

# Draft Agenda for September 16, 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 8/19/26 Board Meeting** (draft sent out previously)
5. **Financial Reports for August/YTD FY2026** (sent out previously)
  - a. **SCBD Accounts: Special Tax Treasurer Carol Swan**
  - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**
6. **Review of Procurement Policy**
7. **President's Report**
  - a. **Roads & Drainage Committee**
    - i. **Progress report - Biohabitats**
    - ii. **Culvert repair on 3300 and 3302 Shore Drive – progress report**
    - iii. **Booker pier sinkhole**
    - iv. **Bulkhead sinkhole**
    - v. **Street signs for private roads**
  - b. **Community Property Committee**
    - i. **4 Square & Hopscotch for Harbor Park**
    - ii. **Tree trimming work**
    - iii. **Shed replacement proposals**
    - iv. **Handicapped access gate - update**
  - c. **Security Committee**
    - i. **Work needed on drafting sites (per Fire Marshall's visit)**
    - ii. **Proposed security camera at beach - update**
  - d. **Beach Committee**
  - e. **Social Committee**
  - f. **Benevolence & New Neighbor Committee**
  - g. **Piers & Harbors/ Harbormaster**
    - i. **Dock/pier renovation**
    - ii. **Dredging of Channel – progress update**
    - iii. **Bulkhead Erosion Control Evaluation – progress update**
    - iv. **Booker pier Sinkhole Repair – progress update**
    - v. **Cameras**
    - vi. **Replace boat/kayak racks and boat/kayak cleanup project**
8. **New Business**
9. **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.

**OHCA Board of Directors  
Minutes of Board Meeting, Wednesday August 19, 2026  
Eastport Fire Station, 7:00 PM**

**Board Members present:**

- Victoria Barron, Board Chair (online)
- Trisha Thomas, Board Vice Chair
- Thomasina Coates, Board Member (online)
- Elaine Goldberg
- Arlene Jackson, Board Member (online)

**OHCA Officers & Committee Chairs present:**

- Heather Madron, President
- Don Krause, Vice President & Community Property Committee Chair
- Carol Swan, Special Tax Treasurer
- Dan Craig, Beach Committee

About five OHCA residents attended in person or online.

**Call to Order and Moment of Silence**

Vice Chair Trisha Thomas presided at the meeting. She called the meeting to order at 7:10 pm and asked for a moment of silence.

**Approval of Agenda**

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

**Heather Madron moved and Elaine Goldberg seconded a motion to approve the draft agenda.**

**UNANIMOUSLY APPROVED BY VOICE VOTE**

Vice Chair Thomas read into the agenda the board vote taken by voice on the 8/5/26 call to engage Gardner (engineering firm) to consult on Booker Pier sinkhole up to \$2,800 with amendments to contract if they're willing to accept, otherwise will proceed with engaging. Unanimous approval by the board.

Vice Chair Thomas read into the agenda the board vote taken by voice on the 7/27/26 call with the General Agent for OHCA to accept the recommendations from OH's General Agent for replacement of the two expiring lines, with the Travelers policies for up to \$1 million coverage. Unanimous approval by the board.

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

The draft minutes of the July 15 board meeting were sent to all board members prior to the meeting and no changes were requested. It should be noted that there was not a June board meeting held.

**Heather Madron moved and Arlene Jackson seconded a motion to approve the minutes of the July 15, 2026 board meeting. UNANIMOUSLY APPROVED BY VOICE VOTE**

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

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported that account balances on 7/31/26 were as follows:

**SCBD account balances as of July 31**

**Truist Accounts**

**Checking - \$56,102.16**

**Money Market - \$322,781.66**

**Total Truist: 378,883.82**

**Morgan Stanley CDs Total - \$840,006.28**

**Grand Total OHCA SCBD Funds: \$1,218,890.10**

Association Treasurer Stephanie Orr could not attend and Carol Swan delivered the report Stephanie prepared as follows:

Piers & Harbors PNC Bank Account

**PNC P&H Account**

**Beginning Balance on 7/1/2026: \$59,091.06**

Deposits: \$10.00

Checks: \$2,894.07

**Ending Balance on 7/31/26: \$56,206.99**

**CDs**

CD #1 Current balance: \$31,551.26 matures on 3/26/27

CD #2 Current balance: \$47,327.69 matures on 3/26/27

**Proposed Process for Violations of the OHCA Code of Conduct**

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. The board has been working on a draft for this and there have been board responses with suggestions and commentary but they were received in various formats, Trisha Thomas stated that she and Joe Madron will work together to further define the section referring to the board and the section referring to community members on this and send it back to the board in a Word document with tracking for all responses and edits to be tracked. She solicited feedback and Elaine stated we must be mindful that enforcement falls on all of us to act in accordance with the civility clause. Some outbursts may be a law enforcement issue. Heather Madron added we must define our penalties for infractions. Vice Chair Thomas shared Thomasina Coates' thoughts concerning the process that it's important that we do have measures in place for violations up to and including a peace order should that become necessary. Discussion of having a guard from OH contracted security company ICS at meetings. Board member Arlene Jackson further asserted it seemed security could eject individuals if necessary with backup from local law enforcement.

**President's Report**

President Heather Madron delivered the president's report.

### **Roads & Drainage Committee**

Committee chair Mike Wierczbicki was not able to attend; president Madron delivered his report stating that Biohabitats has finished their final draft of the survey, and we can begin submitting RFPs to environmental engineering firms. Concerning road paving Mike and Heather had a discussion with Biohabitats to ask if paving can mitigate flooding and they can make recommendations for this. We will wait to move forward with paving pending the recommendations.

#### **-Culvert repair on 3300 and 3302 Shore Drive**

The board approved the GMC contract for culvert repairs with the addition of the spot on Howard. GMC bid with Howard Road is \$25,995. After approving the board requested amended contract language as the contract stated that the community is responsible for all permitting. GMC advised a permit is not required.

#### **-Road signs for OH private roads**

The blue signs that were ordered and delivered which were to be for our private roads are too large and likely the dimensions for highway signs and cannot be altered to fit. President Madron toured the community as there are some additional signs that need replacing. She further reported that Committee Chair Mike suggested we hire a contractor that specializes in road signs to measure, order and install road signs. The board likes this recommendation. Dan Craig advised there is a missing no parking sign.

