Cascadel Mutual Water Co.

Treasurer's Report

Monday, March 31, 2025

Cascadel Operating Account	2/28/2025		$	11,522.10
Revenue				
Water Income		9,939.11		
Road Maint Income		3,157.14		
Fire Brigade Income		450.00		
Refunds from Xio, Cal Fire		2,102.00		
Transfer from Rd Acct - 25% overhead Feb		607.89		
Interest		7.16		
Adj for Accrual of A/R		(31.53)		
Adj for deposits to other accts		(7.16)		
			$	16,224.61
Disbursements				
Road Maintenance Operations Expense		354.13		
Fire Bridgade Operations Expense		46.04		
Water System Operations Expense		1,829.42		
Water System - Service Contract		2,350.00		
Gen Office Expense - merch fees, rent, telephone, etc.		957.52		
Professional Fees - Bookkeeping		1,451.25		
Transfer to Road Maintenance - Feb income		2,775.00		
Transfer to USDA Reserve		2,037.00		
Transfer to Reserve 5074		100.00		
Adj for Accrual of A/P		152.13		
Adj for Exp pd from other accts		(321.26)		
			$	(11,731.23)
Cascadel Operating Account	**3/31/2025**		**$**	**16,015.48**
Fire Brigade Balance	**3/31/2025**	$ 5,597.49		
Neighborhood Watch	**3/31/2025**	$ 1,007.78		
Road Maintenance Checking	2/28/2025		$	40,009.67
Txfer from Operating Account - Feb income		2,775.00		
Expense		(354.13)		
Transfers to Op Acct - 25% overhead Jan		(607.89)		
Road Maintenance Checking	**3/31/2025**		**$**	**41,822.65**
Water System Reserve	**3/31/2025**		**$**	**70,707.37**
USDA Fidelity Bond Reserve	**3/31/2025**		**$**	**14,269.50**
CD #5	**3/31/2025**		**$**	**6,965.72**
TOTAL IN ALL ACCOUNTS	**3/31/2025**		**$**	**149,780.72**

Cascadel Mutual Water Co.
Statement of Cash Flows
March 2025

	Mar 25
OPERATING ACTIVITIES	
Net Income	8,489.30
Adjustments to reconcile Net Income to net cash provided by operations:	
1200 · *Accounts Receivable	327.97
2200 · PVB Credit Card *9048	-175.00
Net cash provided by Operating Activities	8,642.27
Net cash increase for period	8,642.27
Cash at beginning of period	141,641.70
Cash at end of period	**150,283.97**

Cascadel Mutual Water Co.
Bank Activity Detail
As of March 31, 2025

Type	Date	Num	Name	Memo	Clr	Debit	Credit	Balance
1010 · Cascadel Operating Acct -5078								11,522.10
Check	03/01/2025	7139	US Postmaster	3 rolls stamps	X		219.00	11,303.10
Check	03/01/2025	CCA...		Batch Fee ID=625526713	X		3.09	11,300.01
Check	03/01/2025	CCA...		Batch Fee ID=-806918843	X		16.00	11,284.01
Deposit	03/01/2025			Deposit	X	85.50		11,369.51
Deposit	03/01/2025			Deposit	X	226.00		11,595.51
Check	03/01/2025	CCA...		Batch Fee ID=619921933	X		5.73	11,589.78
Deposit	03/02/2025			Deposit	X	98.00		11,687.78
Check	03/02/2025	auto...	Google	DDA PUR GOOGLE*GSU ...	X		14.40	11,673.38
Check	03/03/2025	ACH	Amazon Mktp	labels x3, ink	X		229.69	11,443.69
Deposit	03/04/2025			Deposit	X	10.00		11,453.69
Deposit	03/04/2025			Deposit	X	1,494.00		12,947.69
Bill Pmt -Check	03/04/2025	7142	Moore Twining Associates, ...	2966	X		666.00	12,281.69
Bill Pmt -Check	03/04/2025	7143	PONDEROSA TELEPHONE		X		127.93	12,153.76
Bill Pmt -Check	03/04/2025	7144	Sierra Bookkeeping & Cons...		X		1,451.25	10,702.51
Deposit	03/04/2025			Deposit	X	294.00		10,996.51
Check	03/04/2025	CCA...		Batch Fee ID=634550953	X		9.27	10,987.24
Check	03/04/2025	ACH	Moss Web Works		X		130.00	10,857.24
Deposit	03/05/2025			Deposit	X	2,868.00		13,725.24
Check	03/05/2025	CCA...		Batch Fee ID=634686033	X		90.88	13,634.36
Check	03/08/2025	CCA...		Batch Fee ID=643780513	X		6.18	13,628.18
Deposit	03/09/2025			Deposit	X	196.00		13,824.18
Check	03/09/2025	TXF...	Fideltiy Bond USDA Reserve	Monthly transfer for Sept L...	X		2,037.00	11,787.18
Deposit	03/10/2025			Deposit	X	331.50		12,118.68
Check	03/10/2025	CCA...		Batch Fee ID=645753523	X		10.61	12,108.07
Check	03/10/2025	auto...	PG&E		X		19.99	12,088.08
Check	03/10/2025	auto...	PG&E		X		34.56	12,053.52
Check	03/10/2025	auto...	PG&E		X		6.73	12,046.79
Check	03/10/2025	auto...	PG&E		X		18.26	12,028.53
Deposit	03/11/2025			Deposit	X	1,161.50		13,190.03
Deposit	03/11/2025			Deposit	X	324.00		13,514.03
Check	03/11/2025	CCA...		Batch Fee ID=650063773	X		9.89	13,504.14
Deposit	03/13/2025			Deposit	X	226.00		13,730.14
Check	03/13/2025	CCA...		Batch Fee ID=653349193	X		6.80	13,723.34
Deposit	03/14/2025			Deposit	X	98.00		13,821.34
Check	03/14/2025	CCA...		Batch Fee ID=657988313	X		3.09	13,818.25
Check	03/15/2025	CCA...		Batch Fee ID=659015653	X		3.09	13,815.16
Check	03/15/2025	TXF...			X		100.00	13,715.16
Deposit	03/16/2025			Deposit	X	98.00		13,813.16
Deposit	03/17/2025			Deposit	X	98.00		13,911.16
Check	03/17/2025	CCA...		Batch Fee ID=662875123	X		3.09	13,908.07
Deposit	03/18/2025			Deposit	X	1,249.00		15,157.07
Deposit	03/18/2025			Deposit	X	795.72		15,952.79
Check	03/18/2025	224	CASCADEL MUTUAL WAT...	reimburse op acct for 25% ...	X	607.89		16,560.68
Check	03/18/2025	7145	Cascadel Mut ROAD MAIN...	Feb Road income txfer to ...	X		2,775.00	13,785.68
Bill Pmt -Check	03/18/2025	7146	Central Cal Waterworks Inc		X		3,433.88	10,351.80
Deposit	03/18/2025			Deposit	X	143.00		10,494.80
Check	03/18/2025	CCA...		Batch Fee ID=665673613	X		4.65	10,490.15
Deposit	03/19/2025			Deposit	X	98.00		10,588.15
Check	03/19/2025	CCA...		Batch Fee ID=667695773	X		3.09	10,585.06
Deposit	03/20/2025			Deposit	X	98.00		10,683.06
Check	03/20/2025	CCA...		Batch Fee ID=669112923	X		3.09	10,679.97
Deposit	03/21/2025			Deposit	X	98.00		10,777.97
Check	03/21/2025	CCA...		Batch Fee ID=671956363	X		3.09	10,774.88
Deposit	03/23/2025			Deposit	X	311.50		11,086.38
Check	03/23/2025	CCA...		Batch Fee ID=674916963	X		9.53	11,076.85
Deposit	03/24/2025			Deposit	X	196.00		11,272.85
Check	03/24/2025	CCA...		Batch Fee ID=675778533	X		6.18	11,266.67
Deposit	03/25/2025			Deposit	X	1,008.00		12,274.67
Deposit	03/25/2025			Deposit	X	749.00		13,023.67
Check	03/25/2025	ACH	PVB Visa Account		X		231.04	12,792.63
Deposit	03/25/2025			Deposit	X	417.00		13,209.63
Check	03/25/2025	CCA...		Batch Fee ID=678539513	X		13.34	13,196.29
Deposit	03/26/2025			Deposit	X	2,092.00		15,288.29
Deposit	03/28/2025			Deposit	X	569.50		15,857.79
Deposit	03/28/2025			Deposit	X	183.50		16,041.29
Check	03/28/2025	CCA...		Batch Fee ID=685639813	X		5.82	16,035.47
Check	03/31/2025	auto ...	Adobe	DDA PUR ADOBE ACRO ...	X		19.99	16,015.48

