

Draft Agenda for September 19, 2023 OHCA Board Meeting

- 1. Call to Order**
- 2. Moment of Silence**
- 3. Approval of Minutes for 8/15/23 Board Meeting (draft sent out previously)**
- 4. Financial Reports for August/YTD FY2023**
- 5. President's Report**
 - a. Roads & Drainage Committee**
 - b. Security Committee**
 - c. Beach Committee**
 - d. Community Property Committee**
 - e. Social Committee**
 - f. Piers & Harbors Committee**
 - g. Finance Committee: Reserve Study – proposals from three companies**
- 6. Election Process**
- 7. RFP/Remediation Committee Update**
- 8. Update on Special Audit of Special Benefit Tax District and Piers & Harbors Funds**
- 9. Other Old Business**
- 10. New Business**
- 11. Adjournment**

Oyster Harbor

CITIZENS ASSOCIATION

MINUTES



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AAMC[®]
Accredited Association
Management Company

**OHCA Board of Directors
Draft Minutes of Board Meeting Tuesday, July 18, 2023
Eastport Fire Station, 7:00 PM**

Board Members present:

- Winston Dunkley, Chair
- Kathy Burk, President
- Calvin Kidd, Board Member
- Joe Matta, Board Member
- John Maxwell, Board Member
- Benny McCottry, Board Member
- Sharon Merrick, Vice Chair
- Nancy Plaxico, Board Member and Board Secretary
- Dianna Zaring, Board Member

OHCA Officers and Committee Chairs Present:

- Patty Jenkins, Special Tax Treasurer
- Dan Craig, Chair of Remediation Committee and Beach Committee
- Barrett Hill, Chair of Piers & Harbors Committee and Social Committee
- Jody Tracey, Chair of Security Committee
- Mike Wierzbicki, Chair of Roads & Drainage, Community Property, and Finance Committees

About twenty OHCA residents attended in person and online.

Call to Order

Chair Winston Dunkley called the meeting to order at 7:03 pm, and asked for a moment of silence.

Approval of Minutes for July 18, 2023 Board Meeting

Nancy Plaxico noted that the draft minutes were sent to all board members for their review about two weeks ago, and the only board member requesting a change was Kathy Burk. Revised draft minutes with her requested change were then resent to all board members several days ago. No objections were raised to that change so that is the version of the minutes being voted on tonight.

Nancy Plaxico also noted that a few hours before tonight's meeting, David Ginsburg emailed all board members stating that he was out of town and requesting that no action be taken on the July 18 minutes since he would not be present at tonight's meeting. Ms. Plaxico pointed out that Mr. Ginsburg had not submitted any requested changes to the draft minutes either of the times they were sent to board members, and Mr. Ginsburg had the option to attend tonight's board meeting remotely, so she recommended that the board proceed with a vote on approval of the draft minutes.

Nancy Plaxico moved and Calvin Kidd seconded a motion to approve the minutes of the July 18, 2023 OHCA Board Meeting. APPROVED BY VOICE VOTE, with Dianna Zaring abstaining and John Maxwell, Joe Matta and Winston Dunkley abstaining because they were not at the July 18, 2023 Board Meeting.

Financial Reports for July and FY2024 Year-to-Date

Special Tax Treasurer Patty Jenkins reported that OHCA has about \$558,000 in operating cash and reserves as of 7/31/23. She asked if there were any questions about the financial reports and there were none.

President's Report

President Kathy Burk noted that the OHCA Constitution sets the date of the Annual Election Meeting as the fourth Tuesday in September. That would put the meeting on September 26, but ProCom has checked at least four places and none are available for OHCA to use on that date. The Eastport Fire Department meeting room is available on Thursday, September 28, so President Burk recommended that the Annual Election Meeting be held then.

Benny McCottry moved and Winston Dunkley seconded a motion to hold the OHCA Annual Election Meeting on September 28, 2023 at the Eastport Fire Department since a meeting room is not available on the fourth Tuesday in September (September 26). APPROVED BY VOICE VOTE.

