Oyster Harbor Citizens Association (OHCA)

BOARD OF DIRECTORS MEETING

November 18, 2026

Notice: This meeting will be recorded.

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1. Call to Order

2. Moment of Silence

3. Approval of Agenda

4. Approval of Minutes

Approval of Minutes of the October 21, 2026 Board Meeting

5. Financial Reports for October / YTD FY2026

a. SCBD Accounts - Special Tax Treasurer, Carol Swan
b. Piers & Harbors Account - Association Treasurer, Stephanie Orr

6. 2028 Budget Discussion

a. FY2028 Budget Planning
b. Reserve Funding and Capital Improvement Planning
c. Assessment and Revenue Projections

7. Procurement Policy Review

a. Review of Proposed Revisions
b. Board Discussion and Direction

8. President's Report

a. Roads & Drainage Committee

- Biohabitats Survey Update

- Culvert Repairs - Shore Drive and Howard Road
- Booker Pier Sinkhole
- Bulkhead Sinkhole
- Private Road Street Signs
- Shore Drive Property Remediation

b. Community Property Committee

- Harbor Park Improvements
- Shed Replacement Project
- Handicap Access Gate
- Community Property Maintenance

c. Security Committee

- Committee Update
- Fire Marshal Recommendations

d. Beach Committee

- Retaining Wall Repair
- Catering Gate

e. Social Committee

- Community Events Update

f. Benevolence & New Neighbor Committee

g. Piers & Harbors / Harbormaster

- Fishing Creek Pier Repair Project
- Dock and Pier Renovation Project
- Channel Dredging
- Bulkhead Erosion Control Remediation
- Security Cameras
- Boat/Kayak Rack Replacement and Cleanup Project
- Burgee Program

9. New Business

10. Closed Session

Motion: *I move that the Board enter Closed Session to discuss a Board member matter and a homeowner concern requiring confidential discussion.*

Closed Session Topics

a. Board Member Matter
b. Homeowner Concern

11. Adjournment

The meeting will adjourn from Closed Session.

Draft minutes of the: October 21, 2026 OHCA Board Meeting

Attendees:

- **Board Members:** Tom Cagle, Thomasina Coates, Winston Dunkley, Elaine Goldberg, Walter Jernigan, Trisha Thomas, Joe Madron (via Zoom), Curtis Morehead (via Zoom)
- **President:** Heather Madron.
- **Vice President:** Don Krause.
- **Treasurers:** Carol Swan (SCBD), Stephanie Orr (Association).
- **Committee:** Dan Craig (Beach Committee).
- **Others:** Several community members (in-person and Zoom).

1. Call to Order

Presided over by Board Chair Trisha Thomas. The meeting was recorded and began at approximately 7:10 pm with a moment of silence.

2. Approval of Agenda and Minutes

Motions were made to approve the agenda and the minutes from the September 16, 2026 meeting; both were seconded and approved unanimously.

Committee Assignments: Winston Dunkley and Walter Jernigan will serve on the Community Property committee. Board members were asked to serve or chair a committee.

3. Financial Reports

SCBD Treasurer Carol Swan reported the following as of September 30, 2026

Truist Accounts

Checking - $31,470.00

Money Market - $283,128.03

Total Truist: $314,598.03

Morgan Stanley CDs Total - $839,244.61

Ladder of 5 CDs with staggered maturity dates in '27 and '28

Grand Total OHCA SCBD Funds: $1,153,842.64

Association Treasurer Stephanie Orr reported the following as of September 30, 2026

PNC Checking Acct:

Opening Balance as of 9/1/2026: $66,712.72

Ending balance as of 9/30/2026: $66,692.72

PNC CDs:

1. Current balance: $31,765.64

2. Current balance: $47,649.27

Both CDs mature on 3/26/27

4. **President's Report**

- **Community Property:** The board reapproved the cost of the Harbor Park shed replacement (up to $10,000), covering the removal of the old shed by LB Landscaping, the new shed from Stoltzfus, gravel base, and electrical work by Wireworks.
- **Social Committee:** The board approved a budget of up to $4,000 each for the Halloween event and the Oyster Roast, to come out of Piers and Harbor account.
- **Piers & Harbors:** The board approved the bid from Chesapeake Docks for the floating dock reconfiguration at Fishing Creek Pier ($26,242.50). Joe Madron confirmed this would provide additional rental slips and improve accessibility for small boats. Up to an additional $5,000 was approved for beach grading costs related to dredging permit issues by Atwell
- **Beach Committee:** Waiting for additional bids for handicap ramp, catering gate, wall repair.
- **Other Projects:** Updates were provided regarding the Biohabitats survey, culvert repairs on Shore Drive, and the Booker Pier bulkhead.
- **Permitting:** It was clarified that OHCA will require contractors to obtain their own permits; volunteers and members should not assume liability by obtaining them individually.

5. **Procurement Policy Review**

- The board discussed the updated procurement policy drafted by Jeanie Greenwell. The goal of the revisions is to increase flexibility and lower cost thresholds to allow critical work to proceed without the delays caused by current meeting and contract parameters.
- A motion was made and passed to form a policy committee to review current policies and begin drafting bylaws. Thomasina Coates will lead this committee.
- Board members are requested to provide feedback on the draft to Thomasina prior to the next board meeting.

6. **New Business**

The board discussed the 2028 budget process. The board will work toward a draft budget for initial review at the November community meeting. Procom (Scott) will prepare the initial budget. The board is forming a budget task force, including Jeanie Greenwell and Winston Dunkley, to assist with revisions.

Meeting adjourned at approximately 8:45 pm.

OHCA Procurement Policy

1. Purpose and guiding principle

Obtain good value, use qualified contractors, prevent project splitting, and make purchasing decisions transparent while following the OHCA Constitution. Sound procurement also requires appropriate documentation, accountability, contract administration, transparency, and audit-ready records throughout the life of a project.

2. Procurement thresholds — at a glance

Total anticipated related work	Pricing method	Approval
Under $2,500	Approved vendor roster; invoice/receipt	Constitutional authorizations still apply
$2,500–$9,999	Approved vendor roster; written estimate	Board approval under this policy
$10,000–$24,999	Draft SOW review; management company seeks at least 2 quotes	Board approves award
$25,000 or more	Draft SOW review; reasonable effort to obtain 3 bids	Board approves award

Thresholds apply to the total reasonably foreseeable cost of related work, not individual invoices, phases, budget lines, reserve accounts, or funding sources. Approval to solicit is not approval to spend.

3. Roles and responsibilities

Requestor	Management Company	Board
Committee chair: Identifies needs; drafts the scope of work (SOW); considers Board feedback; reviews quotations; prepares a Vendor Evaluation Summary for competitively procured work; recommends a vendor; serves as project representative unless the Board designates another; monitors progress; reports status to the Board; verifies satisfactory completion; and communicates poor vendor performance to the Management Company and Board. Vendor communications are coordinated through the management company.	Management company: Under its existing management agreement, maintains the approved vendor roster; identifies qualified vendors; issues RFIs, RFQs, or RFPs; coordinates site visits; collects responses; maintains centralized procurement files and a Project Tracker; and supports contract administration and record retention. It does not independently approve contracts, expenditures, change orders, amendments, or procurements requiring Board approval.	Board: Reviews draft SOWs; resolves material scope and classification disputes; determines whether related work should be aggregated; confirms project boundaries at award; reviews quotations and evaluation summaries; approves awards and material changes within its authority; and oversees compliance.

Treasurers, Financial Secretary, President, Board Chair, and Board Secretary: Perform their separate duties under the Constitution. The management company cannot replace required approvals, vouchers, or signatures.

