

Draft Agenda for October 15, 2025 OHCA Board Meeting

Notice: The board meeting will be recorded.

1. **Call to Order**
2. **Moment of Silence**
3. **Approval of Agenda** (draft sent out previously)
4. **Approval of Minutes for 8/19/25 Board Meeting and 9/23/25 Board Meeting** (drafts sent out previously)
5. **Financial Reports for September/YTD FY2025** (sent out previously)
 - a. **SCBD Accounts: Special Tax Treasurer Carol Swan**
 - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**

6. **Community Meeting Dates for 2026**

FYI, the OHCA Constitution says that there will be community meetings “the fourth Tuesday of the months of November, February, May and September.” In 2025 we also had community meetings in February and August. In 2025 and past years, we have shifted the May meeting date to the third rather than fourth Tuesday since the fourth Tuesday in May is right after Memorial Day, and we have shifted the November meeting date to the third rather than fourth Tuesday since the fourth Tuesday in November is right before Thanksgiving. Since Thomasina has a conflict on Tuesday nights, we could consider moving the community meeting dates to Wednesday rather than Tuesday (although the OHCA Constitution says Tuesdays). If we stick with Tuesdays in 2026 and make it the third Tuesday rather than fourth Tuesday in May and the third Tuesday rather than fourth in November, then the 2026 community meeting dates would be: 1/27/26, 2/24/26, 5/19/26, 8/25/26, 9/22/26 (election), and 11/17/26.

FYI on board meeting dates: Since the board decided at its 9/23/25 meeting that it will meet on the third Wednesday of each month, the following are the board meeting dates for the next year: 10/15/25, 11/19/25, 12/17/25, 1/21/26, 2/18/26, 3/18/26, 4/15/26, 5/20/26, 6/17/26, 7/15/26, 8/19/26, 9/16/26

7. **Reserving Firehouse room for Board and Community Meetings in 2026, 2027 and 2028**

Brandon negotiated with Fire Department representative Lee Downing that we can use the Firehouse meeting room for three years at a cost of \$1200 per year. There will be a motion at the board meeting to approve that.

8. **President’s Report**

- a. **Security Committee**
- b. **Social Committee**
- c. **Roads & Drainage Committee**
- d. **Community Property Committee**
- e. **Beach Committee**
- f. **Piers & Harbors Committee**
- g. **Finance Committee**
- h. **Grants Committee**

9. **Proposed Budget Review Schedule – Robin Gilliam**

- a. 11/19/25 Board Meeting – Board reviews & approves proposed FY27 budget
- b. December Community Meeting (date to be determined based on meeting room availability) – comments from community members on proposed FY27 budget (required by County)
- c. 1/27/26 Community Meeting – community approval of budget (Robin recommends desert and coffee to Sweeten the Budget (or a similar theme) to encourage participation and a quorum (quorum of 25 required by OHCA Constitution). Could be catered if current year budget allows.
- d. 1/30/26 – Robin Gilliam submits budget to County to meet County deadline

10. OHCA Procurement Policy (see attached Procurement Policy approved by board on 5/20/25, which says in Section 8 “Within two months after the annual election of members to the Board, this policy document should be reviewed by the newly elected Board to update, change, amend or reaffirm its provisions. If the Board does not take action on the policy at that time, the policy will remain in place until the Board has approved an updated policy.

11. 8:00 pm: Goal Setting for the year (10/25 to 9/26): Brainstorming session for board members and officers to determine 3 to 5 main goals for the year (session will be led by County facilitator Lisa Deveau)

12. Adjournment

**OHCA Board of Directors
Draft Minutes of Board Meeting, Tuesday August 19, 2025
Eastport Fire Station, 7:00 PM**

Board Members present:

- Keith Smith, Board Vice Chair
- Victoria Barron, Board Member (online)
- Arlene Jackson, Board Member
- Nancy Plaxico, Board Member and Board Secretary
- Trisha Thomas, Board Member and Corresponding Secretary

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OHCA Officers present:

- Carol Swan, Special Tax Treasurer
- Stephanie Orr, Association Treasurer

About a dozen OHCA residents attended in person or online.

Call to Order and Moment of Silence

Since Chair Barrett Hill was unable to attend, Vice Chair Keith Smith called the meeting to order at 7:03 pm and asked for a moment of silence. He explained that we will try to finish the business portion of the board meeting by 7:30 pm since a representative from the Anne Arundel County Conflict Resolution Center will provide conflict resolution training then.

Approval of Agenda

A draft agenda for the August 19 board meeting was sent to all board members prior to the meeting and no changes were requested.

**Nancy Plaxico moved and Arlene Jackson seconded a motion to approve the draft agenda.
UNANIMOUSLY APPROVED BY VOICE VOTE.**

Approval of Minutes for July 15, 2025 Board Meeting

The draft minutes of the July 15 board meeting were sent to all board members prior to the meeting and no changes were requested.

Trisha Thomas moved and Arlene Jackson seconded a motion to approve the minutes of the July 15, 2025 OHCA Board Meeting. UNANIMOUSLY APPROVED BY VOICE VOTE.

Financial Reports for July and FY2025 Year-to-Date

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported that the account balances as of July 31 were:

- Truist Checking \$ 37,199.33
- Truist Money Market \$133,246.33
- **Truist Total** **\$170,443.67**
- Morgan Stanley \$814,108.08
- **Total SCBD funds** **\$984,553.75**

She noted that a CD for \$100,000 will mature on 9/22.

Piers & Harbors (P&H) Account: Association Treasurer Stephanie Orr reported on the expenses and deposits in the P&H checking account in July, and noted that the balance in that account was \$32,270.33 at the end of July. She said that a CD in the P&H account currently valued at \$45,598.92 will mature on November 26 and a CD currently valued at \$30,405.74 will mature in March.

Determination of Terms for Two Board Members Elected in April 2025

Vice Chair Keith Smith explained that, with OHCA's annual election coming up, we need to determine which of the two board members elected in April (Victoria Barron and Arlene Jackson) will serve the term ending in September 2025 and which will serve the term ending in September 2027. The board agreed that a coin toss was the fairest way to determine that, and a coin toss was conducted. Victoria Barron selected heads and Arlene Jackson selected tails, and the result of the coin toss was tails so the term to which Victoria Barron was elected in April will end in September 2025 and the term to which Arlene Jackson was elected will end in September 2027.

Other Business

OHCA 75th Anniversary Celebration: Vice Chair Smith explained that the Social Committee has asked for an increase in the \$10,000 cost approved in OHCA's budget for the anniversary celebration on September 20. After discussion, the following motion was approved:

Nancy Plaxico moved and Trisha Thomas seconded a motion to increase the approved expenses for the 75th Anniversary Celebration to \$15,000, with the board to receive more details about the different expenses (for the caterer, music, tent, etc.). UNANIMOUSLY APPROVED BY VOICE VOTE.

Beach Gate Lock: The board discussed the bids to replace the lock on the beach gate and President Dall'Acqua's email recommending approval of the Zelko bid.

Nancy Plaxico moved and Arlene Jackson seconded a motion to approve the bid from Zelko to replace the beach gate lock at a cost of \$2178.04. UNANIMOUSLY APPROVED BY VOICE VOTE.

Raising the Beach Wall: Nancy Plaxico discussed the bid from Carroll Brothers to raise the height of the beach wall, as agreed by the board at the July board meeting. Carroll Brothers built the beach wall many years ago and is the most familiar with its construction, so the board decided to get a bid from only Carroll Brothers to raise the height of the wall.

Nancy Plaxico moved and Victoria Barron seconded a motion to approve the bid from Carroll Brothers to raise the height of the beach wall by 16 inches, at a cost not to exceed \$20,800. UNANIMOUSLY APPROVED BY VOICE VOTE.

Replacing the Checkvalve at the north end of Shore Dr: The checkvalve has not been functioning correctly for some time and Carroll Brothers, who originally installed the checkvalve many years ago, came out to examine it. They think the pipes connecting the valve to the bulkhead need to be replaced by one continuous pipe (when the new bulkhead was built after the checkvalve was installed, it was three feet farther north than the old bulkhead, and the bulkhead contractor joined

the existing valve pipe to a new 3 ft pipe to reach the channel). Stainless steel grates also need to be installed at both ends of the pipe, and the checkvalve needs to be replaced. Carroll Brothers submitted a bid to do all of that at a cost of \$8500, and the board decided to get a bid from only Carroll Brothers since it was the contractor that originally put in the checkvalve and is the most knowledgeable about it.