Cascadel Mutual Water Co.
Bank Activity Detail
As of March 31, 2025

Type	Date	Num	Name	Memo	Clr	Debit	Credit	Balance
Total 1010 · Cascadel Operating Acct -5078						16,224.61	11,731.23	16,015.48
TOTAL						**16,224.61**	**11,731.23**	**16,015.48**

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04/04/25

Cash Basis

Cascadel Mutual Water Co.
Balance Sheet
As of March 31, 2025

	Mar 31, 25
ASSETS	
Current Assets	
Checking/Savings	
1010 · Cascadel Operating Acct -5078	16,015.48
1015 · Road Maintenance Checking 8954	41,822.65
1025 · Water System Reserve -5074	70,707.37
1030 · USDA Fidelity Bond Reserve-1623	14,269.50
1045 · CD#5-USDA Mandated Reserve Fund	6,965.72
Total Checking/Savings	149,780.72
Accounts Receivable	
1200 · *Accounts Receivable	-3,021.07
Total Accounts Receivable	-3,021.07
Other Current Assets	
1220 · Cascadel POA Exp Due	30.00
2000 · Undeposited Funds	503.25
Total Other Current Assets	533.25
Total Current Assets	147,292.90
Fixed Assets	
1300 · Land	11,031.66
1310 · Capital Reconstruction Cost	1,204,323.00
1315 · Accum. Depr. - Reconst. Cost	-863,574.00
1320 · Machinery & Equipment	157,698.61
1325 · Accum. Depr. - Mach. & Equip.	-133,355.94
1330 · Improvements	169,259.54
1335 · Accum. Depr. - Improvements	-86,477.00
1340 · Wells and Pumps	193,635.99
1345 · Accum. Depr. - Wells & Pumps	-137,426.00
1445 · CIP- Infrastructure Project	30,850.00
1500 · Road Maintanance Assets	102,023.00
1505 · Accum Depr Road Maint Asset	-67,293.00
Total Fixed Assets	580,695.86
TOTAL ASSETS	**727,988.76**
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
210 · Accounts Payable	-292.00
Total Accounts Payable	-292.00
Total Current Liabilities	-292.00
Long Term Liabilities	
2400 · USDA Loan Principal 8048-01	87,865.26
2401 · USDA Loan Principal 8048-03	91,990.15
Total Long Term Liabilities	179,855.41
Total Liabilities	179,563.41
Equity	
1130 · Owner's Capital	
1160 · Additional Membership	50,000.00
Total 1130 · Owner's Capital	50,000.00
3010 · Unrestricted	428,429.04
3020 · Restricted	262,369.27
3200 · Common Stock	3,325.00
32000 · Retained Earnings	-217,128.27

Cascadel Mutual Water Co.
Balance Sheet
As of March 31, 2025

	Mar 31, 25
Net Income	21,430.31
Total Equity	548,425.35
TOTAL LIABILITIES & EQUITY	**727,988.76**