4. Work under $10,000 — approved vendor roster

The management company maintains a Board-approved list of qualified trades and contractors and checks applicable licenses, insurance, and performance at least annually.

For routine work below $5,000, the committee chair may request a roster vendor without competitive bidding. A written estimate is required at $2,500 or more. Board approval must be obtained before authorizing work of $2,500 or more, except emergency stabilization under Section 10. Smaller expenditures remain subject to applicable constitutional approval rules. Roster inclusion does not guarantee work. Work forming part of a larger reasonably foreseeable project follows the larger threshold.

5. Work of $10,000 or more — five-step process

1. Draft: The committee chair sends all Board members a draft SOW describing the objective, location,

expected work, known related tasks or phases, and estimated cost if available.

▼

2. Review: Board members have five business days to comment, identify omitted related work, or question project boundaries. The Board may shorten the review period by formal action when operational circumstances require expedited procurement. Silence is not a vote or approval. Material unresolved concerns go to the Board before solicitation.

▼

3. Solicit: After review, the management company sends the finalized SOW to qualified vendors, coordinates questions and site visits, and collects written quotations. Vendors receive materially consistent information.

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4. Recommend: The committee chair supplies all responsive quotations, a comparison summary, a completed Vendor Evaluation Summary, and a written recommendation addressing price, qualifications, experience, schedule, and overall value.

▼

5. Decide: At a properly convened Board meeting, or through another method of action separately confirmed valid under applicable law and OHCA governing documents, the Board confirms project boundaries, reviews the evaluation summary and quotations, and approves or rejects the award. The decision and rationale are recorded in minutes or official action records. The five-business-day SOW review is not a vote.

6. Competitive bidding

For $10,000–$24,999, the management company seeks at least two qualified quotations. For $25,000 or more, it makes reasonable efforts to obtain at least three qualified bids. Qualified contractors may be scarce for specialized work. If fewer bids are received, the management company documents contacts and responses, the committee chair explains price reasonableness, and the Board may approve an award with its justification recorded.

7. Project aggregation and anti-splitting

No person may divide related work into phases, vendors, contracts, invoices, budget categories, reserve accounts, funding sources, or committees to avoid procurement thresholds or approval requirements. Separate categories, accounts, committees, or funding sources alone do not establish separate projects.

The Board evaluates the total reasonably foreseeable work serving a common purpose, including connected repairs and phases, and documents its project classification. Legitimate phasing for permits, funding, or scheduling is allowed, but known phases must be disclosed in the draft SOW and counted toward procurement thresholds. Material new work and changes return for required approval before authorization, except emergency stabilization.

8. Contracts, authorization to proceed, changes, and payment checks

Contracts of $10,000 or more require a written contract, accepted quotation, or purchase order identifying scope, price, schedule, and terms. A formal contract or accepted quotation may serve as the purchase order. The authorized signer executes the contract in accordance with applicable governing authority.

Work shall not begin until all required approvals are obtained; the contract is fully executed; required insurance, permits, bonds, licenses, or other contractual prerequisites are received; and authorization to proceed has been communicated to the contractor. The authorized contract signer notifies the responsible committee chair or designated project representative when these conditions have been satisfied. An email is sufficient and is retained in the procurement file. A separate formal Notice to Proceed is not required unless the contract, permitting authority, grant or funding requirement, or Board action expressly requires one. Emergency stabilization is excepted as provided in Section 10.

Any change order that materially increases approved contract value or changes approved scope requires Board approval before authorization, except emergency stabilization. No additional work increasing cost or materially changing scope may be authorized without required prior approval. The committee chair verifies satisfactory performance. Contract approval is not approval to pay an unsupported invoice.

9. Constitutional payment rules — two separate paths

Association funds: Follow Constitution Article IV, Section 6. Bills and obligations require Association approval; the Financial Secretary issues a voucher signed by the President; and the Treasurer draws the check, countersigned by the President.

SCBD funds: Follow Constitution Article IV, Section 8. Expenditures must be from appropriations submitted by the Board and approved by the Association; the voucher is signed by the Board Chair and Board Secretary; and the Special Tax Treasurer draws the check, countersigned by the President. Applicable County SCBD requirements also apply.

Nothing in this policy waives required membership approvals, budget procedures, vouchers, signatures, bonding, financial reporting, or Auditing Committee review.

10. Emergencies and sole-source procurements

An emergency is an immediate threat to safety, property, essential facilities, or substantial loss that cannot reasonably await normal procurement. The President may coordinate only necessary immediate stabilization, subject to applicable legal and constitutional authority; notify the Board as soon as practicable, preferably within 24 hours; and document the reason, vendor, scope, and cost. Further nonemergency work follows the normal process. Emergency procurement does not waive constitutional payment requirements.

Sole-source procurement may be used when competition is impracticable. Written documentation must explain why competition was impracticable, why the selected vendor was uniquely qualified, and the basis for price reasonableness. The Board records approval and reasons.

11. Ethics, conflicts of interest, and transparency

Directors, officers, committee members, management personnel, and all other procurement participants must disclose actual, potential, or apparent personal, family, business, or financial conflicts involving a vendor. Conflicted individuals do not participate in evaluation, recommendation, negotiation, or award of the affected procurement, subject to applicable law and governing documents.

Confidential vendor information is protected as appropriate, but confidentiality does not prevent access by the Board, authorized officers, or Auditing Committee in their official duties.

12. Procurement records and project tracking

The management company maintains centralized procurement files containing SOWs, vendor communications, bids and quotations, evaluation summaries, Board decisions, executed contracts, amendments, change orders, insurance certificates, permits, authorization-to-proceed records, invoices, and completion evidence. It provides official records to the Board Secretary for Association archives.

The management company maintains a Project Tracker in a Board-approved centralized system of record, identifying active and completed projects, responsible committee, vendor, award amount, Board approval date, status, approved changes, and completion date. Electronic project folders may support auditability, continuity, and transitions between Boards, officers, and management companies.

13. Review, amendments, and precedence

The Board reviews this policy annually and records revisions or reaffirmation. Substantive amendments require formal Board action reflected in official Board meeting minutes. If this policy conflicts with the Constitution, By-Laws, applicable law, or required County procedures, the higher authority controls. Changes to the Constitution or By-Laws must follow Article XI and cannot be made by changing this policy.

SUGGESTED REVISIONS FOR PROCUREMENT POLICY

ARTICLE I

Purpose

Insert after the Purpose statement:

Guiding Principle

The Association recognizes that sound procurement depends not only upon obtaining competitive pricing but also upon maintaining appropriate documentation, accountability, contract administration, transparency, and audit-ready records throughout the life of a project.

ARTICLE III

Roles and Responsibilities

Committee Chair

Add:

- Prepare Vendor Evaluation Summaries for projects subject to competitive procurement requirements.
- Complete Vendor Performance Assessments upon project completion.
- Serve as the project representative unless otherwise designated by the Board.
- Monitor project progress and communicate project status to the Board.
- Coordinate vendor communications through the Management Company.

Management Company

Add:

- Maintain a centralized procurement file for each procurement.
- Maintain project records and project tracking information.
- Support contract administration and records retention.

Revise existing language:

The Management Company shall not independently approve contracts, expenditures, change orders, amendments, or procurements requiring Board approval under this Policy.

Board

Add:

The Board shall determine whether related work should be aggregated for procurement threshold purposes and shall resolve disputes regarding project classification.

ARTICLE IV

Approved Vendor Roster

Add:

Vendor performance assessments may be considered when determining whether vendors remain on the Approved Vendor Roster.

Add:

Board approval shall be obtained before authorizing work of $2,500 or more unless emergency stabilization is permitted under Article XII.