President Burk reported that the lease of OHCA's office in Eastport expires at the end of August. ProCom is moving all the boxes of files and records to its storage space this week. We will need to clear out all the equipment and furniture in the office and have the room cleaned by the end of the month so that it is in "move in" condition and OHCA will get back its deposit. Sharon Merrick stated that the historical records are important and should be preserved. Nancy Plaxico noted that the OHCA records will be kept and stored by ProCom, and the previous OHCA President reported in the past that OHCA's historical records have been digitized. Kathy Burk said she will email ProCom about the importance of preserving the historical records and will copy Sharon on that email.

President Burk said that OHCA needs to have a new auditor for its annual Special Community Benefit District (SDBD) audit, and she has been trying to find a new auditor. She has interviewed several accounting firms, but it is difficult to find firms that are experienced in SCBD audits. The audit does not need to be submitted to the County until the end of September, so there is still time to find the right auditor.

Piers & Harbors: Piers & Harbors Chair Barrett Hill is recommending that OHCA institute a new system for kayaks and other vessels kept on OHCA kayak racks. The owner of each vessel would have 30 days to get an OHCA tag for the vessel, and then after a subsequent 30 days, OHCA would remove from the kayak racks any vessels without a tag.

Security: There was an attempted break-in of the ICS car parked at the Fishing Creek parking lot, and a Police Report was filed. As a result of complaints from community members about actions of a resident who lives near the beach, clarity has been provided to that resident about the County noise ordinance.

Community Property: The new beach furniture should arrive this week. Joe Matta sent board members a thank you note from a parent and photos of the new whiffle ball equipment being used by neighborhood kids at the Harbor Lot.

Beach: The raft/floating platform has pulled free from its anchor, and we will be reconsidering its use next summer. The raft is still available and floating free in the netted swim area.

Roads & Drainage: Roads & Drainage Chair Mike Wierzbicki reported on site visits he had with Biohabitats and the County to explore OHCA getting grant funding for drainage and environmental improvements along Fishing Creek Road and Fishing Creek Park. Mr. Wierzbicki invited board members, officers and community members to those site visits, and several attended. The County representative was encouraging about OHCA's chances for securing such funding, especially given our successful track record with other such projects. The County representative suggested we explore partnering with a non-profit organization such as the Severn River Association on such a grant application, and so Mr. Wierzbicki met with the Severn River Association and recommends that OHCA move forward in working with them. He asked for a commitment of \$15,000 in matching funds from OHCA to help in obtaining a grant of up to \$85,000 for project design. The \$15,000 is contingent upon obtaining a grant so OHCA will not pay it unless the Severn River Association is successful in obtaining a grant for OHCA.

Winston Dunkley moved and Sharon Merrick seconded a motion to commit \$15,000 in matching funds if the Severn River Association secures a grant for OHCA for a drainage and environmental improvement project. APPROVED BY VOICE VOTE, with Kathy Burk abstaining from the vote.

President Burk reported that the speed bump on Washington Drive has been replaced with one that meets County regulations. She also noted that a resident has requested a three-way stop at Booker and Arundel on the Bay Roads.

Finance Committee: We are getting three quotes on doing a Reserve Study for OHCA, looking at longer terms financial needs for upkeep of piers, bulkhead, community property, etc.

Other President's Report Updates:

- Community member Thomas Lee is moving forward with exploring Oyster Harbor's participation in the Tree Troopers program of the Watershed Stewards Academy, in which residents can buy trees at low cost.
- Jen Bowles is leading the effort for a community cleanup weekend on October 15, with dumpsters at the Harbor Lot and a community yard sale.
- Nominating Committee for 2023: Regarding the upcoming OHCA election, President Burk reported that she has appointed Mo Lewis as Chair of the Nominating Committee; other Nominating Committee members are John Boris, Jeff Browne, Pamela Gratton and Arlene Jackson. An OHCA newsletter is going out soon asking for nominations for all officer positions and the four open Board positions. All candidates will need to fill out a questionnaire that the Nominating Committee is developing. The Nominating Committee will recommend a slate as required by the OHCA Constitution, and an Election Newsletter will be sent out before the election that will include the names and questionnaire responses of all candidates.

Update on OHCA's Wetland Remediation Project at the West End of Cross Road

Remediation Committee Chair Dan Craig reported that we are still awaiting the final consent order from the State. We understand that the Maryland Department of Environment has completed its work on the settlement agreement and the consent order is now being reviewed by the State Attorney General's Office.

