

# **Draft Agenda for July 15, 2026 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 5/21/26 Board Meeting** (draft sent out previously)
5. **Financial Reports for May-June/YTD FY2026** (sent out previously)
  - a. **SCBD Accounts**
  - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**
6. **Proposed Process for Violations of the OHCA Code of Conduct**
7. **Board resignations – Nancy and Keith**
  - a. **Board secretary**
8. **Insurance Coverage – Management liability coverage**
9. **President's Report**
  - a. **Roads & Drainage Committee**
    - i. **Road Paving – Follow up discussion on April Board vote; recommended that the board wait on making a decision about repaving until we get the Biohabitats report and see if their recommendations have an impact on road repaving. Barrett to research road widening**
    - ii. **Progress report on Biohabitats Deep Dive & Recommendations on Stormwater Management Hot Spots**
    - iii. **Culvert repair on 3300 and 3302 Shore Drive – board vote on repair**
    - iv. **Street signs for private roads**
  - b. **Community Property Committee**
    - i. **4 Square & Hopscotch for Harbor Park** (see President's 5/3/26 email)
    - ii. **Tree trimming proposals**
    - iii. **Shed replacement proposals**
    - iv. **Handicapped access gate**
  - c. **Security Committee**
    - i. **Work needed on drafting sites (per Fire Marshall's visit)**
    - ii. **Security patrol schedule for this summer**
  - d. **Beach Committee**
  - e. **Social Committee**
    - i. **Social events budget for year**
  - f. **Benevolence & New Neighbor Committee**
  - g. **Piers & Harbors/ Harbormaster**
    - i. **Dock/pier renovation**
    - ii. **Dredging of Channel – progress update**
    - iii. **Bulkhead Erosion Control Evaluation**
    - iv. **Sinkhole Repair – pending quote?**
    - v. **Cameras**
    - vi. **Replace boat/kayak racks**
10. **New Business**
11. **Adjournment**

## **Robert's Rules of Order**

### **Key Sections for OHCA Board and Community Meetings**

- Board debate should focus on policies, not people or personalities. Discussion should be courteous and avoid personal attacks or impugning another's motives (Section 4:30 of Robert's Rules of Order)—one can disagree without being disagreeable. Verbal attacks, disparaging comments or interruptions are out of order.
- Generally speaking, the Board can spend as much time as needed to fully debate an issue, although motions exist to defer consideration, kill a discussion entirely, or call for an immediate vote (Section 4:30).
- Although debate is generally open-ended in the sense that all board members should have the chance to talk, you should only speak twice on the same subject (the "second speech" rule in Sections 3:33 and 4:28). If necessary, the Board can set time limits on how long each person can speak (Section 4:29), which is useful for large community meetings but generally not necessary for small board discussions.
- To speak, you must be recognized by the Chair (Section 3:30). There should be no cross-talk—members should address the chair, not each other (Sections 3:13 and 4:30). There should also be no interruptions unless you are making a privileged motion, which requires an immediate ruling by the Chair or vote by the whole board (rare; see list of motions and Chapters VI through X).
- Reminder: OHCA board meetings are business meetings. 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.
- Depending on time and circumstance, members of the audience may seek recognition from the Chair to raise an issue or ask a question, but that is not guaranteed. Under OHCA's Constitution, "Any member of the Association is privileged to sit in on a Board Meeting without participation, unless invited to participate by the Chairman of the Board" (Article V, Section 9 of OHCA Constitution). The time for a "Good and Welfare (gripe session)" occurs at the end of general community meetings under the agenda specified by the OHCA Constitution in Article XIV, Section 1.13. If residents have specific items they want discussed at a board meeting, they should approach a board member beforehand about raising a specific motion on their behalf.

## **OHCA CIVILITY IN COMMUNICATIONS POLICY**

All OHCA communications should focus on policies, not people or personalities. That is true for all interactions between OHCA Board members, Officers, Committee Chairs, and Members of the Association. Communications should be courteous and avoid personal attacks or impugning another person's motives—we can disagree without being disagreeable. Verbal attacks, disparaging comments, and interruptions are unacceptable and will be ruled out of order at all OHCA meetings.

|                                   |                                          |
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| <b><i>Policy Name</i></b>         | <b><i>OHCA Board Code of Conduct</i></b> |
| <b><i>Board Adoption Date</i></b> | <b><i>November 19, 2024</i></b>          |

## **Oyster Harbor Citizens Association Board Members Code of Conduct**

### **Purpose**

The purpose of this Code of Conduct is to establish clear guidelines for the behavior, responsibilities, and expectations of the Oyster Harbor Citizens Association (OHCA) Board Members. It supports the OHCA Constitution requirement that Board Members “be better prepared to give a community service; to improve our sense of duty to the community are entrusted with the development and maintenance of Oyster Harbor through the regulating of its community property and facilities in the best interest of the property owners of the community.”

### **Core Principles**

1. **Leadership**  
Board members are responsible for leading by example and promoting a positive and collaborative environment within the community.
2. **Integrity**  
Board members must uphold the highest standards of honesty and ethical behavior, acting in the best interests of the entire community.
3. **Transparency**  
Board members are expected to communicate openly and honestly, providing full disclosure of association-related matters and decisions to ensure trust and accountability.
4. **Accountability**  
Board members are accountable to the association and its members, ensuring that they adhere to the community’s bylaws, governing documents, and this Code of Conduct.
5. **Confidentiality**  
Board members must protect the confidentiality of sensitive information discussed during executive session or other association-related communications noted as sensitive, privileged or confidential attorney-client communication.
6. **Fairness**  
Board members are expected to make decisions that are fair, unbiased, and in accordance with the governing documents, prioritizing the best interests of the community.

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### **Expectations for Board Member Conduct**

1. **Respectful and Professional Behavior**
  - Treat fellow board members, association members, volunteers, vendors, and community members with respect, civility, and courtesy.
  - Avoid personal attacks, condescending language, or any form of harassment.
  - Recognize and respect diverse viewpoints and foster a collaborative decision-making process.
2. **Conflict of Interest**
  - Board members must avoid any conflicts of interest, whether personal or financial, that could compromise their impartiality.
  - Disclose any potential conflicts of interest in advance and recuse oneself from discussions or votes where impartiality could be questioned.
  - Refrain from using board membership for personal gain, special privileges, or advancing personal interests.

### **3. Confidentiality and Discretion**

- Keep confidential information, including financial, legal, or personal information, private and secure.
- Avoid disclosing sensitive matters discussed in executive sessions or other non-public meetings, unless required by law.
- Respect the privacy of community members and fellow board members.

### **4. Diligence and Preparation**

- Attend all board meetings, or notify the board in advance if unable to attend.
- Review meeting materials in advance, including agendas, minutes, and financial reports.
- Participate actively in discussions and decision-making, while ensuring that all decisions are well-informed and reflect the best interests of the community.

### **5. Communication**

- Communicate professionally and clearly with residents, association members, and other board members.
- Respond to inquiries and concerns from community members in a timely and respectful manner.
- Avoid making unilateral decisions or promises on behalf of the board without prior approval.

### **6. Compliance with Governing Documents**

- Adhere to the community's governing documents (constitution, bylaws etc.) and applicable local, state, and federal laws.
- Promote understanding and compliance with the rules and regulations of the community.

### **7. Decision-Making**

- Act in the best interests of the community, rather than any personal or special interests.
- Base decisions on facts, fairness, and what is best for the long-term success and harmony of the community.
- Support board decisions once made, even if you personally disagree, to present a unified front to the community.

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## **Board Member Responsibilities**

### **1. Fiduciary Duty**

- Ensure the association's finances are handled responsibly and transparently.
- Review financial reports regularly and ensure that the association's funds are used for community benefits and in accordance with governing documents.

### **2. Commitment to the Role**

- Understand the time and effort required to serve on the board and commit fully to fulfilling these responsibilities.
- Participate actively in meetings, committees, and community events.

### **3. Promoting a Positive Community Culture**

- Serve as a positive example for community members, promoting civility, respect, and cooperation.
- Facilitate constructive dialogue between members and work toward consensus and compromise where necessary.

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## **Violations of the Code of Conduct**

Violations of this Code of Conduct by any board member may result in disciplinary action, including:

1. Formal warning or reprimand.
2. Suspension from specific board activities or responsibilities.
3. Removal from the board, in accordance with the association's constitution and bylaws.
4. Legal action, if necessary, to protect the interests of the community.

All violations will be reviewed and addressed by the board or a designated ethics committee, with an emphasis on fairness and resolution.

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**Amendments**

This Code of Conduct may be amended by a majority vote of the board. Any amendments must be communicated to all board members and shared with the community.

## PROPOSED PROCESS FOR VIOLATIONS OF OHCA CODE OF CONDUCT<sup>1</sup>

### Board Members

1. Violations: If a board member violates the Code of Conduct, the Board Chair will issue a formal reprimand.
2. Appeals: If the board member disputes the violation, s/he may request a board vote to affirm or deny the reprimand.
3. Probation and Removal: Upon receiving two reprimands, a board member is placed on probation and must attend board meetings via Zoom for the remainder of the calendar year. A third reprimand in a calendar year will trigger a board executive session for a final vote on removal or other determined recourse.
4. Expiration: Reprimands remain in effect for one calendar year from the date of issuance.

### Community Members

1. Community Meetings:
  - a. Violations: The individual will receive a warning from the President for the violation.
  - b. Ejection: After two warnings, the individual must leave the meeting. If an individual is ejected twice in one calendar year, s/he may attend future meetings in person only when an “in-person” vote is required (e.g., for OHCA elections and budget approval). Otherwise the individual is restricted to attending community and board meetings via Zoom for one calendar year.
  - c. Non-compliance: If an individual refuses to leave after being ejected, the meeting will be immediately adjourned, and it will be determined if rescheduling is necessary.
2. Online/Email:
  - a. Violations: The President will issue a formal reprimand for violations occurring on the community Facebook page or via email.
  - b. Appeals: The individual may request a board vote to affirm or deny the reprimand.
  - c. Suspension: After three reprimands, the individual will be removed from the community Facebook page for one calendar year.
  - d. Permanent Ban: If an individual is removed from the community Facebook page more than once, s/he will be permanently banned from the community Facebook page.

