

Draft Agenda for February 18, 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 12/17/24 Board Meeting** (draft sent out previously)
- 5. Financial Reports for January/YTD FY2025** (sent out previously)
 - a. SCBD Accounts: Special Tax Treasurer Carol Swan**
 - b. Piers & Harbors Account: Association Treasurer Stephanie Orr**
 - c. Board guidelines for use of \$75,036 in CNA settlement funds (after repayment of \$90,036 to SCBD account)**
- 6. President's Report**
 - a. Social Committee: Michele Woolbert**
 - b. Security Committee: Jody Tracey**
 - c. Roads & Drainage Committee: Heather Ludwig**
 - d. Community Property Committee: Winston Dunkley**
 - e. Beach Committee: Dan Craig**
 - f. Piers & Harbors Committee: Barrett Hill**
 - i. Piers & Harbors Draft FY2026 Budget**
 - g. Grants Committee: John Maxwell**
- 7. Update on Emergency Vehicle Turnaround: John Maxwell**
- 8. Update on Booker Pier Non-Conforming Use Registration: Haley Jurkowski**
- 9. Old Business**
 - a. Procurement Policy**
 - b. Legal:**
 - i. Communication with legal counsel (motion from 2/4/25 Executive Session)**
 - ii. Legal Policy**
- 10. New Business**
 - a. OHCA 75th Anniversary**
 - b. Auditing Committee (per OHCA Constitution): Jeanie Greenwell**
 - c. Motion to Document & Review Probable Fraud: Jeanie Greenwell**
- 11. Adjournment**

**OHCA Board of Directors
Draft Minutes of Board Meeting Tuesday, December 17, 2024
Eastport Fire Station, 7:00 PM**

Board Members present:

- Barrett Hill, Chair
- Keith Smith, Vice Chair
- Brandon Dall'Aqua, President
- Winston Dunkley, Board Member
- Jeanie Greenwell, Board Member
- John Maxwell, Board Member
- Nancy Plaxico, Board Member and Board Secretary
- Trisha Thomas, Board Member and Corresponding Secretary

OHCA Officers and Committee Chairs present:

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

ProCom Representative present:

- Fran McDonnell

About fifteen OHCA residents attended in person or online.

Call to Order and Moment of Silence

Chair Barrett Hill called the meeting to order at 7:00 pm and asked for a moment of silence.

Approval of Agenda

A draft agenda for the December 17 board meeting was sent to all board members prior to the meeting.

Brandon Dall'Aqua moved and Winston Dunkley seconded a motion that the draft agenda be approved. UNANIMOUSLY APPROVED BY VOICE VOTE.

Approval of Minutes for November 19, 2024 Board Meeting

The draft minutes were sent to all board members prior to the meeting.

Nancy Plaxico moved and Winston Dunkley seconded a motion to approve the minutes of the November 19, 2024 OHCA Board Meetings. UNANIMOUSLY APPROVED BY VOICE VOTE.

Financial Reports for November and FY2025 Year-to-Date

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported the balances in the SCBD accounts and noted that SCBD assets totaled \$565,066 at the end of November. As approved by the board at the October board meeting, she reinvested \$200,000 in two \$100,000 3

month Certificates of Deposit (CDs) and \$137,000 in a 6 month CD. She informed the board that a CD for \$125,000 will mature on 1/31/25, and the board agreed to consider reinvesting those funds at the January board meeting.

President Dall'Aqua reported that we are still waiting on the check from the County for about \$400,000 in tax revenue, but it should be issued soon.

Piers & Harbors Account: Association Treasurer Stephanie Orr reported on expenses and deposits in the Piers & Harbors account in November, and noted that the balance in the account was \$12,645 at the end of November.

FY2026 Draft SCBD Budget

President Dall'Aqua handed out a draft SCBD budget for the fiscal year beginning on July 1, 2025. He pointed out that the budget sets aside \$105,000 for future capital projects as outlined in the Reserve Study. Keith Smith asked if those reserve funds will be put into a separate bank account and President Dall'Aqua responded that they probably will be.

The board discussed income projections, expense projections for different projects and services, community improvements, and longer-term initiatives such as capital projects and stormwater management. The board reviewed and discussed many of the line items in the budget, and made adjustments to some of the line items.

In the discussion of projected legal expenses for the current fiscal year, and Chair Barrett related that he had asked board attorney Kurt Karsten to estimate legal expenses for the rest of the year, and Chair Hill read from Mr. Karsten's email in response. Taking that information into account, the board agreed to estimate FY2025 legal expenses at \$42,000.

It was agreed that the Beach Committee will evaluate options for a new beach gate lock system and make a recommendation to the board.

President Dall'Aqua agreed to change the formatting of the Detail Budget to make it easier to track to the budget submitted to the County (organize the Detail Budget in the same six main categories of the budget submitted to the County: Community Property, Roads, Security, Dredging, Capital Improvements Fund, and Funds for Future Use). He also agreed that explanatory notes will be added to the draft budget about significant increases and decreases in line items and Reserve Study items.

Keith Smith recommended that there be a cover letter to the community on the proposed budget, with its theme being reinvestments in the community. The board discussed that those reinvestments include both the capital projects set out in the Reserve Study and the stormwater management plan and projects being undertaken.

President Dall'Aqua agreed to revise the draft budget as discussed and send the revised draft to the board by the end of the week. Since the proposed budget needs to be sent to the community at least 30 days prior to the community budget meeting on January 28, it was agreed that a newsletter with the proposed budget will go out by December 28.

It was agreed that a proposed Piers & Harbors budget for FY2026 will be presented to the board at the January board meeting, and to the community at the January 28 community budget meeting.

President's Report

Social Committee: The Fun Run, Santa Run and other recent events organized by the Social Committee have been very successful. A plan is being developed for social events in the new year.

Security: There have been no reports of security incidents recently.