Update on the Special Audit of OHCA's Finances, FY 2016-FY 2022

Chair Winston Dunkley made this statement:

We have been informed by County and State authorities that investigations are underway concerning OHCA's finances from FY 2016 to FY 2022, and we have been instructed not to provide any further comment or information while the investigations are being conducted.

In response to a question, Chairman Dunkley reiterated that OHCA Board members and Officers have been instructed not to provide any further comment or information while the investigations are underway.

President Burk said she wants to reiterate that a Board member may have a conflict of interest on this matter, and she wants to again state that for the record. Chair Dunkley agreed with what President Burk said and added that another Board member may also have a conflict of interest. Dianna Zaring said that "accusations are being made" and "the other board member means me."

Sharon Merrick noted that two Board members admitted to sharing a confidential Board email with others after receiving an Attorney-Client Privileged email from the Board Attorney in January, which instructed that it was "not to be disseminated." Ms. Zaring responded that it is her position that someone who is accused needs to know what the accusations are. Ms. Merrick stressed that each board member took an oath and has a fiduciary responsibility to the board and community to maintain confidentiality and uphold the Constitution.

Other Old Business

A question was asked about the small tree that fell down on the Booker Pier parking lot, and President Burk said that ProCom is getting it removed this week.

New Business

A question was asked about why the sign at the entrance to the community did not have information about tonight's board meeting, and President Burk responded that Vice President Don Krause thought the board meeting was next week so did not put up the sign.

Sharon Merrick recommended that we look into technology that can better stream board and community meetings and improve virtual participation. Joe Matta offered to help in exploring such technology.

Social Committee Chair Barrett Hill said that the playground equipment OHCA ordered cost \$52,500 and not \$60,000 as he had earlier reported and the board had authorized. He noted that if we order new swings at the same time as the other playground equipment, they will cost \$6500; but if we order new swings at a later time, they will cost \$13,000. President Burk said that a new motion is not

needed to purchase new swings since the total cost of all the new playground equipment including the swings is under the \$60,000 the board previously authorized.

Mike Wierzbicki asked if community members can have up to two minutes each at the end of board meetings to voice their concerns. President Burk responded that the OHCA Constitution is clear that community members can attend board meetings but not speak unless invited to participate by the Board Chair. It was noted that the Constitution does, however, provide a time at the end of Association Meetings for a "Good and Welfare (gripe session)."

Adjournment

Since there was no further business, Chair Dunkley adjourned the meeting at 8:04 p.m.

Minutes drafted by Board Secretary Nancy Plaxico.



Financial Report Package

**August 2023
Fiscal Year: 2024**

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	Truist Operating Checking - 4430	\$9,543.81
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Total CASH - OPERATING:	<u>\$9,543.81</u>
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CASH - RESERVES

12-1220-00	Truist Reserve MM - 7029	120,531.13
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12-1230-00	First National Bank Reserve MM - 1057	125,205.88
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12-1250-00	Morgan Stanley MM	275,000.00
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Total CASH - RESERVES:	<u>\$520,737.01</u>
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Total Assets:	<u>\$530,280.82</u>
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Liabilities & Equity

RESERVE FUNDS

30-3020-00	Reserves - Capital Elements	(46,675.33)
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Total RESERVE FUNDS:	<u>(\$46,675.33)</u>
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OWNER EQUITY

35-3510-00	Undesignated Equity	436,964.09
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Total OWNER EQUITY:	<u>\$436,964.09</u>
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	Net Income Gain / Loss	<u>(60,256.49)</u>
		<u>(\$60,256.49)</u>