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<sup>1</sup> Examples of violating the Code of Conduct include speaking out of order at a meeting, failing to follow requests to stop talking when asked by the presiding officer at the meeting, personal attacks or threats toward board or community members either verbally in meetings or through email or social media.

**OHCA Board of Directors  
Draft Minutes of Board Meeting, Wednesday May 21, 2026  
Eastport Fire Station, 7:00 PM**

**Board Members present:**

- Victoria Barron, Board Chair (online)
- Trisha Thomas, Board Vice Chair
- Elaine Golderg, Board Member
- Barrett Hill, Board Member (online)
- Arlene Jackson, Board Member
- Heather Madron (online)
- Joe Madron, Board Member
- Nancy Plaxico, Board Member and Board Secretary

**OHCA Officers & Committee Chairs present:**

- Don Krause, Vice President & Community Property Committee Chair
- Carol Swan, Special Tax Treasurer
- Stephanie Orr, Association Treasurer
- Jody Tracey, Security Committee Chair

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 7:04 pm and asked for a moment of silence.

**Approval of Agenda**

A draft agenda for the May 21 board meeting was sent to all board members prior to the meeting and no changes were requested.

**Nancy Plaxico moved and Arlene Jackson seconded a motion to approve the draft agenda.**

**UNANIMOUSLY APPROVED BY VOICE VOTE**

**Approval of Minutes for April 15 Board Meeting**

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

**Joe Madron moved and Nancy Plaxico seconded a motion to approve the minutes of the April 15, 2026 board meeting. APPROVED BY VOICE VOTE, with Barrett Hill and Victoria Barron abstaining.**

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

**Special Community Benefit District (SCBD) Accounts:** Special Tax Treasurer Carol Swan reported that account balances on 4/3/26 were as follows:



**Truist Accounts**

Checking – \$25,784.33

Money Market – \$378,099.88 (on April 30, received \$199,703.30 tax disbursement from Anne Arundel County)

**Total Truist – \$403,884.21**

**Morgan Stanley CDs Total - \$836,329.79**

**Grand Total OHCA SCBD Funds: \$1,240,214.00**

Piers & Harbors (P&H) Account: Association Treasurer Stephanie Orr reported the following for the P&H checking account at PNC in April:

- Opening Balance on 4/1/26 – \$59,206.81
- Checks during the month totaled \$2,658.79
- Deposits during the month totaled \$1,277.00
- Ending Balance on 4/30/26 – \$57,825.02

The two CDs in the P&H account mature on 7/26/26. One is currently valued at \$31,284.60 and the other at \$46,905.44. March deposits into the P&H checking account included \$30,000 from settlement of OHCA's civil suit against Eric Epstein and Anthony Fox, and the board agreed at the April board meeting that those funds should be invested in a CD along with the funds from the two CDs maturing on 7/26/26.

Barrett Hill asked that the invoices for P&H expenditures be included in the board packet each month. Chair Victoria Barron agreed that when she approves voucher packets from ProCom (that include the invoices), she will forward the voucher packets to the board. Those will include the vouchers and invoices for both P&H and SCBD expenditures.

**Participating Process in Board and Community Meetings**

Vice Chair Trisha Thomas summarized the following, which were sent to the board and posted on the community website as part of the agenda for the meeting (all are included at the end of these minutes):

- Robert's Rules of Order – Key Sections for OHCA Board and Community Meetings
- OHCA Civility in Communications Policy
- OHCA Board Member Code of Conduct
- Proposed Process for Violations of the OHCA Code of Conduct

It was agreed that the first two above (key sections from Robert's Rules of Order and OHCA Civility in Communications Policy) should be included in the meeting handouts for each community meeting.

Elaine Goldberg noted that everyone has responsibility to follow these rules, and the leader of the meeting has to be tight in not allowing violations of the rules and should rule anyone who does not follow the rules as being out of order. Trisha Thomas said that it would be helpful to have a Parliamentarian at meetings, and President Heather Madron said she would reach out to the Maryland Association of Parliamentarians about getting a Parliamentarian for OHCA meetings.

Nancy Plaxico explained that the Proposed Process for Violations of the OHCA Code of Conduct was drafted by board member Joe Madron and circulated to all board members for comment. All feedback was then incorporated into the draft that was sent out with the board agenda and is now being proposed.

**Nancy Plaxico moved and Heather Madron seconded a motion to approve the Proposed Process for Violations of the OHCA Code of Conduct.**

Victoria Barron asked for a definition of “reprimand” (formal? written?). She suggested that reprimands be written and tracked and tallied by the Board Chair. Barrett Hill asked for clarification about the Probation and Removal section (#3) under Board Members; does that mean removal from meetings or removal from the board? Barrett and Victoria said that they will propose edits to that section.

Joe Madron asked that board members send him all edits they would like in the proposed process, and he will send the board a revised draft for the next board meeting.

Nancy Plaxico and Heather Madron agreed to withdraw their motion to approve the Proposed Process for Violations of the OHCA Code of Conduct since the board will review a revised draft at the next board meeting.

### **President’s Report**

Community Property Committee – Committee Chair Don Krause reported that he has been in touch with Long Fence about putting in a handicapped access gate at the beach and another gate at the north end of the beach for caterers. He has two quotes for tree trimming in the community and is getting a third quote. He is also working on drafting sites the Fire Department can use when there is a fire in the community, as requested by the Fire Marshall. He has three quotes for repairing the shed at the Harbor Lot, and will put together a comparison of those quotes for the next board meeting.

President Madron reported that she has a quote from a mason for repairing the beach wall at a cost of \$1500-1800. She also noted that community member Joe Matta has volunteered to lead a project to rejuvenate the playground and other equipment at Harbor Lot. We will also get a proposal for needed repairs at Fishing Creek Park.

Barrett Hill noted that in the past it was proposed to build a clubhouse at Harbor Lot. Since that would be in the middle of Harbor Lot, the playground would have to be removed. Joe Madron commented that it would be hard to get the community to agree to take out the playground.

Security Committee – Security Committee Chair Jody Tracey noted that security patrols will start next week. Signs need to be changed to cite the quiet hours at the beach and note that the beach is limited to residents and their guests. Jody will work on the verbiage of the signs, which are needed at the beach and Fishing Creek Park. She said that the board should decide if the dice table, which was put on the beach by some teens, can stay there.

Jody also asked that a reminder go out to the community that there is no parking on the west side of Shore Drive, and Trisha Thomas said she will include that in the next community newsletter. Jody said that the signs she has put on windshields of cars that are violating the OHCA Parking Policy have been very effective and the cars have been moved soon thereafter. She will draft a similar sign to put on windshields of vehicles that violate beach parking rules.

President Madron reported that there have recently been some instances of vandalism at the beach. She suggested that we put a camera and light where those have occurred. ProCom would have sole access to the video and look at it only if and when there is an incident. President Madron will get camera options from a community member who works at Comcast Business Solutions.

Piers & Harbors - Piers & Harbors Chair Joe Madron reported that replacement of all the kayak racks is in the OHCA Reserve Study for this year, and Carla Gibbons at ProCom is getting a quote for replacing the kayak racks at all four locations in the community. He also reported that he is trying to get a third and final electrical quote for the Fishing Creek pier rebuild.

Joe noted that there have been a lot of submissions on the Burgee competition. It was agreed that the board will narrow the submissions down to three and the community will vote on the winner. The sticker competition for kids will be separate.

Joe would like to get cameras at all the piers. A sign is being ordered to show where the bottom drops off at the boat launch.

For the kayak rack cleanup, we will put the boats without stickers on the side after June 1. We will probably sell the unclaimed kayaks in August. The kayak racks will be powerwashed once everything has been moved off them. We will have a shoreline cleanup day in June to pick up trash.

Roads & Drainage Committee – President Madron reported that Biohabitats has finished their survey and is now drafting their overview and recommendations regarding stormwater management at the three “hot spots” in the community. We should have their recommendations in the next few weeks.

The board discussed the proposals for road repaving.

**Heather Madron moved and Joe Madron seconded a motion to approve the Chamberlain quote of \$174,145 to repave the roads on the south side of the community.**

Trisha Thomas noted that Chamberlain is a contractor that has done previous work for OHCA. Barrett Hill noted that the Reserve Study lists road repaving as happening three or four years from now, and he recommended that the board wait on making a decision about repaving until we get the Biohabitats report and see if their recommendations have an impact on road repaving. President Madron responded that Biohabitats has said that their stormwater management recommendations will not impact road repaving. Trisha Thomas said that she favors waiting for the Biohabitats report before making a decision on road repaving.

The board voted on the above motion to approve the Chamberlain quote for repaving the roads on the south side of the community and **the motion was not approved, with Heather Madron and Joe**

**Madron voting in favor and Trisha Thomas, Arlene Jackson, Barrett Hill and Victoria Barron voting against, with Elaine Goldberg and Nancy Plaxico abstaining.**

Barrett Hill recommended that we also look at whether the roads should be widened. President Madron asked that if Barrett would like to look into road widening, would he please take the lead on that.

Social Committee – Arlene Jackson said that she is not sure what is happening on the Beach Opening Party and will look into it. Nancy Plaxico encouraged keeping it simple since we just had the very involved and successful Sock Burning event.

### **Other Business**

Dredging of Channel – Victoria Barron reported that all the documents and payment have been sent to Atwell. The County has questions for Atwell and Atwell is responding to the County. We do not yet have a permit for the dredging. Barrett Hill asked about Doltan Moore who OHCA paid to get the dredging permit. Victoria and Heather were unaware of what Doltan Moore is doing, and said they will include Barrett on the dredging emails and asked that he include Doltan Moore.

Bulkhead Erosion and Booker Pier Sinkhole – President Madron reported that we have gotten a quote from an engineer to assess and make recommendations on addressing bulkhead erosion. She has approved proceeding with that assessment since the cost is less than \$2500. The same engineer will also provide recommendations on fixing the Booker Pier sinkhole.

