



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

Tuesday, January 20th, 2026, at 5:30 P.M.
HYBRID 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.** 828-1036-8924 **and the following password** 329588.

Or Via Zoom Video Conferencing via URL <https://us02web.zoom.us/j/82810368924?pwd=j844hPk4rSNpdJZfAAIJ5EfysAQ7ur.1>
meeting i.d. 828-1036-8924 **and the following password** 329588.

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 – 3:30pm.

- 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 December 16th, 2025
 2. Approval of RCB Check Registers December 1-31, 2025.
 3. Approval of Umpqua Check Registers December 1-31, 2025
 4. Approval of RCB Mastercard Statement – November Statement
 5. Approval of Umpqua Visa Statement – December 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 February 17th, 2026, 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.

Minutes of the Regular Board Meeting for the
Scotia Community Services District
Tuesday December 16th, 2025, at 5:30 P.M.

A. CALL TO ORDER/ ROLL CALL/ PLEDGE OF ALLEGIANCE at 5:45 PM

Paul Newmaker, President– Absent

Delia Ansted, Director – Present

Nina Sellen, Director – Present

Susan Pryor Vice President- Present

Andrew Perkins -Present

Steve Coppini General Manager, Amber Sandum Board Clerk, Scott McLeran District Legal Counsel,
Public Members-

B. SETTING OF THE AGENDA

C. CONSENT CALENDAR

1. Approval of Previous Meeting Minutes – Regular Meeting November 18th, 2025
2. Approval of RCB Check Registers November 1-30, 2025
3. Approval of Umpqua Check Registers November 1-30, 2025
4. Approval of RCB Mastercard Statement – October Statement
5. Approval of Umpqua Visa Statement – November Statement

No public comment

Motion: To Approve Consent Calendar

Motion: Sellen **Second:** Ansted

Motion Vote: Ayes Ansted, Sellen, Pryor ,Perkins **Opposed:** None **Absent:** Newmaker **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. Election of Board Officers per GC §61043(a) and Appointment of Signatory(s)
Legal Counsel advised that The Board can appoint a Board Member. President Newmaker is not present but expressed willingness to continue to serve if the Directors choose.

Motion: To Reelect Paul Newmaker to serve as President

Board Discussed

No Public Comment

Motion: Sellen **Second:** Pryor

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

Motion Carries

Motion: To Reelect Susan Pryor to serve as Vice President

Board discussed

No Public Comment

Motion: Sellen **Second:** Ansted

Motion Carries

Motion: Appoint Signatory(s)

Discussion was made regarding appointment of Signatory(s) Board decided to keep the same signers Paul Newmaker and Susan Pryor.

No Public Comment

Motion: Sellen **Second:** Perkins

Motion Votes: Ansted, Perkins, Pryor, Sellen **Absent:** Newmaker **Opposed:** None

Abstain: None

Motion Carries

- b. **Motion** Resolution 2025-3 A Resolution of the Scotia Community Services District Board of Directors To Accept and Approve the Independent Audit Report for July 1, 2024- June 30, 2025, by Anderson, Lucas, Somerville and Borges LLP.

Motion: Sellen **Second:** Pryor

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

No Public Comment
Motion Carries

Motion: To Approve 2026 Board

No changes to the 2026 Board Calendar

No Public Comment

Motion: Pryor **Second:** Ansted

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

Motion Carries

2. Old Business – None

H. REPORTS –

1. **President's Report:** None
2. **Board Director Reports:** Director Sellen thanked Staff for putting up the Christmas lights
3. **General Manager's Report:**

Theater-Adam and Pedro will be back working in the Theater starting tomorrow. Hopefully in January there will be some updates.

Received the Back-Up River Pump Motor is on site.

Phase 4-Still waiting on paperwork to be finalized for Phase 4 will probably be more like February.

Looking to upgrade the cameras have a meeting tomorrow for a final quote. Been testing a camera at the Carpenter Shop for about a month. Our guess is that there will be costs up front but it will be worth it in the end. Our current Arlo cameras need to be replaced. The batteries don't last long and are outdated.

Museum: Director Sellen asked about the position for the Museum. We had some applicants. Will post again in the New Year. Will be updating the job description in more detail. Looking for a well-rounded Individual that will be able to work in The Museum, Office when needed and The Theater. It's a difficult position to fill.

