

# Draft Agenda for March 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 2/18/26 Board Meeting, 2/23/26 Special Board Meeting and 3/5/26 Special Board Meeting** (drafts sent out previously)
5. **Financial Reports for February/YTD FY2026** (sent out previously)
  - a. **SCBD Accounts**
  - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**
6. **Special Election for Open Board Seat at April 21 Community Meeting:**
  - a. Do floor nominated candidates need to be present or have agreed beforehand to serve if elected?
  - b. What should be the process for filling mid-term board vacancies going forward?
7. **President's Report**
  - a. **Harbormaster**
    - i. **Finalization of FTL bid to rebuild Fishing Creek Pier**
    - ii. **Topics in Harbormaster's 2/23/26 email to the board:**
      1. **Colin Kirby's slip at Booker Pier**
      2. **Update on the Oyster Harbor Pier Rules & Regulations**
      3. **Anthony Fox's floating dock at Fishing Pier in violation of OH Pier Rules & Regulations**
  - b. **Roads & Drainage Committee**
    - i. **Progress report on Biohabitats Deep Dive & Recommendations on Stormwater Management Hot Spots**
    - ii. **Road paving bids**
  - c. **Community Property Committee**
    - i. **Tree trimming proposals**
    - ii. **Shed replacement proposals**
    - iii. **Changing the locks at the sheds to Bluetooth locks**
    - iv. **Fence work update**
  - d. **Beach Committee**
  - e. **Security Committee**
    - i. **Getting contractor to recommend work needed on drafting sites (per Fire Marshall's visit)**
    - ii. **When should there be security patrols this summer?**
  - f. **Social Committee**
  - g. **Benevolence & New Neighbor Committee**
  - h. **Piers & Harbors Committee**
    - i. **Dredging of Channel:** Permitting, names of contractors for bids, timeline of entire project and steps
    - ii. **Sinkhole update:** Payments to Crew Cuts, verbal agreement with Crew Cuts, work done, deposit from March 2024, expected completion of work and permitting
  - i. **Board management software:** President – Scheduling presentations by two software vendors so that the board can attend the presentations
8. **Other Old Business**
9. **New Business**
10. **Adjournment**

**OHCA Board of Directors  
Draft Minutes of Board Meeting, Wednesday February 18, 2026  
Eastport Fire Station, 7:00 PM**

**Board Members present:**

- Victoria Barron, Board Chair (online)
- Trisha Thomas, Board Vice Chair
- Heather Madron, OHCA President
- Thomasina Coates, Board Member
- Barrett Hill, Board Member
- Nancy Plaxico, Board Member and Board Secretary
- Keith Smith, Board Member

**OHCA Officers & Committee Chairs present:**

- Carol Swan, Special Tax Treasurer
- Don Krause, Vice President & Community Property Committee Chair
- Joe Madron, Harbormaster

About twenty OHCA residents attended in person or online.

**Call to Order and Moment of Silence**

Since Chair Victoria Barron was participating online, Vice Chair Trisha Thomas presided at the meeting. She called the meeting to order at 7:03 pm and asked for a moment of silence.

Vice Chair Thomas noted that board meetings are for board members to discuss the business before the board and, per the OHCA Constitution, community members may sit in on board meetings without participating, unless the Board Chair invites them to participate.

**Approval of Agenda**

A draft agenda for the February 18 board meeting was sent to all board members prior to the meeting and no changes were requested.

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

**Approval of Minutes for January 21, 2026 Board Meeting**

The draft minutes of the January 21 board meeting were sent to all board members prior to the meeting and no changes were requested.

**Thomasina Coates moved and Heather Madron seconded a motion to approve the minutes of the January 21, 2026 OHCA Board Meeting. UNANIMOUSLY APPROVED BY VOICE VOTE.**

**Financial Reports for January and FY2026 Year-to-Date**

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported that the account balances on 1/31/26 were as follow:

### **Truist Accounts**

Checking – \$55,257.19

Money Market – \$218,131.53

**Total Truist – \$273,388.72**

**Grand Total OHCA SCBD Funds: \$1,105,125.29**

Piers & Harbors (P&H) Account: The following was reported for the P&H checking account in January:

- Opening Balance on 1/1/26 – \$15,497.76
- Checks – Two were written to ProCom totaling \$30.56 for ProCom management fee and postage expense
- Ending Balance on 1/31/26 – \$15,467.20

The two CDs in the P&H account are:

- \$30,000 CD (currently valued at \$31,001.25) which matures on 3/26/26
- \$45,000 CD (currently valued at \$46,486.96) which matures on 7/26/26

### **Special Election for Open Board Seat at February 24 Community Meeting**

Vice Chair Thomas announced that right before the board meeting, the board received an email from Robin Gilliam resigning her position on the board. Her email said that “Due to personal reasons and family medical concerns, I am no longer able to serve on the Board.”

**Nancy Plaxico moved and Heather Madron seconded a motion that the board expresses its deepest appreciation to Robin Gilliam for her tremendous service to the community. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Nancy Plaxico outlined the arrangements that have been made for the February 24 Special Election:

- Benny McCottry has agreed to serve as Pro-tem Chairman for the election.
- Carla Gibbons from ProCom has agreed to be present at the election and be in charge of the sign-in table and vote counting.
- Handouts at the meeting will include the information submitted by the candidates (bios and questionnaire responses).

Vice Chair Thomas noted that since there are now two open board positions, both positions could be filled at the February 24 Special Election. The candidates who have submitted applications (bio and questionnaire responses) for a board position are Joe Madron and Kathy Burk.

**Nancy Plaxico moved and Trisha Thomas seconded a motion that there be no nominations from the floor for this mid-term election since the deadline for applications has passed and was announced long in advance. APPROVED BY VOICE VOTE,** with Nancy Plaxico, Trisha Thomas, Thomasina Coates and Heather Madron voting in favor and Keith Smith, Barrett Hill and Victoria Barron voting against the motion.

## **President's Report**

**Roads & Drainage Committee** – President Madron reported that a kickoff meeting was held with Biohabitats on the stormwater management work they are doing for OHCA, and Biohabitats is proceeding with the survey and development of recommendations on the three “hot spot” areas of the community.

On a Snow Removal Policy, the Roads & Drainage Committee recommends that OHCA adopt the County's policy, namely that OHCA is responsible for snow removal on community roads (all roads in the community except for Arundel on the Bay Road, which is a County road) and property owners are responsible for snow removal on their property. Roads & Drainage Committee Chair Mike Wierzbicki and President Madron will draft and circulate the OHCA Snow Removal Policy.

Keith Smith reported that he is working with Carla Gibbons at ProCom to get new road signs that meet County requirements.