Total Liabilities & Equity:	<u>\$330,032.27</u>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 SCBD Income	\$-	\$-	\$-	\$18,302.08	\$-	\$18,302.08	\$-
Total OPERATING INCOME	\$-	\$-	\$-	\$18,302.08	\$-	\$18,302.08	\$-
Total OPERATING INCOME	\$0.00	\$-	\$-	\$18,302.08	\$-	\$18,302.08	\$-
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	1,472.00	-	(1,472.00)	2,944.00	-	(2,944.00)	-
5030-00 Tax Prep & Audit Fees	3,340.50	-	(3,340.50)	14,560.00	-	(14,560.00)	-
5050-00 Administrative Expenses	366.32	-	(366.32)	2,745.69	-	(2,745.69)	-
5080-00 Web Site Administration	-	-	-	400.00	-	(400.00)	-
5090-00 Memberships & Subscriptions	194.00	-	(194.00)	344.51	-	(344.51)	-
5100-00 Bank Charges	-	-	-	4.00	-	(4.00)	-
5210-00 Taxes	321.66	-	(321.66)	321.66	-	(321.66)	-
5220-00 Stormwater taxes	323.45	-	(323.45)	323.45	-	(323.45)	-
5310-00 Insurance Premium	-	-	-	9,508.00	-	(9,508.00)	-
5600-00 Rent	-	-	-	1,611.90	-	(1,611.90)	-
5730-00 Security Services	3,351.72	-	(3,351.72)	7,906.28	-	(7,906.28)	-
Total GENERAL & ADMINISTRATIVE	\$9,369.65	\$-	(\$9,369.65)	\$40,669.49	\$-	(\$40,669.49)	\$-
UTILITIES							
6010-00 Water, Sewer, & Electricity	-	-	-	797.16	-	(797.16)	-
6040-00 Phone & Internet	-	-	-	468.70	-	(468.70)	-
Total UTILITIES	\$-	\$-	\$-	\$1,265.86	\$-	(\$1,265.86)	\$-
SITE MAINTENANCE							
7010-00 Landscaping & Cleaning	1,833.00	-	(1,833.00)	3,666.00	-	(3,666.00)	-
7150-00 Beach Cleaning	4,075.00	-	(4,075.00)	7,680.00	-	(7,680.00)	-
7170-00 Portable Toilets	318.00	-	(318.00)	795.00	-	(795.00)	-
7210-00 General Maintenance & Repairs	3,273.60	-	(3,273.60)	5,672.22	-	(5,672.22)	-
7250-00 Pet Waste Station Expense	1,350.00	-	(1,350.00)	1,350.00	-	(1,350.00)	-
7305-00 Dredging	65.00	-	(65.00)	1,560.00	-	(1,560.00)	-
7310-00 Asphalt Maintenance & Repair	15,900.00	-	(15,900.00)	15,900.00	-	(15,900.00)	-
Total SITE MAINTENANCE	\$26,814.60	\$-	(\$26,814.60)	\$36,623.22	\$-	(\$36,623.22)	\$-
Total OPERATING EXPENSE	\$36,184.25	\$-	(\$36,184.25)	\$78,558.57	\$-	(\$78,558.57)	\$-
Net Income:	(\$36,184.25)	\$0.00	(\$36,184.25)	(\$60,256.49)	\$0.00	(\$60,256.49)	\$0.00



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1010-00 To: 95-9510-50 Dates: 8/1/2023 - 8/31/2023