Roads & Drainage: President Dall'Aqua and the board discussed the priority of developing a comprehensive stormwater management plan for the community. The Roads & Drainage Committee will take the lead on the plan, and will draft an RFP for development of the plan and solicit bids from Biohabitats, Baylands, and Underwood & Associates. The board discussed the importance of the plan including annual maintenance requirements and annual monitoring. The board also discussed tidal remediation being included in the plan as well as stormwater management. Once the RFP has been drafted by the Roads & Drainage Committee, it will be reviewed by the board (hopefully at the January board meeting). John Maxwell commented that as soon as the plan is developed, the Grants Committee will try to get grants for projects in the plan.

Community Property: Winston Dunkley and Joe Matta are on the Community Property Committee. The committee will look into improvements to the channel bulkhead to protect against erosion and damage from high storm waves, including elevating the height of the bulkhead.

Change of Date for September Board Meeting: Since the City of Annapolis has requested to use the firehouse meeting room for the 9/15/25 City Election, the board agreed to change its September meeting date to 9/9/25.

Old Business

Emergency Vehicle Turnaround at the West End of Cross Road: John Maxwell reported that OHCA needs to buy 380 square feet of Wetlands Mitigation Credit from a wetlands mitigation bank, at a cost of \$3610, as a requirement to keep the emergency vehicle turnaround in place.

John Maxwell moved and Nancy Plaxico seconded a motion to pay a wetlands mitigation bank \$3610 for 380 square feet of Wetlands Mitigation Credit so the emergency vehicle turnaround at the west end of Cross Road can stay in place. UNANIMOUSLY APPROVED BY VOICE VOTE.

President Dall'Aqua noted that OHCA will also have to pay the County about \$2000 a year for inspections of the wetlands remediation at the end of Cross Road (removal of the unauthorized landfill directed by past OHCA President Eric Epstein), as required by the County.

Corporate Transparency Act:

The board agreed that we will not submit compliance information for the Corporate Transparency Act until it is clear from the courts we are required to do so.

Nancy Plaxico moved and John Maxwell seconded a motion to delay filing compliance information for the Corporate Transparency Act until the courts lift the injunction on compliance requirements of that Act. UNANIMOUSLY APPROVED BY VOICE VOTE.

Adjournment

Barrett Hill moved and John Maxwell seconded a motion that the meeting be adjourned. The motion was unanimously approved and the meeting was adjourned at 8:59 p.m.

Minutes drafted by Board Secretary Nancy Plaxico.



Financial Report Package

January 2025

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	Truist Operating Checking - 4430	\$3,474.85
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10-1030-00	Truist Operating Money Market - 7029	26,600.66
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Total CASH - OPERATING:		<u>\$30,075.51</u>
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CASH - RESERVES

12-1250-00	Morgan Stanley Investments	499,545.34
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Total CASH - RESERVES:		<u>\$499,545.34</u>
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ACCOUNTS RECEIVABLE

14-1420-00	Cash held by AACO	14,499.44
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Total ACCOUNTS RECEIVABLE:		<u>\$14,499.44</u>
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18-1830-00	BGE Deposit	100.00
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Total Assets:		<u>\$544,220.29</u>
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Liabilities & Equity