### **Community Property Committee** – Committee Chair Don Krause reported

#### **4 Square & Hopscotch for Harbor Park**

Don reported he has the paint sprayer, and just needs stencils. Heather stated she would have Carla at Procom order them. The power washing has not occurred to clean the hand painted lines that were placed.

Heather advised she got the insurance certificate for the recommended tree trimmer and we voted in the last board meeting to approve up to \$6,000 for Recinos. Victoria Barron has had this contractor perform work on her property satisfactorily. \$6,650 is their quote.

**Trisha Thomas moved and Heather Madron seconded a motion to approve up to \$6,650 for the Recinos tree trimming contract. UNANIMOUSLY APPROVED BY VOICE VOTE.**

Vice Chair Don Kraus will contact Recinos to proceed.

Don has three quotes for repairing the shed at the Harbor Lot . Quotes are not for same work so the board will wait to review them. He'll get back to us with additional information.

He also reported on a plan for a handicapped access gate for the beach; waiting on bids for this.

**Security Committee** – Security Committee Chair Jody Tracey could not be present and provided her report to President Madron and VC Thomas, President Madron delivered her report as follows: OH security will continue for three nights a week through Labor Day. Throughout September ICS is hopeful to arrange for weekend evening coverage.

A resident voiced concerns about parking on swales directly across from their driveway on Howard. Signs indicating No Parking have been ordered for several places throughout the community. Additionally signs indicating parking violations were placed on the windshield. Additionally notices were placed on vehicles parked in violation of OH rules at Harbor Rd park.

Loud occurrences observed/heard by ICS on a few occasions which were addressed to the beach goers who had reservations. On several occasions residents were reminded of quiet hours.

On one occasion a young man was escorted off OH property by ICS after residents voiced concern about him soliciting door to door. He denied soliciting to ICS Security who advised him to vacate the area.

Discussion followed that we do have a parking policy, it's on our website and violation notices can be downloaded from the website.

Regarding the firetruck drafting sites Don Krause advised he's had a challenge finding a plumber that will work in the water. Heather will have Joe Madron forward some of plumbers he's in contact with for pier restoration.

\*\*\*\*\*

### **Beach Committee**

Tom Cagle gave a brief update on the handicapped ramp at beach gate, Tom advised contractor has been out and asked if he need another bid and Heather confirmed we do. Carla at Procom should be able to help with this.

Tom also stated for Security Cameras, Wireworks is waiting on hardware to install the 3 cameras. The cost is under the \$2500 procurement policy limit. Recurring vandalism at the beach has prompted the need for cameras; lights were broken, fusebox damaged. Heather reported that ICS, our contracted security company agreed to review footage as part of their if there are incidents requiring the need to review footage.

Committee chair Dan Craig asked about retaining wall repair – Heather said the stone mason quoted a range of \$2200 to \$2500, she asked for a more firm bid. Tom Cagle stated he thought GMC was doing this work and that it would be under \$2,000, Heather will check with Carla at Procom. He further reported there was a swim ban announced by Operation Clearwater in July and we posted signs. That has ended so signs should be pulled down if they're still up. There was discussion of geese on the beach and impact on water quality, and the jellyfish nets. We could try to see if taking them down would improve the water quality but the last time we had a discussion of this community members were not in favor of removing the nets. The rip rap breakwaters which also impede water flow were installed to save the beach from erosion. Carol Swan advised it's a more complex issue, with warming waters communities all along the bay are having water quality issues. Heather

mentioned the living shoreline project for Fishing Creek and maybe we could consider this, or oyster project to improve water quality. We're doing oysters at Fishing Creek. Dan Craig is consulting other beach communities regarding the use of jellyfish nets.

Dan further reported that he and Heather discussed a change in the beach reservation policy and we'll discuss after the season has ended in the fall. Board agreed and we should consider requiring a deposit. Should consider inclement weather provisions for reservations.

**Social Committee** – President Madron reported on this

- Yoga session at the pier this week
- Planning another Movie Night at the beach
- Upcoming events Halloween and Oyster Roast – will communicate as we get closer
- Community dinners – Elaine will get back to planning these

**Benevolence Committee**

Trisha Thomas reported committee started reviewing new neighbor packet and we'll get back to this.

**Piers & Harbors** –

Heather delivered Piers & Harbors Chair Joe Madron's report. The ladder was removed as it was damaged and we ordered a new one. We have installed 2 safety rings with ropes in the interim.

Board member Victoria Barron advised we'll probably need to plan on a beach replenishment. President Madron advised that would likely be accomplished when the dredging of the channel is done. Victoria advised Atwell, the engineer that it obtaining the dredging permit, was supposed to furnish additional drawings to county. Atwell has been going back and forth with the county.

President Madron advised we've engaged Gardner, an engineering firm, to consult on the sinkhole at the bulkhead, they'll advise on work to be done and review bids before we contract the work. Further she advised Joe will report on security cameras discussed in the community meeting. Kayak and boat cleanup is progressing. Plan is to auction unwanted and unclaimed vessels. Joe has been working with DNR on this to ensure we're following guidelines. The majority of the vessels are unregistered and if unclaimed after posting we can sell or dispose. For registered vessels we must call DNR for them to begin the abandoned vessel process.

No new business was raised.

**Board resignation**

Board member Victoria resigned from the board, in advance of the election so that we can fill her position during the annual election. She's going to continue helping with projects. The board thanked her for serving on the board.

**Adjournment**

Victoria made a motion to adjourn, Heather seconded and it was unanimously approved. The meeting was adjourned just before 9:00 p.m.