ARTICLE VI

Procurement Process for Work of $5,000 or More

Review Stage

Add:

The review period may be shortened by Board action when operational circumstances require expedited procurement.

Recommendation Stage

Replace existing recommendation language with:

The Committee Chair shall provide the Board with:

- All responsive quotations;
- A comparison summary;
- A completed Vendor Evaluation Summary; and
- A written recommendation explaining price, qualifications, experience, schedule, and overall value.

Decision Stage

Add:

The Board shall review the Vendor Evaluation Summary before approving any award governed by this Article.

ARTICLE VII

Vendor Evaluation and Selection

Add entire Article.

Vendor Evaluation

Prior to recommending any contract award of $5,000 or greater, the Committee Chair shall prepare a Vendor Evaluation Summary.

Vendor selection shall be based upon overall value and not solely price.

The lowest-priced proposal shall not automatically receive the award.

Written justification shall be provided whenever a recommendation differs from the lowest responsive bidder.

Vendor Scoring Matrix

Evaluation Factor	Maximum Points
Price and Cost Reasonableness	30
Technical Qualifications and Expertise	20

Evaluation Factor	Maximum Points
Relevant Experience on Similar Projects	15
References and Past Performance	10
Ability to Meet Schedule	10
Proposal Quality and Responsiveness	5
Warranty and Post-Completion Support	5
Licensing, Insurance, and Compliance	5
Total Possible Score	**100**

For marine, shoreline stabilization, dredging, drainage, pier, bulkhead, engineering, environmental, and infrastructure projects, specialized experience may be given additional weight when justified by project requirements.

ARTICLE VIII

Competitive Bidding

Modify:

The Board may consider qualifications, technical expertise, quality, responsiveness, insurance, licensing, timing, warranties, references, past performance, project experience, and overall value.

ARTICLE IX

Project Aggregation and Anti-Splitting

Replace existing anti-splitting language with:

No person may divide related work into separate phases, vendors, contracts, invoices, budget categories, reserve accounts, funding sources, or committees for the purpose of avoiding procurement thresholds or approval requirements.

Add:

Separate budget categories, reserve accounts, committees, or funding sources shall not alone establish separate projects.

ARTICLE X

Contracts, Changes, and Payment Controls

Authorization to Begin Work

(New Section)

Work shall not begin until:

- All required approvals have been obtained;
- The contract has been fully executed;
- Required insurance, permits, bonds, licenses, or other contractual prerequisites have been received; and
- Authorization to proceed has been communicated to the contractor.

The authorized contract signer shall notify the responsible Committee Chair or designated project representative when all conditions precedent to commencement have been satisfied.

Such notification may be provided by email and shall become part of the procurement file.

A separate formal Notice to Proceed is not required unless expressly required by the contract, permitting authority, grant requirement, funding requirement, or Board action.

No work shall commence before completion of these requirements except as authorized under Article XII.

Change Orders

Add:

Any change order that materially increases the approved contract value or modifies the approved scope of work shall require Board approval before authorization except during emergency stabilization activities.

Procurement Records

Replace existing records language with:

The Management Company shall retain:

- Scope of Work documents;
- Vendor communications;
- Quotations and bids;
- Vendor Evaluation Summaries;
- Board decisions;
- Executed contracts;
- Amendments;
- Change orders;
- Insurance certificates;
- Permits;
- Authorization-to-Proceed records;
- Invoices;
- Vendor Performance Assessments; and
- Completion documentation.

ARTICLE XII

Emergencies and Sole-Source Procurements

Revise:

The President shall notify the Board as soon as practicable, preferably within twenty-four (24) hours.

Add:

Sole-Source Documentation

Sole-source procurements shall include written documentation identifying:

- Why competition was impracticable;
- Why the selected vendor was uniquely qualified; and
- The basis for determining price reasonableness.

ARTICLE XIII

Vendor Performance Assessment

(New Article)

Upon completion of any project with a contract value of $5,000 or greater, the Committee Chair shall complete a Vendor Performance Assessment.

The assessment may consider:

- Quality of workmanship
- Timeliness
- Communication
- Contract compliance
- Change-order management
- Professionalism
- Safety practices
- Warranty responsiveness

Vendor Performance Assessments shall be retained in procurement files and considered when evaluating vendors for future work.

Repeated unsatisfactory performance may result in removal from the Approved Vendor Roster.

ARTICLE XIV

Ethics, Conflicts of Interest, and Transparency

Replace existing conflict-of-interest language with:

Directors, officers, committee members, management personnel, and any individual participating in procurement activities shall disclose any actual, potential, or apparent personal, family, business, or financial conflict of interest involving a vendor.

Add:

Individuals with conflicts shall not participate in the evaluation, recommendation, negotiation, or award of the affected procurement.

ARTICLE XV

Procurement Records and Project Tracking

Add:

Project Tracking and System of Record

The Association shall maintain a Project Tracker identifying active and completed procurement projects.

The Project Tracker should include:

- Project name
- Responsible committee
- Vendor name
- Award amount
- Board approval date
- Current status
- Approved change orders
- Completion date

The Management Company shall maintain the Project Tracker and supporting project documentation within a centralized system of record approved by the Board.

Electronic project folders may be maintained for each project to support continuity, auditing, institutional knowledge, and transition between Boards, officers, and management companies.

ARTICLE XVI

Review and Precedence

Add:

Any substantive amendment to this Policy shall require formal Board action and shall be reflected in the official Board meeting minutes.

APPENDICES

Appendix A – Procurement Checklist

Include:

- Contract executed
- Insurance received
- Permits received
- Authorization to Proceed issued
- Project folder created
- Project entered into Project Tracker

Appendix B – Vendor Evaluation Score Sheet

Use the 100-point Vendor Scoring Matrix.

Appendix C – Vendor Performance Assessment

Post-project contractor evaluation form.

Appendix D – Procurement Award Summary

Include:

- Vendors solicited
- Vendors responding
- Recommended vendor
- Award amount
- Basis for selection
- Board action
- Authorization-to-Proceed date
- Project folder created
- Project Tracker updated
- Insurance received
- Permits received

This merged version incorporates the documented comments from Thomas Cagle, Victoria Lynn Barron, Trisha Thomas, and Jeanie, while preserving the constitutional safeguards and procurement structure of the October 2026 draft.

Financial Report Package

October 2026
Fiscal Year: 2027

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

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Balance Sheet - Operating

Oyster Harbor Citizens Association, Inc.

End Date: 10/31/2026

Assets			
CASH - OPERATING			
10-1020-00	Truist Operating Checking - 4430	$6,969.35	
10-1030-00	Truist Operating Money Market - 7029	243,276.45	
Total CASH - OPERATING:			$250,245.80
CASH - RESERVES			
12-1250-00	Morgan Stanley Investments	842,070.75	
Total CASH - RESERVES:			$842,070.75
ACCOUNTS RECEIVABLE			
14-1420-00	Cash held by AACO	1,161.48	
14-1430-00	BGE Deposit	100.00	
Total ACCOUNTS RECEIVABLE:			$1,261.48
Total Assets:			**$1,093,578.03**
Liabilities & Equity			
RESERVE EQUITY			
30-3020-00	Reserves - Capital Elements	482,691.08	
Total RESERVE EQUITY:			$482,691.08
OPERATING EQUITY			
35-3510-00	Undesignated Operating Equity	503,332.82	
35-3520-00	Prior Year Net Income	230,104.74	
Total OPERATING EQUITY:			$733,437.56
	Net Income Gain / Loss	(122,550.61)	
			($122,550.61)
Total Liabilities & Equity:			**$1,093,578.03**

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Income Statement - Operating

Oyster Harbor Citizens Association, Inc.