Nancy Plaxico moved and Arlene Jackson seconded a motion to approve the bid from Carroll Brothers to replace the checkvalve and outfall pipe through the bulkhead to the channel and install stainless steel grates at each end of the pipe, at a cost not to exceed \$8500. UNANIMOUSLY APPROVED BY VOICE VOTE.

Geese Control: Nancy Plaxico explained that there have been far more geese at the beach this summer (a flock of more than 70 geese) than in past years and they have stayed longer than in the past. The geese foul the swimming area and present a health hazard to the community, as shown in research provided to the board. The US Department of Agriculture (USDA) offers a program to remove geese during June each year, and she proposed that OHCA apply for that program.

Nancy Plaxico moved and Victoria Barron seconded a motion for OHCA to submit an application to USDA for geese removal next June. UNANIMOUSLY APPROVED BY VOICE VOTE.

September Board Meeting: Trisha Thomas proposed not having the September board meeting (scheduled for September 16) since it would be so close to the September 23 annual election. Board members agreed that made sense.

Trisha Thomas moved and Nancy Plaxico seconded a motion to cancel the board meeting scheduled for September 16. UNANIMOUSLY APPROVED BY VOICE VOTE.

Trisha asked that if a board meeting needs to be cancelled, that should be done at least a month beforehand so the community can be notified well in advance.

Old Business

There was no further Old Business.

New Business

There was no New Business.

Adjournment

The board adjourned the meeting at 7:30 p.m. and Lisa Deveau from the County Conflict Resolution Center provided conflict resolution training to the board and community members present.

Minutes drafted by Board Secretary Nancy Plaxico

**OHCA Board of Directors
Draft Minutes of Board Meeting, Tuesday September 23, 2025
Eastport Fire Station, 8:15 PM**

Board Members present:

- Victoria Barron
- Thomasina Coates
- Robin Gilliam
- Barrett Hill
- Arlene Jackson
- Nancy Plaxico
- Trisha Thomas

Others present:

- Benny McCottry, President Pro Tem

Call to Order

President Pro Tem Benny McCottry called the meeting to order at 8:15 pm after swearing in the newly elected OHCA board members and officers.

Election of Board Officers

President Pro Tem McCottry conducted the election of new board officers (Chair, Vice Chair and Secretary).

He opened nominations for Chair and Victoria Barron was nominated. Since there were no further nominations for Chair, it was moved that nominations for Chair be closed, and that motion was seconded and unanimously approved.

President Pro Tem McCottry then opened nominations for Vice Chair and Trisha Thomas was nominated. Since there were no further nominations for Vice Chair, it was moved that nominations for Vice Chair be closed, and that motion was seconded and unanimously approved.

He then opened nominations for Secretary and Nancy Plaxico was nominated. Since there were no further nominations for Secretary, it was moved that nominations for Secretary be closed, and that motion was seconded and unanimously approved.

The President Pro Tem then called for unanimous consent to the three nominations.

Trisha Thomas moved and Arlene Jackson seconded a motion for unanimous consent to the election of Victoria Barron as OHCA Board Chair, Trisha Thomas as Vice Chair, and Nancy Plaxico as Secretary. UNANIMOUSLY APPROVED BY VOICE VOTE.

The President Pro Tem then left the meeting and Victoria Barron took over as Chair. The board discussed and decided on various matters including:

- Setting the board meeting date for the third Wednesday of each month;

- Contracting with the Eastport Fire Department for the use of the meeting room for all board and community meetings, at a cost of \$3600 for three years (\$1200 a year);
- Robin Gilliam taking the lead for the board on developing the OHCA budget for FY2027;
- Victoria Barron taking the lead on OHCA insurance and, working with ProCom, getting new Directors & Officers insurance for OHCA, getting a new insurance broker, and possibly bidding out other OHCA insurance policies;
- Devoting much of the October 15 board meeting to goal setting for the year and team building, with Arlene Jackson to inquire if Lisa DeVeaux from the County, who provided training to the board at the 8/19/25 meeting, could serve as the outside facilitator for that goal setting and team building.

Adjournment

The board meeting was adjourned at 8:45 p.m.

OHCA PROCUREMENT POLICY

<i>Policy Name</i>	<i>OHCA Procurement Policy</i>
<i>Board Approval Date</i>	<i>May 20, 2025</i>

Background:

The goals and objectives of the procurement policy are to simplify, clarify and streamline the procurement process of the Oyster Harbor Citizens Association (OHCA) and make purchasing policies and procedures as consistent and transparent as possible, maximize purchasing value to the fullest extent practicable, and ensure fair and equitable treatment of all persons and vendors who deal with OHCA. This policy will govern both Special Community Benefit District and Association procurement.

Responsibility:

The Board of Directors (Board) will implement this policy, keeping the best interests of OHCA in mind. The Board and Officers shall be responsible for policy adherence. The Finance Committee will provide support and advice to the Board on the policy. Compliance with the policy will be reviewed annually.

Confidentiality:

OHCA asks for and offers confidentiality from and to its suppliers. All quotations, proposals, suggestions, proprietary information, and off-site contract meetings are to be held in the strictest confidence. Proprietary information exchanged during transactions shall be identified and treatment of that information clearly agreed upon by both OHCA and the supplier.

Ethical Conduct:

Ethical business standards shall govern all procurement transactions. Members of the Board, Officers, and the Finance Committee shall not solicit any gift or accept any significant gift from any supplier or prospective supplier. A 'significant gift' is defined as any item, service, favor, monies, credits, or discounts not available to others and/or which could influence purchasing decisions. Trivial items may be accepted as a matter of courtesy, but may not be solicited. Acceptance of social invitations to occasional business meals, entertainment and hospitality will be subject to prudent judgment by the Board as to whether the invitation places or appears to place the recipient under any obligation. No token or display of this appreciation is necessary or encouraged.

Policy:

- a. All work costing more than \$1,000 must be by purchase order.¹ To be paid, all work must have an accompanying invoice or receipt with a written description of the work provided.
- b. For contracts over \$25,000, the Board and Officers shall be notified by email on key steps in the bidding process:
 - i. Request for Proposals
 - ii. Bid Evaluation and Selection
 - iii. Contract Negotiation and Awarding

¹ An official awarded bid, contract, or accepted formal price quote/estimate serves as a purchase order.

1. Spending Authority:

- a. All expenditures and contracts will be reviewed by the President or Vice-President, and either the Association Treasurer (for expenditures from the Association/Piers & Harbors account) or the Special Tax Treasurer (for expenditures from the Special Community Benefit District account). After review (which can be done via email), each expenditure will be paid only after approval by the President and approval of a voucher for that expenditure by the Board Chair and Board Secretary.
- b. The budget for each year will be recommended by the Board to the Association and approved by the Association at the annual community Budget Meeting.
- c. All contracts for \$2,500 or more must be approved by the Board. Contracts for less than \$2,500 can be entered into without approval of the Board when those expenditures have been included in the budget and/or previously approved by the Board.
- d. Contracts less than \$2,500 may be signed on behalf of OHCA by the President.
- e. The advice and approval of the majority of the Board shall be required for any expenditure exceeding \$2,500. Contracts greater than \$2,500 must be signed on behalf of OHCA by the President and the Board Chair, prior to work being performed and after approval from the majority of the Board.

2. Source Selection and Bidding:

- c. Any new contract greater than \$2,500 but less than \$25,000 must be solicited such that competition is promoted to the maximum extent practicable, and to ensure at least two bids by licensed and insured contractors. If no bids are received, less than two bids are received, or bids are deemed unreliable by either the President or the Board, the majority of the Board may approve and award a contract without two bids.
- d. For any contract over \$25,000, every attempt must be made to secure a minimum of three bids by licensed and insured contractors. If no bids are received, less than three bids are received, or bids are deemed unreliable by either the President or the Board, the majority of the Board may approve and award a contract without three bids.
- e. If a contract for an omnibus/multi-year project is approved and awarded, any additional money, investments, or contracts required for completion or for the hiring of sub-contractors must be awarded in the same manner as items c. through j. above. Under no circumstances are services rendered to OHCA to be divided under separate contracts for the purpose of avoiding the approval limits above.

When possible, all related work should be submitted together for consideration to the approving body.

