

Beverly Beach Water District

Board of Commissioners Meeting - Agenda

January 15, 2025, at 6:00 p.m.

Beverly Beach Water District Office

1. Call to Order
2. Review/Approval of Minutes
 - a. Minutes from November 20, 2024
3. Financial/Treasurers Report
 - a. Financial and Aging report
 - b. Approval of bills
 - i. Northwest Natural Water – December 2024, Inv. 5139 (\$4,950)
4. Water Plant/Distribution System
5. Old Business
6. New Business
7. Adjourn

**BEVERLY BEACH WATER DISTRICT
BOARD OF COMMISSIONERS MEETING – MINUTES
November 20th, 2024**

Call to Order 6:05 PM:

The meeting was called to order. In attendance were
Tim Gross, Kristen Milligan, Leo Newberg and Leon Nelson .

Approval of Minutes 6:11 PM:

November 20th, 2024 minutes were reviewed, Tim moved, Kristen second, approved by all.
Tim moved, Kristen second, approved by all

Financial/Treasurers Report 6:12 PM:

Financial and Aging reports were reviewed.
Approved Northwest Natural Water October 2024 invoice #4600 for \$5,194.73
Tim moved, Leon second, approved by all at 6:12 pm
Adding Kristen and Leo as account signatories at 6:13 pm
For Kristen Tim Moved and Leo Second, approved by all
For Leo Tim moved, Kristen second, approved by all
Reviewed and discussed accounts and loan
reviewed and discussed Audit and letter from Grimstad

Water Plant/Distribution System :

Discussed sending out a letter to customers to closely monitor outside piping
watch water piping during winter months and to turn off the water supply
when necessary and/or insulating faucets, valves and pipes to avoid water freezing
and pipes bursting. Letter to be sent out with December billings or sooner

Old Business 6:14 PM:

Received ARPA Grant check for \$38,100 dollar and deposited same in new account
Questions were raised about what type of account should be used, interest bearing,
private or public account?
Tim is looking into the Lead Services Survey

New Business:

Some concern about the patch of the landslide area settling
County should be keeping watch but board members
and others are encouraged to keep an eye on it as well

6:25 pm: Review and discussion concerning BBWD Account Draft v.11.19.2024

Is District Fund needed, can it be repurposed, relabeled as a Capital Reserve Fund

6:28 pm: Discussion concerning Grimstad Letter in regards to the Oregon
Report (in lieu of Audit for Beverly Beach Water District) recommending areas
for improvements concerning the Fidelity Bond, the Budget and the Books

The meeting adjourned at 6:53 PM:

Moved by Tim, Second by Kristen, approved by all

Respectfully submitted,

Leon Nelson

NW Natural Water Services, LLC
PO Box 699
Newberg, OR 97132 US
+15035548333
devin@hilandwater.com

Invoice



BILL TO

Beverly Beach Water District
PO Box 576
Newport, OR 97365

INVOICE #	DATE	TOTAL DUE	DUE DATE	TERMS	ENCLOSED
5139	12/31/2024	\$4,950.00	01/30/2025	Net 30	

DATE	DESCRIPTION	QTY	RATE	AMOUNT
	Operations base fee	1	4,950.00	4,950.00
				Subtotal: 4,950.00

BALANCE DUE

\$4,950.00



Beverly Beach Water District

Profit and Loss July - December, 2024

	TOTAL
Income	
1-0401 Water Sales	61,518.32
1-0402 Water Sales-late fee	80.81
1-0410 Interest Income	
1-0412 Oregon Coast Bank - SDC	2.45
1-0414 Oregon Coast Bank - Dist. Fund	334.68
1-0416 Oregon Coast Bank- Gen'l Fund	1,533.74
Total 1-0410 Interest Income	1,870.87
5009 Returned Check Charges	70.00
5010 Processing Fee - credit card	127.72
Total Income	\$63,667.72
GROSS PROFIT	\$63,667.72
Expenses	
1-0700 Maintenance/Repair/Improvement	
0700.1 Water Plant Maint/Improvement	15,718.64
0700.11 Customer maintenance/repairs	4,918.04
0700.20 Tools/Equipment	94.99
0700.4 Tank maintenance/repair	2,751.60
Total 1-0700 Maintenance/Repair/Improvement	23,483.27
1-0701 Plant Contractor-Hiland Water	34,150.00
1-0705 Office Expense	
1-0706 Licenses & fees	864.41
1-0707 Membership fees	795.00
1-0709 US Postmaster	256.00
1-0711 Office supplies	307.07
1-0716 Streamline (Web Page)	1,080.00
Total 1-0705 Office Expense	3,302.48
1-0750 Insurance	
1-0753 Bonding- Pres/Treas/Clerk	180.00
Total 1-0750 Insurance	180.00
1-0760 Utilities	
1-0761 Electric(office)	395.46
1-0762 Telephone	1,882.93
1-0763 Electric (plant)	1,515.33
1-0764 Propane	203.02
Total 1-0760 Utilities	3,996.74
1-0770 Accounting	
1-0772 Grimstad	2,192.00
1-0773 Accounting	6,120.00
Total 1-0770 Accounting	8,312.00

Beverly Beach Water District

Profit and Loss

July - December, 2024

	TOTAL
1-0785 Bank Charges	
1-0786 NSF/ACH Returned Check	0.00
1-0787 Other Charges	115.00
1-0788 Facility Improve Loan Interest	25,408.06
1-0789 Bank ACH Fee	100.00
1-0790 Credit Card Fees	278.31
Total 1-0785 Bank Charges	25,901.37
1-0795 Chemical & Testing	
1-0797 Testing	1,408.00
Total 1-0795 Chemical & Testing	1,408.00
Total Expenses	\$100,733.86
NET OPERATING INCOME	\$ -37,066.14
Other Income	
1-0450 Property Taxes	54,598.77
AWSD-6 Grant Income	38,100.00
Total Other Income	\$92,698.77
NET OTHER INCOME	\$92,698.77
NET INCOME	\$55,632.63

