



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

Tuesday, March 17th, 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 February 17th, 2026
 2. Approval of RCB Check Registers February 1-28, 2026.
 3. Approval of Umpqua Check Registers February 1-28, 2026
 4. Approval of RCB Mastercard Statement – January Statement
 5. Approval of Umpqua Visa Statement – February Statement
- D. Informational Item- Update regarding water quality issues caused by recent storms**
- E. 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**
- F. Closed Session-None**

G. PUBLIC HEARING – None

H. BUSINESS

a. New Business –None

I. Old Business – None

J. 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**

K. BOARD TRAINING - None

L. ADJOURNMENT

Next Regular Meeting of the SCSD will be April 21st, 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 February 17th, 2026, 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 Vice President- Present

Andrew Perkins -Present

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

Public Members- Steve Deike (Town of Scotia), Leslie (via zoom)

**B. SETTING OF THE AGENDA -On Consent Calendar items C3 and dC5 should be Columbia Bank.
Move closed session after item H Old Business**

C. CONSENT CALENDAR

1. Approval of Previous Meeting Minutes – Regular Meeting January 20th, 2026
2. Approval of RCB Check Registers January 1-31, 2026
3. Approval of Columbia Bank Check Registers January 1-31, 2026
4. Approval of RCB Mastercard Statement – December Statement
5. Approval of Columbia Bank Visa Statement – January Statement

No public comment

Motion: To Approve Consent Calendar

Motion: Pryor **Second:** Newmaker

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

No Public Comment

Motion Carries

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

E. PUBLIC HEARING – None

F. BUSINESS

- a. 1. New Business** – Review and Approve Town of Scotia Phase 4 Closeout Documents
 - i. Humboldt County Notice of Subdivision Completion/Final Project Approval
 - ii. CA Department of Real Estate “Will Serve” Letter
 - iii. Irrevocable Offer of Dedication and Grant of Easement Deed.
 - iv. SCS D Certificate of Acceptance

Staff introduced. Steve Deike from the Town of Scotia was present to answer questions.

Director Sellen asked Steve Deike how long after everything is signed that it will be finalized with the County. He is hoping for 45 to 60 days.

Director Sellen asked a Steve Deike regarding the gravel roads in Phase 4 the alley on Williams St. Concerned about the potholes. Steve said it had been a few months since he had been down there. Deike will look into and assist in some improvement if the Board agrees.

Director Ansted asked why it was not paved. Steve Deike responded that it was not in the original plans that were drawn up by the Engineers.

Board Discussed

Director Sellen said everything else looks beautiful and is paved. She is concerned about abandoned vehicles in the alley. Steve Deike said they are currently working on removing those vehicles.

Director Ansted is concerned about why there is not a final map to look at. General Manager Steve Coppini stated that Jeff (Whitchurch Engineering) assures us there will be a final map.

Director Ansted asked the General Manager why the Board is asked to approve Phase 4 without the map.

Steve Deike said there is a draft preliminary map.

Legal Counsel stated the map is a tentative map until finalized. Advised Board they can address the map at a special meeting or at the next Board meeting to give time to review the draft preliminary final map.

Board Discussed and motion was made to approve.

Motion: To Approve Town of Scotia Phase 4 Closeout documents and authorize President Newmaker to execute the Irrevocable Offer of Dedication and Grant Easement Deed

Motion: Sellen **Second:** Pryor

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

No Public Comment

Motion Carries

b. Consider Adopting Phase 4 Resolution Accepting Phase 4 Infrastructure

- i.** Resolution 2026-1: A Resolution of the Scotia Community Services District Board of Directors to accept an Offer of Dedication from the Town of Scotia, LLC for all non-County and privately owned linear infrastructure within the Town of Scotia LLC Phase 4 development, including water and wastewater lines, pipes, distribution, and collection systems, streets and alleyways not dedicated to the County of Humboldt and Street Lighting.

Staff introduced. President Newmaker asked if there were any questions. Legal Counsel said his review of the Offer of Dedication was in line with previous offers.

The Town of Scotia has the hard copy that will be signed.

Directed Ansted wanted to clarify the Resolution. Legal Counsel stated it was confusing, but the first item was to review the Closeout items and item B is a Resolution to accept the Offer of Dedication

Staff read the now/whereas on the Resolution to clarify what actions were being taken.

Steve Deike and Paul discussed setting up a time to sign the documents

Motion was made.

