

Meeting Minutes for ECHPOA

January 8, 2020

The meeting was brought to order by President Luke Bagwell at 7:01. Those in attendance: Cyndie Sherriff, Luke Bagwell, Crystal Dambrosky, Heather Prewitt, Katie Prewitt, Teresa Morton, Tom Prewitt, Alan Bowman, Katrina Bagwell, Phil (Unreadable), Donna Aguilar, Johnny Aguilar, Libby Henits, Matt Dambrosky, Joe Burgett.

Roll call was taken by Cyndie Sherriff:

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

Heather Prewitt moved to accept the minutes from December 4, 2019, the motion was seconded by Teresa Morton. The motion carried.

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

The election results were presented, those elected were Luke Bagwell, Heather Prewitt, Cyndie Sherriff Crystal Dambrosky and Jodi Smith.

The board voted to continue in their interim roles. These positions are now elected:

President: Luke Bagwell Vice President: Jodi Smith Treasurer: Heather Prewitt Secretary: Cyndie Sherriff
Director: Crystal Dambrosky

President's Report: Luke reported that he attended the Community Wildfire Protection Plan meeting, Matt Dambrosky and Joe Burgett also contributed to this report as well.

Vice President Report: No Report

Treasurer Report: Heather presented the Treasurer's report (see attached)

Secretary Report: Cyndie Sherriff reported that there were 16 members at this time.

Building Report: The lock for the basement was not working and would be replaced. The POA was donated newer appliances for the building and they would be installed after the tenant moves out.

Membership Report: Skate the Lake was discussed (Ice fishing/Skating) donations of hot chocolate and other refreshments were discussed.

Pond Report Luke stated the pond is still frozen and was cleared by Matt Dambrosky.

Corral Report A new roof was installed by Tom Prewitt, Terry Morton and Everette Klansky on one of the three sided sheds. There was discussion concerning the amount of horses that can be kept on the property and panels that are currently on the property.

Website Report Discussion occurred concerning the website platform and domain name. Michelle Nortnik was not present to update the membership and the Board at this time.

Firewise: Luke Bagwell and Heather Prewitt will be the new representatives.

Old Business: The draft of the 2020 budget was presented. Discussion occurred combining the Fish fund into the General fund. It was agreed that this would be better for budgeting and simplicity.

Heather motioned to approve the budget as presented Luke seconded the motion, motion carried.

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

New Business:

A letter of lease violation to the tenants was presented by Cyndie Sherriff (see attached), some discussion occurred regarding the violation. Luke moved to issue the first notice of violation to the tenants, Crystal seconded, motion carried.

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

Cyndie Sherriff presented the notice to the tenant of non-renewal of the lease, discussion occurred. Luke moved to issue the letter of non-renewal of the lease, Heather seconded the motion, motion carried.

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

Heather Prewitt motioned to have Crystal Dambrosky added to the bank account, Cyndie Sherriff seconded the motion. Motion carried.

Luke Bagwell__X__Heather Prewitt__X__Cyndie Sherriff__X__Crystal Dambrosky__X__Jodi Smith__A__

To do Items were introduced including payment to Firewise, obtaining resident/property owner list from the county and the yearly postcard. Discussion occurred.

Meeting adjourned 9:37

Beginning Fund General					\$ 2,966.64
Beginning Fund Fish					\$ 1,564.17
Beginning Fund Pond					\$ 10,996.41
Beginning Corral Fund					\$ 3,584.64
Beginning Fund Paypal					\$ 422.16

Income	2016 Actual	2017 Actual	2018 Actual	2019 Actual	2020 Approved
Corral	\$3,610.35	\$ 3,259.58	\$ 4,143.17	\$ 3,929.26	\$ 3,840.00
Membership	\$2,245.00	\$ 2,979.50	\$ 2,520.00	\$ 2,675.00	\$ 4,020.00
Fishing permits	\$1,135.00	\$ 1,539.00	\$ 1,175.00	\$ 960.00	\$ -
Fish Food Machine	\$ 259.60	\$ 217.27	\$ 95.56	\$ 137.50	\$ 100.00
Building income	\$ 50.00	\$ 961.00	\$ 4,400.00	\$ 7,845.83	\$ 2,448.00
Utility Income			\$ 1,593.00	\$ 2,350.55	\$ 1,300.00
Donations	\$ 260.00	\$ 120.00	\$ 150.00	\$ 2,705.22	\$ -
Save the Pond	\$ -	\$ 2,228.00	\$ 5,275.00		\$ -
Firewise	\$ -	\$ 77.50	\$ 10.00	\$ 40.00	\$ -
Trailer Storage Rent	\$ -	\$ -	\$ -	\$ 190.00	\$ -
	<u>\$7,559.95</u>	<u>\$11,381.85</u>	<u>\$ 19,361.43</u>	<u>\$ 20,833.36</u>	<u>\$ 11,708.00</u>