**BEVERLY BEACH WATER DISTRICT
STATEMENT OF INCOME AND EXPENSES- ACCURAL BASIS
CURRENT AND YEAR TO DATE 2024/2025**

INCOME/EXPENSES	Dec-24 CURRENT PERIOD ACTUAL	JULY 2024 - DCEMBER 2024 YEAR TO DATE ACTUAL	ANNUAL BUDGET	BUDGET BALANCE	% OF BUDGET
INCOME					
1-0401 Water Sales	\$10,263.47	\$61,518.32	\$122,704.73	\$61,186.41	50%
1-0402 Water Sales - Late fee	\$0.00	\$80.81	\$300.00	\$219.19	27%
1-0403 Water Sales - Transfer of Service	\$0.00	\$0.00	\$200.00	\$200.00	0%
1-0404 Water Sales - Service Disconnecting	\$0.00	\$0.00	\$200.00	\$200.00	0%
1-0405 Hookups	\$0.00	\$0.00	\$1,200.00	\$1,200.00	0%
Total Water Sales & Hookups	\$10,263.47	\$61,599.13	\$124,604.73	\$63,005.60	49%
INTEREST INCOME					
1-0412 Oregon Coast Bank -SDC	\$0.00	\$2.45	\$160.00	\$157.55	2%
1-0414 Oregon Coast Bank - Dist Fund	\$0.00	\$334.68	\$385.00	\$50.32	87%
1-0416 Oregon Coast Bank - Gen'l Fund	\$307.17	\$1,533.74	\$24.00	(\$1,509.74)	6391%
Total Interest Income	\$307.17	\$1,870.87	\$569.00	(\$1,301.87)	329%
5010 Processing Fee - Credit Card	\$24.06	\$127.72	\$120.00	(\$7.72)	106%
4999 - Uncategorized Income (DeAnda moved out-ACH processed by mistak	\$0.00	\$0.00			
5009 Returned Check Charges	\$0.00	\$70.00			
TOTAL INCOME/GROSS PROFIT	\$10,594.70	\$63,667.72	\$125,293.73	\$61,626.01	51%
EXPENSES					
1-0700 Maintenance/Repair/Improvement					
0700.1 Water Plant Maint/Improvement	\$1,877.34	\$15,718.64	\$49,500.00	\$33,781.36	32%
0700.10 District Office Manint/Repairs	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
0700.11 Customer Maintenance/Repairs	\$0.00	\$4,918.04	\$0.00	(\$4,918.04)	#DIV/0!
0700.2 Generator Building	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
0700.20 Tools/Equipments	\$0.00	\$94.99	\$0.00	(\$94.99)	#DIV/0!
0700.3 Plant Equipment	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
0700.4 Tank Maintenance/Repairs	\$0.00	\$2,751.60	\$0.00	(\$2,751.60)	#DIV/0!
Total Maintenance/Repairs/Improvement	\$1,877.34	\$23,483.27	\$49,500.00	\$26,016.73	47%
1-0701 Plant Contractor-Hiland Water	\$9,900.00	\$34,150.00	\$59,400.00	\$25,250.00	57%

Note: Plant Contractor rate changed from \$4,700 to \$4,950

1-0705 Office Expenses

1-0706 Licenses & Fees	\$297.00	\$864.41	\$1,300.00	\$435.59	66%
1-0707 Membership Fees	\$138.00	\$795.00	\$1,000.00	\$205.00	80%
1-0709 US Postmaster	\$0.00	\$256.00	\$650.00	\$394.00	39%
1-0711 Office Supplies	\$180.97	\$307.07	\$450.00	\$142.93	68%
1-0716 Stramline (Web page)	\$0.00	\$1,080.00	\$1,600.00	\$520.00	68%

Total Office Expenses **\$615.97** **\$3,302.48** **\$5,000.00** **\$1,697.52** **66%**

1-0750 Insurance					
1-0752 Property & Liability	\$0.00	\$0.00	\$9,000.00	\$9,000.00	0%
1-0753 Bonding-Pres/Treas/Cleark	\$0.00	\$180.00	\$600.00	\$420.00	30%
	\$0.00	\$0.00			

Total Insurance **\$0.00** **\$180.00** **\$9,600.00** **\$9,420.00** **2%****1-0760 Utilities**

1-0761 Electic (Office)	\$142.16	\$395.46	\$1,100.00	\$704.54	36%
1-0762 Telephone	\$277.51	\$1,882.93	\$3,750.00	\$1,867.07	50%
1-0763 Electric (Plant)	\$209.22	\$1,515.33	\$6,600.00	\$5,084.67	23%
1-0764 Propane	\$0.00	\$203.02	\$500.00	\$296.98	41%

Total Utilities **\$628.89** **\$3,996.74** **\$11,950.00** **\$7,953.26** **50%****1-0770 Accounting**

1-0772 Grimstad	\$0.00	\$2,192.00	\$8,500.00	\$6,308.00	26%
1-0773 Accounting	\$1,890.00	\$6,120.00	\$15,044.40	\$8,924.40	41%

Total Accounting **\$1,890.00** **\$8,312.00** **\$23,544.40** **\$15,232.40** **35%****1-0785 Bank Charge**

1-0788 Facility Improve Loan Interest (Bond#1 & Bond#2 Loan Interest)	\$0.00	\$25,408.06	0	(\$25,408.06)	#DIV/0!
1-0787 Other Charges (NSF ACH)	\$0.00	\$115.00	\$200.00	\$85.00	58%
1-0789 Bank ACH Fees	\$25.00	\$100.00	\$300.00	\$200.00	33%
1-0790 Credit Card Fees	\$49.84	\$278.31	\$475.00	\$196.69	59%

Total Bank Charge **\$74.84** **\$25,901.37** **\$975.00** **\$481.69** **2657%****1-0795 Chemical & Testing**

1-0796 Chemicals	\$0.00	\$0.00	\$1,000.00	\$1,000.00	0%
1-0797 Testing	\$0.00	\$1,408.00	\$6,000.00	\$4,592.00	23%

Total Chemical 7 Testing	\$0.00	\$1,408.00	\$7,000.00	\$5,592.00	20%
Property Tax Expense	\$0.00	\$0.00	\$25.00	\$25.00	0%
TOTAL EXPENSES	\$14,987.04	\$100,733.86	\$166,994.40	\$66,260.54	60%
OTHER INCOME					
1-0450 Property Taxes	\$2,882.90	\$54,598.77	\$200.00	(\$54,398.77)	27299%
ECWAG Grant Funds (Anticipated)	\$0.00	\$0.00	\$37,000.00	\$37,000.00	0%
AWSD-6 GRANT FUND	\$0.00	\$38,100.00	\$0.00	(\$38,100.00)	#DIV/0!
Funds Transferred from Bond Acct. Operating Rev from Tax Levy			\$18,000.00		
Total Other Income	\$2,882.90	\$92,698.77	\$55,200.00	(\$37,498.77)	1.679325543
NET INCOME	(\$1,509.44)	\$55,632.63	\$13,499.33		
<p>*****NOTE: Loan Principal Payments for Bond#1 & Bond#2 are not included in the Total Expenses in this spreadsheet. Bond#1 and Bond#2 are ACH from bank account #2907053 annually on November 1st of each year. Bond#1 Principal is \$15,818. Bond#2 Principal is \$36,459.</p>					