3. Criteria for selection for all vendors/contractors:

- a. All vendors must be properly licensed (when applicable) and insured.
- b. Contracts may be awarded to the lowest bidder when project specifications, quality, service, workmanship and/or value are determined to be equal or better than other bidders.
- c. The President, Board, and/or Association may recommend and approve awarding a contract to the non-lowest bidder if the quality, service, workmanship, and/or value of that bidder is determined to be better than the other bidders.
- d. Where at all possible, contracts should be priced and presented based on itemized project/lump sum fees rather than time/materials.

4. Exemptions to Competitive Bidding:

i) Emergencies

Competitive bidding is not required when the President and/or Board declares an emergency exists; however, in making emergency purchases, an effort will be made to include the level of competition that is practical under the circumstances. Such emergencies may include but are not limited to: a) any condition where an imminent loss of property, or circumstances where sewer service is interrupted or is about to be interrupted; or b) situations where OHCA may suffer a substantial loss by reason of the time required for following the regular purchasing procedures. If an emergency exists as declared by the President and/or Board, the Board and/or President are authorized to: a) declare an emergency situation exists/existed; b) waive competitive bidding requirements; and c) award, on behalf of OHCA, contracts necessary to address the emergency situation (including, but not limited to, engineering and construction services).

ii) Sole Source:

In rare circumstances, obtaining competitive bids may not be practical.² When this type of situation occurs, a written justification must be submitted to the President or Board for approval. The justification should be recorded by the Board Secretary in minutes of the Board meeting and made available to the community.

5. Extension of Contracts:

Annual contracts with potential for multi-term renewal that are necessary for the ongoing operations and maintenance of Oyster Harbor can be renewed without bidding for up to three years if the contracts and vendors meet the following criteria:

- i. Prices are held to the same rates or increased only at a reasonable rate and with adequate justification.
- ii. Vendor work has been done satisfactorily and to the required specifications of the prior year's contract.
- iii. Vendor billing and invoicing have been timely and accurate and within the specifications of the prior year's contract.

As an exception to the above requirements, and only at the recommendation of the relevant committee chair and President, maintenance and operations contracts may be renewed automatically for a period of no more than three years. At the end of the three years, the work/project must be submitted for three bids and the incumbent contractor/vendor may be included in the three bids, if they so desire and if their work has been satisfactory. The President may recommend and the Board may award the contract to the incumbent if they again meet the criteria for selection.

6. Contract Administration:

For some contracts, it is critical to have a contract administration plan in place. It shall be the President's or relevant committee chair's responsibility to develop a Contract Administration Plan that identifies all pre-award and post award function requirements, and designates individuals responsible for carrying out such plan.

² For Best Practices in sole source procurements (if applicable), see NASPO (2015), Chapter 8: Non competitive and limited competition requirements. State and local government procurement: A practical guide. ³ For Best Practices in developing a CAP (if required), see NASPO (2015), Chapter 14: Contract Administration. State and local government procurement: A practical guide.

7. Organizational Conflicts of Interest:

Conflicts of interest prohibited by law are not allowed. In addition, if it is proposed that community members or residents of Oyster Harbor be paid for work (not including reimbursement for materials), competing bids are required before such work can be awarded.

8. Issuance of Funds:

The Special Tax Treasurer or the Association Treasurer may not issue a check to a vendor until they have ascertained the Board has approved its issuance under the criteria above.

9. Annual Review of Procurement Policy:

Within two months after the annual election of members to the Board, this policy document should be reviewed by the newly elected Board to update, change, amend or reaffirm its provisions. If the Board does not take action on the policy at that time, the policy will remain in place until the Board has approved an updated policy.



OYSTER HARBOR CITIZENS ASSOCIATION, INC.

MANAGEMENT AGENT AGREEMENT

This **AGREEMENT**, entered this 22nd day of February 2023, by **OYSTER HARBOR CITIZENS ASSOCIATION, INC.**, of Anne Arundel County, Maryland, hereinafter referred to as the "Association," (whose affairs are controlled by a Board of Directors, hereinafter referred to as the "Board"), and Professional Community Management, Inc., a Maryland corporation, hereinafter referred to as "ProCom."

WHEREAS, the Board desires that ProCom serve as the administrative agent in the operation and assist in the management of the property and responsibilities of the Board and of the Association, pursuant to and in compliance with the Association's governing documents:

NOW, THEREFORE, in consideration of the above premises, it is mutually agreed:

1. Management The Board hereby employs ProCom to assist in the management and operation of the real and personal property of the Association, acting at the direction of the Association, and to execute the responsibilities and duties as further set forth herein:
 - a. Assessments ProCom shall have no contractual duty to



charge or collect Special Community Benefit District assessments, because the Association is a Special Community Benefit District and such assessments are handled by Anne Arundel County. For the additional fee outlined below, in Section 12, ProCom shall, however, charge and collect annual rental fees for the Boat Slips, as directed by the Association. ProCom shall maintain a current list of Association members, their preferred phone numbers, email addresses and their mailing addresses. Non-resident owners shall be listed with both their property address and their alternate mailing address.

- b. Bank Accounts The Association's Treasurers shall establish and maintain bank accounts in the name of the Association as required by the Association's governance documents and in compliance with the Anne Arundel County Special Community Benefit District ("SCBD") Laws and Regulations. ProCom shall provide the Treasurers with timely "Recommendations for Payment", consisting of a list of payables, including Payee, amount of payment, and method of payment (either electronic payment instructions or pre-addressed stamped envelopes) for each payment to be made by the Treasurers. Recommendations for Payment shall be received by the Treasurers at least ten (10) business days prior to the due date of the payment, where possible. The Association's Treasurers shall be responsible for making all



payments as required under the Association's governance documents.

- c. Emergency Service ProCom shall not enter into any contracts or incur financial commitments on behalf of the Association. An emergency shall exist whenever it is necessary to undertake action for the immediate preservation of the property or safety of the Association or its members, or as required to avoid the suspension of a necessary service to the Association. In the event of an emergency, ProCom will attempt to immediately contact the President of the Association or the Chairman of the Board, and if such contact is not possible, will confer as soon as possible with them regarding any emergency expenditure.
- d. Budget Before the commencement of each fiscal year and in compliance with the Association's governance documents, ProCom shall draft an annual operating budget that will include an itemized statement projecting the income and expenses for the operation of the Association during the next fiscal year. The Budget shall include the all income and expenses received by the Association, including the income and expenses received from lease of the Association's Piers and Harbors, and other assets, and any other monies collected by the Association from any other sources as well as any other expenses incurred by the Association. Once the Draft Budget is prepared, it shall



be the responsibility of the Association to finalize, consider, revise, approve and implement the Budget.

- e. Financial Records ProCom shall assist the Association in maintaining a comprehensive system of financial records, books and accounts in a manner consistent with general accounting principles. ProCom shall present to the Treasurer of the Association a draft balance sheet, draft income statement, and draft general ledger shortly after the end of each month. All records, books, accounts, reports, opinions and other documents and memoranda received or prepared by ProCom in the course of its duties hereunder shall be finalized by the Association and shall be the property of the Association and shall be available for inspection in accordance with policies of the Board and the laws of the State of Maryland

- f. Institutional and Business Records On behalf of the Association, ProCom shall receive, store and maintain all past, present and future records, books, accounts, reports, opinions and other documents and memoranda provided to and created by ProCom by the Association or others in the course of ProCom's management duties and the same shall be available for inspection in accordance with policies of the Board and the laws of the State of Maryland.



- g. Transition Promptly (no more than sixty (60) days) after the execution of this Agreement, ProCom shall receive the financial records, books and accounts of the Association. ProCom shall be held harmless for any mistakes, errors, omissions, or improprieties prior to the effective date of this contract.
- h. 24-Hour Telephone Service ProCom shall provide a 24-hour telephone answering service whereby telephone calls from the Association members may be received. Emergencies reported to ProCom shall be promptly responded to by ProCom and reported to the Association.
- i. Newsletter Service ProCom shall assist the Association in creating, publishing and distributing to all members of the Association newsletters (no more than 12 per year) detailing the events and activities of the Association, Reports of Committees, Minutes of Association and Board of Director's Meetings, Calendar of Events, and matters of special interest, with input as needed and final approval from the Officers, Committees and Board of Directors of the Association.
- j. Administrative Costs & Charges Attached hereto and incorporated herein by reference is a Schedule of Charges for items that may be charged to and payable by the Association. These are ProCom's current rates, and are subject to periodic change with reasonable notice, as are any other administrative costs and charges referred to or contemplated



herein.