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04/04/25

Cash Basis

Cascadel Mutual Water Co.
Profit & Loss by Class
March 2025

	Water System	Road Maintenance	Fire Bridgade	TOTAL
Ordinary Income/Expense				
Income				
4010 · Water System Fees				
4011 · Water Assessment	6,911.36	0.00	0.00	6,911.36
4012 · Loan Debt Service	2,204.57	0.00	0.00	2,204.57
4013.1 · System Replacement-Metered	623.93	0.00	0.00	623.93
4013.2 · System Replacement-NonMetered	26.00	0.00	0.00	26.00
4014 · Excess Water Use Fees	-16.75	0.00	0.00	-16.75
4015 · Penalties & Late Fees	180.00	0.00	0.00	180.00
Total 4010 · Water System Fees	9,929.11	0.00	0.00	9,929.11
4100 · Road Maintenance Income	0.00	3,082.14	0.00	3,082.14
4110 · Snow Removal Income	0.00	75.00	0.00	75.00
4200 · Donation Income	0.00	0.00	450.00	450.00
4400 · Billing Penalties & Late Fees	10.00	0.00	0.00	10.00
Total Income	9,939.11	3,157.14	450.00	13,546.25
Gross Profit	9,939.11	3,157.14	450.00	13,546.25
Expense				
5000 · Operations				
5010 · Vehicle Expense				
5011 · Fuel	0.00	136.39	56.04	192.43
Total 5010 · Vehicle Expense	0.00	136.39	56.04	192.43
5020 · Equipment Expense				
5022 · Equip Repair & Maint	814.50	77.77	0.00	892.27
Total 5020 · Equipment Expense	814.50	77.77	0.00	892.27
5032 · Utilities	79.54	0.00	0.00	79.54
5033 · Supplies	935.38	0.00	0.00	935.38
5034 · Repair & Maintainance	0.00	139.97	0.00	139.97
5036 · Equipment Rental	-2,092.00	0.00	0.00	-2,092.00
5072 · Contract Labor	2,350.00	0.00	-10.00	2,340.00
Total 5000 · Operations	2,087.42	354.13	46.04	2,487.59
7000 · Gen. Office Expenses				
7011 · Merchant deposit fees	162.38	54.13	0.00	216.51
7020 · Office Supplies	172.27	57.42	0.00	229.69
7021 · Postage	164.25	54.75	0.00	219.00
7031 · Telephone Expense	95.95	31.98	0.00	127.93
7040 · Office Expense	123.29	41.10	0.00	164.39
Total 7000 · Gen. Office Expenses	718.14	239.38	0.00	957.52
7100 · Other Gen & Admin Exp				
7130 · Professional Fees				
7234 · Bookkeeping	1,088.44	362.81	0.00	1,451.25
Total 7130 · Professional Fees	1,088.44	362.81	0.00	1,451.25
Total 7100 · Other Gen & Admin Exp	1,088.44	362.81	0.00	1,451.25
Total Expense	3,894.00	956.32	46.04	4,896.36
Net Ordinary Income	6,045.11	2,200.82	403.96	8,649.89
Other Income/Expense				
Other Income				
7015 · Interest Income	7.16	0.00	0.00	7.16
Total Other Income	7.16	0.00	0.00	7.16
Net Other Income	7.16	0.00	0.00	7.16
Net Income	**6,052.27**	**2,200.82**	**403.96**	**8,657.05**

Cascadel Mutual Water Co.
Reconciliation Summary
1010 · Cascadel Operating Acct -5078, Period Ending 03/31/2025

		Mar 31, 25
Beginning Balance		11,522.10
Cleared Transactions		
Checks and Payments - 37 items	-11,731.23	
Deposits and Credits - 30 items	16,224.61	
Total Cleared Transactions	4,493.38	
Cleared Balance		**16,015.48**
Register Balance as of 03/31/2025		16,015.48
New Transactions		
Checks and Payments - 9 items	-3,511.98	
Deposits and Credits - 1 item	949.25	
Total New Transactions	-2,562.73	
Ending Balance		**13,452.75**