Beverly Beach Water District

Profit and Loss

December 2024

	TOTAL
Income	
1-0401 Water Sales	10,263.47
1-0410 Interest Income	
1-0416 Oregon Coast Bank- Gen'l Fund	307.17
Total 1-0410 Interest Income	307.17
5010 Processing Fee - credit card	24.06
Total Income	\$10,594.70
GROSS PROFIT	\$10,594.70
Expenses	
1-0700 Maintenance/Repair/Improvement	
0700.1 Water Plant Maint/Improvement	1,877.34
Total 1-0700 Maintenance/Repair/Improvement	1,877.34
1-0701 Plant Contractor-Hiland Water	9,900.00
1-0705 Office Expense	
1-0706 Licenses & fees	297.00
1-0707 Membership fees	138.00
1-0711 Office supplies	180.97
Total 1-0705 Office Expense	615.97
1-0760 Utilities	
1-0761 Electric(office)	142.16
1-0762 Telephone	277.51
1-0763 Electric (plant)	209.22
Total 1-0760 Utilities	628.89
1-0770 Accounting	1,890.00
1-0785 Bank Charges	
1-0789 Bank ACH Fee	25.00
1-0790 Credit Card Fees	49.84
Total 1-0785 Bank Charges	74.84
Total Expenses	\$14,987.04
NET OPERATING INCOME	\$ -4,392.34
Other Income	
1-0450 Property Taxes	2,882.90
Total Other Income	\$2,882.90
NET OTHER INCOME	\$2,882.90
NET INCOME	\$ -1,509.44



Oregon Coast Bank

Contact us:
(503) 965-6600



Branch:
Oregon Coast Bank
35490 Airport Way
Pacific City, OR 97135

Visit our website at:
www.oregoncoastbank.com

BEVERLY BEACH WATER DISTRICT
PO BOX 576
NEWPORT OR 97365

Statement Date: December 31, 2024

Account Number: 1706019

Financial Summary

Account No.	Description	Balance
1706019	**Premier Interest Checking	\$45,247.26
1904499	**Money Market	\$65,263.87
2906428	**Money Market	\$75,030.75
2907053	**Money Market	\$159,569.66
	Total deposit balance	\$345,111.54

A PARTNER YOU CAN COUNT ON

Effective 9/30/2021 Oregon Coast Bank will not be offering the Allpoint network for fee free ATM usage outside of the bank's ATM's. If you use an ATM that is not an Oregon Coast Bank ATM you will be charged a fee.

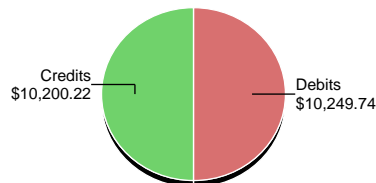
**PREMIER INTEREST CHECKING

ACCOUNT ACTIVITY SUMMARY

Account Number: 1706019

Statement period number of days	32	Interest earned this statement	\$1.92
Average balance	\$43,770.35	Annual percentage yield earned	0.05 %
Total service charge this period	\$0.00		
Year to date interest	\$25.19		

Previous balance	11/29/2024	\$45,296.78
Deposits	20	\$10,200.22
Withdrawals	22	\$10,249.74
Ending balance	12/31/2024	\$45,247.26



DEPOSITS

Date	Description	Amount
12/02/2024	INTUIT 59928793 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$75.97
12/02/2024	REGULAR DEPOSIT	\$209.50



BEVERLY BEACH WATER DISTRICT

Primary Account Number: 1706019

DEPOSITS (continued)

Date	Description	Amount
12/03/2024	INTUIT 61233563 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$209.50
12/04/2024	INTUIT 64733393 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$147.00
12/04/2024	SQUARE INC Beverly Beach Water Di ACH CREDIT SQ241204	\$146.32
12/06/2024	INTUIT 72484523 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$227.91
12/06/2024	SQUARE INC Beverly Beach Water Di ACH CREDIT SQ241206	\$73.16
12/09/2024	REGULAR DEPOSIT	\$650.50
12/11/2024	INTUIT 86527433 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$182.02
12/16/2024	REGULAR DEPOSIT	\$1,752.50
12/17/2024	BEV BEACH WATER OFFSET CREDIT CREDIT BBWD WATER 50388	\$4,292.50
12/18/2024	INTUIT 03149513 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$367.50
12/18/2024	SQUARE INC Beverly Beach Water Di ACH CREDIT SQ241218	\$73.16
12/19/2024	SQUARE INC Beverly Beach Water Di ACH CREDIT SQ241219	\$73.16
12/20/2024	INTUIT 10570853 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$73.50
12/23/2024	REGULAR DEPOSIT	\$1,007.00
12/26/2024	INTUIT 21105413 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$73.50
12/26/2024	INTUIT 21618633 BEVERLY BEACH WATER DI ACH CREDIT DEPOSIT 524771070030725	\$280.60
12/30/2024	REGULAR DEPOSIT	\$283.00
12/31/2024	INTEREST COMPOUNDED	\$1.92

Number of Deposits 20

Total Deposits \$10,200.22

WITHDRAWALS

Date	Description	Amount
12/02/2024	INTUIT 80581783 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$2.66
12/03/2024	INTUIT 81841393 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$3.56
12/04/2024	INTUIT 85229213 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$3.31
12/06/2024	INTUIT 92778553 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$7.98
12/11/2024	INTUIT 06495903 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$1.82
12/16/2024	ACH ORIGINATION SERVICE CHARGE	\$25.00
12/18/2024	INTUIT 22730253 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$3.70
12/18/2024	CENTRAL LINCOLN ER DISTRICT BEVERLY BE ACH DEBIT ACH ITEMS 0206001001	\$142.16
12/18/2024	CENTRAL LINCOLN ER DISTRICT BEVERLY BE ACH DEBIT ACH ITEMS 0206001000	\$209.22



Oregon Coast Bank

BEVERLY BEACH WATER DISTRICT

Primary Account Number: 1706019

WITHDRAWALS (continued)

Date	Description	Amount
12/20/2024	INTUIT 29958553 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$0.74
12/26/2024	INTUIT 40233843 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$2.20
12/26/2024	INTUIT 40717293 BEVERLY BEACH WATER DI ACH DEBIT TRAN FEE 524771070030725	\$9.82
12/31/2024	LUMENCENTURYLINK 334081363 ACH DEBIT SPEEDPAY	\$70.70
12/31/2024	LUMENCENTURYLINK 333577465 ACH DEBIT SPEEDPAY	\$147.01

Number of Withdrawals 14

Total Withdrawals \$629.88

CHECKS

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
4281	12/05/24	\$69.05	4285	12/03/24	\$446.00	4288	12/19/24	\$59.80
4283 *	12/10/24	\$155.00	4286	12/12/24	\$297.00	4289	12/16/24	\$1,206.28
4284	12/04/24	\$2,192.00	4287	12/13/24	\$5,194.73			