Expenses					
Insurance	\$1,875.13	\$ 1,653.15	\$ 1,645.00	\$ 1,778.00	\$ 1,700.00
Taxes	\$1,027.52	\$ 1,018.82	\$ 1,093.26	\$ 1,094.70	\$ 1,200.00
Co Natural Gas	\$1,040.84	\$ 1,123.69	\$ 1,301.89	\$ 1,093.96	\$ 1,200.00
IREA	\$ 799.04	\$ 699.36	\$ 1,473.91	\$ 2,498.20	\$ 1,780.00
Corral	\$ 263.98	\$ 1,922.20	\$ 60.00	\$ 900.00	\$ 900.00
Building	\$1,792.94	\$ 303.88	\$ 300.00	\$ 621.39	\$ 2,328.00
Pond	\$1,204.04	\$ 1,366.39	\$ 106.00	\$ 1,115.69	\$ 1,300.00
POA expenses	\$1,173.11	\$ 571.00	\$ 588.36	\$ 651.07	\$ 1,000.00
Firewise	\$ -	\$ 132.50	\$ 352.03	\$ 50.00	\$ 300.00
	<u>\$9,176.60</u>	<u>\$ 8,790.99</u>	<u>\$ 6,920.45</u>	<u>\$ 9,803.01</u>	<u>\$ 11,708.00</u>

**Elk Creek Highlands Property Owners Association
Treasurer's Report
Year Ending December 31, 2019**

	<u>Fish Fund</u>	<u>Corral</u>	<u>Residential Rental</u>	<u>General Fund</u>	<u>Save Our Pond</u>	<u>TOTAL</u>
Beginning Cash Balance	1,711.27	789.85	(1,395.61)	2,772.16	8,613.00	12,490.67
Income						
Corral Rent	-	3,929.26	-	-	-	3,929.26
Donations	-	-	-	425.21	2,500.01	2,925.22
Fishing Permits	960.00	-	-	-	-	960.00
Fish vending income	137.50	-	-	-	-	137.50
Membership Dues	-	-	-	2,675.00	-	2,675.00
Trailer Storage Rent	-	-	-	190.00	-	190.00
Firewise	-	-	-	40.00	-	40.00
Unit Rental	-	-	8,429.83	-	-	8,429.83
Utility income	-	759.13	2,021.66	-	-	2,780.79
Total Income	<u>1,097.50</u>	<u>4,688.39</u>	<u>10,451.49</u>	<u>3,330.21</u>	<u>2,500.01</u>	<u>22,067.60</u>
Expense						
Dues & subscriptions	-	-	-	113.34	116.60	229.94
Repairs & maintenance	51.38	1,078.79	-	512.76	-	1,642.93
Office supplies	8.95	-	-	59.98	-	68.93
Event	-	-	-	83.90	-	83.90
Firewise signs	-	-	-	50.00	-	50.00
Fish delivery	1,115.69	-	-	-	-	1,115.69
Property Taxes	68.58	133.40	892.72	-	-	1,094.70
Insurance expense	-	-	-	1,778.00	-	1,778.00
Utilities						0.00
Electric	-	681.41	1,444.32	372.47	-	2,498.20
Natural Gas	-	-	503.96	590.00	-	1,093.96
Total Expense	<u>1,244.60</u>	<u>1,893.60</u>	<u>2,841.00</u>	<u>3,560.45</u>	<u>116.60</u>	<u>9,656.25</u>
Net Income	<u>(147.10)</u>	<u>2,794.79</u>	<u>7,610.49</u>	<u>(230.24)</u>	<u>2,383.41</u>	<u>12,411.35</u>
Loan Payments			5,600.00			5,600.00
Deposit collected			232.00			232.00
Ending Checking Account	<u>1,564.17</u>	<u>3,584.64</u>	<u>846.88</u>	<u>2,119.76</u>	<u>10,996.41</u>	<u>19,111.86</u>
Ending Paypal Account				<u>422.16</u>		<u>422.16</u>