2. Insurance ProCom shall assist the Association in procuring all necessary insurance on behalf of the Association, its Board of Directors and its volunteers acting in the scope of their authority as delegated by the Board. By assisting in this process, ProCom assumes no liability for the sufficiency of coverages ultimately obtained by the Association. ProCom shall file all claims with the appropriate insurance company or agent on behalf of the Association at the direction of the Board. In the event of a loss, ProCom agrees to file all insurance loss claims on behalf of the Association and recommend contractors needed for work performed. It is agreed that insurance premiums and other costs of insurance will be paid by the Association.
3. Association Records and Documents The Association shall provide full and complete documents as recorded in county and/or state land records to ProCom. ProCom shall maintain a complete set of files for the Association, including, but not limited to the plats, by-laws, declaration of covenants, articles of incorporation (if applicable), financial reports, delinquencies, year- end statements and audit, tax returns, architectural records, insurance policies, legal records, warranties and contracts.
4. Disclosure Information Upon request, ProCom shall provide copies of any and all documents relating to the Association in conjunction with the transfer of ownership of any property within the Association. Costs of



reproducing and preparing said information will be charged to and collected from the individual or organization requesting such information. ProCom may provide these documents via the internet or through an internet service, such as HomeWiseDocs.

5. Manager's Reports ProCom shall provide a management report at each regular meeting of the Board of Directors, reporting on collections status, physical condition of the property, current projects, transfers in ownership, upcoming Association Events and other items of concern. ProCom shall conduct an annual review of the Association's property and records and provide an annual status report to the Board of Directors at the Budget meeting.
6. Contracts for Services and Materials ProCom agrees to assist in the preparation of contract specifications and the negotiation of contracts for any services, maintenance and repairs as directed by the Board of Directors.
 - a. ProCom shall place orders for such equipment, tools, appliances, materials and supplies as the Association requests to properly maintain the Association. All such contracts and orders shall be made in the name of the Association and shall be subject to the limitations set forth in Section 7. ProCom shall act at all times under the direction of the Board and shall be under a duty to secure for and credit to the Association any



discounts, commissions, or rebates obtainable as a result of such purchases. ProCom shall solicit multiple competitive bids for contract services when requested by the Board.

- b. In the event that ProCom is required to provide supervision of any services, repairs or projects, litigation support, catastrophic insurance claims and emergency situations requiring more than two hours of supervision excluding routine inspections and normal contract management, ProCom shall be compensated for such time at the rate of \$75.00 per hour.

7. Maintenance of Property ProCom agrees to inspect the community property and all facilities owned by or under the control of the Association and make maintenance and/or repair recommendations to the Board for actions that ProCom deems appropriate for the Board to take, and to oversee implementation of any such recommendations or actions approved or requested by the Board in a timely manner and according to appropriate standards of maintenance consistent with the character of the Association.

8. Complaints The Board will forward all complaints to ProCom who agrees to investigate all such complaints and to take whatever action is requested by the Board after its evaluation of that investigation.



- a. ProCom shall maintain a record of all communications with the Association property owners and residents. Complaints of a serious nature shall be reported to the Board with appropriate recommendations.
 - b. The authority and duties conferred upon ProCom are confined to the common areas of the Association and, unless authorized by the Board, such authority and duties do not include supervision or management of any homeowner's properties and ProCom is given no authority or responsibility for the maintenance of or repairs to such individual properties. Such maintenance and repairs shall be the responsibility of the individual property owners.
9. Rules and Regulations ProCom shall promptly notify all property owners of all rules, regulations, and notices as may be promulgated by the Board. ProCom agrees to inspect and evaluate and report to the Board all violations or alleged violations of the Association Constitution, covenants, by-laws or rules and regulations, which are brought to its attention. As requested by the Board, ProCom shall inform any offender or alleged offender of such violations, or alleged violations, in writing, and request the offender conform to the pertinent rules or regulations. Additional means of enforcement, including court proceedings, shall be at the expense of the Association. ProCom agrees further to refer all violations to the attorney for



the Association, when directed by the Board.

10. Consultation with Management ProCom agrees to coordinate the Association's legal proceedings with the attorney for the Association, including collection proceedings and court appearances, if necessary. Court ordered appearances by ProCom will be limited to one appearance (one day or less) per year, after which a charge of \$75.00 per hour will be charged to the Association.
11. Meetings, Governmental Orders ProCom agrees to be available for consultation on matters of concern to the Association, and to attend meetings of the Board of Directors and the annual meeting of the Association (not to exceed 8 per year). All meetings shall be held Monday through Thursday, shall be limited to two hours, and shall begin no earlier than 9:00 A.M. and conclude no later than 9:00 P.M.
 - a. ProCom shall assist the Association in taking actions necessary to promptly comply with any and all orders or requirements affecting the property owned or controlled by the Association placed thereon by any federal, state, county, or municipal authority having jurisdiction thereof. ProCom shall not take any action under this subsection so long as the Association is contesting or has affirmed its intention to contest any such



order or requirement. ProCom shall promptly, and in no event later than 72 hours from the time of their receipt, notify the Board in writing of all such orders and notices of requirements. Any meeting of the Board of Directors or of the Association that exceeds two hours in duration from the scheduled start time, or any Special Meeting of the Board of Directors, shall be charged at the rate of \$75.00 per hour or for any portion thereof.

- b. ProCom shall make arrangements for the preparation of all forms, reports and returns required by law in connection with unemployment insurance, workmen's compensation insurance, disability benefits, Social Security, income taxes, sales taxes, property taxes, and other similar taxes now in effect or hereafter imposed for which the Association may be liable or which may be incidental to the employment of personnel by the Association. The Association shall employ the services of an accountant to assist in the preparation of such forms and the cost shall be the responsibility of the Association. ProCom shall make recommendations in the preparation of the Association tax returns and year-end financial audit by an independent auditor for compliance with the Anne Arundel County SCBD Laws and Regulations. The cost of the preparation of tax returns and the audit will be the responsibility of the Association.



c. ProCom shall fulfill its responsibilities in a professional manner consistent with the provisions and intent of the Association's governance documents, the governing laws and regulations of Anne Arundel County and the State of Maryland and, in general, in a manner consistent with all other laws and regulations as they pertain to the operation of the Association.

12. Management Fees for the period of the contract, the Association agrees to pay ProCom for the contractual services rendered to the Association, a monthly sum of **One Thousand Four Hundred Forty-Two Dollars (\$1,472.00)** and an additional monthly sum of **Twenty Dollars (\$20.00)** for collection and accounting of the Pier Slip Fees (the "Contract Price".) The Association authorizes payment of these sums on the 1st day of each month. Thereafter the Contract Price shall increase at the rate of three per cent (3%) per annum.

13. Fidelity Bond ProCom agrees to obtain any and all fidelity bonds required to be obtained by the Association or by ProCom on behalf of the Association, and in such amounts stipulated by the Association's governance documents and Anne Arundel County and Maryland Law. ProCom shall be named as an additional insured, and the Association shall pay the costs of all such bonds. In the event such fidelity bond is terminated because of actions or omissions of



ProCom, the Board shall have the right to terminate this Agreement upon mailing of such termination notice to ProCom.

14. Indemnification

- a. Except for damages arising from any willful, wanton or reckless acts or acts amounting to fraud or bad faith on the part of ProCom, and except for any award of punitive damages for acts by ProCom, the Association agrees to indemnify, defend with counsel reasonably acceptable to ProCom and hold ProCom harmless from damages or injuries to persons or property, any claim, action, or proceeding, including costs of suit and attorneys fees, resulting from ProCom carrying out the provisions of this Agreement or reasonably acting under the express or implied direction of the Board of Directors or the Association or that result from the condition, construction, or use of the Association property, or acts or omissions of Procom or employees of the Association or ProCom or that arise out of or are based upon any law, regulation, requirement, contract or award relating to the hiring of employees, the hours of employment, working conditions, wages and/or compensation of employees or former employees of the Association. Subject to the same limitations as above, the Association agrees to reimburse ProCom upon demand for any monies which ProCom is required to pay in connection



with, or as an expense in defense of, any claim, civil action, proceeding, charge or prosecution made, instituted or maintained against ProCom or ProCom and the Association jointly. ProCom and its employees shall be an additional named insured on any liability insurance carried by the Association. The provisions of this Section shall survive the termination of this Agreement.

