



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

Tuesday October 21st, 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 September 16th, 2025
 2. Approval of RCB Check Registers September 1-30, 2025.
 3. Approval of Columbia Bank (Formerly Umpqua) Check Registers September 1-30th, 2025
 4. Approval of RCB Mastercard Statement – August Statement
 5. Approval of Columbia Bank (Formerly Umpqua) Visa Statement – September 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 November 18th, 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 16th, 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

B. SETTING OF THE AGENDA

No Changes

C. CONSENT CALENDAR

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

Motion: To Approve Consent Calendar

Motion: Sellen **Second:** Pryor

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

a. New Business-None

Old Business – None

H. REPORTS –

1. **President's Report:** Not much to say, I would like to see more people attend meetings
2. **Board Director Reports:** VP Pryor said the Chamber is having a Halloween decorating contest
3. **General Manager's Report:**
Dog Park-Dog Park is nearly complete. I would like to do a soft opening on Tuesday. Talked to Mary she will come down and take some pictures. Still waiting on dog bags and sign, should be here this week. So would like to do the opening on Tuesday at noon. Whoever wants to come down to the dog park on Tuesday. Amber & I were talking, and we thought of holding a Grand Opening next Spring for the whole park. Maybe in June. Still working on the decorative aspects. By next Spring hope to get Veranda and tables. Want to get the word that the Park is open, it is still work in progress, but gates will be unlocked. Will probably have to reseed next year. Director Sellen asked if there was any Theater news, Steve said the only thing that has been done currently is the handicap door. Once Summer projects are done, will start working at the Theater. Hopeful for Spring to have everything done. The only issue is the lights and sound system. It is very outdated. Still waiting for a part that was sent off awhile ago. Director Ansted said there is a lady that was going to contact Steve. She knew someone who was familiar with sound systems. Steve has her number when the time comes.
4. **Board Clerk's Report:** Director Perkins commented that he liked the new billing system, Amber said it is working out great
5. **District Legal Counsel's Report:** Nothing to report
6. **Engineer's Report:** General Manager said Jeff is still working on Phase 4 final documents should be another 6 to 8 weeks

I. BOARD TRAINING: None

J. ADJOURNMENT at 5:46 PM

Approved:

Paul Newmaker, President

Date

Board of Directors

Scotia Community Services District

Attest:

Board Clerk

Scotia Community Services District

Date

2:50 PM

10/06/25

Accrual Basis

Scotia Community Services District

Account QuickReport

As of September 30, 2025

Type	Date	Num	Name	Memo	Amount	Balance
10000 - RCB Checking 28239						451,084.67
Deposit	09/02/2025			Deposit	7,951.63	459,036.30
Liability Check	09/02/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-21.85	459,014.45
Liability Check	09/03/2025		QuickBooks Payroll ...	Created by Payroll Service ...	-9,760.67	449,253.78
Deposit	09/03/2025			Deposit	11,673.41	460,927.19
Deposit	09/03/2025			Deposit	83,462.76	544,389.95
Deposit	09/03/2025			Deposit	55,289.34	599,679.29
Paycheck	09/04/2025	EFTDD	Adam R Farland	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	George Bruce Gehrke	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	Mary A Bullwinkel	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	Raylon Ruff	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	William F Pedro Jr	Direct Deposit	0.00	599,679.29
Paycheck	09/04/2025	EFTDD	Steven L Coppini	Direct Deposit	0.00	599,679.29
Liability Check	09/04/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-726.38	598,952.91
Liability Check	09/04/2025	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,409.18	595,543.73
Bill Pmt -Check	09/04/2025	EFT	AT&T		-701.54	594,842.19
Check	09/04/2025	52909	John Hancock USA	PARS #86360	-1,425.94	593,416.25
Bill Pmt -Check	09/04/2025	52910	Alternative Business...	Inv#MA25082653	-40.73	593,375.52
Bill Pmt -Check	09/04/2025	52911	Fortuna Ace	Inv#396191,396786	-103.18	593,272.34
Deposit	09/04/2025			Deposit	24,183.72	617,456.06
Deposit	09/04/2025			Deposit	6,872.59	624,328.65
Bill Pmt -Check	09/04/2025	EFT	AT&T	7077643030	-463.32	623,865.33
Bill Pmt -Check	09/08/2025	EFT	PG&E	7433349765-4 09.25	-1.59	623,863.74
Bill Pmt -Check	09/09/2025	EFT	PG&E		-18,891.69	604,972.05
Bill Pmt -Check	09/09/2025		PG&E	QuickBooks generated zer...	0.00	604,972.05
Deposit	09/10/2025			Deposit	95,591.41	700,563.46
Check	09/10/2025	EFT	Columbia Bank VIS...	Statement Balance	-315.46	700,248.00
Bill Pmt -Check	09/11/2025	52912	Alternative Business...	Inv#52860	-489.32	699,758.68
Bill Pmt -Check	09/11/2025	52913	Blue Star Gas	Inv#0324551,1797433	-841.97	698,916.71
Bill Pmt -Check	09/11/2025	52914	Forbusco Lumber	0640	-248.23	698,668.48
Bill Pmt -Check	09/11/2025	52915	Microbac Laboratori...	August Billing	-2,004.00	696,664.48
Bill Pmt -Check	09/11/2025	52916	Recology Eel River	20214	-204.90	696,459.58
Bill Pmt -Check	09/11/2025	52917	SDRMA	7724	-3,745.08	692,714.50
Bill Pmt -Check	09/11/2025	52918	Whitchurch Enginee...	Inv#SCD-256999	-4,300.00	688,414.50
Bill Pmt -Check	09/11/2025	52919	Wildwood Saw	Inv#40727	-12.00	688,402.50
Bill Pmt -Check	09/11/2025	52920	Wyckoff Plumbing	Inv#2508-183281	-151.11	688,251.39
Bill Pmt -Check	09/12/2025	EFT	PG&E	3952156073-8 08.25	-112.85	688,138.54
Liability Check	09/15/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-20.70	688,117.84
Deposit	09/15/2025			Deposit	9,536.48	697,654.32
Deposit	09/15/2025			Deposit	53,903.40	751,557.72
Liability Check	09/17/2025		QuickBooks Payroll ...	Created by Payroll Service ...	-9,619.22	741,938.50
Deposit	09/17/2025			Deposit	6,161.41	748,099.91
Paycheck	09/18/2025	EFTDD	Adam R Farland	Direct Deposit	0.00	748,099.91
Paycheck	09/18/2025	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	748,099.91
Paycheck	09/18/2025	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	748,099.91
Paycheck	09/18/2025	EFTDD	Raylon Ruff	Direct Deposit	0.00	748,099.91
Paycheck	09/18/2025	EFTDD	William F Pedro Jr	Direct Deposit	0.00	748,099.91

2:50 PM

10/06/25

Accrual Basis

Scotia Community Services District
Account QuickReport
As of September 30, 2025

Type	Date	Num	Name	Memo	Amount	Balance
Paycheck	09/18/2025	EFTDD	Steven L Coppini	Direct Deposit	0.00	748,099.91
Liability Check	09/18/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-727.09	747,372.82
Liability Check	09/18/2025	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,375.36	743,997.46
Check	09/18/2025	52921	John Hancock USA	PARS #86360	-1,373.86	742,623.60
Bill Pmt -Check	09/18/2025	52922	PARS	SCO020	-300.00	742,323.60
Bill Pmt -Check	09/18/2025	52923	Prentice, Long PC	Inv#7851	-1,700.00	740,623.60
Bill Pmt -Check	09/18/2025	52924	Steves Septic	Inv#34198	-710.00	739,913.60
Bill Pmt -Check	09/18/2025	52925	Valley Pacific Petrol...	Inv#CL-25-909922	-1,236.99	738,676.61
Deposit	09/22/2025			Deposit	5,205.43	743,882.04
Deposit	09/23/2025			Deposit	3,843.61	747,725.65
Bill Pmt -Check	09/24/2025	52926	314Intermedia	Int#7102	-360.00	747,365.65
Bill Pmt -Check	09/24/2025	52927	Columbia Bank loan...	Acct#97748019077	-43,722.03	703,643.62
Deposit	09/25/2025			Deposit	4,570.79	708,214.41
Check	09/29/2025	EFT	Redwood Capital Ba...		-478.40	707,736.01
Deposit	09/29/2025			Deposit	4,474.68	712,210.69
Liability Check	09/29/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-25.30	712,185.39
Transfer	09/30/2025			ICS Contribution Funds Tra...	-100,000.00	612,185.39
Deposit	09/30/2025			Deposit	25,995.04	638,180.43
Total 10000 · RCB Checking 28239					187,095.76	638,180.43
TOTAL					187,095.76	638,180.43