**Community Property Committee** – Community Property Committee Chair Don Krause reported that he has gotten a bid for trimming 15 trees and is working on getting more bids for that. He has also gotten two bids (for \$1300 and \$1500) to replace the damaged section of the fence at Fishing Creek Park, and has gotten two bids (for \$3500 and \$7500) to repair the shed at Harbor Lot. He plans to get a third bid to repair the Harbor Lot shed, and will get revised bids from the first two bidders. The board agreed that if the cost is under \$2500 to repair the Harbor Lot shed, the Community Property Committee Chair can decide which bid to choose.

**Beach Committee** – Beach Committee Chair Dan Craig reported that we received a revised bid of \$45,225 from Chamberlain to raise the height of the beach wall by 16 inches, using all new bricks for the top three rows as OHCA requested (Chamberlain's \$45,225 bid proposes to tear down the current wall and build a new one that is 16 inches higher than the current wall). Dan Craig proposed going back to Carroll Brothers and their bid of \$16,200 to raise the height of the wall by 8 inches, using all new bricks for the top two rows and all new capstones. (The third bid was from GMC for \$31,860 to tear down the current wall and build a new one that is 16 inches higher.)

**Nancy Plaxico moved and Heather Madron seconded a motion to approve the Carroll Brothers bid to raise the height of the beach wall by 8 inches at a cost of \$16,200 if Carroll Brothers commits to doing the work by the end of March. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Dan Craig noted that the ramp at the entrance to the beach now has metal jutting out, probably caused by the snow plowing. Carla Gibbons from ProCom will get a handyman to give a bid on building a new and better ramp for the beach entrance.

Dan Craig reported that the tenant at 3305 Shore Dr. lets his dog run loose and defecate on the beach, in violation of OHCA's policy that no dogs are allowed on the beach.

**Nancy Plaxico moved and Heather Madron seconded a motion for ProCom, on behalf of the board, to send a letter to the renter and property owner at 3305 Shore Dr. to notify them of the violation of OHCA policy regarding no dogs on the beach. UNANIMOUSLY APPROVED BY VOICE VOTE.**

President Madron and Dan Craig met with a contractor today to look at the bulkhead and large sinkhole on the south side, west end of the bulkhead, which has been caused by high waves from storms. President Madron has asked ProCom to get three bids to fill the sinkhole, and to get bids to raise the height of the bulkhead.

Dan Craig repeated his plea to remove the ladder on the south side, west end of the bulkhead, and stated that history has shown that the ladder is not a safety measure but a hazard. Keith Smith asked if we could replace the ladder with some other safety mechanism. Kathy Burk asked if there is a government requirement to have a ladder there, and Joe Madron said he would research that in conjunction with ProCom.

Security Committee – In follow-up to the committee's meeting with the Fire Marshall about OHCA drafting sites, Vice President Don Krause has gotten a price of \$6000 each for doing the necessary work at each of the drafting sites. He also met with Fire Station 8 (the nearest one to Oyster Harbor), and will talk with a soil engineer to see if the gravel road at Fishing Creek Park leading to the pier can be made to hold the weight of a fire truck. Jody Tracey is getting a consultant to make recommendations on how to address the draft site issues identified by the Fire Marshall. Nancy Plaxico stated that this fire safety issue should be a top priority for OHCA and other board members agreed.

Audit Committee – Thomasina Coates reported that the Audit Committee is still working on the audit of Piers & Harbors books and records.

Social Committee – President Madron asked for volunteers for the committee.

Benevolence & New Neighbor Committee – In addition to the Chair Trisha Thomas, there are three volunteers on the committee: Mary Bellow, Patricia William and Lee Downing. The committee held its first meeting and is planning a welcome letter for new residents as well as other initiatives.

#### Harbormaster

*Fishing Creek Pier Rebuild:* Harbormaster Joe Madron reported that he met with a fourth contractor about the Fishing Creek Pier rebuild and has gotten three quotes for that so far, as well as a quote from an electrician for the electrical work that will be needed. One of the contractors said that it will take 30 to 60 days to get the needed permits. Joe is trying to get the rebuild done as soon as possible.

A question was asked about whether the Fishing Creek Pier rebuild can be paid with SCBD funds, and Kathy Burk said that there is a County opinion about that (regarding the Washington Dr pier) on the OHCA Google Drive.

*Getting Water to the Piers:* Joe Madron reported that he is trying to get water to the piers for washing boats, etc., and is waiting for the last of three quotes for that. The water will be delivered (it will not be potable), and a small shed will be needed for the pump at Booker Pier.

*Kayak Rack Cleanup:* Joe reported that 51 people are now on the list he has compiled of the owners of small craft stored on the kayak racks. He has reached out to all of them regarding getting the required OHCA sticker in order to continue using the kayak racks.

*Slip Wait List:* Joe has built a list going through past requests for slips in the Harbormaster email. He has reached out to the 27 people on that list to ask if they still want a slip and about 11 responded that they do. For all those wanting slips, we will verify that they are a property owner in Oyster Harbor or get proof of a rental agreement in Oyster Harbor.

*Slip Leases:* Joe is now trying to figure out who would like to keep their slip.

*Floating Docks:* ProCom has agreed to take over management of the floating docks. One slip has a community-owned floating dock and Joe would like to move that to another location and get more revenue for the community by leasing the slip where the floating dock is now. He will inquire if a permit is needed to move the floating dock.

*Slip Fees:* Joe thinks they should be raised next year. Kathy Burk noted that there was a lot of pushback the last time OHCA tried to raise slip fees, so there should be a lot of communication when that is done.

*Permits at Fishing Creek Pier:* Barrett Hill noted that he does not think anything at Fishing Creek Pier has ever been permitted.

Piers & Harbors – Barrett Hill reported that a permit for dredging the channel has been filed but not yet accepted since they have requested a filing from a project engineer. Barrett has now found someone who will do that for \$3000. Thomasina Coates asked what specifically the project engineer will be doing, and Barrett responded that he will create a dredging plan for the 432 yards of sand that will be placed on the beach from the dredging. Thomasina asked to get in writing a substantive description of what the project engineer will be doing and the specifications and deliverables for that.

**Barrett Hill moved and Keith Smith seconded a motion that, subject to submission of a formal proposal from Atwell, the board approves Atwell doing a sediment and erosion control plan for the beach grading permit for the channel dredging at a cost not to exceed \$4000. APPROVED BY VOICE VOTE** by a vote of 4 to 3, with Barrett Hill, Keith Smith, Victoria Barron and Trisha Thomas voting in favor and Thomasina Coates, Nancy Plaxico and Heather Madron voting against the motion since they wanted to get a written proposal first.

Barrett Hill asked if the Piers & Harbors Chair is still responsible for the slip leases and waitlist. Thomasina Coates said that the board should discuss that in an executive session at a later time.

Keith asked that Barrett Hill, Joe Madron and President Madron meet to discuss that and said he would organize that meeting.

### **Adjournment**

A motion was made, seconded and approved that the meeting be adjourned, and the meeting was adjourned at 9:07 p.m.