Cascadel Mutual Water Co.
Reconciliation Detail
1010 · Cascadel Operating Acct -5078, Period Ending 03/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						11,522.10
Cleared Transactions						
Checks and Payments - 37 items						
Check	03/01/2025	7139	US Postmaster	X	-219.00	-219.00
Check	03/01/2025	CCADJ		X	-16.00	-235.00
Check	03/01/2025	CCADJ		X	-5.73	-240.73
Check	03/01/2025	CCADJ		X	-3.09	-243.82
Check	03/02/2025	autopay	Google	X	-14.40	-258.22
Check	03/03/2025	ACH	Amazon Mktp	X	-229.69	-487.91
Bill Pmt -Check	03/04/2025	7144	Sierra Bookkeeping & ...	X	-1,451.25	-1,939.16
Bill Pmt -Check	03/04/2025	7142	Moore Twining Associ...	X	-666.00	-2,605.16
Check	03/04/2025	ACH	Moss Web Works	X	-130.00	-2,735.16
Bill Pmt -Check	03/04/2025	7143	PONDEROSA TELEP...	X	-127.93	-2,863.09
Check	03/04/2025	CCADJ		X	-9.27	-2,872.36
Check	03/05/2025	CCADJ		X	-90.88	-2,963.24
Check	03/08/2025	CCADJ		X	-6.18	-2,969.42
Check	03/09/2025	TXFER	Fideltiy Bond USDA R...	X	-2,037.00	-5,006.42
Check	03/10/2025	autopay	PG&E	X	-34.56	-5,040.98
Check	03/10/2025	autopay	PG&E	X	-19.99	-5,060.97
Check	03/10/2025	autopay	PG&E	X	-18.26	-5,079.23
Check	03/10/2025	CCADJ		X	-10.61	-5,089.84
Check	03/10/2025	autopay	PG&E	X	-6.73	-5,096.57
Check	03/11/2025	CCADJ		X	-9.89	-5,106.46
Check	03/13/2025	CCADJ		X	-6.80	-5,113.26
Check	03/14/2025	CCADJ		X	-3.09	-5,116.35
Check	03/15/2025	TXFER		X	-100.00	-5,216.35
Check	03/15/2025	CCADJ		X	-3.09	-5,219.44
Check	03/17/2025	CCADJ		X	-3.09	-5,222.53
Bill Pmt -Check	03/18/2025	7146	Central Cal Waterwork...	X	-3,433.88	-8,656.41
Check	03/18/2025	7145	Cascadel Mut ROAD ...	X	-2,775.00	-11,431.41
Check	03/18/2025	CCADJ		X	-4.65	-11,436.06
Check	03/19/2025	CCADJ		X	-3.09	-11,439.15
Check	03/20/2025	CCADJ		X	-3.09	-11,442.24
Check	03/21/2025	CCADJ		X	-3.09	-11,445.33
Check	03/23/2025	CCADJ		X	-9.53	-11,454.86
Check	03/24/2025	CCADJ		X	-6.18	-11,461.04
Check	03/25/2025	ACH	PVB Visa Account	X	-231.04	-11,692.08
Check	03/25/2025	CCADJ		X	-13.34	-11,705.42
Check	03/28/2025	CCADJ		X	-5.82	-11,711.24
Check	03/31/2025	auto de...	Adobe	X	-19.99	-11,731.23
Total Checks and Payments					-11,731.23	-11,731.23
Deposits and Credits - 30 items						
Deposit	03/01/2025			X	85.50	85.50
Deposit	03/01/2025			X	226.00	311.50
Deposit	03/02/2025			X	98.00	409.50
Deposit	03/04/2025			X	10.00	419.50
Deposit	03/04/2025			X	294.00	713.50
Deposit	03/04/2025			X	1,494.00	2,207.50
Deposit	03/05/2025			X	2,868.00	5,075.50
Deposit	03/09/2025			X	196.00	5,271.50
Deposit	03/10/2025			X	331.50	5,603.00
Deposit	03/11/2025			X	324.00	5,927.00
Deposit	03/11/2025			X	1,161.50	7,088.50
Deposit	03/13/2025			X	226.00	7,314.50
Deposit	03/14/2025			X	98.00	7,412.50
Deposit	03/16/2025			X	98.00	7,510.50
Deposit	03/17/2025			X	98.00	7,608.50
Deposit	03/18/2025			X	143.00	7,751.50
Check	03/18/2025	224	CASCADEL MUTUAL ...	X	607.89	8,359.39
Deposit	03/18/2025			X	795.72	9,155.11
Deposit	03/18/2025			X	1,249.00	10,404.11
Deposit	03/19/2025			X	98.00	10,502.11
Deposit	03/20/2025			X	98.00	10,600.11
Deposit	03/21/2025			X	98.00	10,698.11
Deposit	03/23/2025			X	311.50	11,009.61
Deposit	03/24/2025			X	196.00	11,205.61
Deposit	03/25/2025			X	417.00	11,622.61
Deposit	03/25/2025			X	749.00	12,371.61
Deposit	03/25/2025			X	1,008.00	13,379.61
Deposit	03/26/2025			X	2,092.00	15,471.61
Deposit	03/28/2025			X	183.50	15,655.11
Deposit	03/28/2025			X	569.50	16,224.61
Total Deposits and Credits					16,224.61	16,224.61
Total Cleared Transactions					4,493.38	4,493.38
Cleared Balance					4,493.38	16,015.48
Register Balance as of 03/31/2025					4,493.38	16,015.48
New Transactions						
Checks and Payments - 9 items						
Bill Pmt -Check	04/01/2025	7152	Sierra Bookkeeping & ...		-1,518.75	-1,518.75
Bill Pmt -Check	04/01/2025	7153	State Farm		-1,120.07	-2,638.82
Bill Pmt -Check	04/01/2025	7148	Moore Twining Associ...		-291.00	-2,929.82
Bill Pmt -Check	04/01/2025	7149	North Fork Community...		-135.00	-3,064.82
Check	04/01/2025	ACH	Moss Web Works		-130.00	-3,194.82
Bill Pmt -Check	04/01/2025	7151	PONDEROSA TELEP...		-128.16	-3,322.98
Bill Pmt -Check	04/01/2025	7150	North Fork Volunteer F...		-100.00	-3,422.98
Check	04/01/2025	7147	US Postmaster		-73.00	-3,495.98
Check	04/01/2025	CCADJ			-16.00	-3,511.98
Total Checks and Payments					-3,511.98	-3,511.98
Deposits and Credits - 1 item						
Deposit	04/01/2025				949.25	949.25
Total Deposits and Credits					949.25	949.25
Total New Transactions					-2,562.73	-2,562.73
Ending Balance					**1,930.65**	**13,452.75**

PREMIER
VALLEY BANK
a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

ADDRESS SERVICE REQUESTED

CASCADEL MUTUAL WATER COMPANY
OPERATING ACCOUNT
PO BOX 321
NORTH FORK CA 93643-0321

RECONCILED

04 APR 2025

BY

Managing Your Accounts

	Premier Valley Bank a division of HTLF Bank
Customer Care Center:	877.280.1863
Website:	PremierValleyBank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS CHECKING	XXXXXX5078	$16,015.48

BUSINESS CHECKING - XXXXXX5078

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$11,522.10**
	29 Credit(s) This Period	$16,224.61
	37 Debit(s) This Period	$11,731.23
03/31/2025	**Ending Balance**	**$16,015.48**

Deposits

Date	Description	Amount
03/05/2025	DEPOSIT	$1,494.00
03/05/2025	DEPOSIT	$10.00
03/12/2025	DEPOSIT	$1,161.50
03/19/2025	DEPOSIT	$795.72
03/19/2025	DEPOSIT	$1,249.00
03/28/2025	DEPOSIT	$569.50
03/28/2025	DEPOSIT	$749.00
03/28/2025	DEPOSIT	$1,008.00

8 item(s) totaling $7,036.72

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME ____________________

ADDRESS ____________________

CITY ____________________ STATE __________ ZIP __________

SOCIAL SECURITY ____________________

SIGNATURE ____________________ DATE __________

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement, and add to your register any interest posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read 'HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance, and added the current interest.