QuickBooks Payroll Services

Sent: 09/02/2025

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:
Direct Deposit \$9760.67

Total payment \$9760.67

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 09/04/2025:

Paychecks	Direct Deposit
Total	9,760.67
EFTDD Adam R Farland	1,491.79
EFTDD Brandon W Wishneff	2,316.02
EFTDD George Bruce Gehrke	430.75
EFTDD Kathleen A Sandum	1,372.03
EFTDD Mary A Bullwinkel	36.46
EFTDD Raylon Ruff	373.72
EFTDD Steven L Coppini	2,560.43
EFTDD William F Pedro Jr	1,179.47

QuickBooks Payroll Services

Sent: 09/15/2025

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:	
Direct Deposit	\$9619.22

Total payment	\$9619.22

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 09/18/2025:

Paychecks	Direct Deposit
Total	9,619.22
EFTDD Adam R Farland	1,451.67
EFTDD Brandon W Wishneff	2,264.15
EFTDD Kathleen A Sandum	1,385.72
EFTDD Raylon Ruff	777.79
EFTDD Steven L Coppini	2,560.43
EFTDD William F Pedro Jr	1,179.46

Scotia Community Services District
Account QuickReport
As of September 30, 2025

Type	Date	Num	Memo	Original Amount	Paid Amount	Balance
12100 · RCB Cust Deposit Savings 10797						14,097.37
Deposit	09/30/2025		Interest	8.69	8.69	14,106.06
Total 12100 · RCB Cust Deposit Savings 10797					8.69	14,106.06
TOTAL					8.69	14,106.06

11:01 AM

10/02/25

Scotia Community Services District Reconciliation Detail

12001 - ICS RCB Savings Account 10367, Period Ending 09/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,382,916.89
Cleared Transactions						
Deposits and Credits - 2 items						
Deposit	09/30/2025			X	2,943.64	2,943.64
Transfer	09/30/2025			X	100,000.00	102,943.64
Total Deposits and Credits					102,943.64	102,943.64
Total Cleared Transactions					102,943.64	102,943.64
Cleared Balance					102,943.64	2,485,860.53
Register Balance as of 09/30/2025					102,943.64	2,485,860.53
Ending Balance					102,943.64	2,485,860.53

2:51 PM
10/06/25
Cash Basis

Scotia Community Services District
Account QuickReport
As of September 30, 2025

Type	Date	Num	Name	Memo	Original Amount	Paid Amount	Balance
12000 · RCB Savings 10367							301,077.95
Deposit	09/30/2025			Interest	247.56	247.56	301,325.51
Total 12000 · RCB Savings 10367						247.56	301,325.51
TOTAL						247.56	301,325.51

Scotia Community Services District
Account QuickReport
As of September 30, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
12152 · Columbia Bank Checking BT Loan							186,082.24
Bill Pmt -Check	09/04/2025	5017	Kelly ODonald	Inv#001	20000 · Accou...	-2,450.00	183,632.24
Deposit	09/30/2025			Interest	40210 · Interes...	1.51	183,633.75
Total 12152 · Columbia Bank Checking BT Loan							-2,448.49
TOTAL							-2,448.49

Scotia Community Services District
Account QuickReport
As of September 30, 2025

Type	Date	Num	Name	Memo	Split	Amount	Balance
12151 · Columbia Bank Parks & Rec Savin							273,082.36
Deposit	09/30/2025			Interest	40210 · Interes...	2.24	273,084.60
Total 12151 · Columbia Bank Parks & Rec Savin						2.24	273,084.60
TOTAL						2.24	273,084.60