Board Secretary Standard Operating Procedures (SOPs) – Nancy Plaxico noted that the Board Secretary SOPs she drafted were included with the meeting agenda, and asked that board members send her any needed additions or changes. She also announced that she and her husband are moving to North Carolina, and when sale of their house closes (scheduled for early June), she will no longer be eligible to be a board member and Board Secretary since she will no longer be a community member. She discussed the OHCA Constitution requirement that the Chair and Board Secretary approve all vouchers, and the need to have an interim voucher approval process in place when she leaves the board so that vouchers can continue to be approved until the next board meeting when a new Board Secretary can be elected.

**Nancy Plaxico moved and Elaine Goldberg seconded a motion that if the Board Secretary position is vacated, the Vice Chair will be “acting board secretary for the purpose of approving vouchers” until the board elects a new Board Secretary, so that voucher approvals and payments can continue uninterrupted. APPROVED BY VOICE VOTE, with Barrett Hill, Trisha Thomas and Victoria Barron abstaining.**

### **Unfinished Business**

Stephanie Orr asked about the culvert replacements at 3300 and 3302 Shore Drive. Carla Gibbons at ProCom has gotten two quotes but the procurement policy requires a third quote since the cost is over \$2500. Trisha Thomas said that she will ask Carla to get a third quote.

### **New Business**

Since neither Chair Victoria Barron nor Vice Chair Trisha Thomas can be at the June 17 board meeting, it was proposed to skip that meeting and have the next board meeting on July 15.

**Trisha Thomas moved and Arlene Jackson seconded a motion not to hold the June 17 board meeting. APPROVED BY VOICE VOTE, with all in favor except Barrett Hill who abstained.**

### **Adjournment**

A motion was made, seconded and approved that the meeting be adjourned, and the meeting was adjourned at 8:58 p.m.

Minutes drafted by Board Secretary Nancy Plaxico

## **Robert's Rules of Order**

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  - Recognize and respect diverse viewpoints and foster a collaborative decision-making process.
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  - Board members must avoid any conflicts of interest, whether personal or financial, that could compromise their impartiality.



- Disclose any potential conflicts of interest in advance and recuse oneself from discussions or votes where impartiality could be questioned.
- Refrain from using board membership for personal gain, special privileges, or advancing personal interests.

### **3. Confidentiality and Discretion**

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- Avoid disclosing sensitive matters discussed in executive sessions or other non-public meetings, unless required by law.
- Respect the privacy of community members and fellow board members.

### **4. Diligence and Preparation**

- Attend all board meetings, or notify the board in advance if unable to attend.
- Review meeting materials in advance, including agendas, minutes, and financial reports.
- Participate actively in discussions and decision-making, while ensuring that all decisions are well-informed and reflect the best interests of the community.

### **5. Communication**

- Communicate professionally and clearly with residents, association members, and other board members.
- Respond to inquiries and concerns from community members in a timely and respectful manner.
- Avoid making unilateral decisions or promises on behalf of the board without prior approval.

### **6. Compliance with Governing Documents**

- Adhere to the community's governing documents (constitution, bylaws etc.) and applicable local, state, and federal laws.
- Promote understanding and compliance with the rules and regulations of the community.

### **7. Decision-Making**

- Act in the best interests of the community, rather than any personal or special interests.
- Base decisions on facts, fairness, and what is best for the long-term success and harmony of the community.
- Support board decisions once made, even if you personally disagree, to present a unified front to the community.

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## **Board Member Responsibilities**

### **1. Fiduciary Duty**

- Ensure the association's finances are handled responsibly and transparently.
- Review financial reports regularly and ensure that the association's funds are used for community benefits and in accordance with governing documents.

### **2. Commitment to the Role**

- Understand the time and effort required to serve on the board and commit fully to fulfilling these responsibilities.
- Participate actively in meetings, committees, and community events.

### **3. Promoting a Positive Community Culture**

- Serve as a positive example for community members, promoting civility, respect, and cooperation.

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1. Formal warning or reprimand.
  2. Suspension from specific board activities or responsibilities.
  3. Removal from the board, in accordance with the association's constitution and bylaws.
  4. Legal action, if necessary, to protect the interests of the community.
- All violations will be reviewed and addressed by the board or a designated ethics committee, with an emphasis on fairness and resolution.

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### **Amendments**

This Code of Conduct may be amended by a majority vote of the board. Any amendments must be communicated to all board members and shared with the community.

## PROPOSED PROCESS FOR VIOLATIONS OF THE OHCA CODE OF CONDUCT<sup>1</sup>

### Board Members

1. Violations: If a board member violates the Code of Conduct, the Board Chair will issue a formal reprimand.
2. Appeals: If the board member disputes the violation, s/he may request a board vote to affirm or deny the reprimand.
3. Probation and Removal: Upon receiving two reprimands, a board member is placed on probation and must attend board meetings via Zoom for the remainder of the calendar year. A third reprimand in a calendar year will trigger a board executive session for a final vote on removal or other determined recourse.
4. Expiration: Reprimands remain in effect for one calendar year from the date of issuance.

### Community Members

1. Community Meetings:
  - a. Violations: The individual will receive a warning from the President for the violation.
  - b. Ejection: After two warnings, the individual must leave the meeting. If an individual is ejected twice in one calendar year, s/he may attend future meetings in person only when an “in-person” vote is required (e.g., for OHCA elections and budget approval). Otherwise the individual is restricted to attending community and board meetings via Zoom for one calendar year.
  - c. Non-compliance: If an individual refuses to leave after being ejected, the meeting will be immediately adjourned, and it will be determined if rescheduling is necessary.
2. Online/Email:
  - a. Violations: The President will issue a formal reprimand for violations occurring on the community Facebook page or via email.
  - b. Appeals: The individual may request a board vote to affirm or deny the reprimand.
  - c. Suspension: After three reprimands, the individual will be removed from the community Facebook page for one calendar year.
  - d. Permanent Ban: If an individual is removed from the community Facebook page more than once, s/he will be permanently banned from the community Facebook page.

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<sup>1</sup> Examples of violating the Code of Conduct include speaking out of order at a meeting, failing to follow requests to stop talking when asked by the presiding officer at the meeting, personal attacks or threats toward board or community members either verbally in meetings or through email or social media.

UNITED STATES LIABILITY INSURANCE COMPANY  
1190 DEVON PARK DRIVE  
P.O. BOX 6700  
WAYNE PA 19087-2191

## NOTICE OF POLICY CONDITIONAL RENEWAL

Named Insured & Mailing Address:

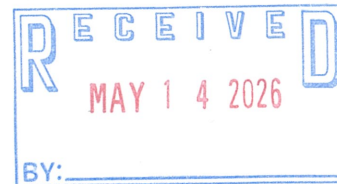
OYSTER HARBOR CITIZENS ASSOCIATION  
C/O PROFESSIONAL COMMUNITY  
MANAGEMENT, INC. 400 SERENDIPITY DR  
MILLERSVILLE MD 21108

Producer: 1121

CRC SELECT TIMONIUM  
20 WESMARK COURT  
SUMTER SC 29150

Policy No.: CUP 1554368J  
Type of Policy: COMMERCIAL UMBRELLA  
Date of Expiration: 08/03/2026; 12:01 A.M. Local Time at the mailing address of the Named Insured.

This notice is to advise that we are agreeable to renewing this policy subject to the following: -Management Liability has been removed due to no underlying D&O



Named Insured

OYSTER HARBOR CITIZENS ASSOCIATION  
C/O PROFESSIONAL COMMUNITY  
MANAGEMENT, INC. 400 SERENDIPITY DR  
MILLERSVILLE MD 21108

Date Mailed:  
12th day of May, 2026

*Brian Wagner*

BRIAN WAGNER

UNITED STATES LIABILITY INSURANCE COMPANY  
1190 DEVON PARK DRIVE  
P.O. BOX 6700  
WAYNE PA 19087-2191

## NOTICE OF POLICY CONDITIONAL RENEWAL

Named Insured & Mailing Address:

OYSTER HARBOR CITIZENS ASSOCIATION  
C/O PROFESSIONAL COMMUNITY  
MANAGEMENT, INC. 400 SERENDIPITY DR  
MILLERSVILLE MD 21108

Producer: 1121

CRC SELECT TIMONIUM  
20 WESMARK COURT  
SUMTER SC 29150

Policy No.: NPP 1567034J  
Type of Policy: NON PROFIT PROFESSIONAL PACKAGE  
Date of Expiration: 08/03/2026; 12:01 A.M. Local Time at the mailing address of the Named Insured.

This notice is to advise that we are agreeable to renewing this policy subject to the following: -Management Liability has been removed due to the circumstances surrounding claims 0-29959 and 0-53280



Named Insured

OYSTER HARBOR CITIZENS ASSOCIATION  
C/O PROFESSIONAL COMMUNITY  
MANAGEMENT, INC. 400 SERENDIPITY DR  
MILLERSVILLE MD 21108

Date Mailed:  
12th day of May, 2026

*Brian Wagner*

BRIAN WAGNER



# **Financial Report Package**

**June 2026**

**Prepared for**

**Oyster Harbor Citizens Association, Inc.**

**By**

**Professional Community Management, Inc.**

**Assets**

**CASH - OPERATING**

|            |                                  |             |
|------------|----------------------------------|-------------|
| 10-1020-00 | Truist Operating Checking - 4430 | \$22,028.19 |
|------------|----------------------------------|-------------|

|            |                                      |            |
|------------|--------------------------------------|------------|
| 10-1030-00 | Truist Operating Money Market - 7029 | 355,273.16 |
|------------|--------------------------------------|------------|

|                         |              |
|-------------------------|--------------|
| Total CASH - OPERATING: | \$377,301.35 |
|-------------------------|--------------|

**CASH - RESERVES**

|            |                            |            |
|------------|----------------------------|------------|
| 12-1250-00 | Morgan Stanley Investments | 837,565.81 |
|------------|----------------------------|------------|

|                        |              |
|------------------------|--------------|
| Total CASH - RESERVES: | \$837,565.81 |
|------------------------|--------------|

