



Notice is hereby given that a
REGULAR MEETING
Of the Board of Directors will be held at:
400 Church Street, Scotia, CA 95565

Tuesday September 16th, 2025, at 5:30 P.M.
In Person and Via Zoom

AGENDA

- A. CALL TO ORDER/ ROLL CALL/ PLEDGE OF ALLEGIANCE** The Presiding Officer will call the meeting to order and the Board Clerk will call the roll of members to determine the presence of a quorum. **PLEASE REMEMBER TO SILENCE ALL CELL PHONES**

This meeting may be accessed by using the following call-in number: 1 669 900 6833. When prompted enter the meeting i.d. 847-6790-8842 and the following password 068836.

Or via Zoom Video Conferencing via URL: <https://us02web.zoom.us/j/82670141472?pwd=VXIKKzN0d1IyeWQ5TG5ta0c1Qlo5Zz09> meeting i.d. 847-6790-8842 and the following password 068836.

Please submit public comments in writing 24 hours ahead of the meeting, if possible. If anyone who wishes to teleconference the meeting and has ADA access needs, please call the SCSD Administrative Office not less than 24 hours in advance of the meeting time to make accommodations.

All publicly posted documents on the District website are also available for inspection at the District office during regular business hours: 400 Church Street, Scotia CA 95565, Monday-Thursday 9:00am – 3:30 pm.

- B. SETTING OF THE AGENDA** The Board may adopt/revise the order of the agenda as presented.
- C. CONSENT CALENDAR** Consent Calendar items are routine, to be acted upon by the Board of Directors at one time without discussion. If any Board member, staff member, or interested person requests that an item be removed from the Consent Calendar, it shall be moved so that it may be acted upon separately in business.
1. Approval of Previous Meeting Minutes – Regular Meeting August 19th, 2025
 2. Approval of RCB Check Registers August 1- 31, 2025.
 3. Approval of Umpqua Check Registers August 1-31, 2025
 4. Approval of RCB Mastercard Statement – July Statement
 5. Approval of Umpqua Visa Statement – August Statement
- D. PUBLIC COMMENT & WRITTEN COMMUNICATION** Regularly scheduled meetings provide an opportunity for members of the public to directly address the SCSD Board Members on any action item that has been described in the agenda for the meeting, before or during consideration of that item, or on matters not identified on the agenda within the Board jurisdiction. Comments are not generally taken on non-action items such as reports or information. **COMMENTS SHOULD BE LIMITED TO THREE MINUTES**
- E. CLOSED SESSION - None**
- F. PUBLIC HEARING – None**

G. BUSINESS

1. New Business- None

2. Old Business – None

H. REPORTS

(5 minutes each)

The Board may briefly discuss any particular item raised; no action will be taken on these items.

- 1. President's Report**
- 2. Board Director Reports**
- 3. General Manager's Report**
- 4. Board Clerk's Report**
- 5. District Counsel's Report**
- 6. Engineer's Report**

I. BOARD TRAINING - None

J. ADJOURNMENT

Next Regular Meeting of the SCSD will be October 21st, 2025, at 5:30 PM. A Special meeting may be held prior to that.

Notice regarding the Americans with Disabilities Act: The District adheres to the [Americans with Disabilities Act](#). Persons requiring special accommodations or more information about accessibility should contact the District Office. Notice regarding Rights of Appeal: Persons who are dissatisfied with the decisions of the SCSD Board of Directors have the right to have the decision reviewed by a State Court. The District has adopted [Section 1094.6](#) of the [Code of Civil Procedure](#) which generally limits the time within which the decision may be judicially challenged to 90 days. All publicly posted documents on the District website are also available for inspection at the District office during regular business hours:

400 Church Street, Scotia CA 95565, Monday-Thursday 9:00am – 3:30pm.

Minutes of the Regular Board Meeting for the
Scotia Community Services District
Tuesday August 19th, 2025, at 5:30 P.M.