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
August 9, 2025 to September 7, 2025

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,283.89
- Payments	\$1,283.89
- Other Credits	\$0.00
+ Purchases	\$478.40
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$478.40

Account Number XXXX XXXX XXXX 0143
Credit Limit \$27,000.00
Available Credit \$26,521.00
Statement Closing Date September 7, 2025
Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$478.40
Minimum Payment Due: \$25.00
Payment Due Date: October 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
08/27	08/27	85431897F00XV0013	PAYMENT - THANK YOU	\$1,283.89-

Transactions continued on next page

REDWOOD CAPITAL BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0143
New Balance: \$478.40
Minimum Payment Due: \$25.00
Payment Due Date: October 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				\$1,283.89-
08/13	08/14	870213071EHN2VLRD	FERNDALETECH FERNDAL CA	\$20.00
08/15	08/17	55458857319HS75AD	USCELL RECURRING CHICAGO IL	\$54.79
08/23	08/24	55458857B1AD6NHM1	USCELL RECURRING CHICAGO IL	\$246.85
08/27	08/27	55432867F63DZMT51	INTUIT *NULL CLINTUIT.COM CA	\$49.00
09/02	09/02	55432867M5VYSBRJK	CLEARPATHGPS, INC. 805-979-3442 CA	\$87.76
09/04	09/05	87021307REHM7P71M	FERNDALETECH FERNDAL CA	\$20.00
STEVEN COPPINI				
TOTAL XXXXXXXXXXXXXXX1117				\$478.40

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	30	\$0.00
Cash Advances	18.49% (v)	\$0.00	30	\$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)

01AB5762 - 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



BL ACCT 00002823-20000001
SCOTIA CSD
Account Number: #####-####-3769
Page 1 of 3



Account Summary

Billing Cycle		09/30/2025
Days In Billing Cycle		30
Previous Balance		\$408.63
Purchases	+	\$2,587.49
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$408.63
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$2,587.49**

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$37,412.51
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 ColumbiaBank.com



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

Payment Summary

NEW BALANCE **\$2,587.49**

MINIMUM PAYMENT **\$2,587.49**

PAYMENT DUE DATE **10/25/2025**

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$315.46-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/09	09/09	5341149	INTERNET PMT-THANK YOU	\$315.46-

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

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



Account Number

####-####-#### 3769

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
09/30/25	\$2,587.49	\$2,587.49	10/25/25

\$

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



MAKE CHECK PAYABLE TO:



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

IMPORTANT INFORMATION

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:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

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.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

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.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

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.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next 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.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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.

In your letter, give us the following information:

- ◆ Your name and account number.
- ◆ The dollar amount of the suspected error.
- ◆ 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.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.
Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT 00002823-20000001
 SCOTIA CSD
 Account Number: ##### 3769
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Cardholder Account Summary						
STEVEN COPPINI #### #### 5170			Payments & Other Credits \$0.00	Purchases & Other Charges \$2,587.49	Cash Advances \$0.00	Total Activity \$2,587.49
Cardholder Account Detail						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
09/15	09/17	PPLN01	24777425259030048609932	POWELL LANDSCAPE MATERIAL EUREKA CA	\$802.62	
09/15	09/17	PPLN01	24777425259030048609908	POWELL LANDSCAPE MATERIAL EUREKA CA	\$1,039.38	
09/16	09/18	PPLN01	24777425260030049547559	POWELL LANDSCAPE MATERIAL EUREKA CA	\$601.97	
09/22	09/23	PPLN01	24183105265900011300040	R S LIVESTOCK SUPPLY INC 800-9355961 CA	\$143.52	

80005
 60
 Dog Park

Cardholder Account Summary					
BRANDON W WISHNEFF #### ## 9070		Payments & Other Credits \$93.17-	Purchases & Other Charges \$0.00	Cash Advances \$0.00	Total Activity \$93.17-
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/08	09/09		00STORE2509096966000001	PAYMENT - THANK YOU	\$93.17-

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%	\$2,587.49
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							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									