Minutes drafted by Board Vice Chair Trisha Thomas



# **Financial Report Package**

**August 2026  
Fiscal Year: 2027**

**Prepared for**

**Oyster Harbor Citizens Association, Inc.**

**By**

**Professional Community Management, Inc.**

**Assets**

**CASH - OPERATING**

|            |                                  |             |
|------------|----------------------------------|-------------|
| 10-1020-00 | Truist Operating Checking - 4430 | \$53,410.55 |
|------------|----------------------------------|-------------|

|            |                                      |            |
|------------|--------------------------------------|------------|
| 10-1030-00 | Truist Operating Money Market - 7029 | 282,965.18 |
|------------|--------------------------------------|------------|

|                         |              |
|-------------------------|--------------|
| Total CASH - OPERATING: | \$336,375.73 |
|-------------------------|--------------|

**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>\$1,179,453.70</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 Operating Equity | 503,332.82 |
|------------|-------------------------------|------------|

|            |                       |            |
|------------|-----------------------|------------|
| 35-3520-00 | Prior Year Net Income | 232,455.42 |
|------------|-----------------------|------------|

|                         |              |
|-------------------------|--------------|
| Total OPERATING EQUITY: | \$735,788.24 |
|-------------------------|--------------|

|                        |             |               |
|------------------------|-------------|---------------|
|                        | (40,925.62) |               |
| Net Income Gain / Loss |             | (\$40,925.62) |

|                                        |                       |
|----------------------------------------|-----------------------|
| <b>Total Liabilities &amp; Equity:</b> | <b>\$1,179,453.70</b> |
|----------------------------------------|-----------------------|

| Description                                         | Current Period |             |                | Year-to-date |              |                | Annual Budget |
|-----------------------------------------------------|----------------|-------------|----------------|--------------|--------------|----------------|---------------|
|                                                     | Actual         | Budget      | Variance       | Actual       | Budget       | Variance       |               |
| OPERATING INCOME                                    |                |             |                |              |              |                |               |
| OPERATING INCOME                                    |                |             |                |              |              |                |               |
| 4010-00 SCBD Income                                 | \$ -           | \$33,577.17 | (\$ 33,577.17) | \$ -         | \$ 67,154.34 | (\$ 67,154.34) | \$ 402,926.00 |
| 4710-00 Interest Income - Operating                 | 183.52         | -           | 183.52         | 377.02       | -            | 377.02         | -             |
| Total OPERATING INCOME                              | \$ 183.52      | \$33,577.17 | (\$ 33,393.65) | \$ 377.02    | \$ 67,154.34 | (\$66,777.32)  | \$ 402,926.00 |
| Total OPERATING INCOME                              | \$ 183.52      | \$33,577.17 | (\$ 33,393.65) | \$ 377.02    | \$ 67,154.34 | (\$ 66,777.32) | \$ 402,926.00 |
| OPERATING EXPENSE                                   |                |             |                |              |              |                |               |
| COMMUNITY PROPERTY - GEN & ADMIN                    |                |             |                |              |              |                |               |
| 5010-00 Management Fees                             | 1,576.00       | 1,666.67    | 90.67          | 3,152.00     | 3,333.34     | 181.34         | 20,000.00     |
| 5030-00 Tax Prep & Audit Fees                       | -              | 666.67      | 666.67         | -            | 1,333.34     | 1,333.34       | 8,000.00      |
| 5050-00 Administrative Expenses                     | 889.23         | 1,500.00    | 610.77         | 1,115.11     | 3,000.00     | 1,884.89       | 18,000.00     |
| 5080-00 Web Site Administration                     | 400.00         | 500.00      | 100.00         | 800.00       | 1,000.00     | 200.00         | 6,000.00      |
| 5090-00 Dues & Subscriptions                        | 487.35         | 166.67      | ( 320.68)      | 974.70       | 333.34       | ( 641.36)      | 2,000.00      |
| 5100-00 Bank Charges                                | 5.00           | 12.50       | 7.50           | 10.00        | 25.00        | 15.00          | 150.00        |
| 5220-00 Real Estate Taxes                           | -              | 100.00      | 100.00         | -            | 200.00       | 200.00         | 1,200.00      |
| 5230-00 Stormwater Taxes                            | -              | 500.00      | 500.00         | -            | 1,000.00     | 1,000.00       | 6,000.00      |
| 5310-00 Insurance Premium                           | 8,494.00       | 1,000.00    | ( 7,494.00)    | 8,494.00     | 2,000.00     | ( 6,494.00)    | 12,000.00     |
| 5410-00 Room Rental Fee                             | -              | 125.00      | 125.00         | -            | 250.00       | 250.00         | 1,500.00      |
| 5420-00 Storage Expense                             | 98.00          | 91.67       | ( 6.33)        | 196.00       | 183.34       | ( 12.66)       | 1,100.00      |
| Total COMMUNITY PROPERTY - GEN                      | \$ 11,949.58   | \$ 6,329.18 | (\$ 5,620.40)  | \$ 14,741.81 | \$ 12,658.36 | (\$2,083.45)   | \$ 75,950.00  |
| COMMUNITY PROPERTY - LEGAL                          |                |             |                |              |              |                |               |
| 5510-00 General Legal                               | -              | 3,333.33    | 3,333.33       | -            | 6,666.66     | 6,666.66       | 40,000.00     |
| Total COMMUNITY PROPERTY - LEGA                     | \$ -           | \$ 3,333.33 | \$ 3,333.33    | \$ -         | \$ 6,666.66  | \$6,666.66     | \$ 40,000.00  |
| COMMUNITIY PROPERTY - UTILITIES                     |                |             |                |              |              |                |               |
| 6010-00 Utilities                                   | 328.30         | 583.33      | 255.03         | 766.04       | 1,166.66     | 400.62         | 7,000.00      |
| 6040-00 Phone & Internet                            | 283.16         | 375.00      | 91.84          | 566.32       | 750.00       | 183.68         | 4,500.00      |
| Total COMMUNITIY PROPERTY - UTIL                    | \$ 611.46      | \$ 958.33   | \$ 346.87      | \$ 1,332.36  | \$ 1,916.66  | \$584.30       | \$ 11,500.00  |
| COMMUNITY PROPERTY - SITE MAINT                     |                |             |                |              |              |                |               |
| 7010-00 Landscaping & Cleaning                      | 3,750.00       | 2,083.33    | ( 1,666.67)    | 7,950.00     | 4,166.66     | ( 3,783.34)    | 25,000.00     |
| 7030-00 Tree Trimming/Replacement                   | -              | 625.00      | 625.00         | -            | 1,250.00     | 1,250.00       | 7,500.00      |
| 7150-00 Beach Cleaning                              | -              | 2,083.33    | 2,083.33       | -            | 4,166.66     | 4,166.66       | 25,000.00     |
| 7160-00 Swimming Area Nets                          | -              | 166.67      | 166.67         | -            | 333.34       | 333.34         | 2,000.00      |
| 7165-00 Gazebo Maintenance & Repair                 | -              | 333.33      | 333.33         | -            | 666.66       | 666.66         | 4,000.00      |
| 7170-00 Portable Toilets                            | -              | 416.67      | 416.67         | 318.00       | 833.34       | 515.34         | 5,000.00      |
| 7175-00 Dumpsters                                   | -              | 166.67      | 166.67         | -            | 333.34       | 333.34         | 2,000.00      |
| 7212-00 Community Amenity Repairs & Maintenance     | 27.00          | 1,666.67    | 1,639.67       | 1,317.45     | 3,333.34     | 2,015.89       | 20,000.00     |
| 7220-00 Trash Removal & Hauling                     | -              | 250.00      | 250.00         | -            | 500.00       | 500.00         | 3,000.00      |
| 7250-00 Supplies & Dog Waste Stations               | -              | 208.33      | 208.33         | -            | 416.66       | 416.66         | 2,500.00      |
| 7275-00 Signage                                     | ( 106.08)      | 833.33      | 939.41         | ( 106.08)    | 1,666.66     | 1,772.74       | 10,000.00     |
| 7290-00 Lighting Maintenance & Repair               | -              | 416.67      | 416.67         | 1,435.00     | 833.34       | ( 601.66)      | 5,000.00      |
| 7300-00 Environmental Initiatives & Erosion Control | -              | 833.33      | 833.33         | 7,700.00     | 1,666.66     | ( 6,033.34)    | 10,000.00     |
| Total COMMUNITY PROPERTY - SITE                     | \$ 3,670.92    | \$10,083.33 | \$ 6,412.41    | \$ 18,614.37 | \$ 20,166.66 | \$1,552.29     | \$ 121,000.00 |
| ROADS                                               |                |             |                |              |              |                |               |
| 8010-00 Asphalt Maintenance & Repair                | -              | 4,166.67    | 4,166.67       | -            | 8,333.34     | 8,333.34       | 50,000.00     |
| 8020-00 Snow & Ice Removal                          | -              | 1,000.00    | 1,000.00       | -            | 2,000.00     | 2,000.00       | 12,000.00     |
| Total ROADS                                         | \$ -           | \$ 5,166.67 | \$ 5,166.67    | \$ -         | \$ 10,333.34 | \$10,333.34    | \$ 62,000.00  |