A. CALL TO ORDER/ ROLL CALL/ PLEDGE OF ALLEGIANCE at 5:30 PM

Paul Newmaker, President– Present

Delia Ansted, Director – Present

Nina Sellen, Director – Present

Susan Pryor Board Vice President- Present

Andrew Perkins- Present

Steve Coppini General Manager, Amber Sandum Board Clerk, Amanda Urhammer District Legal Counsel,

Public Members- Steve Deike

B. SETTING OF THE AGENDA

No Changes

C. CONSENT CALENDAR

1. Approval of Previous Meeting Minutes – Special Meeting July 7th, 2025
2. Approval of Previous Meeting Minutes-Regular Meeting July 15th, 2025
3. Approval of RCB Check Registers- July 1-31, 2025
4. Approval of Umpqua Check Registers July 1-31, 2025
4. Approval of RCB Mastercard Statement – June Statement
5. Approval of Umpqua Visa Statement- July Statement

Motion: To Approve Consent Calendar

Motion: Pryor **Second:** Sellen

Motion Vote: Ayes Newmaker, Pryor, Sellen, Ansted, Perkins **Opposed:** None **Absent:** none **Abstain:** None

No Public Comment

Motion Carries

D. PUBLIC COMMENT & WRITTEN COMMUNICATION – No Public Comment or Written Communication

E. CLOSED SESSION-NONE

F. PUBLIC HEARING – None

G. BUSINESS

1. New Business

- a. Adopt Resolution 2025-2 Granting easement to The Town of Scotia, LLC for Lots 23 and 24, a 30-foot-wide non-exclusive easement and right of way across a portion of Grantor's real property for the purpose of ingress, egress, and public utilities as described in Exhibit A and Exhibit B and authorize execution or provide direction to staff.

General Manager introduced staff report through some oversight it was discovered that the CSD owns interest in the road to Mill A. Granting an easement to The Town of Scotia is needed to access the property known as Lot 23 and Lot 24, essentially Mill A, and an easement is needed to move forward with Phase 4. These are corrections that need to be made.

Director Ansted asked how long an easement will last?

Legal Counsel Amanda stated that easements run with the land not with the owner

Board Discussed

No Public Comment

Motion: Adopt Resolution 2025-2 Granting easement to The Town of Scotia, LLC for Lots 23 and 24, a 30-foot-wide non-exclusive easement and right of way across a portion of Grantor's real property for the purpose of ingress, egress, and public utilities as described in Exhibit A and Exhibit B and authorize execution or provide direction to staff.

Motion: Sellen **Second:** Newmaker

Motion Vote: Newmaker, Pryor, Sellen Perkins, Ansted **Opposed:** none **Absent:** none **Abstain:** None

- b. Review Boundary Correction Deed for portion of Assessor Parcel Number 205-421-013 and authorize execution by Town of Scotia, LLC

General Manager explained there was an oversight and the correction is needed to proceed with adjustments. The adjustment is down Williams St basically is correcting the lot line at the Log Pond from the top of the dike to the curb.

Steve Deike said this is needed to avoid any future issues

Board Discussed

Motion: to Authorize Town of Scotia, LLC to execute the document

Motion: Sellen **Second:** Pryor

Motion Vote: Ansted, Perkins, Newmaker, Pryor, Sellen **Opposed:** None **Abstain:** None

Old Business – None

H. REPORTS –

1. **President's Report:** glad to see The District is making progress
2. **Board Director Reports:** Nothing to report
3. **General Manager's Report:**

Winema Theater- Continuing working on the Theater, Kelly Odonald is currently working on the exterior door

Dog Park- Fence is put in. Planted some grass seed. Might have too mulch possibly. Will plant more seeds in the spring.

4. **Board Clerk's Report:** Unfortunately, we had to go with a new billing Vendor. The previous company that bought the billing company that we previously had did not work out. The experience has been total nightmare. Tomorrow will be first billing with the new Company Current. Experience has been great so far. Overall it should be better for Customers and Staff.