From 10/01/2026 to 10/31/2026

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
OPERATING INCOME							
4010-00 SCBD Income	$ -	$33,577.17	($ 33,577.17)	$ -	$134,308.68	($134,308.68)	$ 402,926.00
4710-00 Interest Income - Operating	148.42	-	148.42	688.29	-	688.29	-
4720-00 Interest & Valuation Income - Reserves	2,826.14	-	2,826.14	4,504.94	-	4,504.94	-
Total OPERATING INCOME	$ 2,974.56	$33,577.17	($ 30,602.61)	$ 5,193.23	$134,308.68	($129,115.45)	$ 402,926.00
Total OPERATING INCOME	**$ 2,974.56**	**$33,577.17**	**($ 30,602.61)**	**$ 5,193.23**	**$134,308.68**	**($129,115.45)**	**$ 402,926.00**
OPERATING EXPENSE							
COMMUNITY PROPERTY - GEN & ADMIN							
5010-00 Management Fees	1,576.00	1,666.67	90.67	6,304.00	6,666.68	362.68	20,000.00
5030-00 Tax Prep & Audit Fees	-	666.67	666.67	6,000.00	2,666.68	(3,333.32)	8,000.00
5050-00 Administrative Expenses	76.62	1,500.00	1,423.38	6,165.47	6,000.00	(165.47)	18,000.00
5080-00 Web Site Administration	400.00	500.00	100.00	1,623.64	2,000.00	376.36	6,000.00
5090-00 Dues & Subscriptions	503.17	166.67	(336.50)	1,965.22	666.68	(1,298.54)	2,000.00
5100-00 Bank Charges	5.00	12.50	7.50	20.00	50.00	30.00	150.00
5220-00 Real Estate Taxes	-	100.00	100.00	-	400.00	400.00	1,200.00
5230-00 Stormwater Taxes	-	500.00	500.00	6,682.24	2,000.00	(4,682.24)	6,000.00
5310-00 Insurance Premium	-	1,000.00	1,000.00	13,128.00	4,000.00	(9,128.00)	12,000.00
5410-00 Room Rental Fee	-	125.00	125.00	-	500.00	500.00	1,500.00
5420-00 Storage Expense	106.00	91.67	(14.33)	408.00	366.68	(41.32)	1,100.00
Total COMMUNITY PROPERTY - GEN	$ 2,666.79	$ 6,329.18	$ 3,662.39	$ 42,296.57	$ 25,316.72	($16,979.85)	$ 75,950.00
COMMUNITY PROPERTY - LEGAL							
5510-00 General Legal	-	3,333.33	3,333.33	-	13,333.32	13,333.32	40,000.00
Total COMMUNITY PROPERTY - LEGA	$ -	$ 3,333.33	$ 3,333.33	$ -	$ 13,333.32	$13,333.32	$ 40,000.00
COMMUNITIY PROPERTY - UTILITIES							
6010-00 Electricity	354.80	583.33	228.53	1,591.39	2,333.32	741.93	7,000.00
6040-00 Phone & Internet	283.16	375.00	91.84	1,132.64	1,500.00	367.36	4,500.00
Total COMMUNITIY PROPERTY - UTIL	$ 637.96	$ 958.33	$ 320.37	$ 2,724.03	$ 3,833.32	$1,109.29	$ 11,500.00
COMMUNITY PROPERTY - SITE MAINT							
7010-00 Landscaping & Cleaning	4,665.00	2,083.33	(2,581.67)	16,550.00	8,333.32	(8,216.68)	25,000.00
7030-00 Tree Trimming/Replacement	6,650.00	625.00	(6,025.00)	6,650.00	2,500.00	(4,150.00)	7,500.00
7150-00 Beach Cleaning	-	2,083.33	2,083.33	-	8,333.32	8,333.32	25,000.00
7160-00 Swimming Area Nets	-	166.67	166.67	-	666.68	666.68	2,000.00
7165-00 Gazeebo Maintenance & Repair	-	333.33	333.33	-	1,333.32	1,333.32	4,000.00
7170-00 Portable Toilets	1,166.00	416.67	(749.33)	1,908.00	1,666.68	(241.32)	5,000.00
7175-00 Dumpsters	-	166.67	166.67	-	666.68	666.68	2,000.00
7212-00 Community Amenity Repairs & Maintenance	2,320.00	1,666.67	(653.33)	3,754.03	6,666.68	2,912.65	20,000.00
7220-00 Trash Removal & Hauling	-	250.00	250.00	-	1,000.00	1,000.00	3,000.00
7250-00 Supplies & Dog Waste Stations	-	208.33	208.33	-	833.32	833.32	2,500.00
7275-00 Signage	45.36	833.33	787.97	(60.72)	3,333.32	3,394.04	10,000.00
7290-00 Lighting Maintenance & Repair	225.00	416.67	191.67	1,660.00	1,666.68	6.68	5,000.00
7300-00 Environmental Initiatives & Erosion Control	2,238.75	833.33	(1,405.42)	16,098.75	3,333.32	(12,765.43)	10,000.00
Total COMMUNITY PROPERTY - SITE	$ 17,310.11	$10,083.33	($ 7,226.78)	$ 46,560.06	$ 40,333.32	($6,226.74)	$ 121,000.00

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Income Statement - Operating

Oyster Harbor Citizens Association, Inc.

From 10/01/2026 to 10/31/2026

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
ROADS							
8010-00 Asphalt Maintenance & Repair	$425.00	$4,166.67	$3,741.67	$425.00	$16,666.68	$16,241.68	$50,000.00
8020-00 Swale & Culvert Maintenance & Repair	8,578.35	-	(8,578.35)	8,578.35	-	(8,578.35)	-
8030-00 Snow & Ice Removal	-	1,000.00	1,000.00	-	4,000.00	4,000.00	12,000.00
Total ROADS	$9,003.35	$5,166.67	($3,836.68)	$9,003.35	$20,666.68	$11,663.33	$62,000.00
SECURITY							
8410-00 Security Services	1,326.33	3,333.33	2,007.00	15,911.52	13,333.32	(2,578.20)	40,000.00
8420-00 Extra Security Services/Cameras	-	416.67	416.67	1,225.00	1,666.68	441.68	5,000.00
8430-00 Lock Maintenance & Repair	-	125.00	125.00	23.31	500.00	476.69	1,500.00
Total SECURITY	$1,326.33	$3,875.00	$2,548.67	$17,159.83	$15,500.00	($1,659.83)	$46,500.00
DREDGING							
8810-00 Dredging	-	6,250.00	6,250.00	-	25,000.00	25,000.00	75,000.00
Total DREDGING	$-	$6,250.00	$6,250.00	$-	$25,000.00	$25,000.00	$75,000.00
CAPITAL IMPROVEMENTS							
9020-00 Stormwater Capital Improvements	-	14,583.33	14,583.33	-	58,333.32	58,333.32	175,000.00
9030-00 Bulkhead Capital Improvements	5,456.25	8,333.33	2,877.08	7,695.00	33,333.32	25,638.32	100,000.00
9040-00 Piers & Harbors Capital Improvements	-	25,000.00	25,000.00	2,305.00	100,000.00	97,695.00	300,000.00
Total CAPITAL IMPROVEMENTS	$5,456.25	$47,916.66	$42,460.41	$10,000.00	$191,666.64	$181,666.64	$575,000.00
FUNDS HELD FOR FUTURE USE							
9410-00 Emergency, Contingency, Reserves	-	33,333.33	33,333.33	-	133,333.32	133,333.32	400,000.00
Total FUNDS HELD FOR FUTURE USE	$-	$33,333.33	$33,333.33	$-	$133,333.32	$133,333.32	$400,000.00
COUNTY ADMIN FEE							
9810-00 Anne Arundel County Fees	-	166.67	166.67	-	666.68	666.68	2,000.00
Total COUNTY ADMIN FEE	$-	$166.67	$166.67	$-	$666.68	$666.68	$2,000.00
Total OPERATING EXPENSE	**$36,400.79**	**$117,412.50**	**$81,011.71**	**$127,743.84**	**$469,650.00**	**$341,906.16**	**$1,408,950.00**
Net Income:	**($33,426.23)**	**($83,835.33)**	**$50,409.10**	**($122,550.61)**	**($335,341.32)**	**$212,790.71**	**($1,006,024.00)**