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$45,728.06	\$-	\$36,184.25	\$9,543.81
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316212	\$ -	\$ 1,472.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4073 Inv: 11582 Professional Community Management, Inc.	
08/01/2023	316769	-	65.00	Truist Operating Checking - 4430; Anne Arundel County Chk # 4074 Inv: Anne Arundel County	
08/03/2023	321731	-	194.00	Reimbursement for Post Office box fee; ProCom Chk # 4075	
08/17/2023	329675	-	15,900.00	Truist Operating Checking - 4430; CHAMBERLAIN CONTRACTORS, INC Chk # 4076 Inv: CMH-23-00369 CHAMBERLAIN CONTRACTORS, INC	
08/17/2023	329677	-	1,833.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4077 Inv: July-grass LB Landscaping	
08/17/2023	329679	-	4,075.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4078 Inv: June & July beach cl LB Landscaping	
08/17/2023	329681	-	1,350.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4079 Inv: June & July dog wast LB Landscaping	
08/17/2023	329683	-	909.48	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4080 Inv: 36228 Investigative Consulting & Services, Inc.	
08/17/2023	329685	-	909.48	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4081 Inv: 36426 Investigative Consulting & Services, Inc.	
08/17/2023	329687	-	680.52	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4082 Inv: 36351 Investigative Consulting & Services, Inc.	
08/22/2023	331321	-	159.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4083 Inv: 284540 Jiffy John, Inc.	
08/22/2023	331323	-	159.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4084 Inv: 284541 Jiffy John, Inc.	
08/22/2023	331325	-	852.24	Truist Operating Checking - 4430; Investigative Consulting & Services, Inc. Chk # 4085 Inv: 36532 Investigative Consulting & Services, Inc.	
08/25/2023	332570	-	3,273.60	Truist Operating Checking - 4430; PLAYGROUND SPECIALISTS INC Chk # 4086 Inv: 18296 PLAYGROUND SPECIALISTS INC	
08/25/2023	332572	-	224.00	Truist Operating Checking - 4430; Anne Arundel County Chk # 4087 Inv: 4512344 Anne Arundel County	
08/25/2023	332574	-	125.01	Truist Operating Checking - 4430; Anne Arundel County Chk # 4088 Inv: 4512457 Anne Arundel County	
08/25/2023	332576	-	67.03	Truist Operating Checking - 4430; Anne Arundel County Chk # 4089 Inv: 4512341 Anne Arundel County	
08/25/2023	332578	-	131.41	Truist Operating Checking - 4430; Anne Arundel County Chk # 4090 Inv: 4512342 Anne Arundel County	
08/25/2023	332580	-	13.66	Truist Operating Checking - 4430; Anne Arundel County Chk # 4091 Inv: 4512340 Anne Arundel County	
08/25/2023	332582	-	84.00	Truist Operating Checking - 4430; Anne Arundel County Chk # 4092 Inv: 4512345 Anne Arundel County	



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1010-00 To: 95-9510-50 Dates: 8/1/2023 - 8/31/2023

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/25/2023	332584	\$ -	\$ 3,340.50		
					Truist Operating Checking - 4430; Stout Risius Ross, LLC Chk # 4093 Inv: CINV-045231 Stout Risius Ross, LLC
08/31/2023	344530	-	366.32		
					Truist Operating Checking - 4430; ProCom Chk # 4096 Inv: August ProCom
12-1220-00	Truist Reserve MM - 7029		120,531.13	-	120,531.13
Date	GL Ref #	Debit	Credit	Description	
12-1230-00	First National Bank Reserve MM - 1057		125,205.88	-	125,205.88
Date	GL Ref #	Debit	Credit	Description	
12-1250-00	Morgan Stanley MM		275,000.00	-	275,000.00
Date	GL Ref #	Debit	Credit	Description	
30-3020-00	Reserves - Capital Elements		46,675.33	-	46,675.33
Date	GL Ref #	Debit	Credit	Description	
35-3510-00	Undesignated Equity		(436,964.09)	-	(436,964.09)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	SCBD Income		(18,302.08)	-	(18,302.08)
Date	GL Ref #	Debit	Credit	Description	
50-5010-00	Management Fees		1,472.00	1,472.00	2,944.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316212	\$ 1,472.00	\$ -		
					Management Fee; Professional Community Management, Inc. Chk # 4073 Inv: 11582 Professional Community Management, Inc.
50-5030-00	Tax Prep & Audit Fees		11,219.50	3,340.50	14,560.00
Date	GL Ref #	Debit	Credit	Description	
08/25/2023	332584	\$ 3,340.50	\$ -		
					Tax Prep & Audit Fees; Stout Risius Ross, LLC Chk # 4093 Inv: CINV-045231 Stout Risius Ross, LLC
50-5050-00	Administrative Expenses		2,379.37	366.32	2,745.69
Date	GL Ref #	Debit	Credit	Description	
08/31/2023	344530	\$ 119.99	\$ -		
					Administrative Expenses; ProCom Chk # 4096 Inv: August ProCom
08/31/2023	344530	246.33	-		
					Postage Expenses; ProCom Chk # 4096 Inv: August ProCom
50-5080-00	Web Site Administration		400.00	-	400.00
Date	GL Ref #	Debit	Credit	Description	
50-5090-00	Memberships & Subscriptions		150.51	194.00	344.51
Date	GL Ref #	Debit	Credit	Description	
08/03/2023	321731	\$ 194.00	\$ -		
					Reimbursement for Post Office box fee; ProCom Chk # 4075
50-5100-00	Bank Charges		4.00	-	4.00
Date	GL Ref #	Debit	Credit	Description	
50-5210-00	Taxes		-	321.66	321.66
Date	GL Ref #	Debit	Credit	Description	
08/25/2023	332572	\$ 224.00	\$ -		
					Taxes; Anne Arundel County Chk # 4087 Inv: 4512344 Anne Arundel County
08/25/2023	332580	13.66	-		
					Taxes; Anne Arundel County Chk # 4091 Inv: 4512340 Anne Arundel County
08/25/2023	332582	84.00	-		
					Taxes; Anne Arundel County Chk # 4092 Inv: 4512345 Anne Arundel County
50-5220-00	Stormwater taxes		-	323.45	323.45
Date	GL Ref #	Debit	Credit	Description	