RESERVE FUNDS

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

35-3510-00	Undesignated Equity	128,733.09
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35-3520-00	Prior Year Net Income	61,535.73
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Total OWNER EQUITY:		<u>\$190,268.82</u>
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Net Income Gain / Loss	<u>(128,739.61)</u>	<u>(\$128,739.61)</u>
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Total Liabilities & Equity:		<u>\$544,220.29</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	\$-	\$-	\$-	\$-	\$278,460.00	(\$278,460.00)	\$417,690.00
4710-00 Interest Income - Operating	18.52	-	18.52	776.79	-	776.79	-
4720-00 Interest & Valuation Income - Reserves	1,874.98	-	1,874.98	12,420.96	-	12,420.96	-
Total OPERATING INCOME	\$1,893.50	\$-	\$1,893.50	\$13,197.75	\$278,460.00	(\$265,262.25)	\$417,690.00
Total OPERATING INCOME	\$1,893.50	\$-	\$1,893.50	\$13,197.75	\$278,460.00	(\$265,262.25)	\$417,690.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	1,561.00	3,333.00	1,772.00	10,657.00	23,331.00	12,674.00	40,000.00
5030-00 Tax Prep & Audit Fees	-	-	-	-	5,000.00	5,000.00	5,000.00
5040-00 General Legal	-	5,000.00	5,000.00	23,351.75	15,000.00	(8,351.75)	20,000.00
5050-00 Administrative Expenses	650.39	500.00	(150.39)	6,362.10	3,500.00	(2,862.10)	6,000.00
5053-00 Office Supplies	-	-	-	1,195.97	500.00	(695.97)	500.00
5054-00 Office Equipment & Services	-	-	-	-	500.00	500.00	500.00
5080-00 Web Site Administration	400.00	500.00	100.00	2,911.30	3,500.00	588.70	6,000.00
5090-00 Dues & Subscriptions	245.01	166.00	(79.01)	1,492.60	1,162.00	(330.60)	2,000.00
5100-00 Bank Charges	4.00	-	(4.00)	98.00	-	(98.00)	-
5105-00 Anne Arundel County Fees	-	2,000.00	2,000.00	-	2,000.00	2,000.00	2,000.00
5220-00 Real Estate Taxes	-	-	-	670.25	-	(670.25)	1,000.00
5310-00 Insurance Premium	-	-	-	9,634.00	10,000.00	366.00	10,000.00
5600-00 Rent	-	166.00	166.00	-	1,162.00	1,162.00	2,000.00
5710-00 Design/Engineering/Survey Costs	-	-	-	1,608.75	5,000.00	3,391.25	15,000.00
5730-00 Security Services	-	2,915.00	2,915.00	16,605.97	20,405.00	3,799.03	35,000.00
Total GENERAL & ADMINISTRATIVE	\$2,860.40	\$14,580.00	\$11,719.60	\$74,587.69	\$91,060.00	\$16,472.31	\$145,000.00
UTILITIES							
6010-00 Utilities	535.31	291.00	(244.31)	3,340.91	2,037.00	(1,303.91)	3,500.00
6040-00 Phone & Internet	274.68	166.00	(108.68)	2,046.32	1,162.00	(884.32)	2,000.00
Total UTILITIES	\$809.99	\$457.00	(\$352.99)	\$5,387.23	\$3,199.00	(\$2,188.23)	\$5,500.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
SITE MAINTENANCE							
7010-00 Landscaping & Cleaning	\$3,750.00	\$2,915.00	(\$835.00)	\$29,215.50	\$20,405.00	(\$8,810.50)	\$35,000.00
7030-00 Tree Trimming/Replacement	-	-	-	1,850.00	6,000.00	4,150.00	10,000.00
7110-00 Piers & Harbors Improvement & Repairs	-	-	-	2,690.00	-	(2,690.00)	-
7150-00 Beach Cleaning	-	-	-	-	15,000.00	15,000.00	30,000.00
7160-00 Swimming Area Nets	-	-	-	336.30	1,500.00	1,163.70	3,000.00
7165-00 Gazebo Maintenance & Repair	-	-	-	-	1,000.00	1,000.00	1,000.00
7170-00 Portable Toilets	318.00	-	(318.00)	2,544.00	3,000.00	456.00	6,000.00
7175-00 Dumpsters	-	-	-	-	1,000.00	1,000.00	2,000.00
7210-00 Capital Improvements	-	-	-	-	6,095.00	6,095.00	12,190.00
7212-00 Community Amenity Repairs & Maintenance	-	-	-	421.95	7,500.00	7,078.05	15,000.00
7220-00 Trash Removal & Hauling	-	-	-	-	3,000.00	3,000.00	5,000.00
7250-00 Supplies & Dog Waste Stations	(358.84)	-	358.84	78.42	2,400.00	2,321.58	4,000.00
7265-00 Lock Maintenance & Repair	-	-	-	921.14	3,000.00	2,078.86	5,000.00
7275-00 Signage	-	-	-	2,405.13	4,800.00	2,394.87	8,000.00
7290-00 Lighting Maintenance & Repair	-	-	-	-	1,200.00	1,200.00	2,000.00
7300-00 Environmental Initiatives & Erosion Control	-	-	-	8,660.00	6,000.00	(2,660.00)	10,000.00
7305-00 Dredging	-	-	-	-	30,000.00	30,000.00	60,000.00
7310-00 Asphalt Maintenance & Repair	-	-	-	5,000.00	16,800.00	11,800.00	28,000.00
7320-00 Culvert Maintenance & Repair	-	-	-	-	6,000.00	6,000.00	10,000.00
7330-00 Swale Maintenance & Repair	-	-	-	-	9,000.00	9,000.00	15,000.00
7810-00 Snow & Ice Removal	7,840.00	2,000.00	(5,840.00)	7,840.00	4,000.00	(3,840.00)	6,000.00
Total SITE MAINTENANCE	\$11,549.16	\$4,915.00	(\$6,634.16)	\$61,962.44	\$147,700.00	\$85,737.56	\$267,190.00
Total OPERATING EXPENSE	\$15,219.55	\$19,952.00	\$4,732.45	\$141,937.36	\$241,959.00	\$100,021.64	\$417,690.00
Net Income:	(\$13,326.05)	(\$19,952.00)	\$6,625.95	(\$128,739.61)	\$36,501.00	(\$165,240.61)	\$0.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$18,694.40	\$358.84	\$15,578.39	\$3,474.85
Date	GL Ref #	Debit	Credit	Description	
01/01/2025	690826	\$ -	\$ 1,561.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4429 Inv: 25300 Professional Community Management, Inc.	
01/06/2025	719885	-	145.01	Misc. Check; Google Chk # 0	
01/07/2025	719871	-	136.28	Truist Operating Checking - 4430; Comcast Chk # 0 Inv: Comcast	
01/07/2025	719887	-	75.00	Misc. Check; Cubesmart Chk # 0	
01/14/2025	703879	-	145.78	Truist Operating Checking - 4430; Anne Arundel County Chk # 4431 Inv: OHHWater1224 Anne Arundel County	
01/14/2025	703881	-	3,750.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4432 Inv: OHHLandscaping1224 LB Landscaping	
01/14/2025	704003	-	86.20	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	
01/14/2025	704005	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4433 Inv: 0001920 Mint Media Agency	
01/16/2025	719889	-	25.00	Misc. Check; Constant Contact Chk # 0	
01/21/2025	719891	-	4.00	Misc. Check; Truist Chk # 0	
01/22/2025	707904	-	1,500.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4434 Inv: OHHSnow011125 LB Landscaping	
01/22/2025	707906	-	4,350.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4435 Inv: OHHSNOW010825 LB Landscaping	
01/22/2025	707908	-	318.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4436 Inv: 52382 Jiffy John, Inc.	
01/27/2025	710346	358.84	-	Refund Pet Waste Eliminator Truist Operating Checking - 4430	
01/28/2025	719873	-	19.05	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	
01/28/2025	719875	-	48.02	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	
01/28/2025	719877	-	75.92	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	