- b. ProCom shall at all times this Agreement is in effect maintain General Commercial Liability with policy limits of \$2 million single occurrence/\$4 million aggregate occurrence; E&O/Professional Liability insurance with policy limits of \$2 million single occurrence/\$2 million aggregate occurrence; EPLI, Cyber, Automobile liability and Workmens Compensation and Unemployment insurance from an insurance company licensed to do business in the State of Maryland with an accreditation rating of at least A-, with policy limits of \$1 million single occurrence/\$1 million aggregate occurrence. Umbrella Insurance with policy limits of \$3 million single occurrence/\$3 million aggregate occurrence

15. Term This Agreement shall continue in effect for a period beginning on the 1st day of MARCH 2023 at 12:01 a.m. and ending on the last day of December 2023 at 11:59 P.M. This



agreement shall automatically renew each year, subject to the same terms and conditions contained herein unless otherwise agreed. At any time during the term of this Agreement or any renewals thereof, either party reserves the right to cancel this Agreement with or without cause by giving ninety (90) days written notice by certified mail sent to: Professional Community Management, Inc., 400 Serendipity Drive, Millersville, MD 21108; or to the home address of the current President of the Association, as applicable.

16. Section Titles The titles of the sections and subsections of this agreement are for ease of reference only and impart no duties or obligations other than those described in the text of the section or subsection.
17. Complete Agreement It is agreed by both parties that this Agreement constitutes the complete understanding between the parties and that neither party has or is relying upon any statement or representation of the other party not contained herein.
18. Maryland Law This Agreement shall be interpreted in accordance with the substantive laws of the State of Maryland, without application of choice of law rules. The parties agree that the state courts of Maryland shall have sole and exclusive jurisdiction and



venue to hear and determine any dispute or controversy arising under or concerning this Agreement and the parties hereby submit to the jurisdiction of said courts. Any claim or controversy arising out of or relating to this agreement, or the breach thereof, shall be brought in the Circuit Court or District Court of Maryland for Anne Arundel County, Maryland.

19. Legal Expenses If any party to this Agreement brings an action against another party to enforce its rights under this Agreement, the prevailing party shall be entitled to recover its costs and expenses, including without limitation, reasonable attorneys' fees, expenses, and costs, incurred in connection with such action, including any appeal of such action. This fee shifting provision in this Agreement shall be incorporated but not merged in any court order entered against either party pursuant to an action arising from this Agreement. The parties agree that the prevailing party shall be entitled to be reimbursed any post-judgment legal expenses incurred during collection of said judgment.

20. Waiver of Trial by Jury The parties hereto hereby mutually waive trial by jury in any action, proceeding or counterclaim brought by either of the parties hereto against the other on any matters whatsoever arising out of or in any way connected with this agreement and/or any claim of injury or damage.



21. Counterparts This agreement may be executed in multiple counterparts or in duplicate, and when so executed by all parties shall constitute one agreement. Electronic or facsimile signatures shall be deemed original.
22. Books and Records Upon termination of this Agreement, ProCom agrees to return all books and records to the Association.
23. Insolvency of Manager In the event ProCom avails itself of any bankruptcy or insolvency statute or makes an assignment for the benefit of creditors, the Association shall have the right to immediately terminate this Agreement.
24. Authority Except as specifically provided herein to the contrary, everything done by ProCom pursuant to this Agreement shall be done as the agent of the Association and all obligations or expenses incurred hereunder shall be for the account, on behalf, and at the expense of the Association except that the Association shall not be obligated to pay the overhead and operating expenses of ProCom. The Board and the Association ratify and confirm all and whatsoever may be done by ProCom within the scope of this Agreement. ProCom shall not make any advance to or for the account of the Association or pay any sum, except out of funds held or provided as aforesaid, nor shall ProCom incur



any liability or obligation for the account of the Association without assurance that the necessary funds for the discharge of said obligation are approved according to the governance documents of the Association and are available.

25. Successors and Assigns The privileges and benefits of this Agreement shall extend to the successors and assigns of the parties.


26. Severability In the event any portion or part of this Agreement shall be determined as void or of no effect, the remainder of this Agreement shall remain in force and effect.



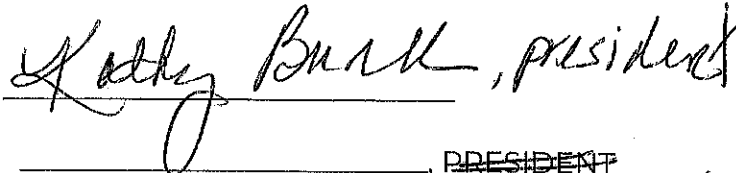
ProCom
Professional Community Management

IN WITNESS WHEREOF, the Association and ProCom have caused this Agreement to be signed by the proper, authorized officers and their respective seals to be affixed hereto.

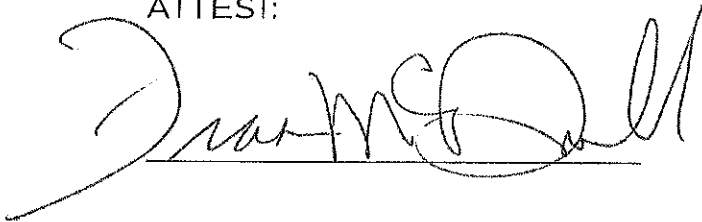
ATTEST:


(other officer) *Chairman of the Board*

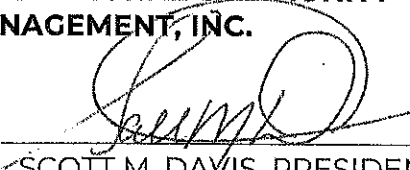
**OYSTER HARBOR CITIZENS
ASSOCIATION, INC.**

BY: *Kathy Burk*, president

_____, ~~PRESIDENT~~
Chairman of the Board

ATTEST:



**PROFESSIONAL COMMUNITY
MANAGEMENT, INC.**

BY: 
SCOTT M. DAVIS, PRESIDENT



**SCHEDULE OF CHARGES FOR
OYSTER HARBOR CITIZENS ASSOCIATION, INC.**

1. Postage (to include First Class and Certified)	At Cost
2. Copies	
a. Black & White	\$.15/page
b. Color	\$.30/page
3. Envelopes	
a. Standard Business	\$.25
b. 9" x 12" Manilla	\$.50
c. 9" x 12" Tyvek	\$1.00
d. 9" x 12" Expandable Tyvek	\$1.50
e. Small Return Envelopes	\$.15
4. Labels	\$.10
5. Post Cards	\$.25
6. File folders	\$.25
7. File boxes	\$2.00
8. Payment coupons via SouthData	At cost
9. Invoices	\$.30/unit
10. Faxes	\$1.00
11. 1099-NEC Processing	\$100 flat fee



Financial Report Package

September 2025

Fiscal Year: 2026

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	Truist Operating Checking - 4430	\$28,624.99
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10-1030-00	Truist Operating Money Market - 7029	73,392.85
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Total CASH - OPERATING:		<u>\$102,017.84</u>
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CASH - RESERVES

12-1250-00	Morgan Stanley Investments	817,754.26
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Total CASH - RESERVES:		<u>\$817,754.26</u>
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ACCOUNTS RECEIVABLE

14-1420-00	Cash held by AACO	5,412.16
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14-1430-00	BGE Deposit	100.00
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Total ACCOUNTS RECEIVABLE:		<u>\$5,512.16</u>
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Total Assets:		<u>\$925,284.26</u>
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Liabilities & Equity

RESERVE EQUITY

30-3020-00	Reserves - Capital Elements	482,691.08
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Total RESERVE EQUITY:		<u>\$482,691.08</u>
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OPERATING EQUITY