**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 |
|----------------------------|------------|

|                      |                       |
|----------------------|-----------------------|
| <b>Total Assets:</b> | <b>\$1,220,379.32</b> |
|----------------------|-----------------------|

**Liabilities & Equity**

**RESERVE EQUITY**

|            |                             |            |
|------------|-----------------------------|------------|
| 30-3020-00 | Reserves - Capital Elements | 484,591.08 |
|------------|-----------------------------|------------|

|                       |              |
|-----------------------|--------------|
| Total RESERVE EQUITY: | \$484,591.08 |
|-----------------------|--------------|

**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 |
|-------------------------|--------------|

|                        |            |              |
|------------------------|------------|--------------|
|                        | 232,455.42 |              |
| Net Income Gain / Loss |            | \$232,455.42 |

|                                        |                       |
|----------------------------------------|-----------------------|
| <b>Total Liabilities &amp; Equity:</b> | <b>\$1,220,379.32</b> |
|----------------------------------------|-----------------------|

| Description                                    | Current Period |             |              | Year-to-date |              |              | Annual Budget |
|------------------------------------------------|----------------|-------------|--------------|--------------|--------------|--------------|---------------|
|                                                | Actual         | Budget      | Variance     | Actual       | Budget       | Variance     |               |
| OPERATING INCOME                               |                |             |              |              |              |              |               |
| OPERATING INCOME                               |                |             |              |              |              |              |               |
| 4010-00 SCBD Income                            | \$ 16,764.13   | \$ -        | \$ 16,764.13 | \$475,740.13 | \$444,960.00 | \$ 30,780.13 | \$ 444,960.00 |
| 4710-00 Interest Income - Operating            | 198.88         | -           | 198.88       | 1,380.60     | -            | 1,380.60     | -             |
| 4720-00 Interest & Valuation Income - Reserves | 796.03         | -           | 796.03       | 26,541.43    | -            | 26,541.43    | -             |
| Total OPERATING INCOME                         | \$ 17,759.04   | \$ -        | \$ 17,759.04 | \$503,662.16 | \$444,960.00 | \$58,702.16  | \$ 444,960.00 |
| Total OPERATING INCOME                         | \$ 17,759.04   | \$ -        | \$ 17,759.04 | \$503,662.16 | \$444,960.00 | \$ 58,702.16 | \$ 444,960.00 |
| OPERATING EXPENSE                              |                |             |              |              |              |              |               |
| GENERAL & ADMINISTRATIVE                       |                |             |              |              |              |              |               |
| 5010-00 Management Fees                        | 1,576.00       | 1,583.37    | 7.37         | 18,822.00    | 19,000.00    | 178.00       | 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                          | 975.00         | 1,666.66    | 691.66       | 12,915.87    | 20,000.00    | 7,084.13     | 20,000.00     |
| 5045-00 Lawsuits/Special Projects              | -              | 833.34      | 833.34       | -            | 10,000.00    | 10,000.00    | 10,000.00     |
| 5050-00 Administrative Expenses                | 117.68         | 2,083.34    | 1,965.66     | 16,918.66    | 25,000.00    | 8,081.34     | 25,000.00     |
| 5053-00 Office Supplies                        | -              | 291.66      | 291.66       | -            | 3,500.00     | 3,500.00     | 3,500.00      |
| 5054-00 Office Equipment & Services            | -              | 41.66       | 41.66        | -            | 500.00       | 500.00       | 500.00        |
| 5080-00 Web Site Administration                | 400.00         | 500.00      | 100.00       | 4,538.64     | 6,000.00     | 1,461.36     | 6,000.00      |
| 5090-00 Dues & Subscriptions                   | 487.35         | 166.66      | ( 320.69)    | 3,402.74     | 2,000.00     | ( 1,402.74)  | 2,000.00      |
| 5100-00 Bank Charges                           | 5.00           | 41.66       | 36.66        | 60.00        | 500.00       | 440.00       | 500.00        |
| 5105-00 Anne Arundel County Fees               | -              | 166.66      | 166.66       | -            | 2,000.00     | 2,000.00     | 2,000.00      |
| 5110-00 Miscellaneous Expenses                 | -              | 41.66       | 41.66        | -            | 500.00       | 500.00       | 500.00        |
| 5210-00 Taxes                                  | -              | -           | -            | 200.00       | -            | ( 200.00)    | -             |
| 5220-00 Real Estate Taxes                      | -              | -           | -            | 761.37       | 1,000.00     | 238.63       | 1,000.00      |
| 5310-00 Insurance Premium                      | -              | -           | -            | 12,938.00    | 11,000.00    | ( 1,938.00)  | 11,000.00     |
| 5600-00 Rent                                   | -              | 83.33       | 83.33        | 3,600.00     | 1,000.00     | ( 2,600.00)  | 1,000.00      |
| 5650-00 Storage Expense                        | -              | -           | -            | 1,044.00     | -            | ( 1,044.00)  | -             |
| 5730-00 Security Services                      | 494.60         | 2,916.66    | 2,422.06     | 11,534.12    | 35,000.00    | 23,465.88    | 35,000.00     |
| 5740-00 Extra Security Services/Cameras        | -              | 416.66      | 416.66       | -            | 5,000.00     | 5,000.00     | 5,000.00      |
| Total GENERAL & ADMINISTRATIVE                 | \$ 4,055.63    | \$10,833.32 | \$ 6,777.69  | \$ 92,735.40 | \$150,000.00 | \$57,264.60  | \$ 150,000.00 |
| UTILITIES                                      |                |             |              |              |              |              |               |
| 6010-00 Utilities                              | 261.35         | 541.66      | 280.31       | 4,340.57     | 6,500.00     | 2,159.43     | 6,500.00      |
| 6040-00 Phone & Internet                       | 283.16         | 333.33      | 50.17        | 3,385.45     | 4,000.00     | 614.55       | 4,000.00      |
| Total UTILITIES                                | \$ 544.51      | \$ 874.99   | \$ 330.48    | \$ 7,726.02  | \$ 10,500.00 | \$2,773.98   | \$ 10,500.00  |



| Description                                         | Current Period |               |             | Year-to-date |              |              | Annual Budget |
|-----------------------------------------------------|----------------|---------------|-------------|--------------|--------------|--------------|---------------|
|                                                     | Actual         | Budget        | Variance    | Actual       | Budget       | Variance     |               |
| SITE MAINTENANCE                                    |                |               |             |              |              |              |               |
| 7010-00 Landscaping & Cleaning                      | \$3,750.00     | \$4,000.00    | \$250.00    | \$45,600.00  | \$48,000.00  | \$2,400.00   | \$48,000.00   |
| 7030-00 Tree Trimming/Replacement                   | -              | 625.00        | 625.00      | 2,320.00     | 7,500.00     | 5,180.00     | 7,500.00      |
| 7110-00 Piers & Harbors Improvement & Repairs       | 3,249.00       | -             | (3,249.00)  | 5,294.77     | -            | (5,294.77)   | -             |
| 7150-00 Beach Cleaning                              | -              | 2,500.00      | 2,500.00    | -            | 30,000.00    | 30,000.00    | 30,000.00     |
| 7160-00 Swimming Area Nets                          | -              | 375.00        | 375.00      | -            | 1,500.00     | 1,500.00     | 1,500.00      |
| 7165-00 Gazebo Maintenance & Repair                 | -              | 83.33         | 83.33       | 3,040.00     | 1,000.00     | (2,040.00)   | 1,000.00      |
| 7170-00 Portable Toilets                            | 636.00         | 333.33        | (302.67)    | 4,770.00     | 4,000.00     | (770.00)     | 4,000.00      |
| 7175-00 Dumpsters                                   | -              | -             | -           | -            | 2,000.00     | 2,000.00     | 2,000.00      |
| 7210-00 Capital Improvements                        | 33.11          | -             | (33.11)     | 33.11        | -            | (33.11)      | -             |
| 7212-00 Community Amenity Repairs & Maintenance     | 872.24         | 1,250.00      | 377.76      | 23,790.03    | 15,000.00    | (8,790.03)   | 15,000.00     |
| 7220-00 Trash Removal & Hauling                     | -              | 416.66        | 416.66      | 101.00       | 5,000.00     | 4,899.00     | 5,000.00      |
| 7250-00 Supplies & Dog Waste Stations               | 286.20         | 250.00        | (36.20)     | 585.89       | 3,000.00     | 2,414.11     | 3,000.00      |
| 7265-00 Lock Maintenance & Repair                   | -              | 416.66        | 416.66      | 3,026.94     | 5,000.00     | 1,973.06     | 5,000.00      |
| 7275-00 Signage                                     | 212.16         | 833.33        | 621.17      | 4,551.24     | 10,000.00    | 5,448.76     | 10,000.00     |
| 7290-00 Lighting Maintenance & Repair               | -              | 166.66        | 166.66      | 810.34       | 2,000.00     | 1,189.66     | 2,000.00      |
| 7300-00 Environmental Initiatives & Erosion Control | -              | 1,166.66      | 1,166.66    | 26,243.00    | 14,000.00    | (12,243.00)  | 14,000.00     |
| 7305-00 Dredging                                    | -              | -             | -           | 3,345.00     | -            | (3,345.00)   | -             |
| 7330-00 Swale Maintenance & Repair                  | -              | 1,250.00      | 1,250.00    | 37,300.00    | 15,000.00    | (22,300.00)  | 15,000.00     |
| 7810-00 Snow & Ice Removal                          | -              | -             | -           | 9,934.00     | 6,000.00     | (3,934.00)   | 6,000.00      |
| Total SITE MAINTENANCE                              | \$9,038.71     | \$13,666.63   | \$4,627.92  | \$170,745.32 | \$169,000.00 | (\$1,745.32) | \$169,000.00  |
| Total OPERATING EXPENSE                             | \$13,638.85    | \$25,374.94   | \$11,736.09 | \$271,206.74 | \$329,500.00 | \$58,293.26  | \$329,500.00  |
| Net Income:                                         | \$4,120.19     | (\$25,374.94) | \$29,495.13 | \$232,455.42 | \$115,460.00 | \$116,995.42 | \$115,460.00  |