01/29/2025	719879	-	138.40	Truist Operating Checking - 4430; Comcast Chk # 0 Inv: Comcast	
01/30/2025	721366	-	650.39	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4439 Inv: 26353 Professional Community Management, Inc.	
01/31/2025	712736	-	1,990.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4437 Inv: OHHSnow012025 LB Landscaping	
01/31/2025	719881	-	53.59	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	
01/31/2025	719883	-	106.75	Truist Operating Checking - 4430; BGE Chk # 0 Inv: BGE	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1030-00	Truist Operating Money Market - 7029	\$26,582.14	\$18.52	\$-	\$26,600.66
Date	GL Ref #	Debit	Credit	Description	
01/31/2025	720572	\$ 18.52	\$ -	Truist Monthly Interest	
12-1250-00	Morgan Stanley Investments	497,670.36	1,874.98	-	499,545.34
Date	GL Ref #	Debit	Credit	Description	
01/31/2025	722004	\$ 1,874.98	\$ -	Morgan Stanley Monthly Interest & Valuation	
14-1420-00	Cash held by AACO	14,499.44	-	-	14,499.44
Date	GL Ref #	Debit	Credit	Description	
18-1830-00	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	(61,535.73)	-	-	(61,535.73)
Date	GL Ref #	Debit	Credit	Description	
40-4710-00	Interest Income - Operating	(758.27)	-	18.52	(776.79)
Date	GL Ref #	Debit	Credit	Description	
01/31/2025	720572	\$ -	\$ 18.52	Truist Monthly Interest	
40-4720-00	Interest & Valuation Income - Reserves	(10,545.98)	-	1,874.98	(12,420.96)
Date	GL Ref #	Debit	Credit	Description	
01/31/2025	722004	\$ -	\$ 1,874.98	Morgan Stanley Monthly Interest & Valuation	
50-5010-00	Management Fees	9,096.00	1,561.00	-	10,657.00
Date	GL Ref #	Debit	Credit	Description	
01/01/2025	690826	\$ 1,561.00	\$ -	Management Fee; Professional Community Management, Inc. Chk # 4429 Inv: 25300 Professional Community Management, Inc.	
50-5040-00	General Legal	23,351.75	-	-	23,351.75
Date	GL Ref #	Debit	Credit	Description	
50-5050-00	Administrative Expenses	5,711.71	650.39	-	6,362.10
Date	GL Ref #	Debit	Credit	Description	
01/30/2025	721366	\$ 373.82	\$ -	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4439 Inv: 26353 Professional Community Management, Inc.	
01/30/2025	721366	276.57	-	Postage; Professional Community Management, Inc. Chk # 4439 Inv: 26353 Professional Community Management, Inc.	
50-5053-00	Office Supplies	1,195.97	-	-	1,195.97
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Web Site Administration	2,511.30	400.00	-	2,911.30
Date	GL Ref #	Debit	Credit	Description	
01/14/2025	704005	\$ 400.00	\$ -	Web Site Administration; Mint Media Agency Chk # 4433 Inv: 0001920 Mint Media Agency	
50-5090-00	Dues & Subscriptions	1,247.59	245.01	-	1,492.60
Date	GL Ref #	Debit	Credit	Description	
01/06/2025	719885	\$ 145.01	\$ -	Misc. Check; Google Chk # 0	
01/07/2025	719887	75.00	-	Misc. Check; Cubesmart Chk # 0	
01/16/2025	719889	25.00	-	Misc. Check; Constant Contact Chk # 0	
50-5100-00	Bank Charges	94.00	4.00	-	98.00
Date	GL Ref #	Debit	Credit	Description	
01/21/2025	719891	\$ 4.00	\$ -	Misc. Check; Truist Chk # 0	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5220-00	Real Estate Taxes	\$670.25	\$-	\$-	\$670.25
Date	GL Ref #	Debit	Credit	Description	
50-5310-00	Insurance Premium	9,634.00	-	-	9,634.00
Date	GL Ref #	Debit	Credit	Description	
50-5710-00	Design/Engineering/Survey Costs	1,608.75	-	-	1,608.75
Date	GL Ref #	Debit	Credit	Description	
50-5730-00	Security Services	16,605.97	-	-	16,605.97
Date	GL Ref #	Debit	Credit	Description	
60-6010-00	Utilities	2,805.60	535.31	-	3,340.91
Date	GL Ref #	Debit	Credit	Description	
01/14/2025	703879	\$ 145.78	\$ -	Utilities; Anne Arundel County Chk # 4431 Inv: OHHWater1224 Anne Arundel County	
01/14/2025	704003	86.20	-	Water, Sewer, & Electricity; BGE Chk # 0 Inv: BGE	
01/28/2025	719873	19.05	-	Water, Sewer, & Electricity; BGE Chk # 0 Inv: BGE	
01/28/2025	719875	48.02	-	Water, Sewer, & Electricity; BGE Chk # 0 Inv: BGE	
01/28/2025	719877	75.92	-	Utilities; BGE Chk # 0 Inv: BGE	
01/31/2025	719881	53.59	-	Utilities; BGE Chk # 0 Inv: BGE	
01/31/2025	719883	106.75	-	Utilities; BGE Chk # 0 Inv: BGE	
60-6040-00	Phone & Internet	1,771.64	274.68	-	2,046.32
Date	GL Ref #	Debit	Credit	Description	
01/07/2025	719871	\$ 136.28	\$ -	Phone & Internet; Comcast Chk # 0 Inv: Comcast	
01/29/2025	719879	138.40	-	Phone & Internet; Comcast Chk # 0 Inv: Comcast	
70-7010-00	Landscaping & Cleaning	25,465.50	3,750.00	-	29,215.50
Date	GL Ref #	Debit	Credit	Description	
01/14/2025	703881	\$ 3,750.00	\$ -	Landscaping & Cleaning; LB Landscaping Chk # 4432 Inv: OHHLandscaping1224 LB Landscaping	
70-7030-00	Tree Trimming/Replacement	1,850.00	-	-	1,850.00
Date	GL Ref #	Debit	Credit	Description	
70-7110-00	Piers & Harbors Improvement & Repairs	2,690.00	-	-	2,690.00
Date	GL Ref #	Debit	Credit	Description	
70-7160-00	Swimming Area Nets	336.30	-	-	336.30
Date	GL Ref #	Debit	Credit	Description	
70-7170-00	Portable Toilets	2,226.00	318.00	-	2,544.00
Date	GL Ref #	Debit	Credit	Description	
01/22/2025	707908	\$ 318.00	\$ -	Portable Toilets; Jiffy John, Inc. Chk # 4436 Inv: 52382 Jiffy John, Inc.	
70-7212-00	Community Amenity Repairs & Maintenance	421.95	-	-	421.95
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
70-7250-00	Supplies & Dog Waste Stations	437.26	-	358.84	78.42
Date	GL Ref #	Debit	Credit	Description	
01/27/2025	710346	\$ -	\$ 358.84	Refund Pet Waste Eliminator Supplies & Dog Waste Stations	
70-7265-00	Lock Maintenance & Repair	921.14	-	-	921.14
Date	GL Ref #	Debit	Credit	Description	
70-7275-00	Signage	2,405.13	-	-	2,405.13
Date	GL Ref #	Debit	Credit	Description	
70-7300-00	Environmental Initiatives & Erosion Control	8,660.00	-	-	8,660.00
Date	GL Ref #	Debit	Credit	Description	
70-7310-00	Asphalt Maintenance & Repair	5,000.00	-	-	5,000.00
Date	GL Ref #	Debit	Credit	Description	
70-7810-00	Snow & Ice Removal	-	7,840.00	-	7,840.00
Date	GL Ref #	Debit	Credit	Description	
01/22/2025	707904	\$ 1,500.00	\$ -	Snow & Ice Removal; LB Landscaping Chk # 4434 Inv: OHHSnow011125 LB Landscaping	
01/22/2025	707906	4,350.00	-	Snow & Ice Removal; LB Landscaping Chk # 4435 Inv: OHHSNOW010825 LB Landscaping	
01/31/2025	712736	1,990.00	-	Snow & Ice Removal; LB Landscaping Chk # 4437 Inv: OHHSnow012025 LB Landscaping	
Totals:		\$0.00	\$17,830.73	\$17,830.73	\$0.00