4. **Board Clerk's Report:** Nothing to report
5. **District Legal Counsel's Report:** Nothing to report
6. **Engineer's Report:** None

I. BOARD TRAINING: None

J. ADJOURNMENT at 6:11 PM

Approved:

Paul Newmaker, President

Board of Directors

Scotia Community Services District

Date

Attest:

Board Clerk

Scotia Community Services District

Date

8:22 AM

01/08/26

Accrual Basis

Scotia Community Services District

Account QuickReport

As of December 31, 2025

Type	Date	Num	Name	Memo	Amount	Balance
10000 - RCB Checking 28239						502,285.15
Deposit	12/02/2025			Deposit	4,156.17	506,441.32
Check	12/03/2025	EFT	Columbia Bank VIS...		-385.66	506,055.66
Bill Pmt -Check	12/03/2025	52974	Advanced Security, I...	Inv#758392	-696.00	505,359.66
Bill Pmt -Check	12/03/2025	52975	Alternative Business...	Inv#MA25112506	-52.18	505,307.48
Bill Pmt -Check	12/03/2025	52976	California Special Di...	Membership #41521	-2,980.00	502,327.48
Bill Pmt -Check	12/03/2025	52977	Fortuna Ace	Inv#401095	-131.31	502,196.17
Bill Pmt -Check	12/03/2025	52978	Hummel Tire	Inv#286322	-43.80	502,152.37
Bill Pmt -Check	12/03/2025	52979	Recology Eel River	20214	-204.90	501,947.47
Bill Pmt -Check	12/03/2025	52980	SHN Consulting Eng...		-23,990.88	477,956.59
Bill Pmt -Check	12/03/2025	52981	Sunbelt Rentals, Inc	Inv#176885116-0001	-1,419.17	476,537.42
Check	12/03/2025	52982	John Hancock USA	PARS #86360	-1,667.14	474,870.28
Deposit	12/04/2025			Deposit	4,236.94	479,107.22
Bill Pmt -Check	12/05/2025	EFT	AT&T		-1,357.37	477,749.85
Liability Check	12/08/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-0.92	477,748.93
Bill Pmt -Check	12/08/2025	EFT	PG&E	5776604566-0 11.25	-15,389.95	462,358.98
Deposit	12/08/2025			Deposit	15,584.31	477,943.29
Bill Pmt -Check	12/09/2025	EFT	PG&E		-467.54	477,475.75
Liability Check	12/10/2025		QuickBooks Payroll ...	Created by Payroll Service ...	-10,178.85	467,296.90
Paycheck	12/11/2025	EFTDD	Adam R Farland	Direct Deposit	0.00	467,296.90
Paycheck	12/11/2025	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	467,296.90
Paycheck	12/11/2025	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	467,296.90
Paycheck	12/11/2025	EFTDD	Mary A Bullwinkel	Direct Deposit	0.00	467,296.90
Paycheck	12/11/2025	EFTDD	Steven L Coppini	Direct Deposit	0.00	467,296.90
Paycheck	12/11/2025	EFTDD	William F Pedro Jr	Direct Deposit	0.00	467,296.90
Liability Check	12/11/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-888.84	466,408.06
Liability Check	12/11/2025	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,801.74	462,606.32
Bill Pmt -Check	12/11/2025	52986	Fisch Drilling & Pum...	Inv#P1146-18	-39,467.87	423,138.45
Bill Pmt -Check	12/11/2025	52987	PARS	SCO020	-300.00	422,838.45
Bill Pmt -Check	12/11/2025	52988	Anderson, Lucas, S...	Inv#66399	-3,500.00	419,338.45
Check	12/11/2025	52990	John Hancock USA	PARS #86360	-1,662.12	417,676.33
Deposit	12/11/2025			Deposit	4,483.81	422,160.14
Deposit	12/11/2025			Deposit	42,737.62	464,897.76
Bill Pmt -Check	12/12/2025	EFT	PG&E		-1,358.43	463,539.33
Bill Pmt -Check	12/15/2025	EFT	PG&E	3952156073-8 11.25	-201.28	463,338.05
Bill Pmt -Check	12/15/2025		PG&E	QuickBooks generated zer...	0.00	463,338.05
Deposit	12/16/2025			Deposit	3,632.82	466,970.87
Check	12/16/2025	52991	Paul Newmaker	Board Stipends 06/01/25 th...	-300.00	466,670.87
Check	12/16/2025	52992	Susan Pryor	Board Stipends 06/01/25 th...	-350.00	466,320.87
Check	12/16/2025	52993	Nina Sellen	Board Stipends 06/01/25 th...	-350.00	465,970.87
Check	12/16/2025	52994	Andrew Perkins 1	Board Stipends 06/01/25 th...	-250.00	465,720.87
Check	12/16/2025	52995	Delia Ansted	Board Stipends 06/01/25 th...	-200.00	465,520.87
Bill Pmt -Check	12/17/2025	52996	Current Software Ap...	Acct#1659	-629.00	464,891.87
Bill Pmt -Check	12/17/2025	52997	Prentice, Long PC	Inv#8212	-1,700.00	463,191.87
Bill Pmt -Check	12/17/2025	52998	SDRMA	7724	-4,264.20	458,927.67
Bill Pmt -Check	12/17/2025	52999	Steves Septic	Inv#36670	-800.00	458,127.67
Bill Pmt -Check	12/17/2025	53000	Town of Scotia	Inv#55303	-764.46	457,363.21
Bill Pmt -Check	12/17/2025	53001	Valley Pacific Petrol...	Inv#CL-25-937180	-943.34	456,419.87
Bill Pmt -Check	12/17/2025	53002	Whitchurch Enginee...	Inv#SCD-257275	-2,800.00	453,619.87