Minutes drafted by Board Secretary Nancy Plaxico

**OHCA Board of Directors**  
**Draft Minutes of Special Board Meeting Thursday, February 23, 2026**  
**Zoom meeting, 6:00 PM**

**Board Members present:**

- Victoria Barron, Chair
- Heather Madron, President
- Thomasina Coates, Board Member
- Barrett Hill, Board Member
- Arlene Jackson, Board Member
- Nancy Plaxico, Board Member and Board Secretary
- Keith Smith, Board Member
- Trisha Thomas, Board Member and Vice Chair

**Board Attorney present:**

- Kurt Karsten

About ten OHCA residents attended online.

**Call to Order**

Chair Victoria Barron called the meeting to order at 6:00 pm. She stated that the agenda for the Special Board Meeting was circulated beforehand and there is one item to be considered:

- Filling open board positions

The two open board positions are for a term ending in September 2026 (Haley Jurkowski's former position) and for a term ending in September 2028 (Robin Gilliam's former position).

**February 24 Special Election to Fill Open Board Position**

Board Attorney Kurt Karsten noted that the OHCA board controls processes and policies to the extent that the OHCA Constitution does not address those, and there is nothing in the OHCA Constitution about filling mid-term board vacancies. The board is totally responsible for setting the framework for filling a mid-term board vacancy.

He also noted that since a second board position has now become vacant with the resignation last week of Robin Gilliam, it would be fine to allow for floor nominations for that position at the February 24 Special Election and proceed with an election for that position as well as the open board position created by the resignation of Haley Jurkowski in November. He said that it would also be fine for the board to reverse a decision it previously made. Specifically, President Heather Madron asked if the board can reverse the decision it previously made about serving as the Nominating Committee for the Haley Jurkowski board vacancy. Board Attorney Kurt Karsten responded that the board can reverse that decision since the OHCA Constitution's requirement of a Nominating Committee is for OHCA annual elections only.

To confirm, Keith Smith asked if the Board Attorney was saying that since the OHCA Constitution is silent on filling mid-term board vacancies, the board has wide latitude in filling such vacancies. The

Board Attorney responded that is the case, and the board controls how the process of filling mid-term board vacancies unfolds, including the nominating process. Barrett Hill asked if the board can reverse the motion it made at the January board meeting that there would not be floor nominations at the February 24 special election, and the Board Attorney responded that the board can reverse that prior motion and allow floor nominations at the February 24 special election.

Thomasina Coates asked if the board also has latitude on whether to have a Nominating Committee for a mid-term election, and the Board Attorney said that the board does have that latitude. He said that we can have a Nominating Committee or not for the February 24 Special Election, although the board would need to reverse its vote at the January board meeting if there is not a Nominating Committee. If there is a Nominating Committee, it could endorse one, both or neither of the candidates for the February 24 election. The Board Attorney said that he does not have concerns about notice to the community since the February 24 Special Election has been advertised to the community for some time. For the future, the Board Attorney advised that board come up with a regular procedure for mid-term elections.

**Nancy Plaxico moved and Victoria Barron seconded a motion that the board reverses its prior motion to not have floor nominations at the 2/24/26 Special Election for the open board position with a term ending in September 2026 and approves having floor nominations at the 2/24/26 Special Election, and the board sends forward Joe Madron and Kathy Burk as candidates for the open board position. APPROVED BY VOICE VOTE** with five ayes, with Nancy Plaxico, Victoria Barron, Thomasina Coates, Trisha Thomas and Arlene Jackson voting in favor and Barrett Hill voting nay, Keith Smith abstaining because he did not interview the two candidates, and Heather Madron recusing herself since she is married to a candidate.

The Board Attorney noted that there is nothing in the OHCA Constitution precluding a husband and wife serving on the board together.

Peter Vail asked is there is a preclusion to Joe Madron running for the board since he is not on the property deed and only Heather Madron is on the deed. The Board Attorney responded that the spouse of a property owner is a community member per the OHCA Constitution so Joe Madron does not have to be on the deed to run for the board.

### **Special Election to Fill Open Board Position with Term Ending in September 2028**

The board then discussed the open board position created by the recent resignation of Robin Gilliam. Barrett Hill recommended that we announce at the February 24 Special Election that Robin Gilliam has resigned and we are taking applications for candidates for that position, giving candidates at least two weeks to submit their information and allowing at least 30 days from when the candidates are announced to the community to the special election to fill the seat. The board agreed that April 21 would be a good date for the Special Election since the firehouse meeting room is available then and that date meets the above requirements.

Keith Smith recommended that at the March 18 board meeting the board work on a policy for mid-term elections.

**Barrett Hill moved and Nancy Plaxico seconded a motion that the Special Election for the open board position with a term ending in September 2027 be at a special community meeting on April 21, and that at the March 18 board meeting the board discuss and vote on a policy for mid-term elections in the future. UNANIMOUSLY APPROVED BY VOICE VOTE.**

**Adjournment**

The meeting was adjourned at 7:02 p.m.

Minutes drafted by Board Secretary Nancy Plaxico

**OHCA Board of Directors**  
**Draft Minutes of Special Board Meeting Thursday, March 5, 2026**  
**Zoom meeting, 7:00 PM**

**Board Members present:**

- Victoria Barron, Chair
- Heather Madron, President
- Thomasina Coates, Board Member
- Arlene Jackson, Board Member
- Nancy Plaxico, Board Member and Board Secretary
- Joe Madron, Board Member
- Keith Smith, Board Member

**OHCA Officers present:**

- Don Krause, Vice President
- Carol Swan, Special Tax Treasurer
- Stephanie Orr, Association Treasurer

About twenty OHCA residents attended online.

**Call to Order**

Chair Victoria Barron called the meeting to order at 7:05 pm. She stated that the agenda for the Special Board Meeting was circulated beforehand and there are three items to be considered:

- Fishing Creek Pier rebuild
- Special election to fill open board position (Robin Gilliam's position)
- New OHCA insurance policy

**Fishing Creek Pier Rebuild**

Harbormaster Joe Madron presented a spreadsheet he prepared comparing the three bids we have received for rebuilding Fishing Creek Pier. He recommended the bid from FTL, and said that FTL did the fullest evaluation of the pier of all the bidders and comes highly recommended.

Joe Madron, Erik Schubert, Mike Wierzbicki and others commented on the deterioration of the back half of the pier, which is the portion that will be replaced in the rebuild. The pylons in that section are rotting and some are broken, they weren't the right size when they were put there, they are not spaced correctly, and the support structure for that part of the pier is not the right size lumber. As a result, that part of the pier is sagging and moves a lot during storms.

Don Krause noted that we should get copies of the license and insurance for FTL, and we should make sure that their bid includes the proper specifications.