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE		$
ADD		
DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT		
	SUBTOTAL	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS		
NUMBER	AMOUNT	
TOTAL CHECKS NOT LISTED	------→	
SUBTRACT TOTAL CHECKS NO LISTED FROM SUBTOTAL ABOVE	**BALANCE**	

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

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1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Balance subject to interest rate.

Average daily balance method (including current transactions): We figure the interest charge on your account 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/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. 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. This gives us the "average daily balance".

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- While you do not have to pay the amount in question, you are

BUSINESS CHECKING - XXXXXX5078 (continued)

Other Credits

Date	Description	Amount
03/03/2025	INTUIT 81381323 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$311.50
03/03/2025	INTUIT 88243943 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/05/2025	INTUIT 99078733 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$294.00
03/06/2025	INTUIT 99242413 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$2,868.00
03/10/2025	INTUIT 10116873 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$196.00
03/11/2025	INTUIT 12934583 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$331.50
03/12/2025	INTUIT 17943773 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$324.00
03/14/2025	INTUIT 22063463 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$226.00
03/17/2025	INTUIT 29010153 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/17/2025	INTUIT 27670713 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/18/2025	INTUIT 34017433 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/19/2025	INTUIT 37489213 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$143.00
03/20/2025	INTUIT 39950313 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/21/2025	INTUIT 41700423 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/24/2025	INTUIT 45235353 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$98.00
03/24/2025	INTUIT 49096013 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$311.50
03/25/2025	IB TFR FR 007803088954 *25 PERCENT OVERHEAD FEBR UARY #*	$607.89
03/25/2025	INTUIT 50394823 DEPOSIT *CASCADEL MUTUAL WATER 524771995450046*	$196.00
03/26/2025	ADYEN INC *TWDHEFJFCD TRN*1*TX37459523911XT**TX37459*	$2,092.00
03/26/2025	INTUIT 53801423 DEPOSIT	$417.00

BUSINESS CHECKING - XXXXXX5078 (continued)

Other Credits (continued)

Date	Description	Amount
	CASCADEL MUTUAL WATER *524771995450046*	
03/31/2025	INTUIT 62346163 DEPOSIT *CASCADEL MUTUAL WATER* *524771995450046*	$183.50

21 item(s) totaling $9,187.89

Other Debits

Date	Description	Amount
03/03/2025	DDA PUR Google GSU *Google GSUITE_casca* *650-2530000 CA #8186*	$14.40
03/03/2025	INTUIT 99015333 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$5.73
03/03/2025	INTUIT 06918843 ACCT FEE *CASCADEL MUTUAL WATER* *524771995450046*	$16.00
03/03/2025	AMAZON BUSINESS INTERNET *140031000003833744123 4* *043000096039238*	$229.69
03/03/2025	INTUIT 05703823 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/05/2025	MOSS WEB WORKS SALE *CASCADEL MUTUAL WATER*	$130.00
03/05/2025	INTUIT 17352033 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$9.27
03/06/2025	INTUIT 17507923 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$90.88
03/10/2025	IB TFR TO 000006061623 *USDA LOAN TRANS* *#*	$2,037.00
03/10/2025	INTUIT 28173923 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$6.18
03/11/2025	INTUIT 30932583 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$10.61
03/11/2025	PGANDE WEB ONLINE *CASCADEL MUTUAL WATER* *25083988030625*	$19.99
03/11/2025	PGANDE WEB ONLINE *CASCADEL MUTUAL WATER* *25084228030625*	$18.26
03/11/2025	PGANDE WEB ONLINE *CASCADEL MUTUAL WATER* *25105468030625*	$34.56
03/11/2025	PGANDE WEB ONLINE *CASCADEL MUTUAL WATER* *25106168030625*	$6.73
03/12/2025	INTUIT 35797193 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$9.89
03/14/2025	INTUIT 39777583 TRAN FEE *CASCADEL MUTUAL WATER*	$6.80

BUSINESS CHECKING - XXXXXX5078 (continued)

Other Debits (continued)

Date	Description	Amount
	524771995450046	
03/17/2025	IB TFR TO 000006065074 *MONTHLY TRANSFER TO RESER* *VE ACCOUNT #*	$100.00
03/17/2025	INTUIT 46583943 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/17/2025	INTUIT 45294513 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/18/2025	INTUIT 51442873 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/19/2025	INTUIT 54818283 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$4.65
03/20/2025	INTUIT 57209023 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/21/2025	INTUIT 58919993 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/24/2025	INTUIT 62383983 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$3.09
03/24/2025	INTUIT 66135943 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$9.53
03/25/2025	IB TFR TO 007803088954 *ROAD INCOME FEBRUARY* *#*	$2,775.00
03/25/2025	INTUIT 67405003 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$6.18
03/26/2025	INTUIT 70705743 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$13.34
03/26/2025	VISA PAYMENT *BL ACCT CASCADEL MWC* *429824XXXXX7216*	$231.04
03/31/2025	DDA PUR ADOBE * AD *ADOBE *ADOBE* *408-536-6000 CA #8186*	$19.99
03/31/2025	INTUIT 79013123 TRAN FEE *CASCADEL MUTUAL WATER* *524771995450046*	$5.82

32 item(s) totaling $5,833.17

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
7139	03/05/2025	$219.00	7143	03/07/2025	$127.93	7146*	03/26/2025	$3,433.88
7142*	03/07/2025	$666.00	7144	03/05/2025	$1,451.25			

* Indicates skipped check number

5 item(s) totaling $5,898.06

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/28/2025	$11,522.10	03/03/2025	$11,662.69	03/05/2025	$11,651.17

BUSINESS CHECKING - XXXXXX5078 (continued)

Daily Balances (continued)