| Account No  | Description                          | Prior Balance | Current Debit | Current Credit                                                                            | End Balance |
|-------------|--------------------------------------|---------------|---------------|-------------------------------------------------------------------------------------------|-------------|
| 10-1020-00  | Truist Operating Checking - 4430     | \$33,767.04   | \$4,703.08    | \$16,441.93                                                                               | \$22,028.19 |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/01/2026  | 1076375                              | \$ -          | \$ 1,576.00   | Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4699      |             |
| 06/01/2026  | 1081526                              | 1,900.00      | -             | Crew Cut Check # 009899 - Reimbursement re: Quote 249 Truist Operating Checking - 4430    |             |
| 06/02/2026  | 1081275                              | -             | 400.00        | Truist Operating Checking - 4430; Mint Media Agency Chk # 4700                            |             |
| 06/02/2026  | 1081277                              | -             | 318.00        | Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4701                             |             |
| 06/05/2026  | 1085888                              | -             | 3,750.00      | Truist Operating Checking - 4430; LB Landscaping Chk # 4702                               |             |
| 06/08/2026  | 1086886                              | -             | 33.11         | Reimbursement - Lag bolts and washers for floating dock bracket; Joseph Madron Chk # 4703 |             |
| 06/12/2026  | 1089346                              | -             | 154.22        | Truist Operating Checking - 4430; ProCom Chk # 4704                                       |             |
| 06/12/2026  | 1089348                              | -             | 216.33        | Truist Operating Checking - 4430; ProCom Chk # 4705                                       |             |
| 06/16/2026  | 1090453                              | -             | 2,599.00      | Truist Operating Checking - 4430; FTL Marine Construction LLC Chk # 4706                  |             |
| 06/16/2026  | 1090453                              | 2,599.00      | -             | Truist Operating Checking - 4430 (Reversal); FTL Marine Construction LLC Chk # 4706       |             |
| 06/16/2026  | 1092952                              | -             | 2,599.00      | Truist Operating Checking - 4430; Frank Lowman Chk # 4711                                 |             |
| 06/17/2026  | 1090810                              | -             | 233.20        | Reimbursement - Painting supplies for benches; Heather Doherty Chk # 4707                 |             |
| 06/18/2026  | 1091578                              | -             | 494.60        | Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4708    |             |
| 06/18/2026  | 1091580                              | -             | 286.20        | Truist Operating Checking - 4430; Pet Waste Eliminator Chk # 4709                         |             |
| 06/18/2026  | 1091582                              | -             | 98.00         | Truist Operating Checking - 4430; Cubesmart #718 Chk # 0                                  |             |
| 06/23/2026  | 1092555                              | -             | 106.08        | Truist Operating Checking - 4430; ProCom Chk # 4710                                       |             |
| 06/23/2026  | 1092555                              | 106.08        | -             | Truist Operating Checking - 4430 (Reversal); ProCom Chk # 4710                            |             |
| 06/23/2026  | 1096794                              | -             | 106.08        | Truist Operating Checking - 4430; ProCom Chk # 4719                                       |             |
| 06/23/2026  | 1106403                              | -             | 106.08        | check #4710; ProCom Chk # 0                                                               |             |
| 06/29/2026  | 1095081                              | -             | 117.68        | Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4717      |             |
| 06/30/2026  | 1094630                              | -             | 650.00        | Truist Operating Checking - 4430; EASY HAULING SERVICES Chk # 4712                        |             |
| 06/30/2026  | 1094632                              | -             | 268.49        | Truist Operating Checking - 4430; ProCom Chk # 4713                                       |             |
| 06/30/2026  | 1094634                              | -             | 318.00        | Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4714                             |             |
| 06/30/2026  | 1094636                              | -             | 650.00        | Truist Operating Checking - 4430; Kurt D. Karsten, Esq. Chk # 4715                        |             |
| 06/30/2026  | 1094638                              | -             | 325.00        | Truist Operating Checking - 4430; Kurt D. Karsten, Esq. Chk # 4716                        |             |
| 06/30/2026  | 1106421                              | -             | 22.28         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106423                              | -             | 38.95         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106425                              | -             | 39.70         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106427                              | -             | 50.30         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106429                              | -             | 24.55         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106431                              | -             | 85.57         | Truist Operating Checking - 4430; BGE Chk # 0                                             |             |
| 06/30/2026  | 1106433                              | -             | 141.58        | Truist Operating Checking - 4430; Comcast Chk # 0                                         |             |
| 06/30/2026  | 1106435                              | -             | 141.58        | Truist Operating Checking - 4430; Comcast Chk # 0                                         |             |
| 06/30/2026  | 1106437                              | -             | 459.79        | Truist Operating Checking - 4430; Google Chk # 0                                          |             |
| 06/30/2026  | 1106439                              | -             | 27.56         | Truist Operating Checking - 4430; Constant Contact Chk # 0                                |             |
| 06/30/2026  | 1106441                              | -             | 5.00          | Truist Operating Checking - 4430; Truist Chk # 0                                          |             |
| 06/30/2026  | 1070238                              | 98.00         | -             | Truist Operating Checking - 4430 (Reversal); Cubesmart #718 Chk # 0                       |             |
| 10-1030-00  | Truist Operating Money Market - 7029 | 338,310.15    | 16,963.01     | -                                                                                         | 355,273.16  |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/18/2026  | 1091959                              | \$ 16,764.13  | \$ -          | AACO SCBD Disbursement                                                                    |             |
| 06/30/2026  | 1106473                              | 198.88        | -             | Truist Monthly Interest                                                                   |             |
| 12-1250-00  | Morgan Stanley Investments           | 836,769.78    | 796.03        | -                                                                                         | 837,565.81  |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/30/2026  | 1106471                              | \$ 796.03     | \$ -          | 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>                                                                        |             |

| Account No  | Description                            | Prior Balance | Current Debit | Current Credit                                                                   | End Balance  |
|-------------|----------------------------------------|---------------|---------------|----------------------------------------------------------------------------------|--------------|
| 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)  | -             | 1,900.00                                                                         | (484,591.08) |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/01/2026  | 1081526                                | \$ -          | \$ 1,900.00   | Crew Cut Check # 009899 - Reimbursement re: Quote 249                            |              |
| 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                            | (458,976.00)  | -             | 16,764.13                                                                        | (475,740.13) |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/18/2026  | 1091959                                | \$ -          | \$ 16,764.13  | AACO SCBD Disbursement                                                           |              |
| 40-4710-00  | Interest Income - Operating            | (1,181.72)    | -             | 198.88                                                                           | (1,380.60)   |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/30/2026  | 1106473                                | \$ -          | \$ 198.88     | Truist Monthly Interest                                                          |              |
| 40-4720-00  | Interest & Valuation Income - Reserves | (25,745.40)   | -             | 796.03                                                                           | (26,541.43)  |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/30/2026  | 1106471                                | \$ -          | \$ 796.03     | Morgan Stanley Monthly Interest & Valuation                                      |              |
| 50-5010-00  | Management Fees                        | 17,246.00     | 1,576.00      | -                                                                                | 18,822.00    |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/01/2026  | 1076375                                | \$ 1,576.00   | \$ -          | Management Fee; Professional Community Management, Inc. Chk # 4699               |              |
| 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     | 975.00        | -                                                                                | 12,915.87    |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/30/2026  | 1094636                                | \$ 650.00     | \$ -          | General Legal ; Kurt D. Karsten, Esq. Chk # 4715                                 |              |
| 06/30/2026  | 1094638                                | 325.00        | -             | General Legal ; Kurt D. Karsten, Esq. Chk # 4716                                 |              |
| 50-5050-00  | Administrative Expenses                | 16,800.98     | 117.68        | -                                                                                | 16,918.66    |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/29/2026  | 1095081                                | \$ 91.70      | \$ -          | Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4717 |              |
| 06/29/2026  | 1095081                                | 25.98         | -             | Postage; Professional Community Management, Inc. Chk # 4717                      |              |
| 50-5080-00  | Web Site Administration                | 4,138.64      | 400.00        | -                                                                                | 4,538.64     |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/02/2026  | 1081275                                | \$ 400.00     | \$ -          | Web Site Administration; Mint Media Agency Chk # 4700                            |              |
| 50-5090-00  | Dues & Subscriptions                   | 2,915.39      | 487.35        | -                                                                                | 3,402.74     |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/30/2026  | 1106437                                | \$ 459.79     | \$ -          | Dues & Subscriptions; Google Chk # 0                                             |              |
| 06/30/2026  | 1106439                                | 27.56         | -             | Dues & Subscriptions; Constant Contact Chk # 0                                   |              |
| 50-5100-00  | Bank Charges                           | 55.00         | 5.00          | -                                                                                | 60.00        |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 06/30/2026  | 1106441                                | \$ 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                      | 761.37        | -             | -                                                                                | 761.37       |
| <b>Date</b> | <b>GL Ref #</b>                        | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |              |
| 50-5310-00  | Insurance Premium                      | 12,938.00     | -             | -                                                                                | 12,938.00    |
| <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>                                                               |              |