| Description                                          | Current Period |               |              | Year-to-date  |                |              | Annual Budget    |
|------------------------------------------------------|----------------|---------------|--------------|---------------|----------------|--------------|------------------|
|                                                      | Actual         | Budget        | Variance     | Actual        | Budget         | Variance     |                  |
| SECURITY                                             |                |               |              |               |                |              |                  |
| 8410-00 Security Services                            | \$1,007.36     | \$3,333.33    | \$2,325.97   | \$5,235.79    | \$6,666.66     | \$1,430.87   | \$40,000.00      |
| 8420-00 Extra Security Services/Cameras              | -              | 416.67        | 416.67       | -             | 833.34         | 833.34       | 5,000.00         |
| 8430-00 Lock Maintenance & Repair                    | -              | 125.00        | 125.00       | 23.31         | 250.00         | 226.69       | 1,500.00         |
| Total SECURITY                                       | \$1,007.36     | \$3,875.00    | \$2,867.64   | \$5,259.10    | \$7,750.00     | \$2,490.90   | \$46,500.00      |
| DREDGING                                             |                |               |              |               |                |              |                  |
| 8810-00 Dredging                                     | -              | 6,250.00      | 6,250.00     | -             | 12,500.00      | 12,500.00    | 75,000.00        |
| Total DREDGING                                       | \$-            | \$6,250.00    | \$6,250.00   | \$-           | \$12,500.00    | \$12,500.00  | \$75,000.00      |
| CAPITAL IMPROVEMENTS                                 |                |               |              |               |                |              |                  |
| 9010-00 Piers & Harbors Improvement & Repairs        | -              | 25,000.00     | 25,000.00    | 1,355.00      | 50,000.00      | 48,645.00    | 300,000.00       |
| 9020-00 Stormwater Management Improvements & Repairs | -              | 14,583.33     | 14,583.33    | -             | 29,166.66      | 29,166.66    | 175,000.00       |
| 9030-00 Bulkhead Improvements & Repairs              | -              | 8,333.33      | 8,333.33     | -             | 16,666.66      | 16,666.66    | 100,000.00       |
| Total CAPITAL IMPROVEMENTS                           | \$-            | \$47,916.66   | \$47,916.66  | \$1,355.00    | \$95,833.32    | \$94,478.32  | \$575,000.00     |
| FUNDS HELD FOR FUTURE USE                            |                |               |              |               |                |              |                  |
| 9410-00 Emergency, Contingency, Reserves             | -              | 33,333.33     | 33,333.33    | -             | 66,666.66      | 66,666.66    | 400,000.00       |
| Total FUNDS HELD FOR FUTURE USE                      | \$-            | \$33,333.33   | \$33,333.33  | \$-           | \$66,666.66    | \$66,666.66  | \$400,000.00     |
| COUNTY ADMIN FEE                                     |                |               |              |               |                |              |                  |
| 9810-00 Anne Arundel County Fees                     | -              | 166.67        | 166.67       | -             | 333.34         | 333.34       | 2,000.00         |
| Total COUNTY ADMIN FEE                               | \$-            | \$166.67      | \$166.67     | \$-           | \$333.34       | \$333.34     | \$2,000.00       |
| Total OPERATING EXPENSE                              | \$17,239.32    | \$117,412.50  | \$100,173.18 | \$41,302.64   | \$234,825.00   | \$193,522.36 | \$1,408,950.00   |
| Net Income:                                          | (\$17,055.80)  | (\$83,835.33) | \$66,779.53  | (\$40,925.62) | (\$167,670.66) | \$126,745.04 | (\$1,006,024.00) |