Motion: To Approve Resolution 2026-1

Motion: Pryor **Second:** Sellen

Motion Vote: Ayes Ansted, Sellen, Pryor ,Perkins, Newmaker **Opposed:**

None **Absent:** None Abstain: None

Public Comment: Leslie congratulated everyone on the last Scotia Subdivision
Motion Carries

2. Old Business – None

G. ADJOURNE TO CLOSED SESSION AT 6:05 PM

1. Call to Order Closed Session

2. Roll Call

Paul Newmaker President- Present

Susan Pryor Vice President-Present

Director Ansted-Present

Director Perkins-Present

Director Sellen- Present

H. ADJOURN TO OPEN SESSION: 6:35 PM

- a. Report out of closed session

Direction was given to staff

I. REPORTS –

- 1. **President’s Report:** Nothing to report
- 2. **Board Director Reports:** Director Sellen had a question regarding something that was already voted on. Legal Counsel advised to Discuss with General Manager.

3. General Manager’s Report:

Theater: Ramp is almost completed. Whitchurch came and looked at the progress. Everything looked good. Slowly making progress.

Staff: Hired a new employee Katie Hubbard for the Museum. She will be at the Museum and assisting Amber as needed.

Baseball Park: .There will be three games in March. The dates as March 3rd,9th and the 23rd. Have been prepping the field. The games will be Ferndale games.

- 4. **Board Clerk’s Report:** Form 700 should have been emailed to everyone if not there is a hard copy in the Office to fill out Due April 1st

- 5. **District Legal Counsel’s Report:** Someone will be covering he will be out of the are for a month. He will back in April.

- 6. **Engineer’s Report: None**

J. BOARD TRAINING: None

K. ADJOURNMENT at 6:45 PM

Approved:

Paul Newmaker, President
Board of Directors
Scotia Community Services District

Date

Attest:

Board Clerk

Date

Scotia Community Services District Account QuickReport As of February 28, 2026

Type	Date	Num	Name	Memo	Amount	Balance
10000 - RCB Checking 28239						524,703.56
Deposit	02/02/2026			Deposit	10,851.92	535,555.48
Liability Check	02/04/2026		QuickBooks Payroll ...	Created by Payroll Service ...	-9,819.24	525,736.24
Deposit	02/04/2026			Deposit	4,007.16	529,743.40
Paycheck	02/05/2026	EFTDD	Adam R Farland	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	Mary A Bullwinkel	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	William F Pedro Jr	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	George Bruce Gehrke	Direct Deposit	0.00	529,743.40
Paycheck	02/05/2026	EFTDD	Steven L Coppini	Direct Deposit	0.00	529,743.40
Liability Check	02/05/2026	E-pay	EDD	093-5926-6 QB Tracking # ...	-754.40	528,989.00
Liability Check	02/05/2026	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,488.48	525,500.52
Liability Check	02/05/2026	E-pay	EDD	093-5926-6 QB Tracking # ...	-139.49	525,361.03
Check	02/05/2026	53027	John Hancock USA	PARS #86360	-1,680.64	523,680.39
Check	02/05/2026	53028	State Water Resour...	Re-Exam Brandon Wishneff	-30.00	523,650.39
Bill Pmt -Check	02/05/2026	53029	Anderson, Lucas, S...	Inv#66629	-1,200.00	522,450.39
Bill Pmt -Check	02/05/2026	53030	Aqua Ben Corporation	Inv#50435	-3,090.68	519,359.71
Bill Pmt -Check	02/05/2026	53031	Forbusco Lumber	0640	-244.43	519,115.28
Bill Pmt -Check	02/05/2026	53032	Fortuna Ace	Inv#403320,406679	-53.59	519,061.69
Bill Pmt -Check	02/05/2026	53033	George's Glass Inc	Job#15313	-436.00	518,625.69
Bill Pmt -Check	02/05/2026	53034	Humboldt County D...		-1,611.51	517,014.18
Bill Pmt -Check	02/05/2026	53035	PARS	SCO020	-300.00	516,714.18
Bill Pmt -Check	02/05/2026	53036	Rogers Machinery	Inv#1501631	-352.15	516,362.03
Bill Pmt -Check	02/05/2026	53037	SDRMA	7724	-1,919.22	514,442.81
Bill Pmt -Check	02/05/2026	53038	Shelton's Auto Lub...	Inv#50435	-107.01	514,335.80
Bill Pmt -Check	02/05/2026	53039	SHN Consulting Eng...	Inv#128342	-16,880.13	497,455.67
Bill Pmt -Check	02/05/2026	53040	State Water Resour...	Inv#WS-1052766	-1,106.04	496,349.63
Bill Pmt -Check	02/05/2026	53041	Steves Septic	Inv#37011	-800.00	495,549.63
Bill Pmt -Check	02/05/2026	53042	USA North	Inv#1679122026	-300.00	495,249.63
Bill Pmt -Check	02/05/2026	53043	SHN Consulting Eng...	VOID: Inv#128343	0.00	495,249.63
Bill Pmt -Check	02/05/2026	53044	SHN Consulting Eng...	Inv#128343	-8,340.50	486,909.13
Check	02/05/2026	53045	John Hancock USA	PARS #86360	-1,711.22	485,197.91
Bill Pmt -Check	02/05/2026	EFT	AT&T		-657.45	484,540.46
Deposit	02/10/2026			Deposit	3,723.36	488,263.82
Bill Pmt -Check	02/10/2026	EFT	PG&E		-1,054.27	487,209.55
Bill Pmt -Check	02/10/2026	EFT	PG&E	0990281861-7 01.26	-445.47	486,764.08
Bill Pmt -Check	02/11/2026	EFT	AT&T		-894.02	485,870.06
Deposit	02/12/2026			Deposit	18,742.02	504,612.08
Bill Pmt -Check	02/12/2026	53046	Industrial Electric	Inv#55816,55834	-93.01	504,519.07
Bill Pmt -Check	02/12/2026	53047	Recology Eel River	20214	-204.90	504,314.17
Bill Pmt -Check	02/12/2026	53048	SDRMA	7724	-4,264.20	500,049.97
Bill Pmt -Check	02/12/2026	53049	Whitchurch Enginee...	Inv#SCD-267420	-2,120.00	497,929.97
Deposit	02/12/2026			Deposit	19,243.19	517,173.16
Bill Pmt -Check	02/13/2026	EFT	PG&E		-17,505.82	499,667.34
Bill Pmt -Check	02/17/2026	EFT	PG&E	3952156073-8 1.26	-248.05	499,419.29
Bill Pmt -Check	02/17/2026			QuickBooks generated zer...	0.00	499,419.29
Liability Check	02/18/2026		QuickBooks Payroll ...	Created by Payroll Service ...	-9,055.57	490,363.72
Liability Check	02/18/2026		QuickBooks Payroll ...	Created by Payroll Service ...	-308.99	490,054.73