* Indicates Break In Sequence

Number of Checks 8

Total Checks \$9,619.86

DAILY BALANCE SUMMARY

Date	Amount	Date	Amount	Date	Amount
12/02/2024	\$45,579.59	12/11/2024	\$44,337.28	12/19/2024	\$43,758.21
12/03/2024	\$45,339.53	12/12/2024	\$44,040.28	12/20/2024	\$43,830.97
12/04/2024	\$43,437.54	12/13/2024	\$38,845.55	12/23/2024	\$44,837.97
12/05/2024	\$43,368.49	12/16/2024	\$39,366.77	12/26/2024	\$45,180.05
12/06/2024	\$43,661.58	12/17/2024	\$43,659.27	12/30/2024	\$45,463.05
12/09/2024	\$44,312.08	12/18/2024	\$43,744.85	12/31/2024	\$45,247.26
12/10/2024	\$44,157.08				

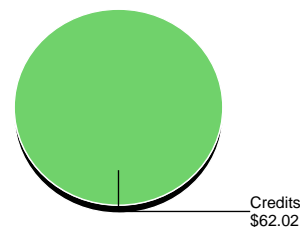
**MONEY MARKET

ACCOUNT ACTIVITY SUMMARY

Account Number: 1904499

Statement period number of days	32	Interest earned this statement	\$62.02
Average balance	\$65,201.85	Annual percentage yield earned	1.09 %
Total service charge this period	\$0.00		
Year to date interest	\$792.96		

Previous balance	11/29/2024	\$65,201.85
Deposits	1	\$62.02
Withdrawals	0	\$0.00
Ending balance	12/31/2024	\$65,263.87





Oregon Coast Bank

BEVERLY BEACH WATER DISTRICT

Primary Account Number: 1706019

DEPOSITS

Date	Description	Amount
12/31/2024	INTEREST COMPOUNDED	\$62.02

Number of Deposits 1 Total Deposits \$62.02

DAILY BALANCE SUMMARY

Date	Amount
12/31/2024	\$65,263.87

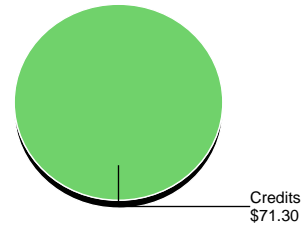
**MONEY MARKET

ACCOUNT ACTIVITY SUMMARY

Account Number: 2906428

Statement period number of days	32	Interest earned this statement	\$71.30
Average balance	\$74,959.45	Annual percentage yield earned	1.09 %
Total service charge this period	\$0.00		
Year to date interest	\$911.61		

Previous balance	11/29/2024	\$74,959.45
Deposits	1	\$71.30
Withdrawals	0	\$0.00
Ending balance	12/31/2024	\$75,030.75



DEPOSITS

Date	Description	Amount
12/31/2024	INTEREST COMPOUNDED	\$71.30

Number of Deposits 1 Total Deposits \$71.30

DAILY BALANCE SUMMARY

Date	Amount
12/31/2024	\$75,030.75

**MONEY MARKET

ACCOUNT ACTIVITY SUMMARY

Account Number: 2907053

Statement period number of days	32	Interest earned this statement	\$151.12
Average balance	\$158,878.00	Annual percentage yield earned	1.09 %



Oregon Coast Bank

BEVERLY BEACH WATER DISTRICT

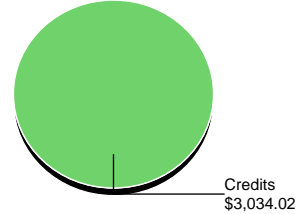
Primary Account Number: 1706019

ACCOUNT ACTIVITY SUMMARY

Account Number: 2907053

Total service charge this period	\$0.00
Year to date interest	\$1,871.49

Previous balance	11/29/2024	\$156,535.64
Deposits	2	\$3,034.02
Withdrawals	0	\$0.00
Ending balance	12/31/2024	\$159,569.66



DEPOSITS

Date	Description	Amount
12/06/2024	LINCOLN COUNTY BEVERLY BEACH WATER DI ACH CREDIT TEFT120524 0200032	\$2,882.90
12/31/2024	INTEREST COMPOUNDED	\$151.12

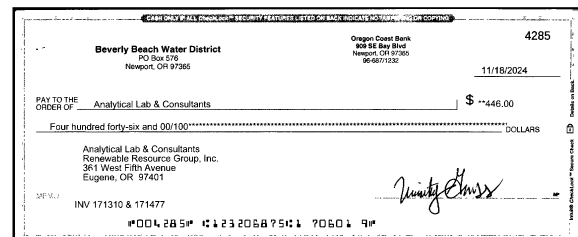
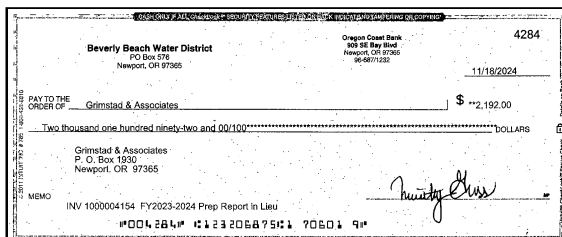
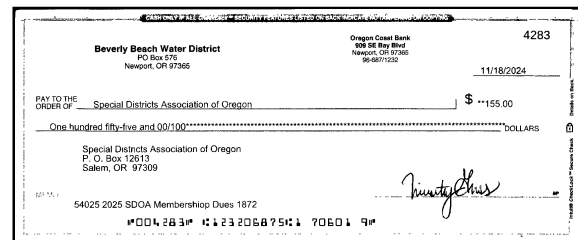
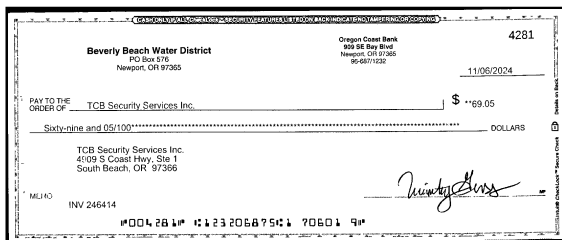
Number of Deposits 2

Total Deposits \$3,034.02

DAILY BALANCE SUMMARY

Date	Amount	Date	Amount
12/06/2024	\$159,418.54	12/31/2024	\$159,569.66

IMAGES





Oregon Coast Bank

BEVERLY BEACH WATER DISTRICT

Primary Account Number: 1706019

IMAGES (continued)