Date	Amount	Date	Amount	Date	Amount
03/06/2025	$14,428.29	03/17/2025	$13,813.16	03/25/2025	$14,700.55
03/07/2025	$13,634.36	03/18/2025	$13,908.07	03/26/2025	$13,531.29
03/10/2025	$11,787.18	03/19/2025	$16,091.14	03/28/2025	$15,857.79
03/11/2025	$12,028.53	03/20/2025	$16,186.05	03/31/2025	$16,015.48
03/12/2025	$13,504.14	03/21/2025	$16,280.96		
03/14/2025	$13,723.34	03/24/2025	$16,677.84		

Cascadel Mutual Water Co.
Reconciliation Detail
1015 · Road Maintenance Checking 8954, Period Ending 03/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						40,009.67
Cleared Transactions						
Checks and Payments - 4 items						
Check	03/18/2025	224	CASCADEL MUTUA...	X	-607.89	-607.89
Check	03/18/2025	223	Carol Eggink	X	-32.87	-640.76
Check	03/25/2025	ACH	PVB Visa Account	X	-300.58	-941.34
Check	03/26/2025	ACH	Valero WEX CC	X	-20.68	-962.02
Total Checks and Payments					-962.02	-962.02
Deposits and Credits - 1 item						
Check	03/18/2025	7145	Cascadel Mut ROA...	X	2,775.00	2,775.00
Total Deposits and Credits					2,775.00	2,775.00
Total Cleared Transactions					1,812.98	1,812.98
Cleared Balance					1,812.98	41,822.65
Register Balance as of 03/31/2025					1,812.98	41,822.65
Ending Balance					**1,812.98**	**41,822.65**

PREMIER VALLEY BANK

a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

ADDRESS SERVICE REQUESTED

CASCADEL MUTUAL WATER COMPANY
ROAD MAINTENANCE
57389 F RD 225
PO BOX 321
NORTH FORK CA 93643-0321

RECONCILED

04 APR 2025

BY

Managing Your Accounts

	Premier Valley Bank a division of HTLF Bank
Customer Care Center:	877.280.1863
Website:	PremierValleyBank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
SMALL BUSINESS CHECKING	XXXXXX8954	$41,822.65

SMALL BUSINESS CHECKING - XXXXXX8954

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$40,009.67**
	1 Credit(s) This Period	$2,775.00
	4 Debit(s) This Period	$962.02
03/31/2025	**Ending Balance**	**$41,822.65**

Other Credits

Date	Description	Amount
03/25/2025	IB TFR FR 000006605078 *ROAD INCOME FEBRUARY* *#*	$2,775.00

1 item(s) totaling $2,775.00

Other Debits

Date	Description	Amount
03/25/2025	IB TFR TO 000006605078 *25 PERCENT OVERHEAD FEBR* *UARY #*	$607.89

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME ______________________________

ADDRESS ______________________________

CITY ______________________ STATE __________ ZIP __________

SOCIAL SECURITY ______________________________

SIGNATURE ______________________ DATE __________

HOW TO BALANCE YOUR ACCOUNT

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NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE			$
ADD DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT			
		SUBTOTAL	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT LISTED	- - - - - →		
SUBTRACT TOTAL CHECKS NO LISTED FROM SUBTOTAL ABOVE	**BALANCE**		

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SMALL BUSINESS CHECKING - XXXXXX8954 (continued)

Other Debits (continued)

Date	Description	Amount
03/26/2025	VISA PAYMENT *BL ACCT CASCADEL MWC* *429824XXXXX7216*	$300.58
03/28/2025	WEX INC FLEET DEBI *Cascadel Mutual Water* *9100012309759*	$20.68

3 item(s) totaling $929.15

Checks Cleared

Check Nbr	Date	Amount
223	03/24/2025	$32.87

* Indicates skipped check number

1 item(s) totaling $32.87

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/28/2025	$40,009.67	03/25/2025	$42,143.91	03/28/2025	$41,822.65
03/24/2025	$39,976.80	03/26/2025	$41,843.33		

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Cascadel Mutual Water Co.
Reconciliation Detail
1025 · Water System Reserve -5074, Period Ending 03/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						70,601.37
Cleared Transactions						
Deposits and Credits - 2 items						
Check	03/15/2025	TXFER		X	100.00	100.00
Deposit	03/31/2025			X	6.00	106.00
Total Deposits and Credits					106.00	106.00
Total Cleared Transactions					106.00	106.00
Cleared Balance					106.00	70,707.37
Register Balance as of 03/31/2025					106.00	70,707.37
Ending Balance					**106.00**	**70,707.37**

PREMIER VALLEY BANK

a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

ADDRESS SERVICE REQUESTED

CASCADEL MUTUAL WATER COMPANY
PO BOX 321
NORTH FORK CA 93643-0321

RECONCILED

04 APR 2025

BY

Statement Ending 03/31/2025

Managing Your Accounts

	Premier Valley Bank a division of HTLF Bank
Customer Care Center:	877.280.1863
Website:	PremierValleyBank.com

HTLF Bank is now UMB Bank, n.a.

UMB BANK

Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS SAVINGS	XXXXXX5074	$70,707.37

BUSINESS SAVINGS - XXXXXX5074

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$70,601.37**
	2 Credit(s) This Period	$106.00
	0 Debit(s) This Period	$0.00
03/31/2025	**Ending Balance**	**$70,707.37**

Interest Summary

Description	Amount
Interest Paid This Period	$6.00
Interest Paid Year-to-Date	$17.39

Other Credits

Date	Description	Amount
03/17/2025	IB TFR FR 000006605078 *MONTHLY TRANSFER TO RESER* *VE ACCOUNT #*	$100.00
03/31/2025	INTEREST PAID	$6.00

2 item(s) totaling $106.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/28/2025	$70,601.37	03/17/2025	$70,701.37	03/31/2025	$70,707.37

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME ______________________________