35-3510-00	Undesignated Equity	128,733.09
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35-3520-00	Prior Year Net Income	374,599.73
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Total OPERATING EQUITY:		<u>\$503,332.82</u>
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Net Income Gain / Loss	<u>(60,739.64)</u>	<u>(\$60,739.64)</u>
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Total Liabilities & Equity:		<u>\$925,284.26</u>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 SCBD Income	\$-	\$-	\$-	\$-	\$-	\$-	\$444,960.00
4710-00 Interest Income - Operating	64.94	-	64.94	240.42	-	240.42	-
4720-00 Interest & Valuation Income - Reserves	-	-	-	6,729.88	-	6,729.88	-
Total OPERATING INCOME	\$64.94	\$-	\$64.94	\$6,970.30	\$-	\$6,970.30	\$444,960.00
Total OPERATING INCOME	\$64.94	\$-	\$64.94	\$6,970.30	\$-	\$6,970.30	\$444,960.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	1,561.00	1,583.33	22.33	4,683.00	4,749.99	66.99	19,000.00
5030-00 Tax Prep & Audit Fees	-	8,000.00	8,000.00	-	8,000.00	8,000.00	8,000.00
5040-00 General Legal	812.50	1,666.66	854.16	812.50	4,999.98	4,187.48	20,000.00
5045-00 Lawsuits/Special Projects	-	833.34	833.34	-	2,500.00	2,500.00	10,000.00
5050-00 Administrative Expenses	3,573.29	2,083.34	(1,489.95)	5,421.11	6,250.00	828.89	25,000.00
5053-00 Office Supplies	-	291.66	291.66	-	875.06	875.06	3,500.00
5054-00 Office Equipment & Services	-	41.74	41.74	-	125.06	125.06	500.00
5080-00 Web Site Administration	23.64	500.00	476.36	823.64	1,500.00	676.36	6,000.00
5090-00 Dues & Subscriptions	367.18	166.74	(200.44)	1,015.54	500.06	(515.48)	2,000.00
5100-00 Bank Charges	5.00	41.66	36.66	15.00	124.98	109.98	500.00
5105-00 Anne Arundel County Fees	-	166.74	166.74	-	500.06	500.06	2,000.00
5110-00 Miscellaneous Expenses	-	41.66	41.66	-	125.00	125.00	500.00
5210-00 Taxes	-	-	-	200.00	-	(200.00)	-
5220-00 Real Estate Taxes	-	-	-	747.66	1,000.00	252.34	1,000.00
5310-00 Insurance Premium	-	-	-	10,942.00	9,813.00	(1,129.00)	11,000.00
5600-00 Rent	-	83.37	83.37	-	250.03	250.03	1,000.00
5730-00 Security Services	1,660.87	2,916.74	1,255.87	9,946.36	8,750.06	(1,196.30)	35,000.00
5740-00 Extra Security Services/Cameras	-	416.66	416.66	-	1,250.00	1,250.00	5,000.00
Total GENERAL & ADMINISTRATIVE	\$8,003.48	\$18,833.64	\$10,830.16	\$34,606.81	\$51,313.28	\$16,706.47	\$150,000.00
UTILITIES							
6010-00 Utilities	526.06	541.66	15.60	1,574.47	1,624.98	50.51	6,500.00
6040-00 Phone & Internet	276.80	333.33	56.53	830.40	1,000.03	169.63	4,000.00
Total UTILITIES	\$802.86	\$874.99	\$72.13	\$2,404.87	\$2,625.01	\$220.14	\$10,500.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
SITE MAINTENANCE							
7010-00 Landscaping & Cleaning	\$3,750.00	\$4,000.00	\$250.00	\$11,850.00	\$12,000.00	\$150.00	\$48,000.00
7030-00 Tree Trimming/Replacement	-	625.00	625.00	320.00	1,875.00	1,555.00	7,500.00
7150-00 Beach Cleaning	-	2,500.00	2,500.00	-	7,500.00	7,500.00	30,000.00
7160-00 Swimming Area Nets	-	-	-	-	750.00	750.00	1,500.00
7165-00 Gazebo Maintenance & Repair	-	83.37	83.37	3,040.00	250.03	(2,789.97)	1,000.00
7170-00 Portable Toilets	636.00	333.37	(302.63)	1,908.00	1,000.03	(907.97)	4,000.00
7175-00 Dumpsters	-	-	-	-	2,000.00	2,000.00	2,000.00
7212-00 Community Amenity Repairs & Maintenance	4,703.34	1,250.00	(3,453.34)	7,344.61	3,750.00	(3,594.61)	15,000.00
7220-00 Trash Removal & Hauling	-	416.66	416.66	101.00	1,249.98	1,148.98	5,000.00
7250-00 Supplies & Dog Waste Stations	-	250.00	250.00	-	750.00	750.00	3,000.00
7265-00 Lock Maintenance & Repair	2,178.04	416.66	(1,761.38)	2,609.31	1,249.98	(1,359.33)	5,000.00
7275-00 Signage	-	833.33	833.33	3,430.00	2,499.99	(930.01)	10,000.00
7290-00 Lighting Maintenance & Repair	95.34	166.66	71.32	95.34	499.98	404.64	2,000.00
7300-00 Environmental Initiatives & Erosion Control	-	1,166.66	1,166.66	-	3,500.06	3,500.06	14,000.00
7330-00 Swale Maintenance & Repair	-	1,250.00	1,250.00	-	3,750.00	3,750.00	15,000.00
7810-00 Snow & Ice Removal	-	-	-	-	-	-	6,000.00
Total SITE MAINTENANCE	\$11,362.72	\$13,291.71	\$1,928.99	\$30,698.26	\$42,625.05	\$11,926.79	\$169,000.00
Total OPERATING EXPENSE	\$20,169.06	\$33,000.34	\$12,831.28	\$67,709.94	\$96,563.34	\$28,853.40	\$329,500.00
Net Income:	(\$20,104.12)	(\$33,000.34)	\$12,896.22	(\$60,739.64)	(\$96,563.34)	\$35,823.70	\$115,460.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$18,794.05	\$30,001.50	\$20,170.56	\$28,624.99
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	872307	\$ -	\$ 1,561.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4575 Inv: 32337 Professional Community Management, Inc.	
09/02/2025	877391	-	812.50	Truist Operating Checking - 4430; Ridgely Oaks Professional Group LLC Chk # 4576 Inv: 2823 Ridgely Oaks Professional Group LLC	
09/03/2025	878715	-	95.34	reimbursement; Jody Tracey Chk # 4578	
09/05/2025	880773	-	85.31	Truist Operating Checking - 4430; BGE Chk # 0 Inv: OHHBGEFishing0925 BGE	
09/05/2025	880775	-	3,084.34	Truist Operating Checking - 4430; PLAYGROUND SPECIALISTS INC Chk # 4579 Inv: 21044 PLAYGROUND SPECIALISTS INC	
09/05/2025	880777	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4580 Inv: 0002009 Mint Media Agency	
09/05/2025	880779	-	680.52	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4581 Inv: 11319 Investigative Consulting & Services, Inc.	
09/09/2025	884578	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0 Inv: Cubesmart #718	
09/09/2025	901114	1.50	-	Statement fee refund Truist Operating Checking - 4430	
09/09/2025	901114	-	1.50	Statement fee refund Truist Operating Checking - 4430 (Reversal)	
09/12/2025	886862	-	23.64	Truist Operating Checking - 4430; ProCom Chk # 4582 Inv: 211186 ProCom	
09/12/2025	886864	-	3,750.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4583 Inv: OHHLandscaping0925 LB Landscaping	
09/16/2025	887695	-	1,339.00	Truist Operating Checking - 4430; ProCom Chk # 4584 Inv: 63300925 ProCom	
09/19/2025	889304	-	2,374.40	Truist Operating Checking - 4430; ProCom Chk # 4585 Inv: 93095 ProCom	
09/19/2025	889306	-	636.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4586 Inv: JiffyJohn0925 Jiffy John, Inc.	
09/19/2025	889308	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0 Inv: Cubesmart #718	
09/19/2025	889310	-	280.00	Truist Operating Checking - 4430; Mike Matthews, LLC Chk # 4587 Inv: 1136 Mike Matthews, LLC	
09/23/2025	890082	-	580.35	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4588 Inv: 11539 Investigative Consulting & Services, Inc.	
09/23/2025	890084	-	2,178.04	Truist Operating Checking - 4430; Zelko's Security Chk # 4589 Inv: 14640 Zelko's Security	
09/24/2025	890459	30,000.00	-	Working Capital Infusion Truist Operating Checking - 4430	
09/24/2025	891256	-	1,198.89	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4590 Inv: 33047 Professional Community Management, Inc.	
09/30/2025	893160	-	85.31	Truist Operating Checking - 4430; BGE Chk # 0	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: OHHBGEfishing1025 BGE					
09/30/2025	893162	-	152.59		
					Truist Operating Checking - 4430; Anne Arundel County Chk # 4591
Inv: OHHWaterandSewer1025 Anne Arundel County					
09/30/2025	901092	-	19.35		
					Truist Operating Checking - 4430; BGE Chk # 0
Inv: BGE					
09/30/2025	901094	-	39.72		
					Truist Operating Checking - 4430; BGE Chk # 0
