ending Checking Account	<u>1,423.08</u>	<u>3,336.33</u>	<u>4,602.99</u>	<u>11,096.41</u>	<u>20,458.81</u>	

**Elk Creek Highlands Property Owners Association
Treasurer's Report
3/31/20**

	<u>Corral</u>	<u>Residential Rental</u>	<u>General Fund</u>	<u>Save Our Pond</u>	<u>TOTAL</u>
Beginning Checking Account	1,148.84	2,439.49	5,899.83	11,096.41	20,584.57
Income					
Corral Rent	320.00	-	-	-	320.00
Donations	-	-	40.00	-	40.00
Membership Dues	-	-	420.00	-	420.00
Late Fees	-	20.00	-	-	20.00
Unit Rental	-	700.00	-	-	700.00
Utility income	135.86	389.54	110.81	-	636.21
Total Income	<u>455.86</u>	<u>1,109.54</u>	<u>570.81</u>	<u>-</u>	<u>2,136.21</u>
Expense					
Dues & subscriptions	-	-	19.65	-	19.65
Repairs & maintenance	-	-	-	-	-
Property Taxes	-	-	-	-	-
Insurance expense	-	-	1,848.00	-	1,848.00
Utilities					-
Electric	181.62	117.96	-	-	299.58
Natural Gas	-	210.74	-	-	210.74
Total Expense	<u>181.62</u>	<u>328.70</u>	<u>1,867.65</u>	<u>-</u>	<u>2,377.97</u>
Net Income	<u><u>274.24</u></u>	<u><u>780.84</u></u>	<u><u>(1,296.84)</u></u>	<u><u>-</u></u>	<u><u>(241.76)</u></u>
Deposit collected	-	116.00	-	-	116.00
Ending Checking Account	<u><u>1,423.08</u></u>	<u><u>3,336.33</u></u>	<u><u>4,602.99</u></u>	<u><u>11,096.41</u></u>	<u><u>20,458.81</u></u>
	Deposit Balances:		Reconciled Balances:		
		Residential 348.00		Checking 19,418.21	
		Pet Deposit 348.00		Paypal 1,040.60	
		<u>696.00</u>		<u>20,458.81</u>	

Memberships collected

7

Elk Creek Highlands Property Owners Association
Check Detail
 March 2020

Type	Date	Name	Account	Paid Amount
Check	03/08/2020	Chubb	Checking Account	
			Insurance Expense	-1,848.00
TOTAL				-1,848.00
Check	03/13/2020	Colorado Natural Gas	Checking Account	
			Natural Gas	-210.74
TOTAL				-210.74
Check	03/25/2020	IREA	Checking Account	
			Electric	-117.96
			Electric	-181.62
			Rent Utilities	110.81
TOTAL				-188.77
Check	03/31/2020	Zoom	Checking Account	
			Dues & Subscriptions	-15.57
TOTAL				-15.57

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04/07/20

Elk Creek Highlands Property Owners Association
Reconciliation Summary
Checking Account, Period Ending 03/31/2020

	<u>Mar 31, 20</u>
Beginning Balance	20,333.59
Cleared Transactions	
Checks and Payments - 5 items	-3,097.05
Deposits and Credits - 4 items	2,161.40
	<u>-935.65</u>
Total Cleared Transactions	<u>-935.65</u>
Cleared Balance	<u>19,397.94</u>
Uncleared Transactions	
Checks and Payments - 3 items	-79.73
Deposits and Credits - 1 item	100.00
	<u>20.27</u>
Total Uncleared Transactions	<u>20.27</u>
Register Balance as of 03/31/2020	<u>19,418.21</u>
Ending Balance	19,418.21





Elk Creek Highlands Property Owners Association
Reconciliation Detail
 Checking Account, Period Ending 03/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						20,333.59
Cleared Transactions						
Checks and Payments - 5 items						
Check	02/07/2020	2125	Crystal Dambrosky	X	-249.54	-249.54
Check	02/28/2020	2126	Internal Revenue Se...	X	-600.00	-849.54
Check	03/08/2020		Chubb	X	-1,848.00	-2,697.54
Check	03/13/2020		Colorado Natural Gas	X	-210.74	-2,908.28
Check	03/25/2020		IREA	X	-188.77	-3,097.05
Total Checks and Payments					-3,097.05	-3,097.05
Deposits and Credits - 4 items						
Deposit	02/28/2020			X	240.00	240.00
Deposit	03/01/2020			X	340.86	580.86
Deposit	03/06/2020			X	1,400.54	1,981.40
Deposit	03/10/2020			X	180.00	2,161.40
Total Deposits and Credits					2,161.40	2,161.40
Total Cleared Transactions					-935.65	-935.65
Cleared Balance					-935.65	19,397.94
Uncleared Transactions						
Checks and Payments - 3 items						
Check	07/30/2019	2116	Helen Cook		-14.16	-14.16
Check	01/23/2020	2120	Fire Adapted Bailey		-50.00	-64.16
Check	03/31/2020		Zoom		-15.57	-79.73
Total Checks and Payments					-79.73	-79.73
Deposits and Credits - 1 item						
Deposit	03/31/2020				100.00	100.00
Total Deposits and Credits					100.00	100.00
Total Uncleared Transactions					20.27	20.27
Register Balance as of 03/31/2020					-915.38	19,418.21
Ending Balance					-915.38	19,418.21