5. **District Legal Counsel's Report:** Nothing to report

6. **Engineer's Report:** Nothing to report

I. BOARD TRAINING: None

J. ADJOURNMENT at 5:49 PM

Approved:

Paul Newmaker, President

Date

Board of Directors

Scotia Community Services District

Attest:

Board Clerk

Date

Scotia Community Services District

8:15 AM

09/09/25

Accrual Basis

Scotia Community Services District

Account QuickReport

As of August 31, 2025

| Type | Date | Num | Name | Memo | Amount | Balance |
|-----------------------------------|------------|-------|--------------------------|--------------------------------|------------|------------|
| 10000 - RCB Checking 28239 | | | | | | 474,897.74 |
| Deposit | 08/05/2025 | | | Deposit | 41,784.92 | 516,682.66 |
| Liability Check | 08/06/2025 | | QuickBooks Payroll ... | Created by Payroll Service ... | -10,260.61 | 506,422.05 |
| Bill Pmt -Check | 08/06/2025 | EFT | AT&T | | -1,167.25 | 505,254.80 |
| Bill Pmt -Check | 08/06/2025 | 52880 | 101 Auto Parts | VOID: Inv#2710-1 | 0.00 | 505,254.80 |
| Bill Pmt -Check | 08/06/2025 | 52881 | Alternative Business... | Inv#MA25072547 | -57.99 | 505,196.81 |
| Bill Pmt -Check | 08/06/2025 | 52882 | Cummins Sales and... | Customer#1063163 | -1,748.76 | 503,448.05 |
| Bill Pmt -Check | 08/06/2025 | 52883 | Fortuna Ace | Inv#394605,395617,K9566... | -284.94 | 503,163.11 |
| Bill Pmt -Check | 08/06/2025 | 52884 | Mendes Supply Co | Inv#M282394 | -183.13 | 502,979.98 |
| Bill Pmt -Check | 08/06/2025 | 52885 | Pacific Paper | Inv#235038 | -50.35 | 502,929.63 |
| Bill Pmt -Check | 08/06/2025 | 52886 | PG&E | 5776604566-0 07.25 | -19,679.64 | 483,249.99 |
| Bill Pmt -Check | 08/06/2025 | 52887 | Recology Eel River | 20214 | -204.90 | 483,045.09 |
| Bill Pmt -Check | 08/06/2025 | 52888 | SHN Consulting Eng... | | -7,672.50 | 475,372.59 |
| Bill Pmt -Check | 08/06/2025 | 52889 | USA Blue Book | Customer#1045419 Inv00... | -132.33 | 475,240.26 |
| Bill Pmt -Check | 08/06/2025 | 52890 | Wahlund Constructi... | Inv#2507801 | -4,356.96 | 470,883.30 |
| Bill Pmt -Check | 08/06/2025 | 52891 | Wildwood Saw | Inv#40460 | -81.87 | 470,801.43 |
| Bill Pmt -Check | 08/06/2025 | 52892 | Wyckoff Plumbing | Inv#175998,177789 | -40.48 | 470,760.95 |
| Bill Pmt -Check | 08/06/2025 | 52893 | 101 Auto Parts | Inv#2710-1 | -56.06 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Adam R Farland | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Brandon W Wishneff | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | George Bruce Gehrke | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Kathleen A Sandum | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Mary A Bullwinkel | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Raylon Ruff | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | William F Pedro Jr | Direct Deposit | 0.00 | 470,704.89 |