STATEMENT FOR:
OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

Beginning Total Value (as of 1/1/25)	\$497,670.36
Ending Total Value (as of 1/31/25)	\$499,545.34
<i>Includes Accrued Interest</i>	

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor Team
The Beacon Capitol Group

Your Financial Advisor
Patrick Renzi
Senior Vice President
Patrick.Renzi@morganstanley.com
202 857-5467

Your Branch
1775 I STREET NW, SUITE 200
WASHINGTON, DC 20006
Telephone: 202-862-9000 ; Alt. Phone: 800-745-2451

#BWNJGWM

OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT
1354 WASHINGTON DRIVE
ANNAPOLIS MD 21403-4731

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in

exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to https://mso.morganstanleyclientserv.com/publiccontent/pdf/SI_Conflicts_and_Risks_3_15.pdf.

Security Measures

This statement features several embedded security elements to

safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

Account Summary

Active Assets Account
504-055118-210

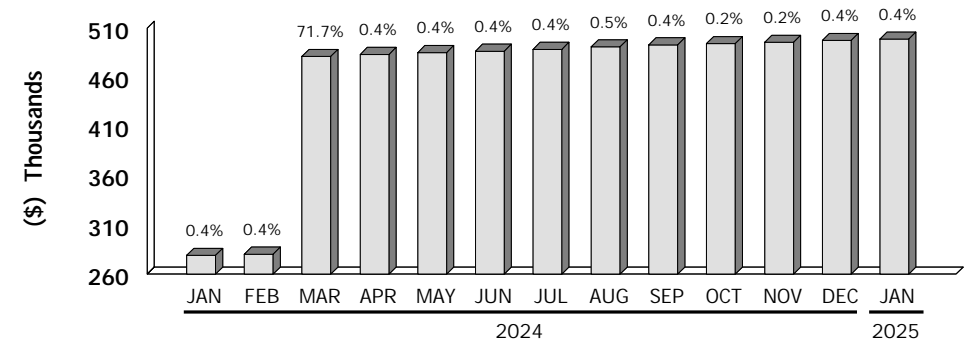
OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (1/1/25-1/31/25)	This Year (1/1/25-1/31/25)
TOTAL BEGINNING VALUE	\$497,670.36	\$497,670.36
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
Change in Value	1,874.98	1,874.98
TOTAL ENDING VALUE	\$499,545.34	\$499,545.34

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

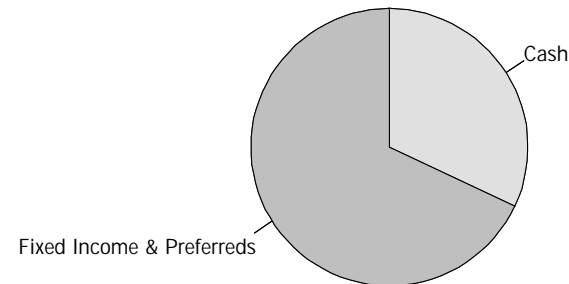


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$159,722.21	31.97
Fixed Income & Preferreds	339,823.13	68.03
TOTAL VALUE	\$499,545.34	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
504-055118-210

OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/24)	This Period (as of 1/31/25)
Cash, BDP, MMFs	\$774.79	\$159,722.21
Certificates of Deposit ^	496,895.57	339,823.13
Total Assets	\$497,670.36	\$499,545.34
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$497,670.36	\$499,545.34

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/25-1/31/25)	This Year (1/1/25-1/31/25)
Interest	\$3,947.42	\$3,947.42
Income And Distributions	\$3,947.42	\$3,947.42
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$3,947.42	\$3,947.42

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/25-1/31/25)	This Year (1/1/25-1/31/25)
OPENING CASH, BDP, MMFs	\$774.79	\$774.79
Sales and Redemptions	155,000.00	155,000.00
Income and Distributions	3,947.42	3,947.42
Total Investment Related Activity	\$158,947.42	\$158,947.42
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$159,722.21	\$159,722.21

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/25-1/31/25)	Realized This Year (1/1/25-1/31/25)	Unrealized Inception to Date (as of 1/31/25)
Short-Term Gain	—	—	\$121.98

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Detail

Active Assets Account
504-055118-210

OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

Investment Objectives (in order of priority): Capital Appreciation

Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	\$159,722.21	—	\$479.17	0.300

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	31.97%	\$159,722.21	\$479.17