ADDRESS ______________________________

CITY ____________________ STATE __________ ZIP __________

SOCIAL SECURITY ______________________________

SIGNATURE ____________________ DATE __________

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NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE			$
ADD			
DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT			
		SUBTOTAL	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT LISTED	- - - - - →		
SUBTRACT TOTAL CHECKS NO LISTED FROM SUBTOTAL ABOVE	**BALANCE**		

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- While you do not have to pay the amount in question, you are

Cascadel Mutual Water Co.
Reconciliation Detail
1030 · USDA Fidelity Bond Reserve-1623, Period Ending 03/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						12,231.34
Cleared Transactions						
Deposits and Credits - 2 items						
Check	03/09/2025	TXFER	Fideltiy Bond USDA ...	X	2,037.00	2,037.00
Deposit	03/31/2025			X	1.16	2,038.16
Total Deposits and Credits					2,038.16	2,038.16
Total Cleared Transactions					2,038.16	2,038.16
Cleared Balance					2,038.16	14,269.50
Register Balance as of 03/31/2025					2,038.16	14,269.50
Ending Balance					**2,038.16**	**14,269.50**

PREMIER VALLEY BANK
a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

Statement Ending 03/31/2025

ADDRESS SERVICE REQUESTED

CASCADEL MUTUAL WATER COMPANY
SAVINGS FIDELITY BOND ACCOUNT
PO BOX 321
NORTH FORK CA 93643-0321

RECONCILED
04 APR 2025
BY

Managing Your Accounts

	Premier Valley Bank a division of HTLF Bank
Customer Care Center:	877.280.1863
Website:	PremierValleyBank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS SAVINGS	XXXXXX1623	$14,269.50

BUSINESS SAVINGS - XXXXXX1623

Account Summary

Date	Description	Amount
03/01/2025	**Beginning Balance**	**$12,231.34**
	2 Credit(s) This Period	$2,038.16
	0 Debit(s) This Period	$0.00
03/31/2025	**Ending Balance**	**$14,269.50**

Interest Summary

Description	Amount
Interest Paid This Period	$1.16
Interest Paid Year-to-Date	$2.87

Other Credits

Date	Description	Amount
03/10/2025	IB TFR FR 000006605078 *USDA LOAN TRANS* #	$2,037.00
03/31/2025	INTEREST PAID	$1.16

2 item(s) totaling $2,038.16

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/28/2025	$12,231.34	03/10/2025	$14,268.34	03/31/2025	$14,269.50

FOR A CHANGE OF NAME OR ADDRESS PLEASE COMPLETE THE FORM BELOW

NAME ____________________

ADDRESS ____________________

CITY ____________________ STATE __________ ZIP __________

SOCIAL SECURITY ____________________

SIGNATURE ____________________ DATE __________

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement, and add to your register any interest posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read 'HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance, and added the current interest.

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE			$
ADD DEPOSITS MADE SINCE ENDING DATE ON A STATEMENT			
SUBTOTAL			
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT LISTED	- - - - - →		
SUBTRACT TOTAL CHECKS NO LISTED FROM SUBTOTAL ABOVE	**BALANCE**		

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

This section applies exclusively to electronic fund transfers governed by Regulation E

In case of errors or questions about electronic transfers, telephone us or write to us at the address printed on this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Balance subject to interest rate.
Average daily balance method (including current transactions): We figure the interest charge on your account 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/ advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. 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. This gives us the "average daily balance".

This section applies exclusively to information pertaining to credit extended primarily for personal, family, or household purposes.

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 the address printed on this statement.

In your letter, give us the following information:
- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of the Problem: 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 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 you do not have to pay the amount in question, you are

Cascadel Mutual Water Co.
Reconciliation Detail
1045 · CD#5-USDA Mandated Reserve Fund, Period Ending 03/28/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						6,965.20
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	01/28/2025			X	0.52	0.52
Total Deposits and Credits					0.52	0.52
Total Cleared Transactions					0.52	0.52
Cleared Balance					0.52	6,965.72
Register Balance as of 03/28/2025					0.52	6,965.72
Ending Balance					**0.52**	**6,965.72**

PREMIER VALLEY BANK
a division of HTLF Bank
700 Locust Street, Suite 600 | Dubuque, IA 52001

CASCADEL MUTUAL WATER COMPANY
P O BOX 321
NORTH FORK CA 93643

RECONCILED
04 APR 2025
BY

RECEIVED MAR 18 2025

3-07-2025

CERTIFICATE OF DEPOSIT PRE-RENEWAL NOTICE

DEAR CUSTOMER: YOUR ACCOUNT WILL MATURE ON 3/28/25 AND BE AUTOMATICALLY RENEWED AT THE THEN CURRENT RATE OF INTEREST. THE INTEREST RATE AND THE ANNUAL PERCENTAGE YIELD (APY) HAVE NOT YET BEEN DETERMINED. PLEASE CALL 559-256-6491 EXT-NONE ON THE FIRST BUSINESS DAY ON OR AFTER THE MATURITY DATE LISTED BELOW FOR CURRENT RENEWAL INFORMATION. IF YOU WISH TO REDEEM THIS ACCOUNT, PLEASE DO SO WITHIN THE 10 DAY GRACE PERIOD AFTER MATURITY.