Inv: BGE					
09/30/2025	901096	-	66.19		
					Truist Operating Checking - 4430; BGE Chk # 0
Inv: BGE					
09/30/2025	901098	-	50.99		
					Truist Operating Checking - 4430; BGE Chk # 0
Inv: BGE					
09/30/2025	901100	-	26.60		
					Truist Operating Checking - 4430; BGE Chk # 0
Inv: BGE					
09/30/2025	901102	-	138.40		
					Truist Operating Checking - 4430; Comcast Chk # 0
Inv: Comcast					
09/30/2025	901104	-	138.40		
					Truist Operating Checking - 4430; Comcast Chk # 0
Inv: Comcast					
09/30/2025	901106	-	169.18		
					Truist Operating Checking - 4430; Google Chk # 0
Inv: Google					
09/30/2025	901108	-	26.00		
					Truist Operating Checking - 4430; Constant Contact Chk # 0
Inv: Constant Contact					
09/30/2025	901110	-	5.00		
					Truist Operating Checking - 4430; Truist Chk # 0
Inv: Truist					
10-1030-00	Truist Operating Money Market - 7029	103,327.91	64.94	30,000.00	73,392.85
Date	GL Ref #	Debit	Credit	Description	
09/24/2025	890459	\$ -	\$ 30,000.00	Working Capital Infusion Truist Operating Money Market - 7029	
09/30/2025	903181	64.94	-	Truist Monthly Interest	
12-1250-00	Morgan Stanley Investments		817,754.26	-	817,754.26
Date	GL Ref #	Debit	Credit	Description	
14-1420-00	Cash held by AACO		5,412.16	-	5,412.16
Date	GL Ref #	Debit	Credit	Description	
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 Equity		(128,733.09)	-	(128,733.09)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income		(374,599.73)	-	(374,599.73)
Date	GL Ref #	Debit	Credit	Description	
40-4710-00	Interest Income - Operating		(175.48)	-	(240.42)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	903181	\$ -	\$ 64.94	Truist Monthly Interest	
40-4720-00	Interest & Valuation Income - Reserves		(6,729.88)	-	(6,729.88)
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5010-00	Management Fees	3,122.00	1,561.00	-	4,683.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	872307	\$ 1,561.00	\$ -	Management Fee; Professional Community Management, Inc. Chk # 4575 Inv: 32337 Professional Community Management, Inc.	
50-5040-00	General Legal	-	812.50	-	812.50
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	877391	\$ 812.50	\$ -	General Legal ; Ridgely Oaks Professional Group LLC Chk # 4576 Inv: 2823 Ridgely Oaks Professional Group LLC	
50-5050-00	Administrative Expenses	1,847.82	3,573.29	-	5,421.11
Date	GL Ref #	Debit	Credit	Description	
09/19/2025	889304	\$ 2,374.40	\$ -	Administrative Expenses; ProCom Chk # 4585 Inv: 93095 ProCom	
09/24/2025	891256	231.75	-	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4590 Inv: 33047 Professional Community Management, Inc.	
09/24/2025	891256	967.14	-	Postage; Professional Community Management, Inc. Chk # 4590 Inv: 33047 Professional Community Management, Inc.	
50-5080-00	Web Site Administration	800.00	23.64	-	823.64
Date	GL Ref #	Debit	Credit	Description	
09/12/2025	886862	\$ 23.64	\$ -	Web Site Administration; ProCom Chk # 4582 Inv: 211186 ProCom	
50-5090-00	Dues & Subscriptions	648.36	367.18	-	1,015.54
Date	GL Ref #	Debit	Credit	Description	
09/09/2025	884578	\$ 86.00	\$ -	Dues & Subscriptions; Cubesmart #718 Chk # 0 Inv: Cubesmart #718	
09/19/2025	889308	86.00	-	Dues & Subscriptions; Cubesmart #718 Chk # 0 Inv: Cubesmart #718	
09/30/2025	901106	169.18	-	Dues & Subscriptions; Google Chk # 0 Inv: Google	
09/30/2025	901108	26.00	-	Dues & Subscriptions; Constant Contact Chk # 0 Inv: Constant Contact	
50-5100-00	Bank Charges	10.00	6.50	1.50	15.00
Date	GL Ref #	Debit	Credit	Description	
09/09/2025	901114	\$ -	\$ 1.50	Statement fee refund Bank Charges	
09/09/2025	901114	1.50	-	Statement fee refund Bank Charges (Reversal)	
09/30/2025	901110	5.00	-	Bank Charges; Truist Chk # 0 Inv: Truist	
50-5210-00	Taxes	200.00	-	-	200.00
Date	GL Ref #	Debit	Credit	Description	
50-5220-00	Real Estate Taxes	747.66	-	-	747.66
Date	GL Ref #	Debit	Credit	Description	
50-5310-00	Insurance Premium	10,942.00	-	-	10,942.00
Date	GL Ref #	Debit	Credit	Description	
50-5730-00	Security Services	8,285.49	1,660.87	-	9,946.36
Date	GL Ref #	Debit	Credit	Description	
09/05/2025	880777	\$ 400.00	\$ -	Security Services; Mint Media Agency Chk # 4580	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 0002009 Mint Media Agency					
09/05/2025	880779	680.52	-		
Security Services; Investigative Consulting & Services, Inc. Chk # 4581					
Inv: 11319 Investigative Consulting & Services, Inc.					
09/23/2025	890082	580.35	-		
Security Services; Investigative Consulting & Services, Inc. Chk # 4588					
Inv: 11539 Investigative Consulting & Services, Inc.					
60-6010-00	Utilities	1,048.41	526.06	-	1,574.47
Date	GL Ref #	Debit	Credit	Description	
09/05/2025	880773	\$ 85.31	\$ -	Utilities; BGE Chk # 0	
Inv: OHHBGEFishing0925 BGE					
09/30/2025	893160	85.31	-	Utilities; BGE Chk # 0	
Inv: OHHBGEfishing1025 BGE					
09/30/2025	893162	152.59	-	Utilities; Anne Arundel County Chk # 4591	
Inv: OHHWaterandSewer1025 Anne Arundel County					
09/30/2025	901092	19.35	-	Utilities; BGE Chk # 0	
Inv: BGE					
09/30/2025	901094	39.72	-	Utilities; BGE Chk # 0	
Inv: BGE					
09/30/2025	901096	66.19	-	Utilities; BGE Chk # 0	
Inv: BGE					
09/30/2025	901098	50.99	-	Utilities; BGE Chk # 0	
Inv: BGE					
09/30/2025	901100	26.60	-	Utilities; BGE Chk # 0	
Inv: BGE					
60-6040-00	Phone & Internet	553.60	276.80	-	830.40
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	901102	\$ 138.40	\$ -	Phone & Internet; Comcast Chk # 0	
Inv: Comcast					
09/30/2025	901104	138.40	-	Phone & Internet; Comcast Chk # 0	
Inv: Comcast					
70-7010-00	Landscaping & Cleaning	8,100.00	3,750.00	-	11,850.00
Date	GL Ref #	Debit	Credit	Description	
09/12/2025	886864	\$ 3,750.00	\$ -	Landscaping & Cleaning; LB Landscaping Chk # 4583	
Inv: OHHLandscaping0925 LB Landscaping					
70-7030-00	Tree Trimming/Replacement	320.00	-	-	320.00
Date	GL Ref #	Debit	Credit	Description	
70-7165-00	Gazebo Maintenance & Repair	3,040.00	-	-	3,040.00
Date	GL Ref #	Debit	Credit	Description	
70-7170-00	Portable Toilets	1,272.00	636.00	-	1,908.00
Date	GL Ref #	Debit	Credit	Description	
09/19/2025	889306	\$ 636.00	\$ -	Portable Toilets; Jiffy John, Inc. Chk # 4586	
Inv: JiffyJohn0925 Jiffy John, Inc.					
70-7212-00	Community Amenity Repairs & Maintenance	2,641.27	4,703.34	-	7,344.61
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/05/2025	880775	\$ 3,084.34	\$ -	Community Amenity Repairs & Maintenance; PLAYGROUND SPECIALISTS INC Chk # 4579 Inv: 21044 PLAYGROUND SPECIALISTS INC	
09/16/2025	887695	1,339.00	-	Community Amenity Repairs & Maintenance; ProCom Chk # 4584 Inv: 63300925 ProCom	
09/19/2025	889310	280.00	-	Community Amenity Repairs & Maintenance; Mike Matthews, LLC Chk # 4587 Inv: 1136 Mike Matthews, LLC	
70-7220-00	Trash Removal & Hauling	101.00	-	-	101.00
Date	GL Ref #	Debit	Credit	Description	
70-7265-00	Lock Maintenance & Repair	431.27	2,178.04	-	2,609.31
Date	GL Ref #	Debit	Credit	Description	
09/23/2025	890084	\$ 2,178.04	\$ -	Lock Maintenance & Repair; Zelko's Security Chk # 4589 Inv: 14640 Zelko's Security	
70-7275-00	Signage	3,430.00	-	-	3,430.00
Date	GL Ref #	Debit	Credit	Description	
70-7290-00	Lighting Maintenance & Repair	-	95.34	-	95.34
Date	GL Ref #	Debit	Credit	Description	
09/03/2025	878715	\$ 95.34	\$ -	reimbursement; Jody Tracey Chk # 4578	
Totals:		\$0.00	\$50,237.00	\$50,237.00	\$0.00