| Account No  | Description                             | Prior Balance | Current Debit | Current Credit                                                                            | End Balance |
|-------------|-----------------------------------------|---------------|---------------|-------------------------------------------------------------------------------------------|-------------|
| 50-5650-00  | Storage Expense                         | 1,044.00      | 98.00         | 98.00                                                                                     | 1,044.00    |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/18/2026  | 1091582                                 | \$ 98.00      | \$ -          | Storage Expense; Cubesmart #718 Chk # 0                                                   |             |
| 06/30/2026  | 1070238                                 | -             | 98.00         | Storage Expense (Reversal); Cubesmart #718 Chk # 0                                        |             |
| 50-5730-00  | Security Services                       | 11,039.52     | 494.60        | -                                                                                         | 11,534.12   |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/18/2026  | 1091578                                 | \$ 494.60     | \$ -          | Security Services; Investigative Consulting & Services, Inc. Chk # 4708                   |             |
| 60-6010-00  | Utilities                               | 4,079.22      | 261.35        | -                                                                                         | 4,340.57    |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/30/2026  | 1106421                                 | \$ 22.28      | \$ -          | Utilities; BGE Chk # 0                                                                    |             |
| 06/30/2026  | 1106423                                 | 38.95         | -             | Utilities; BGE Chk # 0                                                                    |             |
| 06/30/2026  | 1106425                                 | 39.70         | -             | Utilities; BGE Chk # 0                                                                    |             |
| 06/30/2026  | 1106427                                 | 50.30         | -             | Utilities; BGE Chk # 0                                                                    |             |
| 06/30/2026  | 1106429                                 | 24.55         | -             | Utilities; BGE Chk # 0                                                                    |             |
| 06/30/2026  | 1106431                                 | 85.57         | -             | Utilities; BGE Chk # 0                                                                    |             |
| 60-6040-00  | Phone & Internet                        | 3,102.29      | 283.16        | -                                                                                         | 3,385.45    |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/30/2026  | 1106433                                 | \$ 141.58     | \$ -          | Phone & Internet; Comcast Chk # 0                                                         |             |
| 06/30/2026  | 1106435                                 | 141.58        | -             | Phone & Internet; Comcast Chk # 0                                                         |             |
| 70-7010-00  | Landscaping & Cleaning                  | 41,850.00     | 3,750.00      | -                                                                                         | 45,600.00   |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/05/2026  | 1085888                                 | \$ 3,750.00   | \$ -          | Landscaping & Cleaning; LB Landscaping Chk # 4702                                         |             |
| 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   | 2,045.77      | 5,848.00      | 2,599.00                                                                                  | 5,294.77    |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/16/2026  | 1090453                                 | \$ 2,599.00   | \$ -          | Piers & Harbors Improvement & Repairs; FTL Marine Construction LLC Chk # 4706             |             |
| 06/16/2026  | 1090453                                 | -             | 2,599.00      | Piers & Harbors Improvement & Repairs (Reversal); FTL Marine Construction LLC Chk # 4706  |             |
| 06/16/2026  | 1092952                                 | 2,599.00      | -             | Piers & Harbors Improvement & Repairs; Frank Lowman Chk # 4711                            |             |
| 06/30/2026  | 1094630                                 | 650.00        | -             | Piers & Harbors Improvement & Repairs; EASY HAULING SERVICES Chk # 4712                   |             |
| 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                        | 4,134.00      | 636.00        | -                                                                                         | 4,770.00    |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/02/2026  | 1081277                                 | \$ 318.00     | \$ -          | Portable Toilets; Jiffy John, Inc. Chk # 4701                                             |             |
| 06/30/2026  | 1094634                                 | 318.00        | -             | Portable Toilets; Jiffy John, Inc. Chk # 4714                                             |             |
| 70-7210-00  | Capital Improvements                    | -             | 33.11         | -                                                                                         | 33.11       |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/08/2026  | 1086886                                 | \$ 33.11      | \$ -          | Reimbursement - Lag bolts and washers for floating dock bracket; Joseph Madron Chk # 4703 |             |
| 70-7212-00  | Community Amenity Repairs & Maintenance | 22,917.79     | 872.24        | -                                                                                         | 23,790.03   |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/12/2026  | 1089346                                 | \$ 154.22     | \$ -          | Community Amenity Repairs & Maintenance; ProCom Chk # 4704                                |             |
| 06/12/2026  | 1089348                                 | 216.33        | -             | Community Amenity Repairs & Maintenance; ProCom Chk # 4705                                |             |
| 06/17/2026  | 1090810                                 | 233.20        | -             | Reimbursement - Painting supplies for benches; Heather Doherty Chk # 4707                 |             |
| 06/30/2026  | 1094632                                 | 268.49        | -             | Community Amenity Repairs & Maintenance; ProCom Chk # 4713                                |             |
| 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>                                                                        |             |
| 70-7250-00  | Supplies & Dog Waste Stations           | 299.69        | 286.20        | -                                                                                         | 585.89      |
| <b>Date</b> | <b>GL Ref #</b>                         | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                        |             |
| 06/18/2026  | 1091580                                 | \$ 286.20     | \$ -          | Supplies & Dog Waste Stations; Pet Waste Eliminator Chk # 4709                            |             |

| Account No     | Description                                 | Prior Balance | Current Debit      | Current Credit                                        | End Balance   |
|----------------|---------------------------------------------|---------------|--------------------|-------------------------------------------------------|---------------|
| 70-7265-00     | Lock Maintenance & Repair                   | \$3,026.94    | \$-                | \$-                                                   | \$3,026.94    |
| <b>Date</b>    | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                    |               |
| 70-7275-00     | Signage                                     | 4,339.08      | 318.24             | 106.08                                                | 4,551.24      |
| <b>Date</b>    | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                    |               |
| 06/23/2026     | 1092555                                     | \$ 106.08     | \$ -               | Signage - Reimbursement ; ProCom Chk # 4710           |               |
| 06/23/2026     | 1092555                                     | -             | 106.08             | Signage - Reimbursement (Reversal); ProCom Chk # 4710 |               |
| 06/23/2026     | 1096794                                     | 106.08        | -                  | Signage - Reimbursement ; ProCom Chk # 4719           |               |
| 06/23/2026     | 1106403                                     | 106.08        | -                  | check #4710; ProCom Chk # 0                           |               |
| 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 | 26,243.00     | -                  | -                                                     | 26,243.00     |
| <b>Date</b>    | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                    |               |
| 70-7305-00     | Dredging                                    | 3,345.00      | -                  | -                                                     | 3,345.00      |
| <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                          | 9,934.00      | -                  | -                                                     | 9,934.00      |
| <b>Date</b>    | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                    |               |
| <b>Totals:</b> |                                             | <b>\$0.00</b> | <b>\$38,904.05</b> | <b>\$38,904.05</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>                                |                                                    |              |              |              |              |                    |                            |             |
| 06/30/2026                                |                                                    | 06/04/2026   | 07/06/2026   | Paid (EFT)   |              | \$50.30            |                            | \$ -        |
|                                           |                                                    |              | Amy Cummings |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 60-6010-00 - Utilities                             |              |              |              | \$50.30      |                    |                            |             |
| 06/30/2026                                |                                                    | 06/05/2026   | 07/06/2026   | Paid (EFT)   |              | \$24.55            |                            | -           |
|                                           |                                                    |              | Amy Cummings |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 60-6010-00 - Utilities                             |              |              |              | \$24.55      |                    |                            |             |
| 06/30/2026                                |                                                    | 06/22/2026   | 07/06/2026   | Paid (EFT)   |              | \$85.57            |                            | -           |
|                                           |                                                    |              | Amy Cummings |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 60-6010-00 - Utilities                             |              |              |              | \$85.57      |                    |                            |             |
| <b>BGE Total:</b>                         |                                                    |              |              |              |              | <b>\$ 160.42</b>   | <b>\$</b>                  | <b>0.00</b> |
| <b>Comcast</b>                            |                                                    |              |              |              |              |                    |                            |             |
| 06/30/2026                                |                                                    | 06/08/2026   | 07/06/2026   | Paid (EFT)   |              | \$141.58           |                            | -           |
|                                           |                                                    |              | Amy Cummings |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 60-6040-00 - Phone & Internet                      |              |              |              | \$141.58     |                    |                            |             |
| 06/30/2026                                |                                                    | 06/29/2026   | 07/06/2026   | Paid (EFT)   |              | \$141.58           |                            | -           |
|                                           |                                                    |              | Amy Cummings |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 60-6040-00 - Phone & Internet                      |              |              |              | \$141.58     |                    |                            |             |
| <b>Comcast Total:</b>                     |                                                    |              |              |              |              | <b>\$ 283.16</b>   | <b>\$</b>                  | <b>0.00</b> |
| <b>Constant Contact</b>                   |                                                    |              |              |              |              |                    |                            |             |
| 06/30/2026                                |                                                    | 06/16/2026   | 07/06/2026   | 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>Cubesmart, LLP</b>                     |                                                    |              |              |              |              |                    |                            |             |
| 06/18/2026                                |                                                    | 06/17/2026   | 06/18/2026   | Paid (EFT)   |              | \$98.00            |                            | -           |
|                                           |                                                    |              | Gena Teano   |              |              |                    | <b>Payment Type: EFT</b>   |             |
|                                           | 50-5650-00 - Storage Expense                       |              |              |              | \$98.00      |                    |                            |             |
| <b>Cubesmart, LLP Total:</b>              |                                                    |              |              |              |              | <b>\$ 98.00</b>    | <b>\$</b>                  | <b>0.00</b> |
| <b>EASY HAULING SERVICES</b>              |                                                    |              |              |              |              |                    |                            |             |
| 06/30/2026                                | 0486                                               | 06/29/2026   | 06/30/2026   | Paid (check) |              | \$650.00           |                            | -           |
|                                           |                                                    |              | Tracy Denny  |              |              |                    | <b>Payment Type: Check</b> |             |
|                                           | 70-7110-00 - Piers & Harbors Improvement & Repairs |              |              |              | \$650.00     |                    |                            |             |
| <b>EASY HAULING SERVICES Total:</b>       |                                                    |              |              |              |              | <b>\$ 650.00</b>   | <b>\$</b>                  | <b>0.00</b> |
| <b>FTL Marine Construction LLC</b>        |                                                    |              |              |              |              |                    |                            |             |
| 06/16/2026                                | B02446924                                          | 06/12/2026   | 06/16/2026   | Paid (check) |              | \$2,599.00         |                            | -           |
|                                           |                                                    |              | Gena Teano   |              |              |                    | <b>Payment Type: Check</b> |             |
|                                           | 70-7110-00 - Piers & Harbors Improvement & Repairs |              |              |              | \$2,599.00   |                    |                            |             |
| <b>FTL Marine Construction LLC Total:</b> |                                                    |              |              |              |              | <b>\$ 2,599.00</b> | <b>\$</b>                  | <b>0.00</b> |
| <b>Gibbs Unlimited LLC</b>                |                                                    |              |              |              |              |                    |                            |             |