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1010-00 To: 95-9510-50 Dates: 8/1/2023 - 8/31/2023

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/25/2023	332574	\$ 125.01	\$ -		
					Stormwater taxes; Anne Arundel County Chk # 4088 Inv: 4512457 Anne Arundel County
08/25/2023	332576	67.03	-		
					Stormwater taxes; Anne Arundel County Chk # 4089 Inv: 4512341 Anne Arundel County
08/25/2023	332578	131.41	-		
					Stormwater taxes; Anne Arundel County Chk # 4090 Inv: 4512342 Anne Arundel County
50-5310-00	Insurance Premium	9,508.00	-	-	9,508.00
Date	GL Ref #	Debit	Credit	Description	
50-5600-00	Rent	1,611.90	-	-	1,611.90
Date	GL Ref #	Debit	Credit	Description	
50-5730-00	Security Services	4,554.56	3,351.72	-	7,906.28
Date	GL Ref #	Debit	Credit	Description	
08/17/2023	329683	\$ 909.48	\$ -		Security Services; Investigative Consulting & Services, Inc. Chk # 4080 Inv: 36228 Investigative Consulting & Services, Inc.
08/17/2023	329685	909.48	-		Security Services; Investigative Consulting & Services, Inc. Chk # 4081 Inv: 36426 Investigative Consulting & Services, Inc.
08/17/2023	329687	680.52	-		Security Services; Investigative Consulting & Services, Inc. Chk # 4082 Inv: 36351 Investigative Consulting & Services, Inc.
08/22/2023	331325	852.24	-		Security Services; Investigative Consulting & Services, Inc. Chk # 4085 Inv: 36532 Investigative Consulting & Services, Inc.
60-6010-00	Water, Sewer, & Electricity	797.16	-	-	797.16
Date	GL Ref #	Debit	Credit	Description	
60-6040-00	Phone & Internet	468.70	-	-	468.70
Date	GL Ref #	Debit	Credit	Description	
70-7010-00	Landscaping & Cleaning	1,833.00	1,833.00	-	3,666.00
Date	GL Ref #	Debit	Credit	Description	
08/17/2023	329677	\$ 1,833.00	\$ -		Landscaping & Cleaning; LB Landscaping Chk # 4077 Inv: July-grass LB Landscaping
70-7150-00	Beach Cleaning	3,605.00	4,075.00	-	7,680.00
Date	GL Ref #	Debit	Credit	Description	
08/17/2023	329679	\$ 4,075.00	\$ -		Beach Cleaning; LB Landscaping Chk # 4078 Inv: June & July beach cl LB Landscaping
70-7170-00	Portable Toilets	477.00	318.00	-	795.00
Date	GL Ref #	Debit	Credit	Description	
08/22/2023	331321	\$ 159.00	\$ -		Portable Toilets; Jiffy John, Inc. Chk # 4083 Inv: 284540 Jiffy John, Inc.
08/22/2023	331323	159.00	-		Portable Toilets; Jiffy John, Inc. Chk # 4084 Inv: 284541 Jiffy John, Inc.
70-7210-00	General Maintenance & Repairs	2,398.62	3,273.60	-	5,672.22
Date	GL Ref #	Debit	Credit	Description	
08/25/2023	332570	\$ 3,273.60	\$ -		General Maintenance & Repairs; PLAYGROUND SPECIALISTS INC Chk # 4086 Inv: 18296 PLAYGROUND SPECIALISTS INC
70-7250-00	Pet Waste Station Expense	-	1,350.00	-	1,350.00
Date	GL Ref #	Debit	Credit	Description	
08/17/2023	329681	\$ 1,350.00	\$ -		Pet Waste Station Expense; LB Landscaping Chk # 4079