Scotia Community Services District Account QuickReport As of February 28, 2026

Type	Date	Num	Name	Memo	Amount	Balance
Check	02/18/2026	53051	State Water Resour...	Renewal Adam Farland Op...	-80.00	489,974.73
Bill Pmt -Check	02/18/2026	53052	Humboldt Area Cha...	2026 membership	-50.00	489,924.73
Bill Pmt -Check	02/18/2026	53053	PARS	SCO020	-300.00	489,624.73
Bill Pmt -Check	02/18/2026	53054	Prentice, Long PC	Inv#8379	-1,700.00	487,924.73
Bill Pmt -Check	02/18/2026	53055	Steves Septic	Inv#37108	-800.00	487,124.73
Bill Pmt -Check	02/18/2026	53056	Valley Pacific Petrol...	Inv#CI 26-954932	-1,073.55	486,051.18
Deposit	02/18/2026			Deposit	3,955.87	490,007.05
Bill Pmt -Check	02/18/2026	53057	Microbac Laboratori...	January Statement	-3,021.00	486,986.05
Paycheck	02/19/2026	EFTDD	Adam R Farland	Direct Deposit	0.00	486,986.05
Paycheck	02/19/2026	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	486,986.05
Paycheck	02/19/2026	EFTDD	Kathleen A Sandum	Direct Deposit	0.00	486,986.05
Paycheck	02/19/2026	EFTDD	Mary A Bullwinkel	Direct Deposit	0.00	486,986.05
Paycheck	02/19/2026	EFTDD	William F Pedro Jr	Direct Deposit	0.00	486,986.05
Paycheck	02/19/2026	EFTDD	Steven L Coppini	Direct Deposit	0.00	486,986.05
Liability Check	02/19/2026	E-pay	EDD	093-5926-6 QB Tracking # ...	-728.04	486,258.01
Liability Check	02/19/2026	E-pay	EDD	093-5926-6 QB Tracking # ...	-69.65	486,188.36
Liability Check	02/19/2026	E-pay	United States Treas...	82-1570573 QB Tracking #...	-3,285.10	482,903.26
Paycheck	02/19/2026	EFTDD	Adam R Farland	Direct Deposit	0.00	482,903.26
Paycheck	02/19/2026	EFTDD	Brandon W Wishneff	Direct Deposit	0.00	482,903.26
Check	02/19/2026	53050	John Hancock USA	PARS #86360	-1,755.01	481,148.25
General Journal	02/19/2026	AS 2/1...		Returned Check acct#1403...	-201.88	480,946.37
Deposit	02/19/2026			Deposit	33,495.49	514,441.86
Deposit	02/24/2026			Deposit	5,386.35	519,828.21
Check	02/25/2026	EFT	Redwood Capital Ba...		-551.78	519,276.43
Deposit	02/26/2026			Deposit	2,773.46	522,049.89
Deposit	02/28/2026			Deposit	22,454.55	544,504.44
Total 10000 · RCB Checking 28239					19,800.88	544,504.44
TOTAL					19,800.88	544,504.44