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General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 10/1/2026 - 10/31/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	$3,370.14	$40,758.82	$37,159.61	$6,969.35

Date	GL Ref #	Debit	Credit	Description
10/01/2026	1162298	$ -	$ 1,576.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4783
10/02/2026	1169797	-	86.03	Truist Operating Checking - 4430; BGE Chk # 0
10/02/2026	1169799	-	45.36	Truist Operating Checking - 4430; ProCom Chk # 4784
10/02/2026	1169801	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4785
10/02/2026	1169803	-	1,030.72	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4786
10/07/2026	1171998	40,000.00	-	Working Capital Infusion Truist Operating Checking - 4430
10/09/2026	1176645	-	2,238.75	Truist Operating Checking - 4430; GARDNER ENGINEERING, INC. Chk # 4787
10/09/2026	1176647	-	8,578.35	Truist Operating Checking - 4430; GMC CONTRACTORS, INC Chk # 4788
10/09/2026	1176649	-	318.00	Truist Operating Checking - 4430; ProCom Chk # 4789
10/09/2026	1176651	-	424.00	Truist Operating Checking - 4430; ProCom Chk # 4790
10/09/2026	1176653	-	318.00	Truist Operating Checking - 4430; ProCom Chk # 4791
10/09/2026	1176655	-	418.00	Truist Operating Checking - 4430; ProCom Chk # 4792
10/09/2026	1176657	-	225.00	Truist Operating Checking - 4430; Wireworx, Inc. Chk # 4793
10/09/2026	1176659	-	4,665.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4794
10/09/2026	1176661	-	424.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4795
10/09/2026	1176663	-	295.61	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4796
10/09/2026	1176665	-	425.00	Truist Operating Checking - 4430; Krohs Nest Creations LLC Chk # 4797
10/09/2026	1176655	418.00	-	Truist Operating Checking - 4430 (Reversal); ProCom Chk # 4792
10/09/2026	1176653	318.00	-	Truist Operating Checking - 4430 (Reversal); ProCom Chk # 4791
10/16/2026	1179755	-	2,778.75	Truist Operating Checking - 4430; GARDNER ENGINEERING, INC. Chk # 4798
10/16/2026	1179757	-	2,677.50	Truist Operating Checking - 4430; GARDNER ENGINEERING, INC. Chk # 4799
10/16/2026	1179759	-	1,035.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4800
10/20/2026	1180729	-	106.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0
10/20/2026	1180865	22.82	-	Overpayment Reimbursement - Kayak Stickers Truist Operating Checking - 4430
10/22/2026	1181456	-	6,650.00	Truist Operating Checking - 4430; Recinos Landscaping & Tree Services LLC Chk # 4801
10/27/2026	1182405	-	1,285.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4802
10/28/2026	1183666	-	99.44	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4803
10/31/2026	1191440	-	22.58	Truist Operating Checking - 4430; BGE Chk # 0
10/31/2026	1191442	-	42.03	Truist Operating Checking - 4430; BGE Chk # 0
10/31/2026	1191444	-	127.06	Truist Operating Checking - 4430; BGE Chk # 0
10/31/2026	1191446	-	24.26	Truist Operating Checking - 4430; BGE Chk # 0
10/31/2026	1191448	-	52.84	Truist Operating Checking - 4430; BGE Chk # 0
10/31/2026	1191450	-	141.58	Truist Operating Checking - 4430; Comcast Chk # 0
10/31/2026	1191452	-	141.58	Truist Operating Checking - 4430; Comcast Chk # 0
10/31/2026	1191454	-	475.61	Truist Operating Checking - 4430; Google Chk # 0
10/31/2026	1191456	-	27.56	Truist Operating Checking - 4430; Constant Contact Chk # 0
10/31/2026	1191458	-	5.00	Truist Operating Checking - 4430; Truist Chk # 0

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1030-00	Truist Operating Money Market - 7029	283,128.03	148.42	40,000.00	243,276.45

Date	GL Ref #	Debit	Credit	Description
10/07/2026	1171998	$ -	$ 40,000.00	Working Capital Infusion
10/31/2026	1191432	148.42	-	Truist Monthly Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1250-00	Morgan Stanley Investments	839,244.61	2,826.14	-	842,070.75

Date	GL Ref #	Debit	Credit	Description
10/31/2026	1191434	$ 2,826.14	$ -	Morgan Stanley Monthly Interest & Valuation

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
14-1420-00	Cash held by AACO	1,161.48	-	-	1,161.48