| Account No | Description                          |       |           |              | Prior Balance                                                                              | Current Debit | Current Credit | End Balance  |
|------------|--------------------------------------|-------|-----------|--------------|--------------------------------------------------------------------------------------------|---------------|----------------|--------------|
| 10-1020-00 | Truist Operating Checking - 4430     |       |           |              | \$30,649.87                                                                                | \$40,106.08   | \$17,345.40    | \$53,410.55  |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 08/01/2026 | 1125503                              | \$    | -         | \$ 1,576.00  | Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4741       |               |                |              |
| 08/04/2026 | 1126727                              |       | -         | 27.00        | Reimbursement - Harbormaster Shed Drain Pipe Materials; Joseph Madron Chk # 4742           |               |                |              |
| 08/04/2026 | 1127133                              |       | -         | 86.03        | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/04/2026 | 1127135                              |       | -         | 3,750.00     | Truist Operating Checking - 4430; LB Landscaping Chk # 4743                                |               |                |              |
| 08/04/2026 | 1127137                              |       | -         | 400.00       | Truist Operating Checking - 4430; Mint Media Agency Chk # 4744                             |               |                |              |
| 08/04/2026 | 1127139                              |       | -         | 8,494.00     | Truist Operating Checking - 4430; The Tufts Insurance Agency Chk # 4745                    |               |                |              |
| 08/11/2026 | 1132603                              |       | -         | 1,007.36     | Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4746     |               |                |              |
| 08/17/2026 | 1135023                              |       | 106.08    | -            | reimbursement for duplicate payment invoice 527-82454 6/23/26 ck#4710 Truist Operating Che |               |                |              |
| 08/21/2026 | 1140843                              |       | 40,000.00 | -            | Working Capital Infusion Truist Operating Checking - 4430                                  |               |                |              |
| 08/26/2026 | 1139381                              |       | -         | 889.23       | Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4747       |               |                |              |
| 08/31/2026 | 1152218                              |       | -         | 22.29        | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/31/2026 | 1152220                              |       | -         | 41.48        | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/31/2026 | 1152222                              |       | -         | 48.36        | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/31/2026 | 1152224                              |       | -         | 105.95       | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/31/2026 | 1152226                              |       | -         | 24.19        | Truist Operating Checking - 4430; BGE Chk # 0                                              |               |                |              |
| 08/31/2026 | 1152228                              |       | -         | 141.58       | Truist Operating Checking - 4430; Comcast Chk # 0                                          |               |                |              |
| 08/31/2026 | 1152230                              |       | -         | 141.58       | Truist Operating Checking - 4430; Comcast Chk # 0                                          |               |                |              |
| 08/31/2026 | 1152232                              |       | -         | 459.79       | Truist Operating Checking - 4430; Google Chk # 0                                           |               |                |              |
| 08/31/2026 | 1152234                              |       | -         | 98.00        | Truist Operating Checking - 4430; Cubesmart #718 Chk # 0                                   |               |                |              |
| 08/31/2026 | 1152236                              |       | -         | 27.56        | Truist Operating Checking - 4430; Constant Contact Chk # 0                                 |               |                |              |
| 08/31/2026 | 1152238                              |       | -         | 5.00         | Truist Operating Checking - 4430; Truist Chk # 0                                           |               |                |              |
| 10-1030-00 | Truist Operating Money Market - 7029 |       |           |              | 322,781.66                                                                                 | 183.52        | 40,000.00      | 282,965.18   |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 08/21/2026 | 1140843                              | \$    | -         | \$ 40,000.00 | Working Capital Infusion                                                                   |               |                |              |
| 08/31/2026 | 1148430                              |       | 183.52    | -            | Truist Monthly Interest                                                                    |               |                |              |
| 12-1250-00 | Morgan Stanley Investments           |       |           |              | 837,565.81                                                                                 | -             | -              | 837,565.81   |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 14-1420-00 | Cash held by AACO                    |       |           |              | 5,412.16                                                                                   | -             | -              | 5,412.16     |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 14-1430-00 | BGE Deposit                          |       |           |              | 100.00                                                                                     | -             | -              | 100.00       |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 30-3020-00 | Reserves - Capital Elements          |       |           |              | (484,591.08)                                                                               | -             | -              | (484,591.08) |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 35-3510-00 | Undesignated Operating Equity        |       |           |              | (503,332.82)                                                                               | -             | -              | (503,332.82) |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 35-3520-00 | Prior Year Net Income                |       |           |              | (232,455.42)                                                                               | -             | -              | (232,455.42) |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 40-4710-00 | Interest Income - Operating          |       |           |              | (193.50)                                                                                   | -             | 183.52         | (377.02)     |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 08/31/2026 | 1148430                              | \$    | -         | \$ 183.52    | Truist Monthly Interest                                                                    |               |                |              |
| 50-5010-00 | Management Fees                      |       |           |              | 1,576.00                                                                                   | 1,576.00      | -              | 3,152.00     |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 08/01/2026 | 1125503                              | \$    | 1,576.00  | \$ -         | Management Fee; Professional Community Management, Inc. Chk # 4741                         |               |                |              |
| 50-5050-00 | Administrative Expenses              |       |           |              | 225.88                                                                                     | 889.23        | -              | 1,115.11     |
| Date       | GL Ref #                             | Debit |           | Credit       | Description                                                                                |               |                |              |
| 08/26/2026 | 1139381                              | \$    | 574.11    | \$ -         | Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4747           |               |                |              |
| 08/26/2026 | 1139381                              |       | 315.12    | -            | Postage; Professional Community Management, Inc. Chk # 4747                                |               |                |              |