Financial Report Package

September 2025

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	PNC Bank Operating Checking - 4178	\$16,016.31
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Total CASH - OPERATING:		<u>\$16,016.31</u>
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CASH - RESERVES

12-1220-00	PNC Bank 8-Month CD 2997 03/26/25	30,405.74
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12-1225-00	PNC Bank 8-Month CD 3311 11/26/25	45,000.00
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Total CASH - RESERVES:		<u>\$75,405.74</u>
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Total Assets:		<u>\$91,422.05</u>
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Liabilities & Equity

OWNER EQUITY

35-3510-00	Undesignated Equity	3,292.05
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35-3520-00	Prior Year Net Income	7,536.57
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Total OWNER EQUITY:		<u>\$10,828.62</u>
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Net Income Gain / Loss	<u>80,593.43</u>	<u>\$80,593.43</u>
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Total Liabilities & Equity:		<u>\$91,422.05</u>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 Assessment Income	\$-	\$-	\$-	\$16,476.00	\$-	\$16,476.00	\$-
4420-00 Miscellaneous Income	1.50	-	1.50	85,037.50	-	85,037.50	-
4710-00 Interest Income - Operating	-	-	-	405.74	-	405.74	-
Total OPERATING INCOME	\$1.50	\$-	\$1.50	\$101,919.24	\$-	\$101,919.24	\$-
Total OPERATING INCOME	\$1.50	\$-	\$1.50	\$101,919.24	\$-	\$101,919.24	\$-
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	20.00	-	(20.00)	180.00	-	(180.00)	-
5050-00 Administrative Expenses	7.16	-	(7.16)	108.69	-	(108.69)	-
5410-00 Community/Social Activities	14,424.27	-	(14,424.27)	21,037.12	-	(21,037.12)	-
Total GENERAL & ADMINISTRATIVE	\$14,451.43	\$-	(\$14,451.43)	\$21,325.81	\$-	(\$21,325.81)	\$-
Total OPERATING EXPENSE	\$14,451.43	\$-	(\$14,451.43)	\$21,325.81	\$-	(\$21,325.81)	\$-
Net Income:	(\$14,449.93)	\$0.00	(\$14,449.93)	\$80,593.43	\$0.00	\$80,593.43	\$0.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1010-00	Axos Operating Checking - 9717	\$-	\$1,293.23	\$1,293.23	\$-
Date	GL Ref #	Debit	Credit	Description	
09/22/2025	889515	\$ -	\$ 1,293.23	Reimbursement - 75th Anniversary Party Expenses; Michele Woolbert Chk # 1000	
09/22/2025	889515	1,293.23	-	Reimbursement - 75th Anniversary Party Expenses (Reversal); Michele Woolbert Chk # 1000	
10-1020-00	PNC Bank Operating Checking - 4178	30,466.24	1.50	14,451.43	16,016.31
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	872305	\$ -	\$ 20.00	PNC Bank Operating Checking - 4178 Inv # 32338; Professional Community Management, Inc Inv: 32338 Professional Community Management, Inc.	
09/03/2025	878717	-	2,326.52	reimbursement; Barrett Hill Chk # 1086	
09/03/2025	878723	-	1,450.74	reimbursement; Michele Woolbert Chk # 1087	
09/03/2025	878725	-	4,803.04	Event E116174; Main and Market Chk # 1088	
09/03/2025	878727	-	1,450.74	Order 16439; Dreamers Event Rentals, LLC Chk # 1089	
09/03/2025	878729	-	3,000.00	Event; LPE Productions, Inc. Chk # 1090	
09/09/2025	901118	1.50	-	Statement fee refund PNC Bank Operating Checking - 4178	
09/16/2025	887930	-	100.00	Reimbursement - Security Guard Gratuity; Brandon Dall'Acqua Chk # 1091	
09/22/2025	889658	-	1,293.23	Reimbursement - 75th Anniversary Party Expenses; Michele Woolbert Chk # 1092	
09/24/2025	891254	-	7.16	PNC Bank Operating Checking - 4178 Inv # 33048; Professional Community Management, Inc Inv: 33048 Professional Community Management, Inc.	
12-1220-00	PNC Bank 8-Month CD 2997 03/26/25	30,405.74	-	-	30,405.74
Date	GL Ref #	Debit	Credit	Description	
12-1225-00	PNC Bank 8-Month CD 3311 11/26/25	45,000.00	-	-	45,000.00
Date	GL Ref #	Debit	Credit	Description	
20-2010-00	Accounts Payable	-	27.16	27.16	-
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	872141	\$ -	\$ 20.00	Accounts Payable Inv # 32338 Inv: 32338 Professional Community Management (Do Not Use - Management Module)	
09/01/2025	872305	20.00	-	Accounts Payable Inv # 32338; Professional Community Management, Inc. Chk # 1084 Inv: 32338 Professional Community Management, Inc.	
09/24/2025	891054	-	7.16	Accounts Payable Inv # 33048 Inv: 33048 Professional Community Management (Do Not Use - Management Module)	
09/24/2025	891254	7.16	-	Accounts Payable Inv # 33048; Professional Community Management, Inc. Chk # 1093 Inv: 33048 Professional Community Management, Inc.	
35-3510-00	Undesignated Equity	(3,292.05)	-	-	(3,292.05)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income	(7,536.57)	-	-	(7,536.57)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Income	(16,476.00)	-	-	(16,476.00)
Date	GL Ref #	Debit	Credit	Description	
40-4420-00	Miscellaneous Income	(85,036.00)	-	1.50	(85,037.50)
Date	GL Ref #	Debit	Credit	Description	
09/09/2025	901118	\$ -	\$ 1.50	Statement fee refund Miscellaneous Income	
40-4710-00	Interest Income - Operating	(405.74)	-	-	(405.74)
Date	GL Ref #	Debit	Credit	Description	
50-5010-00	Management Fees	160.00	20.00	-	180.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	872141	\$ 20.00	\$ -	Management Fee Inv: 32338 Professional Community Management (Do Not Use - Management Module)	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5050-00	Administrative Expenses	\$101.53	\$7.16	\$-	\$108.69
Date	GL Ref #	Debit	Credit	Description	
09/24/2025	891054	\$ 5.92	\$ -	Postage	
				Inv: 33048 Professional Community Management (Do Not Use - Management Module)	
09/24/2025	891054	1.24	-	Administrative Costs - Admin	
				Inv: 33048 Professional Community Management (Do Not Use - Management Module)	
50-5410-00	Community/Social Activities	6,612.85	15,717.50	1,293.23	21,037.12
Date	GL Ref #	Debit	Credit	Description	
09/03/2025	878717	\$ 2,326.52	\$ -	reimbursement; Barrett Hill Chk # 1086	
09/03/2025	878723	1,450.74	-	reimbursement; Michele Woolbert Chk # 1087	
09/03/2025	878725	4,803.04	-	Event E116174; Main and Market Chk # 1088	
09/03/2025	878727	1,450.74	-	Order 16439; Dreamers Event Rentals, LLC Chk # 1089	
09/03/2025	878729	3,000.00	-	Event; LPE Productions, Inc. Chk # 1090	
09/16/2025	887930	100.00	-	Reimbursement - Security Guard Gratuity; Brandon Dall'Acqua Chk # 1091	
09/22/2025	889515	1,293.23	-	Reimbursement - 75th Anniversary Party Expenses; Michele Woolbert Chk # 1000	
09/22/2025	889658	1,293.23	-	Reimbursement - 75th Anniversary Party Expenses; Michele Woolbert Chk # 1092	
09/22/2025	889515	-	1,293.23	Reimbursement - 75th Anniversary Party Expenses (Reversal); Michele Woolbert Chk # 1000	
			Totals:		
			\$0.00	\$17,066.55	\$17,066.55
					\$0.00