**Nancy Plaxico moved and Heather Madron seconded a motion to approve the FTL bid to rebuild Fishing Creek Pier, subject to the bid including specifications that meet OHCA and County requirements. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Joe Madron brought up the need to fix/reset some of the support poles for floating docks. Don Krause suggested that we ask FTL to do that, and Joe Madron said he will pursue that with FTL.

### **Special Election to Fill Open Board Seat**

The board discussed the upcoming special election to fill the open board position (the vacancy created when Robin Gilliam resigned in February).

**Nancy Plaxico moved and Joe Madron seconded a motion that the deadline for candidates to submit applications (bio and questionnaire response) for the open board position will be March 31, and the election will be held at a special community meeting on April 21. UNANIMOUSLY APPROVED BY VOICE VOTE**

**Nancy Plaxico moved and Keith Smith seconded a motion that for the mid-term election on April 21, there will be no Nominating Committee; and at the April 21 election there can be nominations from the floor and each candidate can speak for up to three minutes before ballots are cast. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Pamela Gratton spoke in favor of requiring that for a floor nomination, the person must be present and agree to serve if elected, or otherwise have agreed beforehand to serve if elected. Nancy Plaxico and others supported that requirement, and noted that has been the precedent in OHCA elections for decades. Chair Victoria Barron said that the board will discuss the matter further at the March 18 board meeting.

### **New OHCA Insurance Policy**

Chair Victoria Barron reported on the quote from Great American Insurance Company for a new insurance policy to replace the CNA policy that will expire on 3/31/26.

**Nancy Plaxico moved and Arlene Jackson seconded a motion to approve the Great American Insurance Company quote of \$1996 (for 12 months) for an OHCA insurance policy to take effect when the current policy expires on 3/31/26. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Chair Victoria Barron will instruct ProCom to contact the OHCA insurance broker and get the coverage bound.

### **Adjournment**

**Keith Smith moved and Thomasina Coates seconded a motion to adjourn the meeting. UNANIMOUSLY APPROVED BY VOICE VOTE.**

The meeting was adjourned at 8:16 p.m.



# **Financial Report Package**

**February 2026**

**Prepared for**

**Oyster Harbor Citizens Association, Inc.**

**By**

**Professional Community Management, Inc.**



**Balance Sheet - Operating**

Oyster Harbor Citizens Association, Inc.

End Date: 02/28/2026

**Assets**

CASH - OPERATING

10-1020-00      Truist Operating Checking - 4430      \$11,584.10

10-1030-00      Truist Operating Money Market - 7029      218,268.79

Total CASH - OPERATING:      \$229,852.89

CASH - RESERVES

12-1250-00      Morgan Stanley Investments      833,442.89

Total CASH - RESERVES:      \$833,442.89

ACCOUNTS RECEIVABLE

14-1420-00      Cash held by AACO      5,412.16

14-1430-00      BGE Deposit      100.00

Total ACCOUNTS RECEIVABLE:      \$5,512.16

**Total Assets:**      \$1,068,807.94

**Liabilities & Equity**

RESERVE EQUITY

30-3020-00      Reserves - Capital Elements      482,691.08

Total RESERVE EQUITY:      \$482,691.08

OPERATING EQUITY

35-3510-00      Undesignated Equity      128,733.09

35-3520-00      Prior Year Net Income      374,599.73

Total OPERATING EQUITY:      \$503,332.82

Net Income Gain / Loss      82,784.04      \$82,784.04

**Total Liabilities & Equity:**      \$1,068,807.94



## Income Statement - Operating

Oyster Harbor Citizens Association, Inc.

From 02/01/2026 to 02/28/2026

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>OPERATING INCOME</b>							
<b>OPERATING INCOME</b>							
4010-00 SCBD Income	\$ -	\$148,320.00	(\$148,320.00)	\$259,388.00	\$444,960.00	(\$185,572.00)	\$ 444,960.00
4710-00 Interest Income - Operating	137.26	-	137.26	728.36	-	728.36	-
4720-00 Interest & Valuation Income - Reserves	2,619.97	-	2,619.97	22,418.51	-	22,418.51	-
<b>Total OPERATING INCOME</b>	<b>\$ 2,757.23</b>	<b>\$148,320.00</b>	<b>(\$145,562.77)</b>	<b>\$282,534.87</b>	<b>\$444,960.00</b>	<b>(\$162,425.13)</b>	<b>\$ 444,960.00</b>
<b>Total OPERATING INCOME</b>	<b>\$ 2,757.23</b>	<b>\$148,320.00</b>	<b>(\$145,562.77)</b>	<b>\$282,534.87</b>	<b>\$444,960.00</b>	<b>(\$162,425.13)</b>	<b>\$ 444,960.00</b>
<b>OPERATING EXPENSE</b>							
<b>GENERAL &amp; ADMINISTRATIVE</b>							
5010-00 Management Fees	1,576.00	1,583.33	7.33	12,518.00	12,666.64	148.64	19,000.00
5030-00 Tax Prep & Audit Fees	-	-	-	6,000.00	8,000.00	2,000.00	8,000.00
5040-00 General Legal	-	1,666.66	1,666.66	11,940.87	13,333.28	1,392.41	20,000.00
5045-00 Lawsuits/Special Projects	-	833.33	833.33	-	6,666.66	6,666.66	10,000.00
5050-00 Administrative Expenses	2,772.47	2,083.33	( 689.14)	12,345.04	16,666.66	4,321.62	25,000.00
5053-00 Office Supplies	-	291.66	291.66	-	2,333.36	2,333.36	3,500.00
5054-00 Office Equipment & Services	-	41.66	41.66	-	333.36	333.36	500.00
5080-00 Web Site Administration	400.00	500.00	100.00	2,423.64	4,000.00	1,576.36	6,000.00
5090-00 Dues & Subscriptions	241.26	166.66	( 74.60)	1,714.84	1,333.36	( 381.48)	2,000.00
5100-00 Bank Charges	5.00	41.66	36.66	40.00	333.36	293.36	500.00
5105-00 Anne Arundel County Fees	-	166.66	166.66	-	1,333.36	1,333.36	2,000.00
5110-00 Miscellaneous Expenses	-	41.67	41.67	-	333.34	333.34	500.00
5210-00 Taxes	-	-	-	200.00	-	( 200.00)	-
5220-00 Real Estate Taxes	13.71	-	( 13.71)	761.37	1,000.00	238.63	1,000.00
5310-00 Insurance Premium	-	-	-	10,942.00	9,813.00	( 1,129.00)	11,000.00
5600-00 Rent	-	83.33	83.33	3,600.00	666.68	( 2,933.32)	1,000.00
5650-00 Storage Expense	86.00	-	( 86.00)	774.00	-	( 774.00)	-
5730-00 Security Services	909.48	2,916.66	2,007.18	10,855.84	23,333.36	12,477.52	35,000.00
5740-00 Extra Security Services/Cameras	-	416.67	416.67	-	3,333.34	3,333.34	5,000.00
<b>Total GENERAL &amp; ADMINISTRATIVE</b>	<b>\$ 6,003.92</b>	<b>\$10,833.28</b>	<b>\$ 4,829.36</b>	<b>\$ 74,115.60</b>	<b>\$105,479.76</b>	<b>\$31,364.16</b>	<b>\$ 150,000.00</b>
<b>UTILITIES</b>							
6010-00 Utilities	295.99	541.66	245.67	3,084.51	4,333.28	1,248.77	6,500.00
6040-00 Phone & Internet	141.58	333.33	191.75	2,088.72	2,666.68	577.96	4,000.00
<b>Total UTILITIES</b>	<b>\$ 437.57</b>	<b>\$ 874.99</b>	<b>\$ 437.42</b>	<b>\$ 5,173.23</b>	<b>\$ 6,999.96</b>	<b>\$1,826.73</b>	<b>\$ 10,500.00</b>