RETURN SERVICE REQUESTED

ELK CREEK HIGHLAND PROPERTY OWNERS ASSOC
86 ELK CREEK DR
BAILEY CO 80421-1308

Managing Your Accounts

	Citywide Banks
	Customer Care Center: 877.280.1859
	Mailing: P.O. Box 128 Aurora, CO 80040-0128
	Website: www.CitywideBanks.com

Effective March 1, 2020, the following Business Commercial and Miscellaneous account fees will change: **(Bold indicates change)**

Inactive Acct (after 6 months) **if balance is \$100 or less - \$10.00**
Chargeback Fee - **\$12.00**
Escheatment/Abandoned Account - **\$75.00**
Garnishment/Levy Fee - **\$150.00**
Overdraft Fees - Returned Item Fee – Nonsufficient

Funds **per item per presentment - \$35.00**
Wire In-Domestic - **\$12.00**

Effective March 1, 2020, the following Treasury Management fees will change: **(Bold indicates change)**

Wire In-Domestic - **\$12.00**

Summary of Accounts

Account Type	Account Number	Ending Balance
NON PERS COMMUNITY CHECKING	XXXXXX8209	\$19,397.94

NON PERS COMMUNITY CHECKING-XXXXXX8209

Account Summary

Date	Description	Amount
03/01/2020	Beginning Balance	\$20,333.59
	4 Credit(s) This Period	\$2,161.40
	5 Debit(s) This Period	\$3,097.05
03/31/2020	Ending Balance	\$19,397.94

Deposits

Date	Description	Amount
03/02/2020	DEPOSIT	\$240.00
03/02/2020	DEPOSIT	\$340.86
03/09/2020	DEPOSIT	\$1,400.54
03/12/2020	DEPOSIT	\$180.00
		4 item(s) totaling \$2,161.40

Other Debits

Date	Description	Amount
03/10/2020	CHUBB-SCI INS.PREM <i>Elk Creek Highlands Pr</i> SCI	\$1,848.00

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

SOCIAL SECURITY _____

SIGNATURE _____ DATE _____

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement, and add to your register any interest posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance, and added the current interest.

NEW BALANCE		\$
TRANSFER AMOUNT FROM OTHER SIDE		
ADD		
DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT		
SUBTOTAL		
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS		
NUMBER	AMOUNT	
TOTAL CHECKS NOT LISTED	----->	
SUBTRACT TOTAL CHECKS NO LISTED FROM SUBTOTAL ABOVE	BALANCE	

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

This section applies exclusively to electronic fund transfers governed by Regulation E

In case of errors or questions about electronic transfers, telephone us or write to us at the address printed on this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Balance subject to interest rate.

Average daily balance method (including current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

This section applies exclusively to information pertaining to credit extended primarily for personal, family, or household purposes. WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address printed on this statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you

may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NON PERS COMMUNITY CHECKING-XXXXXX8209 (continued)**Other Debits (continued)**

Date	Description	Amount
03/16/2020	COLORADO-CNG-GAS UTIL-PMNTS ELK CREEK HIGHLAND PRO 7855882	\$210.74
03/23/2020	INTERMOUNTAIN RU ACH DRFT ELK CREEK HIGHLANDS PO UM17136202	\$188.77

3 item(s) totaling \$2,247.51

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
2125	03/03/2020	\$249.54	2126	03/12/2020	\$600.00

* Indicates skipped check number

2 item(s) totaling \$849.54

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/29/2020	\$20,333.59	03/09/2020	\$22,065.45	03/16/2020	\$19,586.71
03/02/2020	\$20,914.45	03/10/2020	\$20,217.45	03/23/2020	\$19,397.94
03/03/2020	\$20,664.91	03/12/2020	\$19,797.45		

CHECKING ACCT. DEPOSIT

Date: 2/28/2020
 Name: Elk Creek Highlands POA
 Signature: [Signature]
 Account Number: 400248209
 Amount: \$ 240.00
 Clk. Dep. Confir. 18 3/2/2020 1203 ID 1455 09:06 400248209 \$240.00

#0000 03/02/2020 \$240.00

000004 000003100 03022020 1070000000 CMB

#0000 03/02/2020 \$240.00

DEPOSIT TICKET

ELK CREEK HIGHLAND PROPERTY OWNERS ASSOCIATION
 86 ELK CREEK DR. BAILEY, CO 80421
 Date: 3/1/2020
 Amount: \$ 340.86
 Clk. Dep. Confir. 11 3/2/2020 1203 ID 1414 09:13 400248209 \$340.86

#0000 03/02/2020 \$340.86

Handwritten notes: 221.00, 59.84, 60.00, 340.86
 Additional check listing space with columns for checks, deposits, and cash.