CERTIFICATES OF DEPOSIT

Security Description	Trade Date	Face Value	Orig Unit Cost Adj Unit Cost	Unit Price	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
BANK BARODA NEW YORK BRH CD	11/21/24	100,000.000	\$100.000	\$100.019	\$100,000.00			\$1,109.45	1.11
Coupon Rate: 4.450%; Matures 02/28/2025; CUSIP 06063HTS2			\$100.000		\$100,000.00	\$100,019.00	\$19.00 ST	\$765.98	
Interest Paid at Maturity; Yield to Maturity 4.196%; Issued 11/29/24; Maturity Value = \$100,000.00; Asset Class: FI & Pref									
WALPOLE Walpole MA CD	11/21/24	100,000.000	100.000	100.019	100,000.00			1,109.45	1.11
Coupon Rate: 4.450%; Matures 02/28/2025; CUSIP 93301LAB0			100.000		100,000.00	100,019.00	19.00 ST	765.98	
Interest Paid at Maturity; Yield to Maturity 4.196%; Issued 11/29/24; Maturity Value = \$100,000.00; Asset Class: FI & Pref									

Account Detail

Active Assets Account
504-055118-210

OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

Security Description	Trade Date	Face Value	Orig Unit Cost Adj Unit Cost	Unit Price	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
STATE BK INDIA NEW YORK N Y CD	11/21/24	137,000.000	100.000	100.061	137,000.00			3,023.20	2.21
Coupon Rate 4.450%; Matures 05/22/2025; CUSIP 856288AB1			100.000		137,000.00	137,083.98	83.98 ST	1,169.19	
Interest Paid at Maturity; Yield to Maturity 4.249%; Issued 11/22/24; Maturity Value = \$137,000.00; Asset Class: FI & Pref									

	Percentage of Holdings	Face Value	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
CERTIFICATES OF DEPOSIT		337,000.000	\$337,000.00			\$5,242.10	1.56%
			\$337,000.00	\$337,121.98	\$121.98 ST	\$2,701.15	

TOTAL CERTIFICATES OF DEPOSIT	68.03%			\$339,823.13			
(includes accrued interest)							

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE		\$337,000.00	\$496,844.19	\$121.98 ST	\$5,721.27	1.15%
					\$2,701.15	

TOTAL VALUE (includes accrued interest)	100.00%		\$499,545.34			
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Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS (^ includes accrued interest)

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$159,722.21	—	—	—	—	—
Certificates of Deposit ^	—	—	\$339,823.13	—	—	—
TOTAL ALLOCATION OF ASSETS ^	\$159,722.21	—	\$339,823.13	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/31		Interest Income	U S BK NATL ASSN CINCINNATI OHCD	5.050% DUE2025-01-31 [90354KCZ9]			\$3,945.92
1/31		Interest Income	MORGAN STANLEY BANK N.A.	(Period 01/01-01/31)			1.50

Account Detail

Active Assets Account
504-055118-210

OYSTER HARBOR CITIZENS ASSOC, INC.
C/O PROFESSIONAL COMMUNITY MGMT

CASH FLOW ACTIVITY BY DATE (CONTINUED)

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/31	1/31	Redemption	U S BK NATL ASSN CINCINNATI OHCD	5.050% DUE2025-01-31 [90354KCZ9] REDEMPTION OF MATURED BOND	155,000.000	100.0000	155,000.00

NET CREDITS/(DEBITS) \$158,947.42

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	\$158,945.92
1/31	Automatic Investment	BANK DEPOSIT PROGRAM	1.50

NET ACTIVITY FOR PERIOD \$158,947.42

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

Security Description	Date Acquired	Date Sold	Quantity	Sales Proceeds	Orig / Adj Total Cost	Realized Gain/(Loss)	Comments
U S BK NATL ASSN 5050 25JA31	07/29/24	01/31/25	155,000.000	\$155,000.00	\$155,000.00	\$0.00	
Short-Term This Period				\$155,000.00	\$155,000.00	\$0.00	
Short-Term Year to Date				\$155,000.00	\$155,000.00	\$0.00	
Net Realized Gain/(Loss) This Period				\$155,000.00	\$155,000.00	\$0.00	
Net Realized Gain/(Loss) Year to Date				\$155,000.00	\$155,000.00	\$0.00	

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Copies of this statement and/or delivery of account data have been provided to:

DELOITTE

DELOITTE

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

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407-19-01-00 40165 6 C 001 28 S 55 004
OYSTER HARBOR CITIZENS ASSOCIATION INC
400 SERENDIPITY DR
MILLERSVILLE MD 21108-1951

Your account statement

For 01/31/2025

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ BUSINESS VALUE 200 CHECKING 0005256154430

Account summary

Your previous balance as of 12/31/2024	\$24,873.37
Checks	- 5,560.80
Other withdrawals, debits and service charges	- 913.22
Deposits, credits and interest	+ 358.84
Your new balance as of 01/31/2025	= \$18,758.19

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
01/06	4408	13.65	01/09	*4424	146.15	01/09	4426	159.00
01/08	*4421	3,750.50	01/09	4425	159.00	01/13	4427	1,332.50
* indicates a skip in sequential check numbers above this item						Total checks		= \$5,560.80

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/06	RECURRING INTERNET PAYMENT APPS_COMME GOOGLE US00448IXR	145.01
01/07	040417672 COMCAST 8299400 9377 OYSTER *HARBOR	136.28
01/07	PURCHASE CUBESMART718 XXXX HARBOR	75.00
01/14	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	86.20
01/16	RECURRING INTERNET PAYMENT 8552295506 CONSTANTCONTACT	25.00
01/21	SERVICE CHARGES - PRIOR PERIOD	4.00
01/28	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	19.05
01/28	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	48.02
01/28	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR	75.92
01/29	040388790 COMCAST 8299400 7906 OYSTER *HARBOR	138.40
01/29	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	53.59
01/31	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR	106.75
Total other withdrawals, debits and service charges		= \$913.22

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/27	DEPOSIT	358.84
Total deposits, credits and interest		= \$358.84

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at www.truist.com/businessdepositsfeeschedule.