| Paycheck | 08/07/2025 | EFTDD | Steven L Coppini | Direct Deposit | 0.00 | 470,704.89 |
| Liability Check | 08/07/2025 | E-pay | EDD | 093-5926-6 QB Tracking # ... | -734.77 | 469,970.12 |
| Liability Check | 08/07/2025 | E-pay | United States Treas... | 82-1570573 QB Tracking #... | -3,503.78 | 466,466.34 |
| Liability Check | 08/07/2025 | E-pay | EDD | 093-5926-6 QB Tracking # ... | -32.43 | 466,433.91 |
| Check | 08/07/2025 | 52879 | John Hancock USA | PARS #86360 | -1,189.04 | 465,244.87 |
| Bill Pmt -Check | 08/12/2025 | EFT | PG&E | | -1,881.82 | 463,363.05 |
| Bill Pmt -Check | 08/13/2025 | 52894 | Anderson, Lucas, S... | Inv#65992 | -3,500.00 | 459,863.05 |
| Bill Pmt -Check | 08/13/2025 | 52895 | James Sandum | Tank Repair and ScoreBoa... | -985.89 | 458,877.16 |
| Bill Pmt -Check | 08/13/2025 | 52896 | Microbac Laboratori... | June/July Statement | -3,494.00 | 455,383.16 |
| Bill Pmt -Check | 08/13/2025 | 52897 | PARS | SCO020 | -300.00 | 455,083.16 |
| Bill Pmt -Check | 08/13/2025 | 52898 | Prentice, Long PC | Inv#7788 | -1,700.00 | 453,383.16 |
| Bill Pmt -Check | 08/13/2025 | 52899 | SDRMA | 7724 | -3,745.08 | 449,638.08 |
| Bill Pmt -Check | 08/13/2025 | 52900 | Valley Pacific Petrol... | Inv#CL 25-900713 | -910.96 | 448,727.12 |
| Bill Pmt -Check | 08/13/2025 | 52901 | Whitchurch Enginee... | Inv#SCD-256931 | -1,800.00 | 446,927.12 |
| Bill Pmt -Check | 08/13/2025 | 52902 | Windy Point Fence | Inv#SCOT25-2 | -9,332.22 | 437,594.90 |
| Deposit | 08/13/2025 | | | Deposit | 1,279.80 | 438,874.70 |
| Bill Pmt -Check | 08/14/2025 | EFT | PG&E | 3952156073-8 07.25 | -138.72 | 438,735.98 |
| Liability Check | 08/20/2025 | | QuickBooks Payroll ... | Created by Payroll Service ... | -9,722.81 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | Adam R Farland | Direct Deposit | 0.00 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | Brandon W Wishneff | Direct Deposit | 0.00 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | Kathleen A Sandum | Direct Deposit | 0.00 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | Raylon Ruff | Direct Deposit | 0.00 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | William F Pedro Jr | Direct Deposit | 0.00 | 429,013.17 |
| Paycheck | 08/21/2025 | EFTDD | Steven L Coppini | Direct Deposit | 0.00 | 429,013.17 |