| Paid Date                                            | Invoice Number                                       | Invoice Date | Auth Date                  | Status                                                      | Last Payment | Invoice Amount<br>Payment Type    | Balance Due    |
|------------------------------------------------------|------------------------------------------------------|--------------|----------------------------|-------------------------------------------------------------|--------------|-----------------------------------|----------------|
| 06/02/2026                                           | 002089                                               | 06/01/2026   | 06/02/2026<br>Gena Teano   | Paid (check)                                                |              | \$400.00<br>Payment Type: Check   | \$ -           |
|                                                      | 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>                                        |                                                      |              |                            |                                                             |              |                                   |                |
| 06/30/2026                                           |                                                      | 06/05/2026   | 07/06/2026<br>Amy Cummings | Paid (EFT)                                                  |              | \$459.79<br>Payment Type: EFT     | -              |
|                                                      | 50-5090-00 - Dues & Subscriptions                    |              |                            |                                                             | \$459.79     |                                   |                |
|                                                      |                                                      |              |                            | <b>Google Total:</b>                                        |              | <b>\$ 459.79</b>                  | <b>\$ 0.00</b> |
| <b>Investigative Consulting &amp; Services, Inc.</b> |                                                      |              |                            |                                                             |              |                                   |                |
| 06/18/2026                                           | OH-002                                               | 06/17/2026   | 06/18/2026<br>Gena Teano   | Paid (check)                                                |              | \$494.60<br>Payment Type: Check   | -              |
|                                                      | 50-5730-00 - Security Services                       |              |                            |                                                             | \$494.60     |                                   |                |
|                                                      |                                                      |              |                            | <b>Investigative Consulting &amp; Services, Inc. Total:</b> |              | <b>\$ 494.60</b>                  | <b>\$ 0.00</b> |
| <b>Jiffy John, Inc.</b>                              |                                                      |              |                            |                                                             |              |                                   |                |
| 06/02/2026                                           | OHHJiffyJohn0626                                     | 06/01/2026   | 06/02/2026<br>Gena Teano   | Paid (check)                                                |              | \$318.00<br>Payment Type: Check   | -              |
|                                                      | 70-7170-00 - Portable Toilets                        |              |                            |                                                             | \$318.00     |                                   |                |
| 06/30/2026                                           | OHHJiffy0626                                         | 06/29/2026   | 06/30/2026<br>Tracy Denny  | Paid (check)                                                |              | \$318.00<br>Payment Type: Check   | -              |
|                                                      | 70-7170-00 - Portable Toilets                        |              |                            |                                                             | \$318.00     |                                   |                |
|                                                      |                                                      |              |                            | <b>Jiffy John, Inc. Total:</b>                              |              | <b>\$ 636.00</b>                  | <b>\$ 0.00</b> |
| <b>Jose A. Lemus</b>                                 |                                                      |              |                            |                                                             |              |                                   |                |
| 06/05/2026                                           | OHHLandscapign0626                                   | 06/05/2026   | 06/05/2026<br>Gena Teano   | Paid (check)                                                |              | \$3,750.00<br>Payment Type: Check | -              |
|                                                      | 70-7010-00 - Landscaping & Cleaning                  |              |                            |                                                             | \$3,750.00   |                                   |                |
|                                                      |                                                      |              |                            | <b>Jose A. Lemus Total:</b>                                 |              | <b>\$ 3,750.00</b>                | <b>\$ 0.00</b> |
| <b>Pet Waste Eliminator</b>                          |                                                      |              |                            |                                                             |              |                                   |                |
| 06/18/2026                                           | 43522319                                             | 06/17/2026   | 06/18/2026<br>Gena Teano   | Paid (check)                                                |              | \$286.20<br>Payment Type: Check   | -              |
|                                                      | 70-7250-00 - Supplies & Dog Waste Stations           |              |                            |                                                             | \$286.20     |                                   |                |
|                                                      |                                                      |              |                            | <b>Pet Waste Eliminator Total:</b>                          |              | <b>\$ 286.20</b>                  | <b>\$ 0.00</b> |
| <b>ProCom</b>                                        |                                                      |              |                            |                                                             |              |                                   |                |
| 06/12/2026                                           | OHHLacrossNet0626                                    | 06/11/2026   | 06/12/2026<br>Tracy Denny  | Paid (check)                                                |              | \$154.22<br>Payment Type: Check   | -              |
|                                                      | 70-7212-00 - Community Amenity Repairs & Maintenance |              |                            |                                                             | \$154.22     |                                   |                |
| 06/12/2026                                           | CS-25130873                                          | 06/11/2026   | 06/12/2026<br>Tracy Denny  | Paid (check)                                                |              | \$216.33<br>Payment Type: Check   | -              |
|                                                      | 70-7212-00 - Community Amenity Repairs & Maintenance |              |                            |                                                             | \$216.33     |                                   |                |
| 06/23/2026                                           | 527-82454                                            | 06/18/2026   | 06/23/2026<br>Tracy Denny  | Paid (check)                                                |              | \$106.08<br>Payment Type: Check   | -              |

| Paid Date                                                          | Invoice Number                                                   | Invoice Date | Auth Date    | Status       | Last Payment                                                              | Invoice Amount<br>Payment Type | Balance Due |
|--------------------------------------------------------------------|------------------------------------------------------------------|--------------|--------------|--------------|---------------------------------------------------------------------------|--------------------------------|-------------|
|                                                                    | 70-7275-00 - Signage - Reimbursement                             |              |              |              | \$106.08                                                                  |                                |             |
| 06/30/2026                                                         | Champion062926                                                   | 06/29/2026   | 06/30/2026   | Paid (check) |                                                                           | \$268.49                       | -           |
|                                                                    |                                                                  |              | Tracy Denny  |              |                                                                           | Payment Type: Check            |             |
|                                                                    | 70-7212-00 - Community Amenity Repairs & Maintenance             |              |              |              | \$268.49                                                                  |                                |             |
|                                                                    |                                                                  |              |              |              | ProCom Total:                                                             | \$ 745.12                      | \$ 0.00     |
| Professional Community Management (Do Not Use - Management Module) |                                                                  |              |              |              |                                                                           |                                |             |
| 06/01/2026                                                         | 39774                                                            | 06/01/2026   | 06/01/2026   | Paid (check) |                                                                           | \$1,576.00                     | -           |
|                                                                    |                                                                  |              | Amy Cummings |              |                                                                           | Payment Type: Check            |             |
|                                                                    | 50-5010-00 - Management Fee                                      |              |              |              | \$1,576.00                                                                |                                |             |
| 06/29/2026                                                         | 40592                                                            | 06/29/2026   | 06/30/2026   | Paid (check) |                                                                           | \$117.68                       | -           |
|                                                                    |                                                                  |              | Gena Teano   |              |                                                                           | Payment Type: Check            |             |
|                                                                    | 50-5050-00 - Administrative Costs - Admin                        |              |              |              | \$91.70                                                                   |                                |             |
|                                                                    | 50-5050-00 - Postage                                             |              |              |              | \$25.98                                                                   |                                |             |
|                                                                    |                                                                  |              |              |              | Professional Community Management (Do Not Use - Management Module) Total: | \$ 1,693.68                    | \$ 0.00     |
| Ridgely Oaks Professional Group LLC                                |                                                                  |              |              |              |                                                                           |                                |             |
| 06/30/2026                                                         |                                                                  | 06/29/2026   | 06/30/2026   | Paid (check) |                                                                           | \$650.00                       | -           |
|                                                                    |                                                                  |              | Tracy Denny  |              |                                                                           | Payment Type: Check            |             |
|                                                                    | 50-5040-00 - General Legal                                       |              |              |              | \$650.00                                                                  |                                |             |
| 06/30/2026                                                         | 3105                                                             | 06/29/2026   | 06/30/2026   | Paid (check) |                                                                           | \$325.00                       | -           |
|                                                                    |                                                                  |              | Tracy Denny  |              |                                                                           | Payment Type: Check            |             |
|                                                                    | 50-5040-00 - General Legal                                       |              |              |              | \$325.00                                                                  |                                |             |
|                                                                    |                                                                  |              |              |              | Ridgely Oaks Professional Group LLC Total:                                | \$ 975.00                      | \$ 0.00     |
| Truist                                                             |                                                                  |              |              |              |                                                                           |                                |             |
| 06/30/2026                                                         |                                                                  | 06/22/2026   | 07/06/2026   | Paid (EFT)   |                                                                           | \$5.00                         | -           |
|                                                                    |                                                                  |              | Amy Cummings |              |                                                                           | Payment Type: EFT              |             |
|                                                                    | 50-5100-00 - Bank Charges                                        |              |              |              | \$5.00                                                                    |                                |             |
|                                                                    |                                                                  |              |              |              | Truist Total:                                                             | \$ 5.00                        | \$ 0.00     |
|                                                                    | Oyster Harbor Citizens Association, Inc. 25 Invoice(s) Totaling: |              |              |              |                                                                           | \$ 13,263.53                   | \$ 0.00     |
| GRAND 25 Invoice(s) Totaling:                                      |                                                                  |              |              |              |                                                                           | \$13,263.53                    | \$ 0.00     |





# **Financial Report Package**

**June 2026**

**Prepared for**

**Oyster Harbor Piers & Harbors**

**By**

**Professional Community Management, Inc.**

## Assets

### CASH - OPERATING

|            |                                    |             |
|------------|------------------------------------|-------------|
| 10-1020-00 | PNC Bank Operating Checking - 4178 | \$56,216.99 |
|------------|------------------------------------|-------------|

|                         |  |                    |
|-------------------------|--|--------------------|
| Total CASH - OPERATING: |  | <u>\$56,216.99</u> |
|-------------------------|--|--------------------|