Date	GL Ref #	Debit	Credit	Description

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
14-1430-00	BGE Deposit	100.00	-	-	100.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
30-3020-00	Reserves - Capital Elements	(482,691.08)	-	-	(482,691.08)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
35-3510-00	Undesignated Operating Equity	(503,332.82)	-	-	(503,332.82)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
35-3520-00	Prior Year Net Income	(230,104.74)	-	-	(230,104.74)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
40-4710-00	Interest Income - Operating	(539.87)	-	148.42	(688.29)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/31/2026	1191432	$ -	$ 148.42	Truist Monthly Interest	
40-4720-00	Interest & Valuation Income - Reserves	(1,678.80)	-	2,826.14	(4,504.94)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/31/2026	1191434	$ -	$ 2,826.14	Morgan Stanley Monthly Interest & Valuation	
50-5010-00	Management Fees	4,728.00	1,576.00	-	6,304.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/01/2026	1162298	$ 1,576.00	$ -	Management Fee; Professional Community Management, Inc. Chk # 4783	
50-5030-00	Tax Prep & Audit Fees	6,000.00	-	-	6,000.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
50-5050-00	Administrative Expenses	6,088.85	99.44	22.82	6,165.47
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/20/2026	1180865	$ -	$ 22.82	Overpayment Reimbursement - Kayak Stickers	
10/28/2026	1183666	89.30	-	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4803	
10/28/2026	1183666	10.14	-	Postage; Professional Community Management, Inc. Chk # 4803	
50-5080-00	Web Site Administration	1,223.64	400.00	-	1,623.64
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/02/2026	1169801	$ 400.00	$ -	Web Site Administration; Mint Media Agency Chk # 4785	
50-5090-00	Dues & Subscriptions	1,462.05	503.17	-	1,965.22
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/31/2026	1191454	$ 475.61	$ -	Dues & Subscriptions; Google Chk # 0	
10/31/2026	1191456	27.56	-	Dues & Subscriptions; Constant Contact Chk # 0	
50-5100-00	Bank Charges	15.00	5.00	-	20.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/31/2026	1191458	$ 5.00	$ -	Bank Charges; Truist Chk # 0	
50-5230-00	Stormwater Taxes	6,682.24	-	-	6,682.24
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
50-5310-00	Insurance Premium	13,128.00	-	-	13,128.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
50-5420-00	Storage Expense	302.00	106.00	-	408.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/20/2026	1180729	$ 106.00	$ -	Storage Expense; Cubesmart #718 Chk # 0	
60-6010-00	Electricity	1,236.59	354.80	-	1,591.39
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/02/2026	1169797	$ 86.03	$ -	Utilities; BGE Chk # 0	
10/31/2026	1191440	22.58	-	Utilities; BGE Chk # 0	
10/31/2026	1191442	42.03	-	Utilities; BGE Chk # 0	
10/31/2026	1191444	127.06	-	Utilities; BGE Chk # 0	
10/31/2026	1191446	24.26	-	Utilities; BGE Chk # 0	
10/31/2026	1191448	52.84	-	Utilities; BGE Chk # 0	
60-6040-00	Phone & Internet	849.48	283.16	-	1,132.64
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/31/2026	1191450	$ 141.58	$ -	Phone & Internet; Comcast Chk # 0	
10/31/2026	1191452	141.58	-	Phone & Internet; Comcast Chk # 0	
70-7010-00	Landscaping & Cleaning	11,885.00	4,665.00	-	16,550.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176659	$ 4,665.00	$ -	Landscaping & Cleaning; LB Landscaping Chk # 4794	
70-7030-00	Tree Trimming/Replacement	-	6,650.00	-	6,650.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/22/2026	1181456	$ 6,650.00	$ -	Tree Trimming and Removal; Recinos Landscaping & Tree Services LLC Chk # 4801	
70-7170-00	Portable Toilets	742.00	1,902.00	736.00	1,908.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176649	$ 318.00	$ -	Portable Toilets - ProCom Reimbursement; ProCom Chk # 4789	
10/09/2026	1176651	424.00	-	Portable Toilets - ProCom Reimbursement ; ProCom Chk # 4790	
10/09/2026	1176653	318.00	-	Portable Toilets - Late Payment - Reimbursement ; ProCom Chk # 4791	
10/09/2026	1176655	418.00	-	Portable Toilets - Reimbursement to ProCom for late Payment ; ProCom Chk # 4792	
10/09/2026	1176661	424.00	-	Portable Toilets; Jiffy John, Inc. Chk # 4795	
10/09/2026	1176655	-	418.00	Portable Toilets - Reimbursement to ProCom for late Payment (Reversal); ProCom Chk # 479	
10/09/2026	1176653	-	318.00	Portable Toilets - Late Payment - Reimbursement (Reversal); ProCom Chk # 4791	
70-7212-00	Community Amenity Repairs & Maintenance	1,434.03	2,320.00	-	3,754.03
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/16/2026	1179759	$ 1,035.00	$ -	Community Amenity Repairs & Maintenance; LB Landscaping Chk # 4800	
10/27/2026	1182405	1,285.00	-	Community Amenity Repairs & Maintenance; LB Landscaping Chk # 4802	
70-7275-00	Signage	(106.08)	45.36	-	(60.72)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/02/2026	1169799	$ 45.36	$ -	Signage - Reimbusesment for 2 No Parking Signs; ProCom Chk # 4784	
70-7290-00	Lighting Maintenance & Repair	1,435.00	225.00	-	1,660.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176657	$ 225.00	$ -	Lighting Maintenance & Repair; Wireworx, Inc. Chk # 4793	
70-7300-00	Environmental Initiatives & Erosion Control	13,860.00	2,238.75	-	16,098.75
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176645	$ 2,238.75	$ -	Shore Bulkhead Erosion Eveluation ; GARDNER ENGINEERING, INC. Chk # 4787	
80-8010-00	Asphalt Maintenance & Repair	-	425.00	-	425.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176665	$ 425.00	$ -	Asphalt Maintenance & Repair; Krohs Nest Creations LLC Chk # 4797	
80-8020-00	Swale & Culvert Maintenance & Repair	-	8,578.35	-	8,578.35
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/09/2026	1176647	$ 8,578.35	$ -	Swale Maintenance - Culvert Repair; GMC CONTRACTORS, INC Chk # 4788	
84-8410-00	Security Services	14,585.19	1,326.33	-	15,911.52
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/02/2026	1169803	$ 1,030.72	$ -	Security Services; Investigative Consulting & Services, Inc. Chk # 4786	
10/09/2026	1176663	295.61	-	Security Services; Investigative Consulting & Services, Inc. Chk # 4796	
84-8420-00	Extra Security Services/Cameras	1,225.00	-	-	1,225.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
84-8430-00	Lock Maintenance & Repair	23.31	-	-	23.31
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
90-9030-00	Bulkhead Capital Improvements	2,238.75	5,456.25	-	7,695.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/16/2026	1179755	$ 2,778.75	$ -	Booker Pier - Consultation with Engineer ; GARDNER ENGINEERING, INC. Chk # 4798	
10/16/2026	1179757	2,677.50	-	Shore Drive Bulkhead - Engineer Consulation Services ; GARDNER ENGINEERING, INC. Ch	
90-9040-00	Piers & Harbors Capital Improvements	2,305.00	-	-	2,305.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
	Totals:	**$0.00**	**$80,892.99**	**$80,892.99**	**$0.00**

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ProCom
Professional Community Management

Invoice List

Oyster Harbor Citizens Association, Inc.
Invoice Status - Paid
Paid Date: 10/1/2026 - 10/31/2026
Payment Type: All

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount / Payment Type	Balance Due
BGE							
10/02/2026	OHHFishing0926	09/30/2026	10/02/2026 Gena Teano	Paid (EFT)		$86.03 **Payment Type:** EFT	$ -
	60-6010-00 - Utilities				$86.03		
10/31/2026		10/05/2026	11/04/2026 Amy Cummings	Paid (EFT)		$22.58 **Payment Type:** EFT	-
	60-6010-00 - Utilities				$22.58		
10/31/2026		10/05/2026	11/04/2026 Amy Cummings	Paid (EFT)		$42.03 **Payment Type:** EFT	-
	60-6010-00 - Utilities				$42.03		
10/31/2026		10/05/2026	11/04/2026 Amy Cummings	Paid (EFT)		$127.06 **Payment Type:** EFT	-
	60-6010-00 - Utilities				$127.06		
10/31/2026		10/06/2026	11/04/2026 Amy Cummings	Paid (EFT)		$24.26 **Payment Type:** EFT	-
	60-6010-00 - Utilities				$24.26		
10/31/2026		10/06/2026	11/04/2026 Amy Cummings	Paid (EFT)		$52.84 **Payment Type:** EFT	-
	60-6010-00 - Utilities				$52.84		
					BGE Total:	**$ 354.80**	**$ 0.00**
Comcast							
10/31/2026		10/06/2026	11/04/2026 Amy Cummings	Paid (EFT)		$141.58 **Payment Type:** EFT	-
	60-6040-00 - Phone & Internet				$141.58		
10/31/2026		10/28/2026	11/04/2026 Amy Cummings	Paid (EFT)		$141.58 **Payment Type:** EFT	-
	60-6040-00 - Phone & Internet				$141.58		
					Comcast Total:	**$ 283.16**	**$ 0.00**
Constant Contact							
10/31/2026		10/15/2026	11/04/2026 Amy Cummings	Paid (EFT)		$27.56 **Payment Type:** EFT	-
	50-5090-00 - Dues & Subscriptions				$27.56		
					Constant Contact Total:	**$ 27.56**	**$ 0.00**
Cubesmart, LLP							
10/20/2026		10/16/2026	10/20/2026 Gena Teano	Paid (EFT)		$106.00 **Payment Type:** EFT	-
	50-5420-00 - Storage Expense				$106.00		
					Cubesmart, LLP Total:	**$ 106.00**	**$ 0.00**
GARDNER ENGINEERING, INC.							
10/09/2026	14956	10/08/2026	10/09/2026 Gena Teano	Paid (check)		$2,238.75 **Payment Type:** Check	-