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>SITE MAINTENANCE</b>							
7010-00 Landscaping & Cleaning	\$7,500.00	\$4,000.00	(\$3,500.00)	\$34,350.00	\$32,000.00	(\$2,350.00)	\$48,000.00
7030-00 Tree Trimming/Replacement	-	625.00	625.00	2,320.00	5,000.00	2,680.00	7,500.00
7110-00 Piers & Harbors Improvement & Repairs	-	-	-	1,721.79	-	(1,721.79)	-
7150-00 Beach Cleaning	-	2,500.00	2,500.00	-	20,000.00	20,000.00	30,000.00
7160-00 Swimming Area Nets	-	-	-	-	750.00	750.00	1,500.00
7165-00 Gazebo Maintenance & Repair	-	83.33	83.33	3,040.00	666.68	(2,373.32)	1,000.00
7170-00 Portable Toilets	318.00	333.33	15.33	3,180.00	2,666.68	(513.32)	4,000.00
7175-00 Dumpsters	-	-	-	-	2,000.00	2,000.00	2,000.00
7212-00 Community Amenity Repairs & Maintenance	-	1,250.00	1,250.00	18,835.43	10,000.00	(8,835.43)	15,000.00
7220-00 Trash Removal & Hauling	-	416.66	416.66	101.00	3,333.36	3,232.36	5,000.00
7250-00 Supplies & Dog Waste Stations	-	250.00	250.00	-	2,000.00	2,000.00	3,000.00
7265-00 Lock Maintenance & Repair	388.02	416.66	28.64	3,026.94	3,333.36	306.42	5,000.00
7275-00 Signage	-	833.33	833.33	3,430.00	6,666.68	3,236.68	10,000.00
7290-00 Lighting Maintenance & Repair	-	166.66	166.66	810.34	1,333.36	523.02	2,000.00
7300-00 Environmental Initiatives & Erosion Control	3,332.50	1,166.66	(2,165.84)	4,515.50	9,333.36	4,817.86	14,000.00
7305-00 Dredging	-	-	-	(155.00)	-	155.00	-
7330-00 Swale Maintenance & Repair	-	1,250.00	1,250.00	37,300.00	10,000.00	(27,300.00)	15,000.00
7810-00 Snow & Ice Removal	6,293.00	1,500.00	(4,793.00)	7,986.00	4,500.00	(3,486.00)	6,000.00
<b>Total SITE MAINTENANCE</b>	<b>\$17,831.52</b>	<b>\$14,791.63</b>	<b>(\$3,039.89)</b>	<b>\$120,462.00</b>	<b>\$113,583.48</b>	<b>(\$6,878.52)</b>	<b>\$169,000.00</b>
<b>Total OPERATING EXPENSE</b>	<b>\$24,273.01</b>	<b>\$26,499.90</b>	<b>\$2,226.89</b>	<b>\$199,750.83</b>	<b>\$226,063.20</b>	<b>\$26,312.37</b>	<b>\$329,500.00</b>
<b>Net Income:</b>	<b>(\$21,515.78)</b>	<b>\$121,820.10</b>	<b>(\$143,335.88)</b>	<b>\$82,784.04</b>	<b>\$218,896.80</b>	<b>(\$136,112.76)</b>	<b>\$115,460.00</b>



**General Ledger Trial Balance with Details**

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 2/1/2026 - 2/28/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$35,857.11	\$13.39	\$24,286.40	\$11,584.10
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2026	989584	\$ -	\$ 1,576.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4644	
02/03/2026	991111	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4645	
02/06/2026	996599	-	85.44	Truist Operating Checking - 4430; BGE Chk # 0	
02/06/2026	996601	-	3,750.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4647	
02/06/2026	996603	-	6,293.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4648	
02/06/2026	996605	-	909.48	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4649	
02/06/2026	996607	-	1,600.00	Truist Operating Checking - 4430; Crew Cut Lawn & Landscaping Chk # 4650	
02/13/2026	1000844	-	1,756.42	Truist Operating Checking - 4430; FRIENDSHIP CREATIVE PRINTERS Chk # 4651	
02/13/2026	1000846	-	318.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4652	
02/17/2026	1001986	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0	
02/17/2026	1001988	-	1,732.50	Truist Operating Checking - 4430; Biohabitats, Inc. Chk # 4653	
02/20/2026	1003947	-	13.39	Truist Operating Checking - 4430; Anne Arundel County Chk # 4654	
02/20/2026	1003947	13.39	-	Truist Operating Checking - 4430 (Reversal); Anne Arundel County Chk # 4654	
02/25/2026	1006825	-	851.35	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4659	
02/27/2026	1006376	-	164.70	Truist Operating Checking - 4430; ProCom Chk # 4655	
02/27/2026	1006378	-	13.71	Truist Operating Checking - 4430; ProCom Chk # 4656	
02/27/2026	1006380	-	388.02	Truist Operating Checking - 4430; ProCom Chk # 4657	
02/27/2026	1006382	-	3,750.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4658	
02/28/2026	1014668	-	22.12	Truist Operating Checking - 4430; BGE Chk # 0	
02/28/2026	1014670	-	40.85	Truist Operating Checking - 4430; BGE Chk # 0	
02/28/2026	1014672	-	60.68	Truist Operating Checking - 4430; BGE Chk # 0	
02/28/2026	1014674	-	61.39	Truist Operating Checking - 4430; BGE Chk # 0	
02/28/2026	1014676	-	25.51	Truist Operating Checking - 4430; BGE Chk # 0	
02/28/2026	1014678	-	141.58	Truist Operating Checking - 4430; Comcast Chk # 0	
02/28/2026	1014680	-	213.70	Truist Operating Checking - 4430; Google Chk # 0	
02/28/2026	1014682	-	27.56	Truist Operating Checking - 4430; Constant Contact Chk # 0	
02/28/2026	1014684	-	5.00	Truist Operating Checking - 4430; Truist Chk # 0	
10-1030-00	Truist Operating Money Market - 7029	218,131.53	137.26	-	218,268.79
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014688	\$ 137.26	\$ -	Truist Monthly Interest	
12-1250-00	Morgan Stanley Investments	830,822.92	2,619.97	-	833,442.89
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014686	\$ 2,619.97	\$ -	Morgan Stanley Monthly Interest & Valuation	
14-1420-00	Cash held by AACO	5,412.16	-	-	5,412.16
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
14-1430-00	BGE Deposit	100.00	-	-	100.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-3020-00	Reserves - Capital Elements	(482,691.08)	-	-	(482,691.08)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
35-3510-00	Undesignated Equity	(128,733.09)	-	-	(128,733.09)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
35-3520-00	Prior Year Net Income	(374,599.73)	-	-	(374,599.73)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4010-00	SCBD Income	(259,388.00)	-	-	(259,388.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4710-00	Interest Income - Operating	(591.10)	-	137.26	(728.36)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014688	\$ -	\$ 137.26	Truist Monthly Interest	