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at www.truist.com/CBSA. All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
		Outstanding Deposits and Other Credits (Section B)			
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



THIS CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Oyster Harbor Citizens Association, Inc. (OHCA)
400 Serendipity Drive
Millersville, MD 21108

Check Number: 4408

PAY Thirteen And 65/100 Dollars

DATE 11/18/2024

AMOUNT ***\$13.65

TO THE ORDER OF Daniel Craig
3301 Sherb Drive
Annapolis, MD 21403

Memo: Reimbursement for new keys at the beach bulletin board

2024-507

VOID After 90 Days

⑆000004408⑆ ⑆055003308⑆0005256154430⑆ ⑆0000001365⑆

VOID AFTER 90 DAYS

THE CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

PAID TO THE ORDER OF
PNC BANK
5147
C

CHECK#:4408 \$13.65

THIS CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Oyster Harbor Citizens Association, Inc. (OHCA)
400 Serendipity Drive
Millersville, MD 21108

Check Number: 4421

PAY Three Thousand, Seven Hundred Fifty And 50/100 Dollars

DATE 12/03/2024

AMOUNT ***\$3,750.50

TO THE ORDER OF LB Landscaping
3769 Collier Drive
Edgewater, MD 21037

Memo: Invoice November

2024-520

VOID After 90 Days

⑆000004421⑆ ⑆055003308⑆0005256154430⑆ ⑆0000375050⑆

VOID AFTER 90 DAYS

THE CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

PAID TO THE ORDER OF
PNC BANK
5147
C

CHECK#:4421 \$3,750.50

THIS CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Oyster Harbor Citizens Association, Inc. (OHCA)
400 Serendipity Drive
Millersville, MD 21108

Check Number: 4424

PAY One Hundred Forty-Six And 15/100 Dollars

DATE 12/23/2024

AMOUNT ***\$146.15

TO THE ORDER OF Sailworks Marine Services
1239 Washington Drive
Annapolis, MD 21403

Memo: Antifreeze for pump out, foot wash & dog wash

2024-526

VOID After 90 Days

⑆000004424⑆ ⑆055003308⑆0005256154430⑆ ⑆0000014615⑆

VOID AFTER 90 DAYS

THE CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

PAID TO THE ORDER OF
PNC BANK
5147
C

CHECK#:4424 \$146.15

THIS CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Oyster Harbor Citizens Association, Inc. (OHCA)
400 Serendipity Drive
Millersville, MD 21108

Check Number: 4425

PAY One Hundred Fifty-Nine And 00/100 Dollars

DATE 12/23/2024

AMOUNT ***\$159.00

TO THE ORDER OF Jiffy John, Inc.
1320 Marblewood Avenue
Capital Heights, MD 20743

Memo: Invoice: 303884

2024-534

VOID After 90 Days

⑆000004425⑆ ⑆055003308⑆0005256154430⑆ ⑆0000015900⑆

VOID AFTER 90 DAYS

THE CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

PAID TO THE ORDER OF
PNC BANK
5147
C

CHECK#:4425 \$159.00

THIS CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Oyster Harbor Citizens Association, Inc. (OHCA)
400 Serendipity Drive
Millersville, MD 21108

Check Number: 4426

PAY One Hundred Fifty-Nine And 00/100 Dollars

DATE 12/23/2024

AMOUNT ***\$159.00

TO THE ORDER OF Jiffy John, Inc.
1320 Marblewood Avenue
Capital Heights, MD 20743

Memo: Invoice: 303885

2024-535

VOID After 90 Days

⑆000004426⑆ ⑆055003308⑆0005256154430⑆ ⑆0000015900⑆

VOID AFTER 90 DAYS

THE CHECK IS VOID WITHOUT A VALID COLOR BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

PAID TO THE ORDER OF
PNC BANK
5147
C

CHECK#:4426 \$159.00



407-19-01-00 40165 0 C 001 30 S 66 002
OYSTER HARBOR CITIZENS ASSOCIATION INC
400 SERENDIPITY DR
MILLERSVILLE MD 21108-1951

Your account statement

For 01/31/2025

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ BUSINESS HIGH PERFORMANCE MONEY MARKET 0005251587029

Account summary

Your previous balance as of 12/31/2024	\$26,582.14
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 18.52
Your new balance as of 01/31/2025	= \$26,600.66

Interest summary

Interest paid this statement period	\$18.52
2024 interest paid year-to-date	\$2,252.37
Interest rate	0.82%
Annual percentage yield (APY) earned	0.82%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/31	INTEREST PAYMENT	18.52
Total deposits, credits and interest		= \$18.52

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at www.truist.com/businessdepositsfeeschedule.

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at www.truist.com/CBSA. All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

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Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

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Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

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Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



Financial Report Package

January 2025

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.



Balance Sheet - Operating

Oyster Harbor Piers & Harbors

End Date: 01/31/2025

Assets

CASH - OPERATING

10-1020-00	PNC Operating Checking - 4178	\$176,014.13
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Total CASH - OPERATING:	\$176,014.13
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Total Assets:	\$176,014.13
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Liabilities & Equity