QuickBooks Payroll Services

Sent: 02/02/2026

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:	
Direct Deposit	\$9819.24

Total payment	\$9819.24

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 02/05/2026:

Paychecks		Direct Deposit
Total		9,819.24
EFTDD	Adam R Farland	1,485.17
EFTDD	Brandon W Wishneff	2,382.52
EFTDD	George Bruce Gehrke	596.35
EFTDD	Kathleen A Sandum	1,387.60
EFTDD	Mary A Bullwinkel	91.05
EFTDD	Steven L Coppini	2,556.32
EFTDD	William F Pedro Jr	1,320.23

QuickBooks Payroll Services

Sent: 02/17/2026

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:
Direct Deposit \$9055.57

Total payment \$9055.57

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 02/19/2026:

Paychecks		Direct Deposit
Total		9,055.57
EFTDD	Adam R Farland	1,445.88
EFTDD	Brandon W Wishneff	2,318.21
EFTDD	Kathleen A Sandum	1,378.56
EFTDD	Mary A Bullwinkel	54.63
EFTDD	Steven L Coppini	2,556.32
EFTDD	William F Pedro Jr	1,301.97

QuickBooks Payroll Services

Sent: 02/17/2026

Subject: Details of Funds to be Withdrawn

Actual funds to be withdrawn:	
Direct Deposit	\$308.99

Total payment	\$308.99

to be withdrawn from RCB Checking 28239.

Payroll Run Summary for 02/19/2026:

Paychecks		Direct
Total		Deposit
EFTDD	Adam R Farland	308.99
EFTDD	Brandon W Wishneff	158.99
		150.00

11:18 AM

03/10/26

Cash Basis

Scotia Community Services District
Account QuickReport
As of February 28, 2026

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Memo</u>	<u>Original Amount</u>	<u>Paid Amount</u>	<u>Balance</u>
12100 · RCB Cust Deposit Savings 10797						
Deposit	02/03/2026		Deposit	100.00	100.00	14,639.25
Deposit	02/27/2026		Interest	6.73	6.73	14,645.98
Total 12100 · RCB Cust Deposit Savings 10797					106.73	14,645.98
TOTAL					106.73	14,645.98

1:07 PM

03/11/26

Accrual Basis

Scotia Community Services District
Account QuickReport
As of February 28, 2026

Type	Date	Num	Name	Memo	Split	Amount	Balance
12001 · ICS RCB Savings Account 10367							2,695,700.60
Deposit	02/27/2026			Interest	40210 · Interes...	1,861.69	2,697,562.29
Total 12001 · ICS RCB Savings Account 10367						1,861.69	2,697,562.29
TOTAL						1,861.69	2,697,562.29

11:18 AM

03/10/26

Cash Basis

Scotia Community Services District
Account QuickReport
As of February 28, 2026

Type	Date	Num	Name	Memo	Original Amount	Paid Amount	Balance
12000 · RCB Savings 10367							302,279.28
Deposit	02/27/2026			Interest	197.16	197.16	302,476.44
Total 12000 · RCB Savings 10367						197.16	302,476.44
TOTAL						197.16	302,476.44

11:19 AM

03/10/26

Accrual Basis

Scotia Community Services District
Account QuickReport
As of February 28, 2026

Type	Date	Num	Name	Memo	Split	Amount	Balance
12152 · Columbia Bank Checking BT Loan							183,639.94
Deposit	02/28/2026			Interest	40210 · Interes...	1.41	183,641.35
Total 12152 · Columbia Bank Checking BT Loan						1.41	183,641.35
TOTAL						1.41	183,641.35