--- DETAIL INFORMATION ------

CERTIFICATE	6024908
CURRENT MATURITY DATE	3/28/25
ISSUE VALUE	6,000.00
RENEWAL BALANCE	6,965.72
CURRENT RATE	.030%
CURRENT APY	.03%
NEXT MATURITY DATE	6/28/25

A Brand-New Reason to Love Your Bank.
HTLF Bank is now UMB Bank, n.a. For more information, please go to more.umb.com/htlf

000012 8428331 001092 002183 01/01
93335.TM0360P7B09.03072025-2025-03-07_22-51-09-1477669.txt

Cascadel Mutual Water Co.
Reconciliation Detail
2200 · PVB Credit Card *9048, Period Ending 03/10/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						505.79
Cleared Transactions						
Charges and Cash Advances - 7 items						
Credit Card Charge	02/18/2025		CalMutuals	X	-150.00	-150.00
Credit Card Charge	02/18/2025		SECRETARY OF S...	X	-25.00	-175.00
Credit Card Charge	03/01/2025		Ace Hardware - Bry...	X	-139.97	-314.97
Credit Card Charge	03/01/2025		Gas 'n' Stuff	X	-38.88	-353.85
Credit Card Charge	03/11/2025		Gas 'n' Stuff	X	-76.83	-430.68
Credit Card Charge	03/11/2025		Gas 'n' Stuff	X	-56.04	-486.72
Credit Card Charge	03/12/2025		Napa Auto Parts	X	-44.90	-531.62
Total Charges and Cash Advances					-531.62	-531.62
Payments and Credits - 2 items						
Check	02/18/2025	ACH	PVB Visa Account	X	115.62	115.62
Check	02/18/2025	ACH	PVB Visa Account	X	390.17	505.79
Total Cleared Transactions					-25.83	-25.83
Cleared Balance					25.83	531.62
Register Balance as of 03/10/2025					25.83	531.62
New Transactions						
Payments and Credits - 2 items						
Check	03/25/2025	ACH	PVB Visa Account		231.04	231.04
Check	03/25/2025	ACH	PVB Visa Account		300.58	531.62
Total New Transactions					531.62	531.62
Ending Balance					**-505.79**	**0.00**

PREMIER VALLEY BANK
a division of HTLF Bank

BL ACCT CASCADEL MWC
CASCADEL MUTUAL WATER CO
Account Number: ####-####-####-7216

VISA

SCORECARD	Bonus Points Available	Household Balance
	0	1,584

Account Summary

Billing Cycle		03/13/2025
Days In Billing Cycle		31
Previous Balance		$505.79
Purchases	+	$531.62
Cash	+	$0.00
Balance Transfers	+	$0.00
Special	+	$0.00
Credits	-	$0.00
Payments	-	$505.79-
Other Charges	+	$0.00
Finance Charges	+	$0.00
NEW BALANCE		**$531.62**

Credit Summary

Total Credit Line	$2,000.00
Available Credit Line	$1,468.38
Available Cash	$0.00
Amount Over Credit Line	$0.00
Amount Past Due	$0.00
Disputed Amount	$0.00

Account Inquiries

Call us at: (833) 208-3213
Lost or Stolen Card: (866) 839-3485

Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	$531.62
MINIMUM PAYMENT	$25.00
PAYMENT DUE DATE	04/07/2025

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 $505.79-

Trans Date	Post Date	Reference Number	Transaction Description	Amount
02/19	02/19	4909398	INTERNET PMT-THANK YOU	$115.62-
02/19	02/19	4909400	INTERNET PMT-THANK YOU	$390.17-

Important Information About Your Account

WATCH YOUR BONUS POINTS GROW THIS SPRING WHEN YOU USE YOUR SCORECARD REWARDS CARD THROUGH THE SCOREMORE MALL! EARN 2X, 3X, 4X OR MORE ADDITIONAL BONUS POINTS BY SHOPPING AT PARTICIPATING RETAILERS ONLINE AND IN-STORE. VISIT WWW.SCORECARDREWARDS.COM AND START EARNING EXTRA POINTS TODAY!

RECONCILED
04 APR 2025
BY

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5241

HEARTLAND FINANCIAL USA
11935 RILEY ST
OVERLAND PARK KS 66213-1127

PREMIER VALLEY BANK
a division of HTLF Bank

Account Number
7216

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

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
03/13/25	$531.62	$25.00	04/07/25

AMOUNT OF PAYMENT ENCLOSED
$ ______ . __

BL ACCT CASCADEL MWC
CASCADEL MUTUAL WATER CO
PO BOX 321
NORTH FORK CA 93643

3891

MAKE CHECK PAYABLE TO:

VISA
PO BOX 4517
CAROL STREAM IL 60197-4517

17 4298 2433 1199 7216 00002500 00053162 6

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 and cash advances begins from the date the transaction posted to your account. 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

Cardholder Account Summary

STANLEY EGGINK #### #### #### 9048	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	$0.00	$531.62	$0.00	$531.62

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/19	02/19	ZERONT	24793385050002392861069	California Association Fullerton CA	$150.00
02/19	02/20	ZERONT	24755425050260501745447	CA SECRETARY OF STATE WEB 916-6951338 CA	$25.00
02/24	02/25	ZERONT	24801975056254287353569	TRUE VALUE HOMECENTER OAKHURST CA	$139.97
02/27	02/28	ZERONT	24801975059257611247107	GAS N STUFF NORTH FORK CA	$38.88
03/11	03/12	ZERONT	24801975071270297007459	GAS N STUFF NORTH FORK CA	$56.04
03/11	03/12	ZERONT	24801975071270297007467	GAS N STUFF NORTH FORK CA	$76.83
03/12	03/13	ZERONT	24801975071270920697114	NORTH FORK AUTO PARTS NORTH FORK CA	$44.90

Additional Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO WWW.EZCARDINFO.COM AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE AND EASY WITH EZCARDINFO. ENROLL TODAY!

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS $.00.

ScoreCard Bonus Points Information as of 03/12/2026

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	1,584

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									
PBUS02 001	PURCHASE	G	$0.00	1.43750%(M)	17.2500%(V)	$0.00	$0.00	0.0000%	$0.00
ZERONT 001	INTRO PURCHASE	G	$531.62	0.00000%(M)	0.0000%	$0.00	$0.00	0.0000%	$531.62
Cash									
CBUS02 001	CASH ADVANCE	A	$0.00	1.60416%(M)	19.2500%(V)	$0.00	$0.00	0.0000%	$0.00

* Periodic Rate (M)=Monthly (D)=Daily
** includes cash advance and foreign currency fees
[1] FCM = Finance Charge Method

Days In Billing Cycle: 31
APR = Annual Percentage Rate

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