| Account No  | Description                                 | Prior Balance | Current Debit | Current Credit                                                                   | End Balance |
|-------------|---------------------------------------------|---------------|---------------|----------------------------------------------------------------------------------|-------------|
| 50-5080-00  | Web Site Administration                     | \$400.00      | \$400.00      | \$-                                                                              | \$800.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/04/2026  | 1127137                                     | \$ 400.00     | \$ -          | Web Site Administration; Mint Media Agency Chk # 4744                            |             |
| 50-5090-00  | Dues & Subscriptions                        | 487.35        | 487.35        | -                                                                                | 974.70      |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/31/2026  | 1152232                                     | \$ 459.79     | \$ -          | Dues & Subscriptions; Google Chk # 0                                             |             |
| 08/31/2026  | 1152236                                     | 27.56         | -             | Dues & Subscriptions; Constant Contact Chk # 0                                   |             |
| 50-5100-00  | Bank Charges                                | 5.00          | 5.00          | -                                                                                | 10.00       |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/31/2026  | 1152238                                     | \$ 5.00       | \$ -          | Bank Charges; Truist Chk # 0                                                     |             |
| 50-5310-00  | Insurance Premium                           | -             | 8,494.00      | -                                                                                | 8,494.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/04/2026  | 1127139                                     | \$ 8,494.00   | \$ -          | Insurance Premium; The Tufts Insurance Agency Chk # 4745                         |             |
| 50-5420-00  | Storage Expense                             | 98.00         | 98.00         | -                                                                                | 196.00      |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/31/2026  | 1152234                                     | \$ 98.00      | \$ -          | Storage Expense; Cubesmart #718 Chk # 0                                          |             |
| 60-6010-00  | Utilities                                   | 437.74        | 328.30        | -                                                                                | 766.04      |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/04/2026  | 1127133                                     | \$ 86.03      | \$ -          | Utilities; BGE Chk # 0                                                           |             |
| 08/31/2026  | 1152218                                     | 22.29         | -             | Utilities; BGE Chk # 0                                                           |             |
| 08/31/2026  | 1152220                                     | 41.48         | -             | Utilities; BGE Chk # 0                                                           |             |
| 08/31/2026  | 1152222                                     | 48.36         | -             | Utilities; BGE Chk # 0                                                           |             |
| 08/31/2026  | 1152224                                     | 105.95        | -             | Utilities; BGE Chk # 0                                                           |             |
| 08/31/2026  | 1152226                                     | 24.19         | -             | Utilities; BGE Chk # 0                                                           |             |
| 60-6040-00  | Phone & Internet                            | 283.16        | 283.16        | -                                                                                | 566.32      |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/31/2026  | 1152228                                     | \$ 141.58     | \$ -          | Phone & Internet; Comcast Chk # 0                                                |             |
| 08/31/2026  | 1152230                                     | 141.58        | -             | Phone & Internet; Comcast Chk # 0                                                |             |
| 70-7010-00  | Landscaping & Cleaning                      | 4,200.00      | 3,750.00      | -                                                                                | 7,950.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/04/2026  | 1127135                                     | \$ 3,750.00   | \$ -          | Landscaping & Cleaning; LB Landscaping Chk # 4743                                |             |
| 70-7170-00  | Portable Toilets                            | 318.00        | -             | -                                                                                | 318.00      |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 70-7212-00  | Community Amenity Repairs & Maintenance     | 1,290.45      | 27.00         | -                                                                                | 1,317.45    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/04/2026  | 1126727                                     | \$ 27.00      | \$ -          | Reimbursement - Harbormaster Shed Drain Pipe Materials; Joseph Madron Chk # 4742 |             |
| 70-7275-00  | Signage                                     | -             | -             | 106.08                                                                           | (106.08)    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/17/2026  | 1135023                                     | \$ -          | \$ 106.08     | reimbursement for duplicate payment invoice 527-82454 6/23/26 ck#4710 Signage    |             |
| 70-7290-00  | Lighting Maintenance & Repair               | 1,435.00      | -             | -                                                                                | 1,435.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 70-7300-00  | Environmental Initiatives & Erosion Control | 7,700.00      | -             | -                                                                                | 7,700.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 84-8410-00  | Security Services                           | 4,228.43      | 1,007.36      | -                                                                                | 5,235.79    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 08/11/2026  | 1132603                                     | \$ 1,007.36   | \$ -          | Security Services; Investigative Consulting & Services, Inc. Chk # 4746          |             |
| 84-8430-00  | Lock Maintenance & Repair                   | 23.31         | -             | -                                                                                | 23.31       |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |
| 90-9010-00  | Piers & Harbors Improvement & Repairs       | 1,355.00      | -             | -                                                                                | 1,355.00    |
| <b>Date</b> | <b>GL Ref #</b>                             | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                               |             |



**General Ledger Trial Balance with Details**

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 8/1/2026 - 8/31/2026

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|------------|-------------|---------------|---------------|----------------|-------------|
| Totals:    |             | \$0.00        | \$57,635.00   | \$57,635.00    | \$0.00      |

| Paid Date                      | Invoice Number                    | Invoice Date | Auth Date    | Status       | Last Payment | Invoice Amount   | Payment Type               | Balance Due    |
|--------------------------------|-----------------------------------|--------------|--------------|--------------|--------------|------------------|----------------------------|----------------|
| <b>BGE</b>                     |                                   |              |              |              |              |                  |                            |                |
| 08/04/2026                     | OHHFishingCreek0826               | 08/03/2026   | 08/04/2026   | Paid (EFT)   |              | \$86.03          |                            | \$ -           |
|                                |                                   |              | Tracy Denny  |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$86.03      |                  |                            |                |
| 08/31/2026                     |                                   | 08/04/2026   | 09/09/2026   | Paid (EFT)   |              | \$22.29          |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$22.29      |                  |                            |                |
| 08/31/2026                     |                                   | 08/04/2026   | 09/09/2026   | Paid (EFT)   |              | \$41.48          |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$41.48      |                  |                            |                |
| 08/31/2026                     |                                   | 08/04/2026   | 09/09/2026   | Paid (EFT)   |              | \$48.36          |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$48.36      |                  |                            |                |
| 08/31/2026                     |                                   | 08/04/2026   | 09/09/2026   | Paid (EFT)   |              | \$105.95         |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$105.95     |                  |                            |                |
| 08/31/2026                     |                                   | 08/06/2026   | 09/09/2026   | Paid (EFT)   |              | \$24.19          |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6010-00 - Utilities            |              |              |              | \$24.19      |                  |                            |                |
| <b>BGE Total:</b>              |                                   |              |              |              |              | <b>\$ 328.30</b> |                            | <b>\$ 0.00</b> |
| <b>Comcast</b>                 |                                   |              |              |              |              |                  |                            |                |
| 08/31/2026                     |                                   | 08/06/2026   | 09/09/2026   | Paid (EFT)   |              | \$141.58         |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 60-6040-00 - Phone & Internet     |              |              |              | \$141.58     |                  |                            |                |
| 08/31/2026                     |                                   | 08/28/2026   | 09/09/2026   | 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>\$ 0.00</b> |
| <b>Constant Contact</b>        |                                   |              |              |              |              |                  |                            |                |
| 08/31/2026                     |                                   | 08/17/2026   | 09/09/2026   | 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>\$ 0.00</b> |
| <b>Cubesmart, LLP</b>          |                                   |              |              |              |              |                  |                            |                |
| 08/31/2026                     |                                   | 08/05/2026   | 09/09/2026   | Paid (EFT)   |              | \$98.00          |                            | -              |
|                                |                                   |              | Amy Cummings |              |              |                  | <b>Payment Type: EFT</b>   |                |
|                                | 50-5420-00 - Storage Expense      |              |              |              | \$98.00      |                  |                            |                |
| <b>Cubesmart, LLP Total:</b>   |                                   |              |              |              |              | <b>\$ 98.00</b>  |                            | <b>\$ 0.00</b> |
| <b>Gibbs Unlimited LLC</b>     |                                   |              |              |              |              |                  |                            |                |
| 08/04/2026                     | 0002105                           | 08/03/2026   | 08/04/2026   | Paid (check) |              | \$400.00         |                            | -              |
|                                |                                   |              | Tracy Denny  |              |              |                  | <b>Payment Type: Check</b> |                |