8:15 AM

09/09/25

Accrual Basis

Scotia Community Services District

Account QuickReport

As of August 31, 2025

| Type | Date | Num | Name | Memo | Amount | Balance |
|----------------------------------|------------|-------|-------------------------|------------------------------|-------------------|-------------------|
| Liability Check | 08/21/2025 | E-pay | EDD | 093-5926-6 QB Tracking # ... | -729.77 | 428,283.40 |
| Liability Check | 08/21/2025 | E-pay | United States Treas... | 82-1570573 QB Tracking #... | -3,406.84 | 424,876.56 |
| Liability Check | 08/21/2025 | E-pay | EDD | 093-5926-6 QB Tracking # ... | -23.92 | 424,852.64 |
| Deposit | 08/21/2025 | | | Deposit | 10,059.49 | 434,912.13 |
| Check | 08/26/2025 | 52903 | John Hancock USA | PARS #86360 | -1,425.94 | 433,486.19 |
| Bill Pmt -Check | 08/26/2025 | 52904 | Advanced Security, I... | Inv#746738 | -696.00 | 432,790.19 |
| Bill Pmt -Check | 08/26/2025 | 52905 | LAFCo | FY 2025-26 | -1,025.10 | 431,765.09 |
| Bill Pmt -Check | 08/26/2025 | 52906 | SHN Consulting Eng... | | -12,165.00 | 419,600.09 |
| Bill Pmt -Check | 08/26/2025 | 52907 | Steves Septic | Inv#36063 | -800.00 | 418,800.09 |
| Bill Pmt -Check | 08/26/2025 | 52908 | Thatcher Company | 402298 | -6,147.32 | 412,652.77 |
| Deposit | 08/26/2025 | | | Deposit | 13,179.76 | 425,832.53 |
| Check | 08/27/2025 | EFT | Redwood Capital Ba... | Statement Balance | -1,283.89 | 424,548.64 |
| Deposit | 08/27/2025 | | | Deposit | 4,756.24 | 429,304.88 |
| Deposit | 08/27/2025 | | | Deposit | 13,045.01 | 442,349.89 |
| Deposit | 08/31/2025 | | | Deposit | 8,742.93 | 451,092.82 |
| Check | 08/31/2025 | | | Service Charge | -8.15 | 451,084.67 |
| Total 10000 · RCB Checking 28239 | | | | | -23,813.07 | 451,084.67 |
| TOTAL | | | | | -23,813.07 | 451,084.67 |

QuickBooks Payroll Services

Sent: 08/18/2025

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:
Direct Deposit \$9722.81

Total payment \$9722.81

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 08/21/2025:

| Paychecks | Direct Deposit |
|--------------------------|-------------------|
| Total | 9,722.81 |
| EFTDD Adam R Farland | 1,464.70 |
| EFTDD Brandon W Wishneff | 2,257.87 |
| EFTDD Kathleen A Sandum | 1,372.03 |
| EFTDD Raylon Ruff | 888.32 |
| EFTDD Steven L Coppini | 2,560.43 |
| EFTDD William F Pedro Jr | 1,179.46 |

W

QuickBooks Payroll Services

Sent: 08/04/2025

Subject: Details of Funds to be Withdrawn

| | |
|-------------------------------|------------|
| Actual funds to be withdrawn: | |
| Direct Deposit | \$10260.61 |
| | ----- |
| Total payment | \$10260.61 |

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 08/07/2025:

| Paychecks | Direct Deposit |
|---------------------------|-------------------|
| Total | 10,260.61 |
| EFTDD Adam R Farland | 1,673.25 |
| EFTDD Brandon W Wishneff | 2,209.85 |
| EFTDD George Bruce Gehrke | 511.90 |
| EFTDD Kathleen A Sandum | 1,399.42 |
| EFTDD Mary A Bullwinkel | 100.26 |
| EFTDD Raylon Ruff | 626.05 |
| EFTDD Steven L Coppini | 2,560.42 |
| EFTDD William F Pedro Jr | 1,179.46 |

Scotia Community Services District
Reconciliation Detail
12001 · ICS RCB Savings Account 10367, Period Ending 08/31/2025

| Type | Date | Num | Name | Clr | Amount | Balance |
|-----------------------------------|------------|-----|------|-----|----------|--------------|
| Beginning Balance | | | | | | 2,379,883.17 |
| Cleared Transactions | | | | | | |
| Deposits and Credits - 1 item | | | | | | |
| Deposit | 08/29/2025 | | | X | 3,033.72 | 3,033.72 |
| Total Deposits and Credits | | | | | 3,033.72 | 3,033.72 |
| Total Cleared Transactions | | | | | 3,033.72 | 3,033.72 |
| Cleared Balance | | | | | 3,033.72 | 2,382,916.89 |
| Register Balance as of 08/31/2025 | | | | | 3,033.72 | 2,382,916.89 |
| Ending Balance | | | | | 3,033.72 | 2,382,916.89 |