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Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount Payment Type	Balance Due
	70-7300-00 - Shore Bulkhead Erosion Eveluation				$2,238.75		
10/16/2026	15078	10/13/2026	10/16/2026 Tracy Denny	Paid (check)		$2,778.75 **Payment Type:** Check	-
	90-9030-00 - Booker Pier - Consultation with Engineer				$2,778.75		
10/16/2026	15083	10/13/2026	10/16/2026 Tracy Denny	Paid (check)		$2,677.50 **Payment Type:** Check	-
	90-9030-00 - Shore Drive Bulkhead - Engineer Consulation Services				$2,677.50		
				GARDNER ENGINEERING, INC. Total:		**$ 7,695.00**	**$ 0.00**
Gibbs Unlimited LLC							
10/02/2026	0002123	10/01/2026	10/02/2026 Gena Teano	Paid (check)		$400.00 **Payment Type:** Check	-
	50-5080-00 - Web Site Administration				$400.00		
				Gibbs Unlimited LLC Total:		**$ 400.00**	**$ 0.00**
GMC CONTRACTORS, INC							
10/09/2026	11498	10/08/2026	10/09/2026 Gena Teano	Paid (check)		$8,578.35 **Payment Type:** Check	-
	80-8020-00 - Swale Maintenance - Culvert Repair				$8,578.35		
				GMC CONTRACTORS, INC Total:		**$ 8,578.35**	**$ 0.00**
Google							
10/31/2026		10/05/2026	11/04/2026 Amy Cummings	Paid (EFT)		$475.61 **Payment Type:** EFT	-
	50-5090-00 - Dues & Subscriptions				$475.61		
				Google Total:		**$ 475.61**	**$ 0.00**
Investigative Consulting & Services, Inc.							
10/02/2026	OH-017	09/29/2026	10/02/2026 Gena Teano	Paid (check)		$1,030.72 **Payment Type:** Check	-
	84-8410-00 - Security Services				$1,030.72		
10/09/2026	OH-018	10/07/2026	10/09/2026 Gena Teano	Paid (check)		$295.61 **Payment Type:** Check	-
	84-8410-00 - Security Services				$295.61		
				Investigative Consulting & Services, Inc. Total:		**$ 1,326.33**	**$ 0.00**
Jiffy John, Inc.							
10/09/2026	OHHJiffyJohn0926	10/02/2026	10/09/2026 Gena Teano	Paid (check)		$424.00 **Payment Type:** Check	-
	70-7170-00 - Portable Toilets				$424.00		
				Jiffy John, Inc. Total:		**$ 424.00**	**$ 0.00**
Jose A. Lemus							
10/09/2026	OHHLandscaping1026	10/08/2026	10/09/2026 Gena Teano	Paid (check)		$4,665.00 **Payment Type:** Check	-
	70-7010-00 - Landscaping & Cleaning				$4,665.00		

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Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount Payment Type	Balance Due
10/16/2026	OHHKayakInvoice1026	10/13/2026	10/16/2026 Tracy Denny	Paid (check)		$1,035.00 **Payment Type:** Check	$ -
	70-7212-00 - Community Amenity Repairs & Maintenance				$1,035.00		
10/27/2026	OHHPAINT&NAIL1026	10/26/2026	10/27/2026 Tracy Denny	Paid (check)		$1,285.00 **Payment Type:** Check	-
	70-7212-00 - Community Amenity Repairs & Maintenance				$1,285.00		
				Jose A. Lemus Total:		**$ 6,985.00**	**$ 0.00**
Krohs Nest Creations LLC							
10/09/2026	1085	10/07/2026	10/09/2026 Gena Teano	Paid (check)		$425.00 **Payment Type:** Check	-
	80-8010-00 - Asphalt Maintenance & Repair				$425.00		
				Krohs Nest Creations LLC Total:		**$ 425.00**	**$ 0.00**
ProCom							
10/02/2026	OHHSigns0926	09/29/2026	10/02/2026 Gena Teano	Paid (check)		$45.36 **Payment Type:** Check	-
	70-7275-00 - Signage - Reimbusesment for 2 No Parking Signs				$45.36		
10/09/2026	JiffyJohnCharge0726	10/08/2026	10/09/2026 Gena Teano	Paid (check)		$318.00 **Payment Type:** Check	-
	70-7170-00 - Portable Toilets - ProCom Reimbursement				$318.00		
10/09/2026	JiffyJohnReim0826	10/08/2026	10/09/2026 Gena Teano	Paid (check)		$424.00 **Payment Type:** Check	-
	70-7170-00 - Portable Toilets - ProCom Reimbursement				$424.00		
				ProCom Total:		**$ 787.36**	**$ 0.00**
Professional Community Management (Do Not Use - Management Module)							
10/01/2026	43505	10/01/2026	10/01/2026 Amy Cummings	Paid (check)		$1,576.00 **Payment Type:** Check	-
	50-5010-00 - Management Fee				$1,576.00		
10/28/2026	44170	10/28/2026	10/29/2026 Gena Teano	Paid (check)		$99.44 **Payment Type:** Check	-
	50-5050-00 - Administrative Costs - Admin 50-5050-00 - Postage				$89.30 $10.14		
				Professional Community Management (Do Not Use - Management Module) Total:		**$ 1,675.44**	**$ 0.00**
Recinos Landscaping & Tree Services LLC							
10/22/2026	16716	10/21/2026	10/22/2026 Gena Teano	Paid (check)		$6,650.00 **Payment Type:** Check	-
	70-7030-00 - Tree Trimming and Removal				$6,650.00		
				Recinos Landscaping & Tree Services LLC Total:		**$ 6,650.00**	**$ 0.00**
Truist							
10/31/2026		10/21/2026	11/04/2026 Amy Cummings	Paid (EFT)		$5.00 **Payment Type:** EFT	-
	50-5100-00 - Bank Charges				$5.00		

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Invoice List

Oyster Harbor Citizens Association, Inc.
Invoice Status - Paid
Paid Date: 10/1/2026 - 10/31/2026
Payment Type: All

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount Payment Type	Balance Due
					Truist Total:	**$ 5.00**	**$ 0.00**
Wireworx, Inc.							
10/09/2026	10829	10/07/2026	10/09/2026 Gena Teano	Paid (check)		$225.00 **Payment Type:** Check	$ -
	70-7290-00 - Lighting Maintenance & Repair				$225.00		
					Wireworx, Inc. Total:	**$ 225.00**	**$ 0.00**
				Oyster Harbor Citizens Association, Inc. 31 Invoice(s) Totaling:		**$ 36,423.61**	**$ 0.00**
				GRAND 31 Invoice(s) Totaling:		**$36,423.61**	**$ 0.00**

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Financial Report Package

October 2026

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.