**General Ledger Trial Balance with Details**

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 2/1/2026 - 2/28/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4720-00	Interest & Valuation Income - Reserves	(\$19,798.54)	\$-	\$2,619.97	(\$22,418.51)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014686	\$ -	\$ 2,619.97	Morgan Stanley Monthly Interest & Valuation	
50-5010-00	Management Fees	10,942.00	1,576.00	-	12,518.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2026	989584	\$ 1,576.00	\$ -	Management Fee; Professional Community Management, Inc. Chk # 4644	
50-5030-00	Tax Prep & Audit Fees	6,000.00	-	-	6,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5040-00	General Legal	11,940.87	-	-	11,940.87
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5050-00	Administrative Expenses	9,572.57	2,772.47	-	12,345.04
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/13/2026	1000844	\$ 1,756.42	\$ -	Administrative Expenses; FRIENDSHIP CREATIVE PRINTERS Chk # 4651	
02/25/2026	1006825	439.90	-	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4659	
02/25/2026	1006825	411.45	-	Postage; Professional Community Management, Inc. Chk # 4659	
02/27/2026	1006376	164.70	-	Administrative Expenses - Zoom Reimbursement ; ProCom Chk # 4655	
50-5080-00	Web Site Administration	2,023.64	400.00	-	2,423.64
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/03/2026	991111	\$ 400.00	\$ -	Web Site Administration; Mint Media Agency Chk # 4645	
50-5090-00	Dues & Subscriptions	1,473.58	241.26	-	1,714.84
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014680	\$ 213.70	\$ -	Dues & Subscriptions; Google Chk # 0	
02/28/2026	1014682	27.56	-	Dues & Subscriptions; Constant Contact Chk # 0	
50-5100-00	Bank Charges	35.00	5.00	-	40.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014684	\$ 5.00	\$ -	Bank Charges; Truist Chk # 0	
50-5210-00	Taxes	200.00	-	-	200.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5220-00	Real Estate Taxes	747.66	27.10	13.39	761.37
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/20/2026	1003947	\$ 13.39	\$ -	Real Estate Taxes; Anne Arundel County Chk # 4654	
02/20/2026	1003947	-	13.39	Real Estate Taxes (Reversal); Anne Arundel County Chk # 4654	
02/27/2026	1006378	13.71	-	Real Estate Taxes; ProCom Chk # 4656	
50-5310-00	Insurance Premium	10,942.00	-	-	10,942.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5600-00	Rent	3,600.00	-	-	3,600.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5650-00	Storage Expense	688.00	86.00	-	774.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/17/2026	1001986	\$ 86.00	\$ -	Storage Expense; Cubesmart #718 Chk # 0	
50-5730-00	Security Services	9,946.36	909.48	-	10,855.84
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/06/2026	996605	\$ 909.48	\$ -	Security Services; Investigative Consulting & Services, Inc. Chk # 4649	
60-6010-00	Utilities	2,788.52	295.99	-	3,084.51
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/06/2026	996599	\$ 85.44	\$ -	Utilities; BGE Chk # 0	
02/28/2026	1014668	22.12	-	Utilities; BGE Chk # 0	
02/28/2026	1014670	40.85	-	Utilities; BGE Chk # 0	
02/28/2026	1014672	60.68	-	Utilities; BGE Chk # 0	
02/28/2026	1014674	61.39	-	Utilities; BGE Chk # 0	
02/28/2026	1014676	25.51	-	Utilities; BGE Chk # 0	



**General Ledger Trial Balance with Details**

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 2/1/2026 - 2/28/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-6040-00	Phone & Internet	\$1,947.14	\$141.58	\$-	\$2,088.72
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2026	1014678	\$ 141.58	\$ -	Phone & Internet; Comcast Chk # 0	
70-7010-00	Landscaping & Cleaning	26,850.00	7,500.00	-	34,350.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/06/2026	996601	\$ 3,750.00	\$ -	Landscaping & Cleaning; LB Landscaping Chk # 4647	
02/27/2026	1006382	3,750.00	-	Landscaping & Cleaning; LB Landscaping Chk # 4658	
70-7030-00	Tree Trimming/Replacement	2,320.00	-	-	2,320.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7110-00	Piers & Harbors Improvement & Repairs	1,721.79	-	-	1,721.79
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7165-00	Gazeebo Maintenance & Repair	3,040.00	-	-	3,040.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7170-00	Portable Toilets	2,862.00	318.00	-	3,180.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/13/2026	1000846	\$ 318.00	\$ -	Portable Toilets; Jiffy John, Inc. Chk # 4652	
70-7212-00	Community Amenity Repairs & Maintenance	18,835.43	-	-	18,835.43
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7220-00	Trash Removal & Hauling	101.00	-	-	101.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7265-00	Lock Maintenance & Repair	2,638.92	388.02	-	3,026.94
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/27/2026	1006380	\$ 388.02	\$ -	Lock Maintenance & Repair - Two Sheds; ProCom Chk # 4657	
70-7275-00	Signage	3,430.00	-	-	3,430.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7290-00	Lighting Maintenance & Repair	810.34	-	-	810.34
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7300-00	Environmental Initiatives & Erosion Control	1,183.00	3,332.50	-	4,515.50
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/06/2026	996607	\$ 1,600.00	\$ -	Environmental Initiatives & Erosion Control; Crew Cut Lawn & Landscaping Chk # 4650	
02/17/2026	1001988	1,732.50	-	Environmental Initiatives & Erosion Control; Biohabitats, Inc. Chk # 4653	
70-7305-00	Dredging	(155.00)	-	-	(155.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7330-00	Swale Maintenance & Repair	37,300.00	-	-	37,300.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
70-7810-00	Snow & Ice Removal	1,693.00	6,293.00	-	7,986.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/06/2026	996603	\$ 6,293.00	\$ -	Snow & Ice Removal; LB Landscaping Chk # 4648	
<b>Totals:</b>		<b>\$0.00</b>	<b>\$27,057.02</b>	<b>\$27,057.02</b>	<b>\$0.00</b>