| Paid Date                                                          | Invoice Number                                                            | Invoice Date | Auth Date    | Status       | Last Payment        | Invoice Amount<br>Payment Type | Balance Due |
|--------------------------------------------------------------------|---------------------------------------------------------------------------|--------------|--------------|--------------|---------------------|--------------------------------|-------------|
|                                                                    | 50-5080-00 - Web Site Administration                                      |              |              |              | \$400.00            |                                |             |
|                                                                    | Gibbs Unlimited LLC Total:                                                |              |              |              |                     | \$ 400.00                      | \$ 0.00     |
| Google                                                             |                                                                           |              |              |              |                     |                                |             |
| 08/31/2026                                                         |                                                                           | 08/05/2026   | 09/09/2026   | Paid (EFT)   | \$459.79            | -                              |             |
|                                                                    |                                                                           |              | Amy Cummings |              | Payment Type: EFT   |                                |             |
|                                                                    | 50-5090-00 - Dues & Subscriptions                                         |              |              |              | \$459.79            |                                |             |
|                                                                    | Google Total:                                                             |              |              |              |                     | \$ 459.79                      | \$ 0.00     |
| Investigative Consulting & Services, Inc.                          |                                                                           |              |              |              |                     |                                |             |
| 08/11/2026                                                         | OH-009                                                                    | 08/07/2026   | 08/11/2026   | Paid (check) | \$1,007.36          | -                              |             |
|                                                                    |                                                                           |              | Gena Teano   |              | Payment Type: Check |                                |             |
|                                                                    | 84-8410-00 - Security Services                                            |              |              |              | \$1,007.36          |                                |             |
|                                                                    | Investigative Consulting & Services, Inc. Total:                          |              |              |              |                     | \$ 1,007.36                    | \$ 0.00     |
| Jose A. Lemus                                                      |                                                                           |              |              |              |                     |                                |             |
| 08/04/2026                                                         | OHHLandscaping0826                                                        | 08/03/2026   | 08/04/2026   | Paid (check) | \$3,750.00          | -                              |             |
|                                                                    |                                                                           |              | Tracy Denny  |              | Payment Type: Check |                                |             |
|                                                                    | 70-7010-00 - Landscaping & Cleaning                                       |              |              |              | \$3,750.00          |                                |             |
|                                                                    | Jose A. Lemus Total:                                                      |              |              |              |                     | \$ 3,750.00                    | \$ 0.00     |
| Professional Community Management (Do Not Use - Management Module) |                                                                           |              |              |              |                     |                                |             |
| 08/01/2026                                                         | 41627                                                                     | 08/01/2026   | 08/03/2026   | Paid (check) | \$1,576.00          | -                              |             |
|                                                                    |                                                                           |              | Amy Cummings |              | Payment Type: Check |                                |             |
|                                                                    | 50-5010-00 - Management Fee                                               |              |              |              | \$1,576.00          |                                |             |
| 08/26/2026                                                         | 42472                                                                     | 08/26/2026   | 08/27/2026   | Paid (check) | \$889.23            | -                              |             |
|                                                                    |                                                                           |              | Gena Teano   |              | Payment Type: Check |                                |             |
|                                                                    | 50-5050-00 - Administrative Costs - Admin                                 |              |              |              | \$574.11            |                                |             |
|                                                                    | 50-5050-00 - Postage                                                      |              |              |              | \$315.12            |                                |             |
|                                                                    | Professional Community Management (Do Not Use - Management Module) Total: |              |              |              |                     | \$ 2,465.23                    | \$ 0.00     |
| The Tufts Insurance Agency                                         |                                                                           |              |              |              |                     |                                |             |
| 08/04/2026                                                         | 1                                                                         | 08/03/2026   | 08/04/2026   | Paid (check) | \$8,494.00          | -                              |             |
|                                                                    |                                                                           |              | Tracy Denny  |              | Payment Type: Check |                                |             |
|                                                                    | 50-5310-00 - Insurance Premium                                            |              |              |              | \$8,494.00          |                                |             |
|                                                                    | The Tufts Insurance Agency Total:                                         |              |              |              |                     | \$ 8,494.00                    | \$ 0.00     |
| Truist                                                             |                                                                           |              |              |              |                     |                                |             |
| 08/31/2026                                                         |                                                                           | 08/21/2026   | 09/09/2026   | 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. 18 Invoice(s) Totaling:          |              |              |              |                     | \$ 17,318.40                   | \$ 0.00     |
| GRAND 18 Invoice(s) Totaling:                                      |                                                                           |              |              |              |                     | \$17,318.40                    | \$ 0.00     |



# **Financial Report Package**

**August 2026**

**Prepared for**

**Oyster Harbor Piers & Harbors**

**By**

**Professional Community Management, Inc.**

## Assets

### CASH - OPERATING

|            |                                    |             |
|------------|------------------------------------|-------------|
| 10-1020-00 | PNC Bank Operating Checking - 4178 | \$66,583.10 |
|------------|------------------------------------|-------------|

|                         |  |                    |
|-------------------------|--|--------------------|
| Total CASH - OPERATING: |  | <u>\$66,583.10</u> |
|-------------------------|--|--------------------|

### CASH - RESERVES

|            |                                   |           |
|------------|-----------------------------------|-----------|
| 12-1220-00 | PNC Bank 8-Month CD 2997 03/26/27 | 31,551.26 |
|------------|-----------------------------------|-----------|