### CASH - RESERVES

|            |                                   |           |
|------------|-----------------------------------|-----------|
| 12-1220-00 | PNC Bank 4-Month CD 2997 07/26/26 | 31,190.35 |
|------------|-----------------------------------|-----------|

|            |                                   |           |
|------------|-----------------------------------|-----------|
| 12-1225-00 | PNC Bank 8-Month CD 3311 07/26/26 | 46,200.86 |
|------------|-----------------------------------|-----------|

|                        |  |                    |
|------------------------|--|--------------------|
| Total CASH - RESERVES: |  | <u>\$77,391.21</u> |
|------------------------|--|--------------------|

|                      |  |                                   |
|----------------------|--|-----------------------------------|
| <b>Total Assets:</b> |  | <u><u><b>\$133,608.20</b></u></u> |
|----------------------|--|-----------------------------------|

## Liabilities & Equity

### OWNER EQUITY

|            |                     |           |
|------------|---------------------|-----------|
| 35-3510-00 | Undesignated Equity | 10,828.62 |
|------------|---------------------|-----------|

|            |                       |           |
|------------|-----------------------|-----------|
| 35-3520-00 | Prior Year Net Income | 81,663.05 |
|------------|-----------------------|-----------|

|                     |  |                    |
|---------------------|--|--------------------|
| Total OWNER EQUITY: |  | <u>\$92,491.67</u> |
|---------------------|--|--------------------|

|                        |                  |                    |
|------------------------|------------------|--------------------|
| Net Income Gain / Loss | <u>41,116.53</u> | <u>\$41,116.53</u> |
|------------------------|------------------|--------------------|

|                                        |  |                                   |
|----------------------------------------|--|-----------------------------------|
| <b>Total Liabilities &amp; Equity:</b> |  | <u><u><b>\$133,608.20</b></u></u> |
|----------------------------------------|--|-----------------------------------|

| Description                         | Current Period |         |               | Year-to-date |         |               | Annual Budget |
|-------------------------------------|----------------|---------|---------------|--------------|---------|---------------|---------------|
|                                     | Actual         | Budget  | Variance      | Actual       | Budget  | Variance      |               |
| OPERATING INCOME                    |                |         |               |              |         |               |               |
| OPERATING INCOME                    |                |         |               |              |         |               |               |
| 4010-00 Slip Fees                   | \$ 648.00      | \$ -    | \$ 648.00     | \$ 16,797.60 | \$ -    | \$ 16,797.60  | \$ -          |
| 4420-00 Miscellaneous Income        | -              | -       | -             | 30,000.00    | -       | 30,000.00     | -             |
| 4710-00 Interest Income             | -              | -       | -             | 386.74       | -       | 386.74        | -             |
| Total OPERATING INCOME              | \$ 648.00      | \$ -    | \$ 648.00     | \$ 47,184.34 | \$ -    | \$47,184.34   | \$ -          |
| Total OPERATING INCOME              | \$ 648.00      | \$ -    | \$ 648.00     | \$ 47,184.34 | \$ -    | \$ 47,184.34  | \$ -          |
| OPERATING EXPENSE                   |                |         |               |              |         |               |               |
| GENERAL & ADMINISTRATIVE            |                |         |               |              |         |               |               |
| 5010-00 Management Fees             | 20.00          | -       | ( 20.00)      | 120.00       | -       | ( 120.00)     | -             |
| 5050-00 Administrative Expenses     | 12.23          | -       | ( 12.23)      | 108.48       | -       | ( 108.48)     | -             |
| 5410-00 Community/Social Activities | 2,841.84       | -       | ( 2,841.84)   | 5,839.33     | -       | ( 5,839.33)   | -             |
| Total GENERAL & ADMINISTRATIVE      | \$ 2,874.07    | \$ -    | (\$ 2,874.07) | \$ 6,067.81  | \$ -    | (\$6,067.81)  | \$ -          |
| Total OPERATING EXPENSE             | \$ 2,874.07    | \$ -    | (\$ 2,874.07) | \$ 6,067.81  | \$ -    | (\$ 6,067.81) | \$ -          |
| Net Income:                         | (\$ 2,226.07)  | \$ 0.00 | (\$ 2,226.07) | \$ 41,116.53 | \$ 0.00 | \$ 41,116.53  | \$ 0.00       |

| Account No  | Description                        | Prior Balance | Current Debit | Current Credit                                                                                                                               | End Balance |
|-------------|------------------------------------|---------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 10-1020-00  | PNC Bank Operating Checking - 4178 | \$58,443.06   | \$648.00      | \$2,874.07                                                                                                                                   | \$56,216.99 |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 06/01/2026  | 1076373                            | \$ -          | \$ 20.00      | PNC Bank Operating Checking - 4178 Inv # 39775; Professional Community Management, Inc<br>Inv: 39775 Professional Community Management, Inc. |             |
| 06/03/2026  | 1082370                            | 648.00        | -             | slip fee 03-15 PNC Bank Operating Checking - 4178                                                                                            |             |
| 06/08/2026  | 1086884                            | -             | 50.84         | Reimbursement - Sodas for Beach Opening Party; Joseph Madron Chk # 1131                                                                      |             |
| 06/09/2026  | 1087141                            | -             | 2,375.00      | PNC Bank Operating Checking - 4178 Inv # 06062026; ProCom Chk # 1132<br>Inv: 06062026 ProCom                                                 |             |
| 06/12/2026  | 1089072                            | -             | 416.00        | reimbursement; Heather Doherty Chk # 1133                                                                                                    |             |
| 06/29/2026  | 1095079                            | -             | 12.23         | PNC Bank Operating Checking - 4178 Inv # 40593; Professional Community Management, Inc<br>Inv: 40593 Professional Community Management, Inc. |             |
| 12-1220-00  | PNC Bank 4-Month CD 2997 07/26/26  | 31,190.35     | -             | -                                                                                                                                            | 31,190.35   |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 12-1225-00  | PNC Bank 8-Month CD 3311 07/26/26  | 46,200.86     | -             | -                                                                                                                                            | 46,200.86   |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 20-2010-00  | Accounts Payable                   | -             | 2,407.23      | 2,407.23                                                                                                                                     | -           |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 06/01/2026  | 1076207                            | \$ -          | \$ 20.00      | Accounts Payable Inv # 39775<br>Inv: 39775 Professional Community Management (Do Not Use - Management Module)                                |             |
| 06/01/2026  | 1076373                            | 20.00         | -             | Accounts Payable Inv # 39775; Professional Community Management, Inc. Chk # 1130<br>Inv: 39775 Professional Community Management, Inc.       |             |
| 06/05/2026  | 1087049                            | -             | 2,375.00      | Accounts Payable Inv # 06062026<br>Inv: 06062026 ProCom                                                                                      |             |
| 06/09/2026  | 1087141                            | 2,375.00      | -             | Accounts Payable Inv # 06062026; ProCom Chk # 1132<br>Inv: 06062026 ProCom                                                                   |             |
| 06/29/2026  | 1094872                            | -             | 12.23         | Accounts Payable Inv # 40593<br>Inv: 40593 Professional Community Management (Do Not Use - Management Module)                                |             |
| 06/29/2026  | 1095079                            | 12.23         | -             | Accounts Payable Inv # 40593; Professional Community Management, Inc. Chk # 1134<br>Inv: 40593 Professional Community Management, Inc.       |             |
| 35-3510-00  | Undesignated Equity                | (10,828.62)   | -             | -                                                                                                                                            | (10,828.62) |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 35-3520-00  | Prior Year Net Income              | (81,663.05)   | -             | -                                                                                                                                            | (81,663.05) |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 40-4010-00  | Slip Fees                          | (16,149.60)   | -             | 648.00                                                                                                                                       | (16,797.60) |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 06/03/2026  | 1082370                            | \$ -          | \$ 648.00     | slip fee 03-15 Slip Fees                                                                                                                     |             |
| 40-4420-00  | Miscellaneous Income               | (30,000.00)   | -             | -                                                                                                                                            | (30,000.00) |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 40-4710-00  | Interest Income                    | (386.74)      | -             | -                                                                                                                                            | (386.74)    |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 50-5010-00  | Management Fees                    | 100.00        | 20.00         | -                                                                                                                                            | 120.00      |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |
| 06/01/2026  | 1076207                            | \$ 20.00      | \$ -          | Management Fee<br>Inv: 39775 Professional Community Management (Do Not Use - Management Module)                                              |             |
| 50-5050-00  | Administrative Expenses            | 96.25         | 12.23         | -                                                                                                                                            | 108.48      |
| <b>Date</b> | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                                           |             |

| Account No     | Description                                                                   | Prior Balance | Current Debit     | Current Credit                                                          | End Balance   |
|----------------|-------------------------------------------------------------------------------|---------------|-------------------|-------------------------------------------------------------------------|---------------|
| 06/29/2026     | 1094872                                                                       | \$ 1.48       | \$ -              |                                                                         |               |
|                | Postage                                                                       |               |                   |                                                                         |               |
|                | Inv: 40593 Professional Community Management (Do Not Use - Management Module) |               |                   |                                                                         |               |
| 06/29/2026     | 1094872                                                                       | 10.75         | -                 |                                                                         |               |
|                | Administrative Costs - Admin                                                  |               |                   |                                                                         |               |
|                | Inv: 40593 Professional Community Management (Do Not Use - Management Module) |               |                   |                                                                         |               |
| 50-5410-00     | Community/Social Activities                                                   | 2,997.49      | 2,841.84          | -                                                                       | 5,839.33      |
| <b>Date</b>    | <b>GL Ref #</b>                                                               | <b>Debit</b>  | <b>Credit</b>     | <b>Description</b>                                                      |               |
| 06/05/2026     | 1087049                                                                       | \$ 2,375.00   | \$ -              | Community/Social Activities - Beach Opening Event                       |               |
|                | Inv: 06062026 ProCom                                                          |               |                   |                                                                         |               |
| 06/08/2026     | 1086884                                                                       | 50.84         | -                 | Reimbursement - Sodas for Beach Opening Party; Joseph Madron Chk # 1131 |               |
| 06/12/2026     | 1089072                                                                       | 416.00        | -                 | reimbursement; Heather Doherty Chk # 1133                               |               |
| <b>Totals:</b> |                                                                               | <b>\$0.00</b> | <b>\$5,929.30</b> | <b>\$5,929.30</b>                                                       | <b>\$0.00</b> |