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Payment Type	Balance Due
<b>BGE</b>								
02/06/2026	OHHFishing0126	02/03/2026	02/06/2026	Paid (EFT)		\$85.44		\$ -
			Gena Teano				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$85.44			
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$22.12		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$22.12			
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$40.85		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$40.85			
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$60.68		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$60.68			
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$61.39		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$61.39			
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$25.51		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6010-00 - Utilities				\$25.51			
					<b>BGE Total:</b>	<b>\$ 295.99</b>	<b>\$</b>	<b>0.00</b>
<b>Biohabitats, Inc.</b>								
02/17/2026	13033-01-002-1	02/13/2026	02/17/2026	Paid (check)		\$1,732.50		-
			Gena Teano				<b>Payment Type: Check</b>	
	70-7300-00 - Environmental Initiatives & Erosion Control				\$1,732.50			
					<b>Biohabitats, Inc. Total:</b>	<b>\$ 1,732.50</b>	<b>\$</b>	<b>0.00</b>
<b>Comcast</b>								
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$141.58		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	60-6040-00 - Phone & Internet				\$141.58			
					<b>Comcast Total:</b>	<b>\$ 141.58</b>	<b>\$</b>	<b>0.00</b>
<b>Constant Contact</b>								
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$27.56		-
			Amy Cummings				<b>Payment Type: EFT</b>	
	50-5090-00 - Dues & Subscriptions				\$27.56			
					<b>Constant Contact Total:</b>	<b>\$ 27.56</b>	<b>\$</b>	<b>0.00</b>
<b>Crew Enterprises, L.L.C.</b>								
02/06/2026	3582	02/03/2026	02/06/2026	Paid (check)		\$1,600.00		-
			Gena Teano				<b>Payment Type: Check</b>	
	70-7300-00 - Environmental Initiatives & Erosion Control				\$1,600.00			
					<b>Crew Enterprises, L.L.C. Total:</b>	<b>\$ 1,600.00</b>	<b>\$</b>	<b>0.00</b>
<b>Cubesmart, LLP</b>								

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Balance Due
02/17/2026		02/13/2026	02/17/2026	Paid (EFT)		\$86.00	\$ -
			Gena Teano			<b>Payment Type: EFT</b>	
	50-5650-00 - Storage Expense				\$86.00		
				<b>Cubesmart, LLP Total:</b>		<b>\$ 86.00</b>	<b>\$ 0.00</b>
<b>FRIENDSHIP CREATIVE PRINTERS, INC.</b>							
02/13/2026	OHHFriendship0226	02/11/2026	02/13/2026	Paid (check)		\$1,756.42	-
			Tracy Denny			<b>Payment Type: Check</b>	
	50-5050-00 - Administrative Expenses				\$1,756.42		
				<b>FRIENDSHIP CREATIVE PRINTERS, INC. Total:</b>		<b>\$ 1,756.42</b>	<b>\$ 0.00</b>
<b>Gibbs Unlimited LLC</b>							
02/03/2026	0002054	02/02/2026	02/03/2026	Paid (check)		\$400.00	-
			Gena Teano			<b>Payment Type: Check</b>	
	50-5080-00 - Web Site Administration				\$400.00		
				<b>Gibbs Unlimited LLC Total:</b>		<b>\$ 400.00</b>	<b>\$ 0.00</b>
<b>Google</b>							
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$213.70	-
			Amy Cummings			<b>Payment Type: EFT</b>	
	50-5090-00 - Dues & Subscriptions				\$213.70		
				<b>Google Total:</b>		<b>\$ 213.70</b>	<b>\$ 0.00</b>
<b>Investigative Consulting &amp; Services, Inc.</b>							
02/06/2026	11426	02/05/2026	02/06/2026	Paid (check)		\$909.48	-
			Gena Teano			<b>Payment Type: Check</b>	
	50-5730-00 - Security Services				\$909.48		
				<b>Investigative Consulting &amp; Services, Inc. Total:</b>		<b>\$ 909.48</b>	<b>\$ 0.00</b>
<b>Jiffy John, Inc.</b>							
02/13/2026	OHHjiffyjohn0226	02/11/2026	02/13/2026	Paid (check)		\$318.00	-
			Tracy Denny			<b>Payment Type: Check</b>	
	70-7170-00 - Portable Toilets				\$318.00		
				<b>Jiffy John, Inc. Total:</b>		<b>\$ 318.00</b>	<b>\$ 0.00</b>
<b>Jose A. Lemus</b>							
02/06/2026	OHHLandscaping0126	02/03/2026	02/06/2026	Paid (check)		\$3,750.00	-
			Gena Teano			<b>Payment Type: Check</b>	
	70-7010-00 - Landscaping & Cleaning				\$3,750.00		
02/06/2026	OHHSnowRemoval0120	02/03/2026	02/06/2026	Paid (check)		\$6,293.00	-
			Gena Teano			<b>Payment Type: Check</b>	
	70-7810-00 - Snow & Ice Removal				\$6,293.00		
02/27/2026	OHHLandscaping0226	02/26/2026	02/27/2026	Paid (check)		\$3,750.00	-
			Tracy Denny			<b>Payment Type: Check</b>	
	70-7010-00 - Landscaping & Cleaning				\$3,750.00		
				<b>Jose A. Lemus Total:</b>		<b>\$ 13,793.00</b>	<b>\$ 0.00</b>



**Invoice List**

Oyster Harbor Citizens Association, Inc.