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

|                        |  |                    |
|------------------------|--|--------------------|
| Total CASH - RESERVES: |  | <u>\$78,878.95</u> |
|------------------------|--|--------------------|

|                      |  |                            |
|----------------------|--|----------------------------|
| <b>Total Assets:</b> |  | <u><u>\$145,462.05</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>52,970.38</u> | <u>\$52,970.38</u> |
|------------------------|------------------|--------------------|

|                                        |  |                            |
|----------------------------------------|--|----------------------------|
| <b>Total Liabilities &amp; Equity:</b> |  | <u><u>\$145,462.05</u></u> |
|----------------------------------------|--|----------------------------|

| Description                         | Current Period |         |              | Year-to-date |         |               | Annual Budget |
|-------------------------------------|----------------|---------|--------------|--------------|---------|---------------|---------------|
|                                     | Actual         | Budget  | Variance     | Actual       | Budget  | Variance      |               |
| OPERATING INCOME                    |                |         |              |              |         |               |               |
| OPERATING INCOME                    |                |         |              |              |         |               |               |
| 4010-00 Slip Fees                   | \$ 528.00      | \$ -    | \$ 528.00    | \$ 17,325.60 | \$ -    | \$ 17,325.60  | \$ -          |
| 4420-00 Miscellaneous Income        | 10,000.00      | -       | 10,000.00    | 40,000.00    | -       | 40,000.00     | -             |
| 4710-00 Interest Income             | 1,487.74       | -       | 1,487.74     | 1,874.48     | -       | 1,874.48      | -             |
| Total OPERATING INCOME              | \$ 12,015.74   | \$ -    | \$ 12,015.74 | \$ 59,200.08 | \$ -    | \$59,200.08   | \$ -          |
| Total OPERATING INCOME              | \$ 12,015.74   | \$ -    | \$ 12,015.74 | \$ 59,200.08 | \$ -    | \$ 59,200.08  | \$ -          |
| OPERATING EXPENSE                   |                |         |              |              |         |               |               |
| GENERAL & ADMINISTRATIVE            |                |         |              |              |         |               |               |
| 5010-00 Management Fees             | 20.00          | -       | ( 20.00)     | 160.00       | -       | ( 160.00)     | -             |
| 5050-00 Administrative Expenses     | -              | -       | -            | 110.75       | -       | ( 110.75)     | -             |
| 5410-00 Community/Social Activities | -              | -       | -            | 5,958.95     | -       | ( 5,958.95)   | -             |
| Total GENERAL & ADMINISTRATIVE      | \$ 20.00       | \$ -    | (\$ 20.00)   | \$ 6,229.70  | \$ -    | (\$6,229.70)  | \$ -          |
| Total OPERATING EXPENSE             | \$ 20.00       | \$ -    | (\$ 20.00)   | \$ 6,229.70  | \$ -    | (\$ 6,229.70) | \$ -          |
| Net Income:                         | \$ 11,995.74   | \$ 0.00 | \$ 11,995.74 | \$ 52,970.38 | \$ 0.00 | \$ 52,970.38  | \$ 0.00       |

| Account No     | Description                        | Prior Balance | Current Debit      | Current Credit                                                                                                                               | End Balance   |
|----------------|------------------------------------|---------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 10-1020-00     | PNC Bank Operating Checking - 4178 | \$56,075.10   | \$10,528.00        | \$20.00                                                                                                                                      | \$66,583.10   |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/01/2026     | 1125501                            | \$ -          | \$ 20.00           | PNC Bank Operating Checking - 4178 Inv # 41628; Professional Community Management, Inc<br>Inv: 41628 Professional Community Management, Inc. |               |
| 08/06/2026     | 1131055                            | 10,000.00     | -                  | Anthony Fox Settlement PNC Bank Operating Checking - 4178                                                                                    |               |
| 08/25/2026     | 1137870                            | 528.00        | -                  | slip 3-14 PNC Bank Operating Checking - 4178                                                                                                 |               |
| 12-1220-00     | PNC Bank 8-Month CD 2997 03/26/27  | 31,190.35     | 360.91             | -                                                                                                                                            | 31,551.26     |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/04/2026     | 1127662                            | \$ 360.91     | \$ -               | Rollover Interest                                                                                                                            |               |
| 12-1225-00     | PNC Bank 8-Month CD 3311 03/26/27  | 46,200.86     | 1,126.83           | -                                                                                                                                            | 47,327.69     |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/04/2026     | 1127664                            | \$ 1,126.83   | \$ -               | Rollover Interest                                                                                                                            |               |
| 20-2010-00     | Accounts Payable                   | -             | 20.00              | 20.00                                                                                                                                        | -             |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/01/2026     | 1125335                            | \$ -          | \$ 20.00           | Accounts Payable Inv # 41628<br>Inv: 41628 Professional Community Management (Do Not Use - Management Module)                                |               |
| 08/01/2026     | 1125501                            | 20.00         | -                  | Accounts Payable Inv # 41628; Professional Community Management, Inc. Chk # 1138<br>Inv: 41628 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                          | (16,797.60)   | -                  | 528.00                                                                                                                                       | (17,325.60)   |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/25/2026     | 1137870                            | \$ -          | \$ 528.00          | slip 3-14 Slip Fees                                                                                                                          |               |
| 40-4420-00     | Miscellaneous Income               | (30,000.00)   | -                  | 10,000.00                                                                                                                                    | (40,000.00)   |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/06/2026     | 1131055                            | \$ -          | \$ 10,000.00       | Anthony Fox Settlement                                                                                                                       |               |
| 40-4710-00     | Interest Income                    | (386.74)      | -                  | 1,487.74                                                                                                                                     | (1,874.48)    |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/04/2026     | 1127662                            | \$ -          | \$ 360.91          | Rollover Interest                                                                                                                            |               |
| 08/04/2026     | 1127664                            | -             | 1,126.83           | Rollover Interest                                                                                                                            |               |
| 50-5010-00     | Management Fees                    | 140.00        | 20.00              | -                                                                                                                                            | 160.00        |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 08/01/2026     | 1125335                            | \$ 20.00      | \$ -               | Management Fee<br>Inv: 41628 Professional Community Management (Do Not Use - Management Module)                                              |               |
| 50-5050-00     | Administrative Expenses            | 110.75        | -                  | -                                                                                                                                            | 110.75        |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| 50-5410-00     | Community/Social Activities        | 5,958.95      | -                  | -                                                                                                                                            | 5,958.95      |
| <b>Date</b>    | <b>GL Ref #</b>                    | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                                                                                           |               |
| <b>Totals:</b> |                                    | <b>\$0.00</b> | <b>\$12,055.74</b> | <b>\$12,055.74</b>                                                                                                                           | <b>\$0.00</b> |