**Elk Creek Highlands Property Owners Association
Treasurer's Report
December 2019**

	<u>Fish Fund</u>	<u>Corral</u>	<u>Residential Rental</u>	<u>General Fund</u>	<u>Save Our Pond</u>	<u>TOTAL</u>
Beginning Cash Balance	1,564.17	3,186.82	6.91	2,159.66	10,996.41	17,913.97
Income						
Corral Rent		355.00				355.00
Donations						-
Fishing Permits						-
Fish vending income						-
Membership Dues				390.00		390.00
Trailer Storage Rent						-
Firewise						-
Unit Rental			700.00			700.00
Utility income		131.29	316.33			447.62
Total Income	<u>-</u>	<u>486.29</u>	<u>1,016.33</u>	<u>390.00</u>	<u>-</u>	<u>1,892.62</u>
Expense						
Dues & subscriptions				7.74		7.74
Repairs & maintenance						-
Office supplies						-
Meals						-
Firewise signs						-
Fish delivery						-
Property Taxes						-
Insurance expense						-
Utilities						-
Electric		88.47	169.41			257.88
Natural Gas			122.95			122.95
Total Expense	<u>-</u>	<u>88.47</u>	<u>292.36</u>	<u>7.74</u>	<u>-</u>	<u>388.57</u>
Net Income	<u>-</u>	<u>397.82</u>	<u>723.97</u>	<u>382.26</u>	<u>-</u>	<u>1,504.05</u>
Deposit collected			116.00			116.00
Ending Checking Account	<u>1,564.17</u>	<u>3,584.64</u>	<u>846.88</u>	<u>2,119.76</u>	<u>10,996.41</u>	<u>19,111.86</u>
Ending Paypal Account				<u>422.16</u>		<u>422.16</u>

11:49 AM

01/04/20

Elk Creek Highlands Property Owners Association
Reconciliation Summary
Checking Account, Period Ending 12/31/2019

	<u>Dec 31, 19</u>
Beginning Balance	17,778.23
Cleared Transactions	
Checks and Payments - 2 items	-380.83
Deposits and Credits - 5 items	1,728.62
	<u>1,347.79</u>
Total Cleared Transactions	
Cleared Balance	<u>19,126.02</u>
Uncleared Transactions	
Checks and Payments - 1 item	-14.16
	<u>-14.16</u>
Total Uncleared Transactions	
Register Balance as of 12/31/2019	<u>19,111.86</u>
Ending Balance	19,111.86





Elk Creek Highlands Property Owners Association
Reconciliation Detail
 Checking Account, Period Ending 12/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						17,778.23
Cleared Transactions						
Checks and Payments - 2 items						
Check	12/12/2019		Colorado Natural Gas	X	-122.95	-122.95
Check	12/23/2019		IREA	X	-257.88	-380.83
Total Checks and Payments					-380.83	-380.83
Deposits and Credits - 5 items						
Deposit	12/02/2019			X	1,182.33	1,182.33
Deposit	12/03/2019			X	125.00	1,307.33
Deposit	12/13/2019			X	103.29	1,410.62
Deposit	12/23/2019			X	55.00	1,465.62
Deposit	12/30/2019			X	263.00	1,728.62
Total Deposits and Credits					1,728.62	1,728.62
Total Cleared Transactions					1,347.79	1,347.79
Cleared Balance					1,347.79	19,126.02
Uncleared Transactions						
Checks and Payments - 1 item						
Check	07/30/2019	2116	Helen Cook		-14.16	-14.16
Total Checks and Payments					-14.16	-14.16
Total Uncleared Transactions					-14.16	-14.16
Register Balance as of 12/31/2019					1,333.63	19,111.86
Ending Balance					1,333.63	19,111.86

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 personal 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
Paper Statement Fee - \$3.00 for Free Checking with eStatements, Cash Rewards Checking, and Health Savings Account Checking.
 Overdraft Fees - Returned Item Fee – Nonsufficient Funds **per item per presentment** - \$35.00
For consumer accounts – The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.