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Balance Sheet - Operating

Oyster Harbor Piers & Harbors

End Date: 10/31/2026

Assets			
CASH - OPERATING			
10-1020-00	PNC Bank Operating Checking - 4178	$61,529.97	
Total CASH - OPERATING:			$61,529.97
CASH - RESERVES			
12-1220-00	PNC Bank 8-Month CD 2997 03/26/27	31,551.26	
12-1225-00	PNC Bank 8-Month CD 3311 03/26/27	47,327.69	
Total CASH - RESERVES:			$78,878.95
Total Assets:			**$140,408.92**
Liabilities & Equity			
OWNER EQUITY			
35-3510-00	Undesignated Equity	10,828.62	
35-3520-00	Prior Year Net Income	81,663.05	
Total OWNER EQUITY:			$92,491.67
	Net Income Gain / Loss	47,917.25	
			$47,917.25
Total Liabilities & Equity:			**$140,408.92**

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ProCom
Professional Community Management

Income Statement - Operating

Oyster Harbor Piers & Harbors

From 10/01/2026 to 10/31/2026

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
OPERATING INCOME							
4010-00 Slip Fees	$ -	$ -	$ -	$ 17,325.60	$ -	$ 17,325.60	$ -
4420-00 Miscellaneous Income	-	-	-	40,000.00	-	40,000.00	-
4710-00 Interest Income	-	-	-	1,874.48	-	1,874.48	-
Total OPERATING INCOME	$ -	$ -	$ -	$ 59,200.08	$ -	$59,200.08	$ -
Total OPERATING INCOME	**$ 0.00**	**$ -**	**$ -**	**$ 59,200.08**	**$ -**	**$ 59,200.08**	**$ -**
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	20.00	-	(20.00)	200.00	-	(200.00)	-
5050-00 Administrative Expenses	8.61	-	(8.61)	120.92	-	(120.92)	-
5410-00 Community/Social Activities	4,696.96	-	(4,696.96)	10,961.91	-	(10,961.91)	-
Total GENERAL & ADMINISTRATIVE	$ 4,725.57	$ -	($ 4,725.57)	$ 11,282.83	$ -	($11,282.83)	$ -
Total OPERATING EXPENSE	**$ 4,725.57**	**$ -**	**($ 4,725.57)**	**$ 11,282.83**	**$ -**	**($ 11,282.83)**	**$ -**
Net Income:	**($ 4,725.57)**	**$ 0.00**	**($ 4,725.57)**	**$ 47,917.25**	**$ 0.00**	**$ 47,917.25**	**$ 0.00**

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	PNC Bank Operating Checking - 4178	$66,255.54	$-	$4,725.57	$61,529.97

Date	GL Ref #	Debit	Credit	Description
10/01/2026	1162296	$ -	$ 20.00	PNC Bank Operating Checking - 4178 Inv # 43506; Professional Community Management, Inc **Inv: 43506 Professional Community Management, Inc.**
10/01/2026	1162378	-	107.96	Reimbursement - Flags; Daniel Craig Chk # 1143
10/05/2026	1170765	-	95.52	Reimbursement - 8 Boxes of Flags; Heather Doherty Chk # 1144
10/08/2026	1176042	-	189.73	49130200321094; ProCom Chk # 1145
10/16/2026	1179753	-	52.98	PNC Bank Operating Checking - 4178 Inv # OHPPotion1026; ProCom Chk # 1146 **Inv: OHPPotion1026 ProCom**
10/19/2026	1180223	-	21.20	Reimbursement - Halloween Party Supplies; Heather Doherty Chk # 1147
10/28/2026	1183664	-	8.61	PNC Bank Operating Checking - 4178 Inv # 44171; Professional Community Management, Inc **Inv: 44171 Professional Community Management, Inc.**
10/30/2026	1184473	-	2,223.77	PNC Bank Operating Checking - 4178 Inv # OHPCatering1026; ProCom Chk # 1149 **Inv: OHPCatering1026 ProCom**
10/30/2026	1184475	-	2,005.80	PNC Bank Operating Checking - 4178 Inv # OHPOysterRoast1126; Bayside Catering LLC Chk **Inv: OHPOysterRoast1126 Bayside Catering LLC**
12-1220-00	PNC Bank 8-Month CD 2997 03/26/27	31,551.26	-	-	31,551.26

Date	GL Ref #	Debit	Credit	Description

12-1225-00	PNC Bank 8-Month CD 3311 03/26/27	47,327.69	-	-	47,327.69

Date	GL Ref #	Debit	Credit	Description

20-2010-00	Accounts Payable	-	4,311.16	4,311.16	-

Date	GL Ref #	Debit	Credit	Description
10/01/2026	1162144	$ -	$ 20.00	Accounts Payable Inv # 43506 **Inv: 43506 Professional Community Management (Do Not Use - Management Module)**
10/01/2026	1162296	20.00	-	Accounts Payable Inv # 43506; Professional Community Management, Inc. Chk # 1142 **Inv: 43506 Professional Community Management, Inc.**
10/13/2026	1179677	-	52.98	Accounts Payable Inv # OHPPotion1026 **Inv: OHPPotion1026 ProCom**
10/16/2026	1179753	52.98	-	Accounts Payable Inv # OHPPotion1026; ProCom Chk # 1146 **Inv: OHPPotion1026 ProCom**
10/27/2026	1184383	-	2,223.77	Accounts Payable Inv # OHPCatering1026 **Inv: OHPCatering1026 ProCom**
10/27/2026	1184385	-	2,005.80	Accounts Payable Inv # OHPOysterRoast1126 **Inv: OHPOysterRoast1126 Bayside Catering LLC**
10/28/2026	1183462	-	8.61	Accounts Payable Inv # 44171 **Inv: 44171 Professional Community Management (Do Not Use - Management Module)**
10/28/2026	1183664	8.61	-	Accounts Payable Inv # 44171; Professional Community Management, Inc. Chk # 1148 **Inv: 44171 Professional Community Management, Inc.**
10/30/2026	1184473	2,223.77	-	Accounts Payable Inv # OHPCatering1026; ProCom Chk # 1149 **Inv: OHPCatering1026 ProCom**
10/30/2026	1184475	2,005.80	-	Accounts Payable Inv # OHPOysterRoast1126; Bayside Catering LLC Chk # 1150 **Inv: OHPOysterRoast1126 Bayside Catering LLC**

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
35-3510-00	Undesignated Equity	($10,828.62)	$-	$-	($10,828.62)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
35-3520-00	Prior Year Net Income	(81,663.05)	-	-	(81,663.05)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
40-4010-00	Slip Fees	(17,325.60)	-	-	(17,325.60)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
40-4420-00	Miscellaneous Income	(40,000.00)	-	-	(40,000.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
40-4710-00	Interest Income	(1,874.48)	-	-	(1,874.48)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
50-5010-00	Management Fees	180.00	20.00	-	200.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/01/2026	1162144	$ 20.00	$ -	Management Fee	
				Inv: 43506 Professional Community Management (Do Not Use - Management Module)	
50-5050-00	Administrative Expenses	112.31	8.61	-	120.92
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/28/2026	1183462	$ 1.56	$ -	Postage	
				Inv: 44171 Professional Community Management (Do Not Use - Management Module)	
10/28/2026	1183462	7.05	-	Administrative Costs - Admin	
				Inv: 44171 Professional Community Management (Do Not Use - Management Module)	
50-5410-00	Community/Social Activities	6,264.95	4,696.96	-	10,961.91
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
10/01/2026	1162378	$ 107.96	$ -	Reimbursement - Flags; Daniel Craig Chk # 1143	
10/05/2026	1170765	95.52	-	Reimbursement - 8 Boxes of Flags; Heather Doherty Chk # 1144	
10/08/2026	1176042	189.73	-	49130200321094; ProCom Chk # 1145	
10/13/2026	1179677	52.98	-	ProCom Reimbursement for October Festival	
				Inv: OHPPotion1026 ProCom	
10/19/2026	1180223	21.20	-	Reimbursement - Halloween Party Supplies; Heather Doherty Chk # 1147	
10/27/2026	1184383	2,223.77	-	Reimbursement for Catering October Festival	
				Inv: OHPCatering1026 ProCom	
10/27/2026	1184385	2,005.80	-	Oyster Roast Catering	
				Inv: OHPOysterRoast1126 Bayside Catering LLC	
		Totals:	**$0.00**	**$9,036.73**	**$9,036.73**	**$0.00**

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