Scotia Community Services District
Account QuickReport
As of August 31, 2025

| Type | Date | Num | Memo | Original Amount | Paid Amount | Balance |
|--|------------|-----|----------|-----------------|-------------|-----------|
| 12100 · RCB Cust Deposit Savings 10797 | | | | | | 13,988.43 |
| Deposit | 08/20/2025 | | Deposit | 100.00 | 100.00 | 14,088.43 |
| Deposit | 08/29/2025 | | Interest | 8.94 | 8.94 | 14,097.37 |
| Total 12100 · RCB Cust Deposit Savings 10797 | | | | | 108.94 | 14,097.37 |
| TOTAL | | | | | 108.94 | 14,097.37 |

8:17 AM
09/09/25
Cash Basis

Scotia Community Services District
Account QuickReport
As of August 31, 2025

| Type | Date | Num | Name | Memo | Original Amount | Paid Amount | Balance |
|---------------------------------|------------|-----|------|----------|-----------------|-------------|------------|
| 12000 · RCB Savings 10367 | | | | | | | 300,822.35 |
| Deposit | 08/29/2025 | | | Interest | 255.60 | 255.60 | 301,077.95 |
| Total 12000 · RCB Savings 10367 | | | | | | 255.60 | 301,077.95 |
| TOTAL | | | | | | 255.60 | 301,077.95 |

Scotia Community Services District
Account QuickReport
As of August 31, 2025

| Type | Date | Num | Name | Memo | Split | Amount | Balance |
|---------------------------------------|------------|-----|------|----------|--------------------|--------|------------|
| 12152 · Umpqua Checking BT Loan | | | | | | | 186,080.66 |
| Deposit | 08/31/2025 | | | Interest | 40210 · Interes... | 1.58 | 186,082.24 |
| Total 12152 · Umpqua Checking BT Loan | | | | | | 1.58 | 186,082.24 |
| TOTAL | | | | | | 1.58 | 186,082.24 |

Scotia Community Services District
Account QuickReport
As of August 31, 2025

| Type | Date | Num | Name | Memo | Split | Amount | Balance |
|---|------------|-----|------|----------|--------------------|--------|------------|
| 12151 · Umpqua Park & Rec Savings | | | | | | | 273,080.04 |
| Deposit | 08/31/2025 | | | Interest | 40210 · Interes... | 2.32 | 273,082.36 |
| Total 12151 · Umpqua Park & Rec Savings | | | | | | 2.32 | 273,082.36 |
| TOTAL | | | | | | 2.32 | 273,082.36 |



SCOTIA COMM SVCS DIST
Account Number: XXXX XXXX XXXX 0143

Billing Questions:
800-367-7576

Website:
www.cardaccount.net

Send Billing Inquiries To:
Card Service Center, PO Box 569120, Dallas, TX 75356

REDWOOD CAPITAL BANK Credit Card Account Statement
July 9, 2025 to August 8, 2025

SUMMARY OF ACCOUNT ACTIVITY

| | |
|--------------------|------------|
| Previous Balance | \$1,190.52 |
| - Payments | \$1,190.52 |
| - Other Credits | \$0.00 |
| + Purchases | \$1,283.89 |
| + Cash Advances | \$0.00 |
| + Fees Charged | \$0.00 |
| + Interest Charged | \$0.00 |
| = New Balance | \$1,283.89 |

Account Number XXXX XXXX XXXX 0143
Credit Limit \$27,000.00
Available Credit \$25,716.00
Statement Closing Date August 8, 2025
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,283.89
Minimum Payment Due: \$38.52
Payment Due Date: September 2, 2025

MESSAGES

PROTECT YOURSELF FROM SCAMMERS!

We will never call, text, or email and ask you for your personal information. Some scammers will call and pretend to be from the Card Service Center. We will never call or text you and ask for sensitive information such as account or card number information, passwords or user names, or social security numbers. Please DO NOT give out that information.