#0000 03/02/2020 \$340.86

CHECKING ACCT. DEPOSIT

Date: 3-8-20
 Name: Elk Creek Highlands POA
 Signature: [Signature]
 Account Number: 400248209
 Amount: \$ 1400.54
 Clk. Dep. Confir. 11 3/9/2020 1203 ID 1414 09:10 400248209 \$1,400.54

#0000 03/09/2020 \$1,400.54

Handwritten notes: 1550.00, 20.00, 1255.4
 Additional check listing space with columns for checks, deposits, and cash.

#0000 03/09/2020 \$1,400.54

CHECKING ACCT. DEPOSIT

Date: 3/12/2020
 Name: Elk Creek Highlands POA
 Signature: [Signature]
 Account Number: 400248209
 Amount: \$ 180.00
 Clk. Dep. Confir. 9 3/12/2020 1203 ID 1414 09:06 400248209 \$180.00

#0000 03/12/2020 \$180.00

000004 000003800 03122020 1070000000 CMB

#0000 03/12/2020 \$180.00

ELK CREEK HIGHLAND
PROPERTY OWNERS ASSOCIATION
96 ELK CREEK DR.
BAILEY, CO 80421

2125
42-595-1070
12

2/7/2020
Date

PAY to the order of Crystal Dambrosky \$ 249.54
two hundred forty-nine and 54/100 Dollars

centennialbank
26670 Pleasant Park Road - Denver, CO 80433

For annual mailing & event Heather Permitt

⑆ 107005953⑆ 400248209⑆ 2125

#2125 03/03/2020 \$249.54

BRCH#0211 CB#0001
4 52 PM
03/02/2020 >107005047< FirstBank
00011-211023049546

03/03/2020 12:11:11 PM 249.54

CREDIT TO THE ACCOUNT OF
THE WITHDRAWAL OFFICE
ADDRESS OF FIRSTBANK

#2125 03/03/2020 \$249.54

ELK CREEK HIGHLAND
PROPERTY OWNERS ASSOCIATION 29053071307040 2126
96 ELK CREEK DR.
BAILEY, CO 80421

2/28/2020
Date

PAY to the order of United States Treasury Internal Revenue Service \$ 600.00
Six hundred and 00/100 Dollars

centennialbank
26670 Pleasant Park Road - Denver, CO 80433

For 84-0991441 Form 8718 Heather Permitt

⑆ 107005953⑆ 400248209⑆ 2126

#2126 03/12/2020 \$600.00

FRB CLEVELAND
> 041036033 <
US Treas DG - OTCNET
03/11/2020

#2126 03/12/2020 \$600.00

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04/07/20

Elk Creek Highlands Property Owners Association
Reconciliation Summary
Paypal, Period Ending 03/31/2020

	<u>Mar 31, 20</u>
Beginning Balance	924.68
Cleared Transactions	
Deposits and Credits - 2 items	<u>115.92</u>
Total Cleared Transactions	<u>115.92</u>
Cleared Balance	<u>1,040.60</u>
Register Balance as of 03/31/2020	1,040.60
Ending Balance	1,040.60

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04/07/20

Elk Creek Highlands Property Owners Association
Reconciliation Detail
Paypal, Period Ending 03/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						924.68
Cleared Transactions						
Deposits and Credits - 2 items						
Deposit	03/04/2020			X	57.96	57.96
Deposit	03/07/2020			X	57.96	115.92
Total Deposits and Credits					115.92	115.92
Total Cleared Transactions					115.92	115.92
Cleared Balance					115.92	1,040.60
Register Balance as of 03/31/2020					115.92	1,040.60
Ending Balance					115.92	1,040.60



Merchant Account ID: T7AULFPV7QJKY

PayPal ID: echpoa80421@gmail.com

3/1/2020 - 3/31/2020

Statement for March 2020

Elk Creek Highlands Property Owners Association
86 Elk Creek Drive
80421 Bailey

Balance Summary (3/1/2020 - 3/31/2020)

	Available beginning	Available ending	Withheld beginning	Withheld ending
USD	924.68	1,040.60	0.00	0.00



Merchant Account ID: T7AULFPV7QJKY

PayPal ID: echpoa80421@gmail.com

3/1/2020 - 3/31/2020

Activity Summary (3/1/2020 - 3/31/2020)

	USD
Beginning Available Balance	924.68
Payments received	120.00
Payments sent	0.00
Withdrawals and Debits	0.00
Deposits and Credits	0.00
Fees	-4.08
Ending Available Balance	1,040.60



Merchant Account ID: T7AULFPV7QJKY

PayPal ID: echpoa80421@gmail.com

3/1/2020 - 3/31/2020

Payments received

Description	USD
General payment	120.00
Total	120.00

Fees

Description	USD
Payment Fee	-4.08
Total	-4.08



Merchant Account ID: T7AULFPV7QJKY

PayPal ID: echpoa80421@gmail.com

3/1/2020 - 3/31/2020

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
3/4/2020	General Payment ID: 2GW63272HK0801713	Megan Ehrenberg megehrenberg@gmail.com	60.00	-2.04	57.96
3/7/2020	General Payment ID: 0R46568189033000A	Catherine Skokan cskokan@mines.edu	60.00	-2.04	57.96

To report an unauthorized transaction or other error NOT involving your debit card: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error concerning your debit card: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).