11:20 AM

03/10/26

Accrual Basis

Scotia Community Services District
Account QuickReport
As of February 28, 2026

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Memo</u>	<u>Split</u>	<u>Amount</u>	<u>Balance</u>
12151 · Columbia Bank Parks & Rec Savin							273,093.81
Deposit	02/28/2026			Interest	40210 · Interes...	2.09	273,095.90
Total 12151 · Columbia Bank Parks & Rec Savin						2.09	273,095.90
TOTAL						2.09	273,095.90



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
January 9, 2026 to February 5, 2026

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$751.45
- Payments	\$751.45
- Other Credits	\$0.00
+ Purchases	\$551.78
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$551.78

Account Number XXXX XXXX XXXX 0143
Credit Limit \$27,000.00
Available Credit \$26,448.00
Statement Closing Date February 5, 2026
Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$551.78
Minimum Payment Due: \$25.00
Payment Due Date: March 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
01/26	01/26	8543189DA00XSW12K	PAYMENT - THANK YOU	\$751.45-

Transactions continued on next page

REDWOOD CAPITAL BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0143
New Balance: \$551.78
Minimum Payment Due: \$25.00
Payment Due Date: March 2, 2026

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



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	\$751.45-
01/15	01/16	0230537QZ8PM3LGPM	USPS PO 0570740678 SCOTIA CA <i>50470-99 Packaging tape</i>	\$3.99
01/16	01/18	5545885D01SZM4604	USCELL RECURRING CHICAGO IL <i>50470-99</i>	\$54.79
01/20	01/21	0230537D48PLRAJPD	USPS PO 0570740678 SCOTIA CA <i>Stamps 50470-99</i>	\$31.20
01/24	01/25	5545885D81VV95FKD	USCELL RECURRING CHICAGO IL <i>50470-99</i>	\$246.85
01/27	01/27	5543286DB61KH8ESS	INTUIT *NULL SAN DIEGO CA <i>50471-</i>	\$42.00
01/29	01/29	5543286DD6272QTBD	AMAZON MKTPL*M735911T3 SEATTLE WA <i>50470-99 ethernet cable for camera</i>	\$17.87
02/02	02/03	5543687DH7VRKNPAB	GPS INSIGHT SCOTTSDALE AZ <i>50470-99</i>	\$95.96
02/02	02/03	8702130DJEHM88JR5	FERDALETECH FERNDAL CA <i>50471-99</i>	\$20.00
02/04	02/05	5543286DK5SZ9X2F2	AMAZON MKTPL*417S58FW3 SEATTLE WA <i>50470-60 Power adapter for camera at carpenter shop</i>	\$39.12
			STEVEN COPPINI	
			TOTAL XXXXXXXXXXXXXXX1117	\$551.78

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	17.74% (v)	\$0.00	28	\$0.00
Cash Advances	17.74% (v)	\$0.00	28	\$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).

O1AB5762 - 3 - 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

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		02/27/2026
Days In Billing Cycle		28
Previous Balance		\$(908.47)
Purchases	+	\$1,026.85
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$0.00
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$118.38

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$39,881.62
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	\$118.38
MINIMUM PAYMENT	\$118.38
PAYMENT DUE DATE	03/25/2026

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.

Cardholder Account Summary

STEVEN COPPINI ##### 5170	Payments & Other Credits \$0.00	Purchases & Other Charges \$478.14	Cash Advances \$0.00	Total Activity \$478.14
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/11	02/13	PPLN01	24269796043500739525530	HOBYS MARKET SCOTIA CA	\$8.46
02/12	02/15	PPLN01	24164076044741665102306	FEDEX398646222679 COLLIERVERVILLE TN	\$199.36
02/13	02/15	PPLN01	24269796045501013578904	HOBYS MARKET SCOTIA CA	\$12.28
02/14	02/16	PPLN01	24164076046741665104177	FEDEX398724920434 COLLIERVERVILLE TN	\$258.04

5041230
Lab Testing

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
02/27/26	\$118.38	\$118.38	03/25/26

\$

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

Cardholder Account Summary				
BRANDON W WISHNEFF ##### 9070	Payments & Other Credits \$0.00	Purchases & Other Charges \$548.71	Cash Advances \$0.00	Total Activity \$548.71

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/09	02/11	PPLN01	24269796041500671713278	HOBYS MARKET SCOTIA CA	\$13.08
02/10	02/12	PPLN01	24164076042741665130242	FEDEX398571261160 COLLIERVERVILLE TN	\$535.63

LAB TESTING 50412 30

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%	\$118.38
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: 28		
** 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.									