24121104607460190001

Beverly Beach Water District
PO Box 578
Newport, OR 97365

Oregon Coast Bank
809 SE Bay Blvd
Newport, OR 97365
86-6871232

4286

12/05/2024

PAY TO THE ORDER OF Oregon Department of Revenue \$ 297.00

Two hundred ninety-seven and 00/100 ***** DOLLARS

Oregon Department of Revenue
PO Box 14730
Salem, OR 97309-0464

State Fire Marshal Facility ID 091054 Letter ID 01832

INV 246610

#004286# 1232068754 706019#

Check #4286 12/12/2024 \$297.00

Beverly Beach Water District
PO Box 578
Newport, OR 97365

Oregon Coast Bank
809 SE Bay Blvd
Newport, OR 97365
86-6871232

4287

12/05/2024

PAY TO THE ORDER OF NW Natural Water Services, LLC \$ 5,194.73

Five thousand one hundred ninety-four and 73/100 ***** DOLLARS

NW Natural Water Services, LLC
PO Box 690
Newberg, OR 97132

INV 4600 Base Fee plus Repair

INV 4600 Base Fee plus Repair

#004287# 1232068754 706019#

Check #4287 12/13/2024 \$5,194.73

Beverly Beach Water District
PO Box 578
Newport, OR 97365

Oregon Coast Bank
809 SE Bay Blvd
Newport, OR 97365
86-6871232

4288

12/05/2024

PAY TO THE ORDER OF TCB Security Services Inc. \$ 59.80

Fifty-nine and 80/100 ***** DOLLARS

TCB Security Services Inc.
4200 S Coast Hwy, Ste 1
South Beach, OR 97368

INV 246610

#004288# 1232068754 706019#

Check #4288 12/19/2024 \$59.80

Beverly Beach Water District
PO Box 578
Newport, OR 97365

Oregon Coast Bank
809 SE Bay Blvd
Newport, OR 97365
86-6871232

4289

12/05/2024

PAY TO THE ORDER OF Bayvue Bookkeeping LLC \$ 1,206.28

One thousand two hundred six and 28/100 ***** DOLLARS

Bayvue Bookkeeping LLC
23004 NE 122nd St
Brush Prairie, WA 98605
United States

November 2024 bookkeeping sub subscription invoice

#004289# 1232068754 706019#

Check #4289 12/16/2024 \$1,206.28

Account Reconciliation Form

A. The ending balance shown on statement \$ _____
 B. List deposits not shown on statement \$ _____
 \$ _____
 \$ _____
 \$ _____
 C. Total of lines B \$ _____
 D. Add line C to line A \$ _____

E. List below all checks written and any withdrawals not posted on statement

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

F. Total of Column E \$ _____
 G. Subtract line F from line D \$ _____

H. The ending balance in your check register \$ _____
 I. List deposits, transfers or interest credited not already listed in your check register \$ _____
 \$ _____
 \$ _____
 \$ _____
 J. Total of lines I \$ _____
 K. Add line J to line H \$ _____

L. List below all checks and charges not already reflected in your check register

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

M. Total of Column L \$ _____
 N. Subtract line M from line K \$ _____

The balances (Line "G" and Line "N" above) should agree. If not, recheck your entries from this statement and your check register. All deposits and credits are subject to final collection.

The following pertains to accounts established for personal, family or household purposes only.

For information regarding business and custodial accounts please refer to your account disclosure. Contact us if you have a specific question pertaining to your account.

In Case of Errors or Questions About Your Electronic Transfers

Direct inquiries to us at our address or telephone number printed on the front page of this statement 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The information below is applicable to those Accounts which may be subject to an Interest Charge.

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 (on a separate sheet) at our address shown on the front page of this statement as soon as possible. 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 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 [or electronically]. 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 you 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.

PAYMENT INFORMATION - Please mail or deliver your payment to the financial institution at the address indicated on the reverse side hereof. Payments received on weekends and holidays will be credited the next business day. Payments received after your closing date will appear on your next statement. If the financial institution has been authorized to deduct the minimum payment from your Account, it will be deducted and credited to your Account as of the date shown on the reverse side hereof. To avoid additional INTEREST CHARGES, pay your balance in full. Please call the financial institution for the exact balance as the balance changes daily.

INTEREST CHARGE - The INTEREST CHARGE on your account is calculated by applying the different PERIODIC RATES to the appropriate range of the outstanding daily balance of your account. The outstanding daily balance is calculated by using the beginning balance of your account each day, adding any new advances or debits, and subtracting any payments or credits. The INTEREST CHARGE may be determined as follows:

1. Using the rate ranges, separate the outstanding daily balance into appropriate range amounts.
2. Multiply each outstanding daily balance by the applicable periodic rate.
3. Multiply each of these results by the number of days the applicable rate was in effect.
4. Add the results of step #3 together.

USE OF THE AVERAGE DAILY BALANCE - If the daily balances are not shown on your statement, the average daily balance may be used. The average daily balance is or can be multiplied by the number of days in the billing cycle and the periodic rate applied to the product to determine the amount of the interest charge. To calculate the average daily balance, all of the daily balances for the billing cycle are added up, and the total is divided by the number of days in the billing cycle. The INTEREST CHARGE is or may be determined as follows:

1. Multiplying each of the average balances by the number of days in the billing cycle (or if the daily rate varied during the cycle, by multiplying by the number of days the applicable rate was in effect).
2. Multiplying each of the results by the applicable periodic rate, and adding these products together.

Beverly Beach Water District

1-0101 General Acct #1706019, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	45,296.78
Checks and payments cleared (23)	-10,263.79
Deposits and other credits cleared (108)	10,214.27
Statement ending balance	<u>45,247.26</u>
Uncleared transactions as of 12/31/2024	-7,585.30
Register balance as of 12/31/2024	37,661.96
Cleared transactions after 12/31/2024	0.00
Uncleared transactions after 12/31/2024	792.43
Register balance as of 01/06/2025	38,454.39

Details

Checks and payments cleared (23)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/06/2024	Check	4281	TCB Security Services Inc.	-69.05
11/18/2024	Check	4283	Special Districts Association o...	-155.00
11/18/2024	Check	4285	Analytical Lab & Consultants	-446.00
11/18/2024	Check	4284	Grimstad & Associates	-2,192.00
12/01/2024	Expense		QuickBooks Payments	-2.66
12/02/2024	Expense		QuickBooks Payments	-3.56
12/03/2024	Expense		QuickBooks Payments	-3.31
12/05/2024	Check	4287	NW Natural Water Services, L...	-5,194.73
12/05/2024	Check	4289	Bayvue Bookkeeping LLC	-1,206.28
12/05/2024	Check	4288	TCB Security Services Inc.	-59.80
12/05/2024	Expense		QuickBooks Payments	-7.98
12/05/2024	Check	4286	Oregon Department of Rev - ...	-297.00
12/10/2024	Expense		QuickBooks Payments	-1.82
12/16/2024	Expense			-25.00
12/17/2024	Expense		QuickBooks Payments	-3.70
12/18/2024	Expense		Central Lincoln PUD	-209.22
12/18/2024	Expense		Central Lincoln PUD	-142.16
12/19/2024	Expense		QuickBooks Payments	-0.74
12/25/2024	Expense		QuickBooks Payments	-9.82
12/25/2024	Expense		QuickBooks Payments	-2.20
12/31/2024	Expense		Square	-14.05
12/31/2024	Expense		Century Link	-70.70
12/31/2024	Expense		Century Link	-147.01