8:22 AM

01/08/26

Accrual Basis

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

Type	Date	Num	Name	Memo	Amount	Balance
Deposit	12/18/2025			Deposit	6,900.26	460,520.13
Liability Check	12/22/2025	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,286.76	457,233.37
Bill Pmt -Check	12/22/2025	53004	Humboldt Fence	Inv#13935B	-150.00	457,083.37
Bill Pmt -Check	12/22/2025	53005	Microbac Laboratori...	November Statement	-3,572.00	453,511.37
Bill Pmt -Check	12/22/2025	53006	Rogers Machinery	Inv#1501632	-301.00	453,210.37
Deposit	12/22/2025			Deposit	3,773.45	456,983.82
Liability Check	12/23/2025		QuickBooks Payroll ...	Created by Payroll Service ...	-8,882.51	448,101.31
Paycheck	12/24/2025	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	448,101.31
Paycheck	12/24/2025	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	448,101.31
Paycheck	12/24/2025	EFTDD	William F Pedro Jr	Direct Deposit	0.00	448,101.31
Paycheck	12/24/2025	EFTDD	Steven L Coppini	Direct Deposit	0.00	448,101.31
Paycheck	12/24/2025	EFTDD	Adam R Farland	Direct Deposit	0.00	448,101.31
Liability Check	12/24/2025	E-pay	EDD	093-5926-6 QB Tracking # ...	-718.27	447,383.04
Check	12/24/2025	53003	John Hancock USA	PARS #86360	-1,740.52	445,642.52
Deposit	12/29/2025			Deposit	3,963.77	449,606.29
Check	12/29/2025	EFT	Redwood Capital Ba...	Statement Balance	-513.60	449,092.69
Deposit	12/30/2025			Deposit	3,664.97	452,757.66
Deposit	12/31/2025			Deposit	26,493.07	479,250.73
Total 10000 · RCB Checking 28239					-23,034.42	479,250.73
TOTAL					-23,034.42	479,250.73

QuickBooks Payroll Services

Sent: 12/08/2025

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:
Direct Deposit \$10178.85

Total payment \$10178.85

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 12/11/2025:

Paychecks	Direct Deposit
Total	10,178.85
EFTDD Adam R Farland	1,625.84
EFTDD Brandon W Wishneff	2,539.27
EFTDD Kathleen A Sandum	1,564.64
EFTDD Mary A Bullwinkel	36.46
EFTDD Steven L Coppini	2,900.20
EFTDD William F Pedro Jr	1,512.44

QuickBooks Payroll Services

Sent: 12/22/2025

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:
Direct Deposit \$8882.51

Total payment \$8882.51

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 12/24/2025:

Paychecks

Total		Direct Deposit
EFTDD	Adam R Farland	8,882.51
EFTDD	Brandon W Wishneff	1,437.94
EFTDD	Kathleen A Sandum	2,250.06
EFTDD	Steven L Coppini	1,355.81
EFTDD	William F Pedro Jr	2,544.21
		1,294.49

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

Type	Date	Num	Memo	Original Amount	Paid Amount	Balance
12100 · RCB Cust Deposit Savings 10797						14,323.85
Deposit	12/15/2025		Deposit	100.00	100.00	14,423.85
Deposit	12/22/2025		Deposit	100.00	100.00	14,523.85
Deposit	12/31/2025		Interest	7.99	7.99	14,531.84
Total 12100 · RCB Cust Deposit Savings 10797					207.99	14,531.84
TOTAL					207.99	14,531.84

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12001 · ICS RCB Savings Account 10367							2,691,435.40
Deposit	12/31/2025			Interest	40210 · Interes...	2,205.56	2,693,640.96
Total 12001 · ICS RCB Savings Account 10367						2,205.56	2,693,640.96
TOTAL						2,205.56	2,693,640.96

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

Type	Date	Num	Name	Memo	Original Amount	Paid Amount	Balance
12000 · RCB Savings 10367							301,829.51
Deposit	12/31/2025			Interest	231.63	231.63	302,061.14
Total 12000 · RCB Savings 10367						231.63	302,061.14
TOTAL						231.63	302,061.14

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12152 · Columbia Bank Checking BT Loan							183,636.82
Deposit	12/31/2025			Interest	40210 · Interes...	1.56	183,638.38
Total 12152 · Columbia Bank Checking BT Loan						1.56	183,638.38
TOTAL						1.56	183,638.38