Invoice Status - Paid

Paid Date: 2/1/2026 - 2/28/2026

Payment Type: All

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Balance Due
02/27/2026	TaxReimbursement02202/26/2026	02/27/2026	02/27/2026	Paid (check)		\$13.71	\$ -
			Tracy Denny			<b>Payment Type:</b> Check	
	50-5220-00 - Real Estate Taxes				\$13.71		
02/27/2026	LockReimbursement	02/26/2026	02/27/2026	Paid (check)		\$388.02	-
			Tracy Denny			<b>Payment Type:</b> Check	
	70-7265-00 - Lock Maintenance & Repair - Two Sheds				\$388.02		
02/27/2026	OHHZoom0226	02/26/2026	02/27/2026	Paid (check)		\$164.70	-
			Tracy Denny			<b>Payment Type:</b> Check	
	50-5050-00 - Administrative Expenses - Zoom Reimbursement				\$164.70		
<b>ProCom Total:</b>						<b>\$ 566.43</b>	<b>\$ 0.00</b>
<b>Professional Community Management (Do Not Use - Management Module)</b>							
02/01/2026	36320	02/01/2026	02/02/2026	Paid (check)		\$1,576.00	-
			Amy Cummings			<b>Payment Type:</b> Check	
	50-5010-00 - Management Fee				\$1,576.00		
02/25/2026	37172	02/25/2026	02/27/2026	Paid (check)		\$851.35	-
			Gena Teano			<b>Payment Type:</b> Check	
	50-5050-00 - Administrative Costs - Admin				\$439.90		
	50-5050-00 - Postage				\$411.45		
<b>Professional Community Management (Do Not Use - Management Module) Total:</b>						<b>\$ 2,427.35</b>	<b>\$ 0.00</b>
<b>Truist</b>							
02/28/2026		02/28/2026	03/04/2026	Paid (EFT)		\$5.00	-
			Amy Cummings			<b>Payment Type:</b> EFT	
	50-5100-00 - Bank Charges				\$5.00		
<b>Truist Total:</b>						<b>\$ 5.00</b>	<b>\$ 0.00</b>
<b>Oyster Harbor Citizens Association, Inc. 25 Invoice(s) Totaling:</b>						<b>\$ 24,273.01</b>	<b>\$ 0.00</b>
<b>GRAND 25 Invoice(s) Totaling:</b>						<b>\$24,273.01</b>	<b>\$ 0.00</b>



# **Financial Report Package**

**February 2026**

**Prepared for**

**Oyster Harbor Piers & Harbors**

**By**

**Professional Community Management, Inc.**



**Balance Sheet - Operating**

Oyster Harbor Piers & Harbors

End Date: 02/28/2026

**Assets**

CASH - OPERATING

10-1020-00	PNC Bank Operating Checking - 4178	\$15,289.69
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Total CASH - OPERATING:	<u>\$15,289.69</u>
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CASH - RESERVES

12-1220-00	PNC Bank 8-Month CD 2997 03/26/26	30,803.61
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12-1225-00	PNC Bank 8-Month CD 3311 07/26/26	46,200.86
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Total CASH - RESERVES:	<u>\$77,004.47</u>
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<b>Total Assets:</b>	<b><u><u>\$92,294.16</u></u></b>
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**Liabilities & Equity**

OWNER EQUITY

35-3510-00	Undesignated Equity	10,828.62
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35-3520-00	Prior Year Net Income	81,663.05
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Total OWNER EQUITY:	<u>\$92,491.67</u>
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	<u>(197.51)</u>	<u>(\$197.51)</u>
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<b>Total Liabilities &amp; Equity:</b>	<b><u><u>\$92,294.16</u></u></b>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>OPERATING EXPENSE</b>							
<b>GENERAL &amp; ADMINISTRATIVE</b>							
5010-00 Management Fees	\$ 20.00	\$ -	(\$ 20.00)	\$ 40.00	\$ -	(\$ 40.00)	\$ -
5050-00 Administrative Expenses	74.17	-	( 74.17)	80.75	-	( 80.75)	-
5410-00 Community/Social Activities	43.52	-	( 43.52)	76.76	-	( 76.76)	-
<b>Total GENERAL &amp; ADMINISTRATIVE</b>	<b>\$ 137.69</b>	<b>\$ -</b>	<b>(\$ 137.69)</b>	<b>\$ 197.51</b>	<b>\$ -</b>	<b>(\$197.51)</b>	<b>\$ -</b>
<b>Total OPERATING EXPENSE</b>	<b>\$ 137.69</b>	<b>\$ -</b>	<b>(\$ 137.69)</b>	<b>\$ 197.51</b>	<b>\$ -</b>	<b>(\$ 197.51)</b>	<b>\$ -</b>
<b>Net Income:</b>	<b>(\$ 137.69)</b>	<b>\$ 0.00</b>	<b>(\$ 137.69)</b>	<b>(\$ 197.51)</b>	<b>\$ 0.00</b>	<b>(\$ 197.51)</b>	<b>\$ 0.00</b>



**General Ledger Trial Balance with Details**

Oyster Harbor Piers & Harbors

Accts: 10-1010-00 To: 95-9510-50 Dates: 2/1/2026 - 2/28/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
10-1020-00	PNC Bank Operating Checking - 4178	\$15,427.38	\$-	\$137.69	\$15,289.69	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/01/2026	989582	\$ -	\$ 20.00	PNC Bank Operating Checking - 4178 Inv # 36321; Professional Community Management, Inc Inv: 36321 Professional Community Management, Inc.		
02/02/2026	990258	-	43.52	Reimbursement - Burgee Competition; Joseph Madron Chk # 1111		
02/25/2026	1006823	-	74.17	PNC Bank Operating Checking - 4178 Inv # 37173; Professional Community Management, Inc Inv: 37173 Professional Community Management, Inc.		
12-1220-00	PNC Bank 8-Month CD 2997 03/26/26	30,803.61	-	-	30,803.61	
12-1225-00	PNC Bank 8-Month CD 3311 07/26/26	46,200.86	-	-	46,200.86	
20-2010-00	Accounts Payable	-	94.17	94.17	-	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/01/2026	989420	\$ -	\$ 20.00	Accounts Payable Inv # 36321 Inv: 36321 Professional Community Management (Do Not Use - Management Module)		
02/01/2026	989582	20.00	-	Accounts Payable Inv # 36321; Professional Community Management, Inc. Chk # 1110 Inv: 36321 Professional Community Management, Inc.		
02/25/2026	1006622	-	74.17	Accounts Payable Inv # 37173 Inv: 37173 Professional Community Management (Do Not Use - Management Module)		
02/25/2026	1006823	74.17	-	Accounts Payable Inv # 37173; Professional Community Management, Inc. Chk # 1113 Inv: 37173 Professional Community Management, Inc.		
35-3510-00	Undesignated Equity	(10,828.62)	-	-	(10,828.62)	
35-3520-00	Prior Year Net Income	(81,663.05)	-	-	(81,663.05)	
50-5010-00	Management Fees	20.00	20.00	-	40.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/01/2026	989420	\$ 20.00	\$ -	Management Fee Inv: 36321 Professional Community Management (Do Not Use - Management Module)		
50-5050-00	Administrative Expenses	6.58	74.17	-	80.75	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/25/2026	1006622	\$ 24.42	\$ -	Postage Inv: 37173 Professional Community Management (Do Not Use - Management Module)		
02/25/2026	1006622	49.75	-	Administrative Costs - Admin Inv: 37173 Professional Community Management (Do Not Use - Management Module)		
50-5410-00	Community/Social Activities	33.24	43.52	-	76.76	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/02/2026	990258	\$ 43.52	\$ -	Reimbursement - Burgee Competition; Joseph Madron Chk # 1111		
		<b>Totals:</b>	<b>\$0.00</b>	<b>\$231.86</b>	<b>\$231.86</b>	<b>\$0.00</b>