Wire In-Domestic - \$12.00

Effective March 1, 2020, the monthly maintenance fee will be changing for the following accounts:
Regular Statement Savings - \$3.00

Effective January 1, 2020, Reg E disclosures were updated to clarify cut off times for ATM and Debit Cards. The cutoff time has been changed to approximately 6:00 P.M. **local time.**

Summary of Accounts

Account Type	Account Number	Ending Balance
NON PERS COMMUNITY CHECKING	XXXXXX8209	\$19,126.02

NON PERS COMMUNITY CHECKING-XXXXXX8209

Account Summary

Date	Description	Amount
12/01/2019	Beginning Balance	\$17,778.23
	5 Credit(s) This Period	\$1,728.62
	2 Debit(s) This Period	\$380.83
12/31/2019	Ending Balance	\$19,126.02

Deposits

Date	Description	Amount
12/02/2019	DEPOSIT	\$1,182.33
12/05/2019	DEPOSIT	\$125.00
12/13/2019	DEPOSIT	\$103.29
12/23/2019	DEPOSIT	\$55.00
12/30/2019	DEPOSIT	\$263.00
		5 item(s) totaling \$1,728.62

Other Debits

Date	Description	Amount
12/12/2019	COLORADO-CNG-GAS UTIL-PMNTS ELK CREEK HIGHLAND PRO	\$122.95

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

Date	Description	Amount
	7494073	
12/23/2019	INTERMOUNTAIN RU ACH DRFT ELK CREEK HIGHLANDS PO UM17136202	\$257.88

2 item(s) totaling \$380.83

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/30/2019	\$17,778.23	12/12/2019	\$18,962.61	12/30/2019	\$19,126.02
12/02/2019	\$18,960.56	12/13/2019	\$19,065.90		
12/05/2019	\$19,085.56	12/23/2019	\$18,863.02		

Elk Creek Highlands Property Owners Association
Reconciliation Summary
Paypal, Period Ending 12/31/2019

	<u>Dec 31, 19</u>	
Beginning Balance		0.00
Cleared Transactions		
Deposits and Credits - 7 items	422.16	
Total Cleared Transactions	<u>422.16</u>	
Cleared Balance		422.16
Register Balance as of 12/31/2019		422.16
New Transactions		
Deposits and Credits - 1 item	57.96	
Total New Transactions	<u>57.96</u>	
Ending Balance		480.12

Elk Creek Highlands Property Owners Association
Reconciliation Detail
Paypal, Period Ending 12/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						0.00
Cleared Transactions						
Deposits and Credits - 7 items						
Deposit	11/07/2019			X	96.80	96.80
Deposit	11/29/2019			X	53.10	149.90
Deposit	12/07/2019			X	55.00	204.90
Deposit	12/14/2019			X	53.10	258.00
Deposit	12/31/2019			X	53.10	311.10
Deposit	12/31/2019			X	53.10	364.20
Deposit	12/31/2019			X	57.96	422.16
Total Deposits and Credits					422.16	422.16
Total Cleared Transactions					422.16	422.16
Cleared Balance					422.16	422.16
Register Balance as of 12/31/2019					422.16	422.16
New Transactions						
Deposits and Credits - 1 item						
Deposit	01/03/2020				57.96	57.96
Total Deposits and Credits					57.96	57.96
Total New Transactions					57.96	57.96
Ending Balance					480.12	480.12



Merchant Account ID: [REDACTED]

PayPal ID: echpoa80421@gmail.com

12/1/2019 - 12/31/2019

Statement for December 2019

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

Balance Summary (12/1/2019 - 12/31/2019)

	Available beginning	Available ending	Withheld beginning	Withheld ending
USD	149.90	422.16	0.00	0.00



Merchant Account ID: [REDACTED]

PayPal ID: echpoa80421@gmail.com

12/1/2019 - 12/31/2019

Activity Summary (12/1/2019 - 12/31/2019)

	USD
Beginning Available Balance	149.90
Payments received	280.00
Payments sent	0.00
Withdrawals and Debits	0.00
Deposits and Credits	0.00
Fees	-7.74
Ending Available Balance	422.16



Merchant Account ID: ██████████

PayPal ID: echpoa80421@gmail.com

12/1/2019 - 12/31/2019

Payments received

Description	USD
General payment	280.00
Total	280.00

Fees

Description	USD
Payment Fee	-7.74
Total	-7.74