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12151 · Columbia Bank Parks & Rec Savin							273,089.17
Deposit	12/31/2025			Interest	40210 · Interes...	2.32	273,091.49
Total 12151 · Columbia Bank Parks & Rec Savin						2.32	273,091.49
TOTAL						2.32	273,091.49

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12155 · Columbia Bank CD Wastewater							418,542.52
Deposit	12/31/2025			Interest	40210 · Interes...	6,912.49	425,455.01
Total 12155 · Columbia Bank CD Wastewater						6,912.49	425,455.01
TOTAL						6,912.49	425,455.01

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12153 · Columbia Bank CD Drainage							56,538.18
Deposit	12/31/2025			Interest	40210 · Interes...	933.76	57,471.94
Total 12153 · Columbia Bank CD Drainage						933.76	57,471.94
TOTAL						933.76	57,471.94

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

Type	Date	Num	Name	Memo	Split	Amount	Balance
12154 · Columbia Bank CD S&L							190,205.30
Deposit	12/31/2025			Interest	40210 · Interes...	3,141.35	193,346.65
Total 12154 · Columbia Bank CD S&L						3,141.35	193,346.65
TOTAL						3,141.35	193,346.65



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
November 8, 2025 to December 8, 2025

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$608.58
- Payments	\$608.58
- Other Credits	\$0.00
+ Purchases	\$513.60
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$513.60

Account Number XXXX XXXX XXXX 0143
Credit Limit \$27,000.00
Available Credit \$26,401.00
Statement Closing Date December 8, 2025
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$513.60
Minimum Payment Due: \$25.00
Payment Due Date: January 2, 2026

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
11/25	11/25	8543189A900XSWYQ6	PAYMENT - THANK YOU	\$608.58-

Transactions continued on next page

REDWOOD CAPITAL BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



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.

Account Number: XXXX XXXX XXXX 0143
New Balance: \$513.60
Minimum Payment Due: \$25.00
Payment Due Date: January 2, 2026

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	\$608.58-
11/15	11/16	55458859Z1LMGBDJ2	USCELL RECURRING CHICAGO IL 50420-99 Internet	\$54.79
11/24	11/25	5545885A81ML7EH2R	USCELL RECURRING CHICAGO IL 50420-99	\$246.85
11/27	11/27	5543286AB62TKR99M	INTUIT *NULL SAN DIEGO CA 50420-99 Payroll	\$56.00
12/01	12/02	8702130AFEHT2ETTY	FERNDALETECH FERNDALE CA 50421-99 Virus Protection	\$20.00
12/02	12/03	5543687AG5ARLYX62	GPS INSIGHT SCOTTSDALE AZ 50420-99	\$95.96
12/04	12/05	8230509AKEHMD1ZPQ	NORTH COAST AQMD EUREKA CA 50400-99 Blum permit	\$40.00
			STEVEN COPPINI	
			TOTAL XXXXXXXXXXXXXXX1117	\$513.60

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	17.99% (v)	\$0.00	31	\$0.00
Cash Advances	17.99% (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 BBBS, 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: BBBS, 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



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



Account Summary

Billing Cycle		12/31/2025
Days In Billing Cycle		31
Previous Balance		\$385.66
Purchases	+	\$153.85
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$385.66
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$153.85**

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$39,846.15
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 **\$153.85**

MINIMUM PAYMENT **\$153.85**

PAYMENT DUE DATE **01/25/2026**

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				\$385.66-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	5522742	INTERNET PMT-THANK YOU	\$385.66-

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
12/31/25	\$153.85	\$153.85	01/25/26

\$

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

e-Statement

MAKE CHECK PAYABLE TO:

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

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:

- 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

Last


First

_____ Middle _____

Middle

A horizontal line with 10 vertical tick marks spaced evenly along it, used for plotting a number line.

Street



City

State ZIP Code

State

ZIP Code _____

Home Phone (| | |)

—

Business Phone (| | | |)

$$\begin{array}{|c|c|c|} \hline & & \\ \hline \end{array} - \begin{array}{|c|c|c|} \hline & & \\ \hline \end{array}$$

Cell Phone (| | | |)

$$\frac{1}{10} - \frac{1}{10}$$

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

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

Cardholder Account Summary				
BRANDON W WISHNEFF ##### 9070		Payments & Other Credits \$0.00	Purchases & Other Charges \$153.85	Cash Advances \$0.00
				Total Activity \$153.85

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/02	12/03	PPLN01	24445005337600345261807	DOLLAR GENERAL #14839 RIO DELL CA	\$6.79
12/04	12/04	PPLN01	24692165338106691032660	HOTELCOM73318131791894 HOTELS.COM	\$147.06

WA 50401-10

operator test

50410-60

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%	\$153.85
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: 31		
** 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.									