Total -10,263.79

Deposits and other credits cleared (108)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/01/2024	Deposit		11340 NE Coos St:Ford, Brett ...	75.97
12/02/2024	Deposit			209.50
12/02/2024	Receive Payment	866900304	133 NE 122nd St.:Price, Mary ...	136.00
12/02/2024	Receive Payment	1002	11964 NE Beverly Ln:Schultze...	73.50
12/03/2024	Receive Payment	Receipt #p0EU	12290 NE Coos St.:Sanders, ...	75.97
12/03/2024	Deposit			147.00
12/03/2024	Receive Payment	Receipt #3HE3	12290 NE Coos St.:Sanders, ...	75.97
12/05/2024	Deposit			227.91
12/09/2024	Receive Payment	19546855	11408 NE Coos	73.50
12/09/2024	Receive Payment	867797390	12055 NE Beverly Dr.:Riggs, ...	136.00

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/09/2024	Receive Payment	6423	11730 NE Beverly Dr.:Siegel, ...	73.50
12/09/2024	Receive Payment	1608	11335 NE Coos St.:Cochran, K...	73.50
12/09/2024	Receive Payment	6331	149 NE 122nd St.:Vietor, Teresa	73.50
12/09/2024	Receive Payment	2931	12251 NE Benton St.:Frazier, ...	73.50
12/09/2024	Receive Payment	4268	11556 NE Benton St.:Licht, Jo	73.50
12/09/2024	Receive Payment	5018	11555 NE Avery St.:Hansell, T...	73.50
12/10/2024	Deposit		116 NE 115th:Roberts, Allan	182.02
12/16/2024	Receive Payment	4623	12287 NE Coos St. Your Hous...	312.00
12/16/2024	Receive Payment	3604	12265 NE Coos St.:Mackie, D...	73.50
12/16/2024	Receive Payment	868350114	12169 NE Benton St.:Hofeld, ...	138.00
12/16/2024	Receive Payment	10522	11458 NE Avery:Safety Electri...	136.00
12/16/2024	Receive Payment	5330	271 NE 121st St.:Case, Jalene	73.50
12/16/2024	Receive Payment	2392	11455 NE Benton St.:Stewart,...	73.50
12/16/2024	Receive Payment	995952	11720 NE Beverly Dr.:Johnso...	75.00
12/16/2024	Receive Payment	7296	11570 NE Beverly Dr.:See, David	73.50
12/16/2024	Receive Payment	272	11607 NE Avery St.:VanCoele...	73.50
12/16/2024	Receive Payment	1096	11790 NE Beverly Dr.:Scheler,...	73.50
12/16/2024	Receive Payment	159	11656 NE Beverly Dr.:Hassell,...	367.50
12/16/2024	Receive Payment	649	11597 NE Avery St.:Zemke, Di...	136.00
12/16/2024	Receive Payment	9803	11663 NE Avery St.:Myers, Ch...	73.50
12/16/2024	Receive Payment	1401	11465 NE Coos St.:Haynes, To...	73.50
12/17/2024	Receive Payment	Conf#4055699	11345 NE Benton St.:Burks, Ti...	73.50
12/17/2024	Receive Payment	Receipt #75il	231 NE 122nd St.:Sherman, ...	75.97
12/17/2024	Receive Payment	Receipt #ZEUt	11567 NE Beverly Dr.:Newber...	75.97
12/17/2024	Deposit			367.50
12/17/2024	Receive Payment	Conf#4055699	12011 NE Beverly Dr.:Lyon, Ri...	136.00
12/17/2024	Receive Payment	Conf#4055699	12280 NE Benton St.:Davis, A...	73.50
12/17/2024	Receive Payment	Conf#4055699	11412 NE Coos St.:Underhill, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12225 NE Coos St.:Vaughan, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	11419 NE Avery St.:Bokosky, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12242 NE Benton St.:Flores, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	280 NE 121st St.:Perez, Anto...	73.50
12/17/2024	Receive Payment	Conf#4055699	180 NE 122nd St.:Root, Beatri...	73.50
12/17/2024	Receive Payment	Conf#4055699	153 NE 122nd St. Bonnie Hou...	73.50
12/17/2024	Receive Payment	Conf#4055699	156 NE 115th St.:Martin, Carol	73.50
12/17/2024	Receive Payment	Conf#4055699	12164 NE Coos St.:Buck, Chri...	73.50
12/17/2024	Receive Payment	Conf#4055699	12240 NE Coos St.:Gomes, C...	73.50
12/17/2024	Receive Payment	Conf#4055699	12143 NE Coos St.:Martin, Ch...	73.50
12/17/2024	Receive Payment	Conf#4055699	190 NE 121st St.:Davis, Clifton	73.50
12/17/2024	Receive Payment	Conf#4055699	11626 NE Beverly Dr.:Shade, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12087 NE Beverly Dr.:Gile, Dan	73.50
12/17/2024	Receive Payment	Conf#4055699	12130 NE Coos St.:Butler, Dan	73.50
12/17/2024	Receive Payment	Conf#4055699	12277 NE Benton St.:Trail, De...	73.50
12/17/2024	Receive Payment	Conf#4055699	11633 NE Benton St.:Roberts...	73.50
12/17/2024	Receive Payment	Conf#4055699	11549 NE Benton St.:Jones, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	11450 NE Benton St.:Wood, D...	73.50
12/17/2024	Receive Payment	Conf#4055699	12254 NE Benton St.:Phillips, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	266 NE 122nd St.:Blume, Mat...	73.50
12/17/2024	Receive Payment	Conf#4055699	237 NE 121st St.:Shumate, Ja...	73.50
12/17/2024	Receive Payment	Conf#4055699	137 NE122nd St.:Collier, Fran...	73.50
12/17/2024	Receive Payment	Conf#4055699	11457 NE Avery:Lowry, Greta	73.50
12/17/2024	Receive Payment	Conf#4055699	11606 NE Benton St.:Vargas, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12245 NE Benton St.:Jaime P...	73.50
12/17/2024	Receive Payment	Conf#4055699	165 NE 122nd St.:Sawyer, Jim	136.00
12/17/2024	Receive Payment	Conf#4055699	255 NE 122nd St.:Rafferty, Mi...	73.50
12/17/2024	Receive Payment	Conf#4055699	11355 NE Coos St.:Henderson...	73.50
12/17/2024	Receive Payment	Conf#4055699	11429 NE Avery St.:Lowry, Joh...	136.00
12/17/2024	Receive Payment	Conf#4055699	11416 NE Coos St.:Anda, Jose...	73.50
12/17/2024	Receive Payment	Conf#4055699	11726 NE Beverly Dr.:Wehling...	73.50
12/17/2024	Receive Payment	Conf#4055699	165 NE 121st St.:Strohmeier,...	73.50
12/17/2024	Receive Payment	Conf#4055699	11525 NE Coos St.:Hogan, Kelly	73.50
12/17/2024	Receive Payment	Conf#4055699	250 NE 122nd St.:Kelly Lawre...	73.50
12/17/2024	Receive Payment	Conf#4055699	11412 NE Benton St.:Ganas, ...	73.50