OWNER EQUITY

35-3510-00	Undesignated Equity	3,301.27
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35-3520-00	Prior Year Net Income	2,751.91
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Total OWNER EQUITY:	\$6,053.18
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Net Income Gain / Loss	165,176.29	\$165,176.29
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Total Liabilities & Equity:	\$171,229.47
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4420-00 Miscellaneous Income	\$165,072.00	\$-	\$165,072.00	\$165,072.00	\$-	\$165,072.00	\$-
Total OPERATING INCOME	\$165,072.00	\$-	\$165,072.00	\$165,072.00	\$-	\$165,072.00	\$-
Total OPERATING INCOME	\$165,072.00	\$-	\$165,072.00	\$165,072.00	\$-	\$165,072.00	\$-
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	20.00	-	(20.00)	20.00	-	(20.00)	-
5050-00 Administrative Expenses	66.71	-	(66.71)	66.71	-	(66.71)	-
5410-00 Community/Social Activities	(191.00)	-	191.00	(191.00)	-	191.00	-
Total GENERAL & ADMINISTRATIVE	(\$104.29)	\$-	\$104.29	(\$104.29)	\$-	\$104.29	\$-
Total OPERATING EXPENSE	(\$104.29)	\$-	\$104.29	(\$104.29)	\$-	\$104.29	\$-
Net Income:	\$165,176.29	\$0.00	\$165,176.29	\$165,176.29	\$0.00	\$165,176.29	\$0.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	PNC Operating Checking - 4178	\$10,837.84	\$165,263.00	\$86.71	\$176,014.13
Date	GL Ref #	Debit	Credit	Description	
01/01/2025	690824	\$ -	\$ 20.00	PNC Operating Checking - 4178 Inv # 25301; Professional Community Management, Inc. Chk Inv: 25301 Professional Community Management, Inc.	
01/02/2025	710278	191.00	-	Sold Items at Social Event PNC Operating Checking - 4178	
01/17/2025	708924	165,072.00	-	CNA Fidelity Policy Payout PNC Operating Checking - 4178	
01/30/2025	721364	-	66.71	PNC Operating Checking - 4178 Inv # 26354; Professional Community Management, Inc. Chk Inv: 26354 Professional Community Management, Inc.	
20-2010-00	Accounts Payable	-	86.71	86.71	-
Date	GL Ref #	Debit	Credit	Description	
01/01/2025	690656	\$ -	\$ 20.00	Accounts Payable Inv # 25301 Inv: 25301 Professional Community Management (Do Not Use - Management Module)	
01/01/2025	690824	20.00	-	Accounts Payable Inv # 25301; Professional Community Management, Inc. Chk # 1062 Inv: 25301 Professional Community Management, Inc.	
01/30/2025	721359	-	66.71	Accounts Payable Inv # 26354 Inv: 26354 Professional Community Management (Do Not Use - Management Module)	
01/30/2025	721364	66.71	-	Accounts Payable Inv # 26354; Professional Community Management, Inc. Chk # 1066 Inv: 26354 Professional Community Management, Inc.	
35-3510-00	Undesignated Equity		(3,301.27)	-	(3,301.27)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income		(2,751.91)	-	(2,751.91)
Date	GL Ref #	Debit	Credit	Description	
40-4420-00	Miscellaneous Income		-	-	165,072.00 (165,072.00)
Date	GL Ref #	Debit	Credit	Description	
01/17/2025	708924	\$ -	\$ 165,072.00	CNA Fidelity Policy Payout Miscellaneous Income	
50-5010-00	Management Fees		-	20.00	- 20.00
Date	GL Ref #	Debit	Credit	Description	
01/01/2025	690656	\$ 20.00	\$ -	Management Fee Inv: 25301 Professional Community Management (Do Not Use - Management Module)	
50-5050-00	Administrative Expenses		-	66.71	- 66.71
Date	GL Ref #	Debit	Credit	Description	
01/30/2025	721359	\$ 25.50	\$ -	Postage Inv: 26354 Professional Community Management (Do Not Use - Management Module)	
01/30/2025	721359	41.21	-	Administrative Costs - Admin Inv: 26354 Professional Community Management (Do Not Use - Management Module)	
50-5410-00	Community/Social Activities		-	-	191.00 (191.00)
Date	GL Ref #	Debit	Credit	Description	
01/02/2025	710278	\$ -	\$ 191.00	Sold Items at Social Event Community/Social Activities	
Totals:			\$4,784.66	\$165,436.42	\$165,436.42 \$4,784.66

Business Checking

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738

For the Period 01/01/2025 to 01/31/2025

Primary Account Number: XX-XXXX-4178

Page 1 of 2

Number of enclosures: 0

OYSTER HARBOR CITIZENS ASSOC
400 SERENDIPITY DR
MILLERSVILLE MD 21108-1951

For 24-hour banking sign on to
 PNC Bank Online Banking on pnc.com
FREE Online Bill Pay

For customer service call 1-877-BUS-BNKG

Para servicio en español, 1-877-BUS-BNKG

Moving? Please contact your local branch

Visit us at PNC.com/smallbusiness

Business Checking Summary

OYSTER HARBOR CITIZENS ASSOC

Account number: XX-XXXX-4178

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
11,130.43	165,263.00	275.59	176,117.84
Average ledger balance	Average collected balance		
90,960.48	69,671.16		

Deposits and Other Additions

Description	Items	Amount
Deposits	2	165,263.00
Total	2	165,263.00

Checks and Other Deductions

Description	Items	Amount
Checks	2	275.59
Total	2	275.59

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
01/01	11,130.43	01/14	11,045.84	01/17	176,117.84
01/02	11,144.96				

Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
01/02	191.00	Deposit	048241640
01/17	165,072.00	Deposit	048019611


Checks and Other Deductions

Checks and Substitute Checks

* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
01/14	1058 *	99.12	014382329	01/02	1059	176.47	018593739

Business Checking

 For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 01/01/2025 to 01/31/2025
OYSTER HARBOR CITIZENS ASSOC
Primary Account Number: XX-XXXX-4178
Page 2 of 2

Business Checking Account Number: XX-XXXX-4178 - continued

Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 02/03/2025 and will appear on your next statement as a single line item entitled Service Charge Period Ending 01/31/2025.

** Combined Transactions include ACH Credits, ACH Debits, Checks Paid, Deposited Item - Consolidated, Deposit Tickets Processed

Description	Volume	Amount	
Monthly Account Maintenance Fee		.00	Requirements Met
Monthly Combined Transactions	7	.00	Included in Account
Checks Paid	2	.00	
Deposited Item - Consolidated	3	.00	
Deposit Tickets Processed	2	.00	
Total For Services Used This Period		.00	
Total Service Charge		.00	