If you feel pressured or concerned about a phone call, please hang up and call us at 800-367-7576 (the phone number located on the back of your credit card). Our Card Service Center team is always glad to check and can verify the information.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|-----------|-----------|-------------------|-------------------------|-------------|
| 07/29 | 07/29 | 85431896J00XSP4SF | PAYMENT - THANK YOU | \$1,190.52- |

Transactions continued on next page

REDWOOD CAPITAL BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0143
New Balance: \$1,283.89
Minimum Payment Due: \$38.52
Payment Due Date: September 2, 2025

All payments on the account must be made at the address shown on your monthly billing statement and are considered to have been made on the date received at that address.

Amount Enclosed: \$

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100

SCOTIA COMM SVCS DIST
PO BOX 104
SCOTIA CA 95565-0104



SCOTIA COMM SVCS DIST
Account Number: XXXX XXXX XXXX 0143

TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---------------------------|-----------|-------------------|---|-------------|
| TOTAL XXXXXXXXXXXXXXX0143 | | | | \$1,190.52- |
| 07/16 | 07/17 | 554588565168E46VW | USCELL RECURRING CHICAGO IL 50420-99 | \$109.58 |
| 07/18 | 07/18 | 12302026700BZMLV0 | ADOBE SAN JOSE CA 50471-99 | \$575.76 |
| 07/23 | 07/25 | 55458856D174WPK37 | USCELL RECURRING CHICAGO IL 50420-99 | \$246.85 |
| 07/27 | 07/27 | 55432866G62PAGSX5 | INTUIT *NULL CLINTUIT.COM CA 50471-99 | \$49.00 |
| 07/29 | 07/30 | 55506296KQBP83MGT | SCHMIDBAUER BLDG SPPLY EUREKA CA 80624-600 | \$109.94 |
| 08/02 | 08/03 | 55432866N5V750JWX | CLEARPATHGPS, INC. 805-979-3442 CA 50420-99 | \$87.76 |
| 08/05 | 08/06 | 87021306SEHM55QBX | FERNDALETECH FERNDAL CA 50471-99 | \$20.00 |
| 08/07 | 08/08 | 05436846V8PL8P3P9 | WWP*ACCURATE TERMITE & FORTUNA CA | \$85.00 |

STEVEN COPPINI

TOTAL XXXXXXXXXXXXXXX1117 \$1,283.89

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account :

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|-----------------|------------------------------|----------------------------------|-----------------------|-----------------|
| Purchases | 18.49% (v) | \$0.00 | 31 | \$0.00 |
| Cash Advances | 18.49% (v) | \$0.00 | 31 | \$0.00 |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

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 BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and 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 we 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.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add 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."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

O1AB5762 - 3 - 05/25/17

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



UMPQUA BANK

BL ACCT 00002823-20000001

SCOTIA CSD

Account Number: ##### 3769

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Account Summary

| | | |
|-----------------------|---|------------|
| Billing Cycle | | 08/31/2025 |
| Days In Billing Cycle | | 31 |
| Previous Balance | | \$3.99 |
| Purchases | + | \$408.63 |
| Cash | + | \$0.00 |
| Balance Transfers | + | \$0.00 |
| Special | + | \$0.00 |
| Credits | - | \$3.99 |
| Payments | - | \$0.00 |
| Other Charges | + | \$0.00 |
| Finance Charges | + | \$0.00 |

NEW BALANCE \$408.63

Credit Summary

| | |
|-------------------------|-------------|
| Total Credit Line | \$40,000.00 |
| Available Credit Line | \$39,591.37 |
| Available Cash | \$0.00 |
| Amount Over Credit Line | \$0.00 |
| Amount Past Due | \$0.00 |
| Disputed Amount | \$0.00 |

Account Inquiries



Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485



Go to www.umpquabank.com



Write us at PO BOX 35142 - LB1181, SEATTLE, WA 98124-5142

Payment Summary

| | |
|-------------------------|-------------------|
| NEW BALANCE | \$408.63 |
| MINIMUM PAYMENT | \$408.63 |
| PAYMENT DUE DATE | 09/25/2025 |