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/17/2024	Receive Payment	Conf#4055699	11274 NE Coos St.:Milligan, A...	73.50
12/17/2024	Receive Payment	Conf#4055699	11773 NE Avery St.:Morrison, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12214 NE Coos St.:Roderick, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	145 NE 122nd St.:Stevens, M...	73.50
12/17/2024	Receive Payment	Conf#4055699	11416 NE Avery St.	73.50
12/17/2024	Receive Payment	Conf#4055699	130 NE 115th St.:Stecher, Mic...	73.50
12/17/2024	Receive Payment	Conf#4055699	232 NE 122nd St.:Richardson...	73.50
12/17/2024	Receive Payment	Conf#4055699	11573 NE Avery St.:Santos, Fe...	73.50
12/17/2024	Receive Payment	Conf#4055699	W-Benton, N-122:Vorderstras...	73.50
12/17/2024	Receive Payment	Conf#4055699	12155 NE Coos St.:Ellis, Ryan	73.50
12/17/2024	Receive Payment	Conf#4055699	12282 NE Coos St.:Weber, Sam	73.50
12/17/2024	Receive Payment	Conf#4055699	11493 NE Avery:Sea Glass S...	136.00
12/17/2024	Receive Payment	Conf#4055699	11365 NE Benton St.:Rubbert, ...	73.50
12/17/2024	Receive Payment	Conf#4055699	12035 NE Beverly Dr.:Reynol...	73.50
12/17/2024	Receive Payment	Conf#4055699	11723 NE Avery St.:Ladouceu...	73.50
12/17/2024	Receive Payment	Conf#4055699	11402 NE Coos St.:Gross, Tim...	73.50
12/18/2024	Receive Payment	Receipt #r1id	11326 NE Coos St.:Holloway, ...	75.97
12/19/2024	Deposit		11710 NE Beverly Dr.:Kersey, ...	73.50
12/23/2024	Receive Payment	568050045	11445 NE Avery St.:Jay & Ki...	73.50
12/23/2024	Receive Payment	996410	11685 NE Avery St.:Geist, We...	73.50
12/23/2024	Receive Payment	21067316	11755 NE Avery St.:Tauber, Lo...	73.50
12/23/2024	Receive Payment	995628	11511 NE Avery St.:Schakohl, ...	136.00
12/23/2024	Receive Payment	77748300	11806 NE Beverly Dr.:McMilla...	73.50
12/23/2024	Receive Payment	166	11752 NE Beverly Dr.:McBride...	73.50
12/23/2024	Receive Payment	895522	141 NE 121st St.:Mann, Devon	136.00
12/23/2024	Receive Payment	77825809	11695 NE Avery St.:Strong, C...	73.50
12/23/2024	Receive Payment	4883	217 NE 121st St.:King, Daniel...	73.50
12/23/2024	Receive Payment	1108	11735 NE Beverly Dr.	147.00
12/23/2024	Receive Payment	1487	11558 NE Benton St.:Lazerus,...	73.50
12/25/2024	Deposit		11415 NE Coos St.:Paul & Co...	73.50
12/25/2024	Deposit		240 NE 115th St. Laura Lawle...	280.60
12/27/2024	Receive Payment	9028	11664 NE Avery St.	73.50
12/27/2024	Receive Payment	78697276	11528 NE Benton St.:Jespers...	73.50
12/27/2024	Receive Payment	3662509399	11625 NE Avery St.:Jackson, ...	136.00
12/31/2024	Deposit			1.92

Total 10,214.27

Additional Information

Uncleared checks and payments as of 12/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/30/2024	Check	4292	NW Natural Water Services, L...	-5,097.75
12/30/2024	Check	4290	Bayvue Bookkeeping LLC	-1,002.69
12/30/2024	Check	4291	The Automation Group	-1,484.86

Total -7,585.30

Uncleared checks and payments after 12/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/01/2025	Expense		QuickBooks Payments	-2.66
01/02/2025	Expense		QuickBooks Payments	-2.10
01/03/2025	Expense		QuickBooks Payments	-2.20
01/05/2025	Expense		QuickBooks Payments	-5.32
01/05/2025	Expense		QuickBooks Payments	-5.14

Total -17.42

Uncleared deposits and other credits after 12/31/2024

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/01/2025	Deposit		11340 NE Coos St.:Ford, Brett ...	75.97
01/02/2025	Deposit			209.50
01/03/2025	Receive Payment	Receipt #xWnq	12290 NE Coos St.:Sanders, ...	75.97
01/03/2025	Deposit		11445 NE Avery St.,	73.50
01/05/2025	Deposit			151.94
01/05/2025	Deposit			147.00
01/05/2025	Receive Payment	Receipt #DnNj	231 NE 122nd St.:Sherman, ...	75.97
Total				809.85



Oregon Coast Bank

Contact us:
(541) 265-9000



Branch:
Oregon Coast Bank
909 SE Bay Blvd
Newport, OR 97365

Visit our website at:
www.oregoncoastbank.com

BEVERLY BEACH WATER DISTRICT
PO BOX 576
NEWPORT OR 97365

Statement Date: December 13, 2024

Account Number: 1731025

A PARTNER YOU CAN COUNT ON

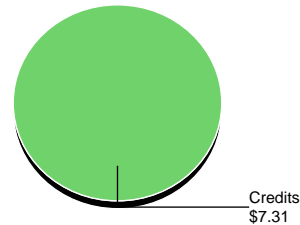
Effective 9/30/2021 Oregon Coast Bank will not be offering the Allpoint network for fee free ATM usage outside of the bank's ATM's. If you use an ATM that is not an Oregon Coast Bank ATM you will be charged a fee.

COMMUNITY REWARDS CHECKING

ACCOUNT ACTIVITY SUMMARY

Statement period number of days	28	Interest earned this statement	\$7.31
Average balance	\$38,100.78	Annual percentage yield earned	0.25 %
Total service charge this period	\$0.00		
Year to date interest	\$8.09		

Previous balance	11/15/2024	\$38,100.78
Deposits	1	\$7.31
Withdrawals	0	\$0.00
Ending balance	12/13/2024	\$38,108.09



DEPOSITS

Date	Description	Amount
12/13/2024	INTEREST COMPOUNDED	\$7.31

Number of Deposits 1 Total Deposits \$7.31

DAILY BALANCE SUMMARY

Date	Amount
12/13/2024	\$38,108.09

Account Reconciliation Form

A. The ending balance shown on statement \$ _____
 B. List deposits not shown on statement \$ _____
 \$ _____
 \$ _____
 \$ _____
 C. Total of lines B \$ _____
 D. Add line C to line A \$ _____

E. List below all checks written and any withdrawals not posted on statement

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

F. Total of Column E \$ _____
 G. Subtract line F from line D \$ _____

H. The ending balance in your check register \$ _____
 I. List deposits, transfers or interest credited not already listed in your check register \$ _____
 \$ _____
 \$ _____
 \$ _____
 J. Total of lines I \$ _____
 K. Add line J to line H \$ _____

L. List below all checks and charges not already reflected in your check register

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

M. Total of Column L \$ _____
 N. Subtract line M from line K \$ _____

The balances (Line "G" and Line "N" above) should agree. If not, recheck your entries from this statement and your check register. All deposits and credits are subject to final collection.