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Cardholder Account Summary

| STEVEN COPPINI ##### 5170 | Payments & Other Credits \$0.00 | Purchases & Other Charges \$315.46 | Cash Advances \$0.00 | Total Activity \$315.46 |
|------------------------------|---------------------------------------|--|-------------------------|----------------------------|
|------------------------------|---------------------------------------|--|-------------------------|----------------------------|

Cardholder Account Detail

| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
|------------|-----------|-----------|-------------------------|--------------------------------------|----------|
| 08/11 | 08/12 | PPLN01 | 24801975224440058253578 | NILSEN FEED AND GRAIN CO FERNDALE CA | \$278.26 |
| 08/21 | 08/24 | PPLN01 | 24137465235001704225966 | TRACTOR SUPPLY CO #1795 FORTUNA CA | \$37.20 |

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142



UMPQUA BANK

Account Number

3769

Check box to indicate
name/address change
on back of this coupon ☐

AMOUNT OF PAYMENT ENCLOSED

Closing Date

08/31/25

New Balance

\$408.63

**Total Minimum
Payment Due**

\$408.63

Payment Due Date

09/25/25

\$

BL ACCT 00002823-20000001
SCOTIA CSD
PO BOX 104
SCOTIA CA 95565



28860

MAKE CHECK PAYABLE TO:



UMPQUA BANK COMMERCIAL CARD OPS
PO BOX 35142 - LB1181
SEATTLE WA 98124-5142

09 0004 3769 0000 0000 00000000 00000000 0

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Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

The Finance Charges for a billing cycle are computed 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 or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. 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.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. 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.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

♦ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

Please use blue or black ink to complete form

Last

First

Middle

Street

City

State

ZIP Code

Home Phone (| |)

Business Phone

Cell Phone ()

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____



Cardholder Account Summary

| BRANDON W WISHNEFF ##### 9070 | Payments & Other Credits \$3.99- | Purchases & Other Charges \$93.17 | Cash Advances \$0.00 | Total Activity \$89.18 |
|----------------------------------|--|---|-------------------------|---------------------------|
|----------------------------------|--|---|-------------------------|---------------------------|

Cardholder Account Detail

| Trans Date | Post Date | Plan Name | Reference Number | Description | Amount |
|------------|-----------|-----------|-------------------------|------------------------------------|---------|
| 07/22 | 08/05 | | 70000005217777217350010 | TRFR FRAUD TRANSACTION | \$3.99- |
| 08/15 | 08/17 | PPLN01 | 24269795228501029968868 | HOBYS MARKET SCOTIA CA | \$29.43 |
| 08/16 | 08/17 | PPLN01 | 24692165229101232897921 | SQ *THE PATRON KITCHEN Rio Dell CA | \$17.91 |
| 08/16 | 08/18 | PPLN01 | 24269795229500974514593 | HOBYS MARKET SCOTIA CA | \$29.49 |
| 08/17 | 08/19 | PPLN01 | 24269795230500766150330 | HOBYS MARKET SCOTIA CA | \$16.34 |

old card had been canceled New card # transferred to employee phone
 * app has been deleted from phone
 employee will pay charges

Finance Charge Summary / Plan Level Information

| Plan Name | Plan Description | FCM ¹ | Average Daily Balance | Periodic Rate * | Corresponding APR | Finance Charges | Effective APR Fees ** | Effective APR | Ending Balance |
|------------------|------------------|------------------|-----------------------|-----------------|-------------------|-----------------|-----------------------|---------------|----------------|
| Purchases | | | | | | | | | |
| PPLN01 001 | PURCHASE | E | \$0.00 | 0.06024%(D) | 21.9900% | \$0.00 | \$0.00 | 0.0000% | \$408.63 |
| Cash | | | | | | | | | |
| CPLN01 001 | CASH | A | \$0.00 | 0.06572%(D) | 23.9900% | \$0.00 | \$0.00 | 0.0000% | \$0.00 |

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 31

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.