The following pertains to accounts established for personal, family or household purposes only.

For information regarding business and custodial accounts please refer to your account disclosure. Contact us if you have a specific question pertaining to your account.

In Case of Errors or Questions About Your Electronic Transfers

Direct inquiries to us at our address or telephone number printed on the front page of this statement 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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The information below is applicable to those Accounts which may be subject to an Interest Charge.

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 (on a separate sheet) at our address shown on the front page of this statement as soon as possible. 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 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 [or electronically]. 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 you 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.

PAYMENT INFORMATION - Please mail or deliver your payment to the financial institution at the address indicated on the reverse side hereof. Payments received on weekends and holidays will be credited the next business day. Payments received after your closing date will appear on your next statement. If the financial institution has been authorized to deduct the minimum payment from your Account, it will be deducted and credited to your Account as of the date shown on the reverse side hereof. To avoid additional INTEREST CHARGES, pay your balance in full. Please call the financial institution for the exact balance as the balance changes daily.

INTEREST CHARGE - The INTEREST CHARGE on your account is calculated by applying the different PERIODIC RATES to the appropriate range of the outstanding daily balance of your account. The outstanding daily balance is calculated by using the beginning balance of your account each day, adding any new advances or debits, and subtracting any payments or credits. The INTEREST CHARGE may be determined as follows:

1. Using the rate ranges, separate the outstanding daily balance into appropriate range amounts.
2. Multiply each outstanding daily balance by the applicable periodic rate.
3. Multiply each of these results by the number of days the applicable rate was in effect.
4. Add the results of step #3 together.

USE OF THE AVERAGE DAILY BALANCE - If the daily balances are not shown on your statement, the average daily balance may be used. The average daily balance is or can be multiplied by the number of days in the billing cycle and the periodic rate applied to the product to determine the amount of the interest charge. To calculate the average daily balance, all of the daily balances for the billing cycle are added up, and the total is divided by the number of days in the billing cycle. The INTEREST CHARGE is or may be determined as follows:

1. Multiplying each of the average balances by the number of days in the billing cycle (or if the daily rate varied during the cycle, by multiplying by the number of days the applicable rate was in effect).
2. Multiplying each of the results by the applicable periodic rate, and adding these products together.

Beverly Beach Water District

1-0116 AWSD-6 SUBAWARD - Restricted Grant Acct 1731025, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	38,100.78
Interest earned.....	7.31
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>38,108.09</u>

Register balance as of 12/31/2024.....	38,108.09
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Beverly Beach Water District

1-1103 SDC Fund #- 1904499, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	65,201.85
Interest earned	62.02
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>65,263.87</u>

Register balance as of 12/31/2024	65,263.87
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Oregon Coast Bank

Contact us:
(541) 265-9000



Branch:
Oregon Coast Bank
909 SE Bay Blvd
Newport, OR 97365

Visit our website at:
www.oregoncoastbank.com

BEVERLY BEACH WATER DISTRICT
USDA RESERVE ACCOUNT
PO BOX 576
NEWPORT OR 97365

Statement Date: December 13, 2024

Account Number: 1912229

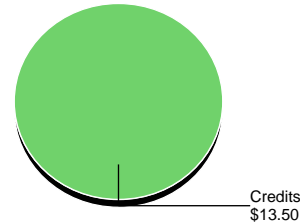
**MONEY MARKET

ACCOUNT ACTIVITY SUMMARY

Statement period number of days	28
Average balance	\$15,998.93
Total service charge this period	\$0.00
Year to date interest	\$302.96

Interest earned this statement	\$13.50
Annual percentage yield earned	1.11 %

Previous balance	11/15/2024	\$15,998.93
Deposits	1	\$13.50
Withdrawals	0	\$0.00
Ending balance	12/13/2024	\$16,012.43



DEPOSITS

Date	Description	Amount
12/13/2024	INTEREST COMPOUNDED	\$13.50

Number of Deposits 1

Total Deposits \$13.50

DAILY BALANCE SUMMARY

Date	Amount
12/13/2024	\$16,012.43

Account Reconciliation Form

A. The ending balance shown on statement \$ _____

B. List deposits not shown on statement \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

C. Total of lines B \$ _____

D. Add line C to line A \$ _____

H. The ending balance in your check register \$ _____

I. List deposits, transfers or interest credited not already listed in your check register \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

J. Total of lines I \$ _____

K. Add line J to line H \$ _____

E. List below all checks written and any withdrawals not posted on statement

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

L. List below all checks and charges not already reflected in your check register

Check #	\$ Amount	Check #	\$ Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

F. Total of Column E \$ _____

G. Subtract line F from line D \$ _____

M. Total of Column L \$ _____

N. Subtract line M from line K \$ _____

The balances (Line "G" and Line "N" above) should agree. If not, recheck your entries from this statement and your check register. All deposits and credits are subject to final collection.

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- We can apply any unpaid amount against your credit limit.

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4. Add the results of step #3 together.

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1. Multiplying each of the average balances by the number of days in the billing cycle (or if the daily rate varied during the cycle, by multiplying by the number of days the applicable rate was in effect).
2. Multiplying each of the results by the applicable periodic rate, and adding these products together.

Beverly Beach Water District

1-0115 USDA Debt Svc Reserve Fund- Restricted 1912229, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	15,998.93
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (1).....	13.50
Statement ending balance.....	<u>16,012.43</u>

Register balance as of 12/31/2024.....	16,012.43
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Details

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/31/2024	Deposit			13.50
Total				13.50

Beverly Beach Water District

1-0106 District Fund #2906428, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	74,959.45
Interest earned	71.30
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>75,030.75</u>

Register balance as of 12/31/2024	75,030.75
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Beverly Beach Water District

1-0114 Bond#2907053, Period Ending 12/31/2024

RECONCILIATION REPORT

Reconciled on: 01/06/2025

Reconciled by: Marina Khuon

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	156,535.64
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	3,034.02
Statement ending balance.....	<u>159,569.66</u>

Register balance as of 12/31/2024..... 159,569.66

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/06/2024	Deposit			2,882.90
12/31/2024	Deposit			151.12
Total				3,034.02