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
		Inv: June & July dog wast LB Landscaping			
70-7305-00	Dredging	1,495.00	65.00	-	1,560.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316769	\$ 65.00	\$ -	Dredging; Anne Arundel County Chk # 4074	
		Inv: Anne Arundel County			
70-7310-00	Asphalt Maintenance & Repair	-	15,900.00	-	15,900.00
Date	GL Ref #	Debit	Credit	Description	
08/17/2023	329675	\$ 15,900.00	\$ -	Asphalt Maintenance & Repair; CHAMBERLAIN CONTRACTORS, INC Chk # 4076	
		Inv: CMH-23-00369 CHAMBERLAIN CONTRACTORS, INC			
Totals:		\$200,248.55	\$36,184.25	\$36,184.25	\$200,248.55

Morgan Stanley

CLIENT ST [REDACTED] d August 1-31, 2023

STATEMENT FOR:
OYSTER HARBOR CITIZENS ASSOC, INC.
C/O KATHRYN BURK &
PATRICIA JENKINS

Beginning Total Value (as of 8/1/23) \$275,002.64
Ending Total Value (as of 8/31/23) \$275,004.97
Includes Accrued Interest

Your Financial Advisor Team
The Hart Group

Your Financial Advisors
Theodore Hart
Managing Director, Wealth Mgmt
Theodore.Hart@morganstanley.com
202 861-5020

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

Julia Myers
Associate Vice President
Julia.Myers@morganstanley.com
202 857-5479

Anastasia Seikaly
Anastasia.Putilina@morganstanley.com
202 857-5496

Your Branch
1775 I STREET NW, SUITE 200
WASHINGTON, DC 20006
Telephone: 202-862-9000 ; Alt. Phone: 800-745-2451 ; Fax: 202-862-9198

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Account Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

#BWNJGWM
OYSTER HARBOR CITIZENS ASSOC, INC.
C/O KATHRYN BURK &
PATRICIA JENKINS
1354 WASHINGTON DRIVE
ANNAPOLIS MD 21403-4731

Morgan Stanley Smith Barney LLC, Member SIPC.

Standard Disclosures

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

Questions?

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

Errors and Inquiries

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

Senior Investor Helpline

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

Availability of Free Credit Balances and Financial Statements

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

Listed Options

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

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

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

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

Margin Interest Charges

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

Information Regarding Special Memorandum Account

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

Important Information About Auction Rate Securities

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

Structured Investments Risks and Considerations

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

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle,

printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

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

Transaction Dates and Conditions

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

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

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

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

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

Revised 11/2022

Account Summary

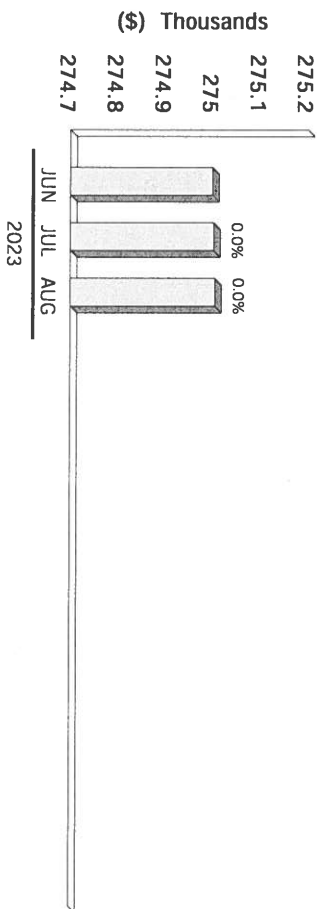
Active Assets Account OYSTER HARBOR CITIZENS ASSOC, INC.
504-055118-210 C/O KATHRYN BURK &

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
TOTAL BEGINNING VALUE	\$275,002.64	—
Credits	—	275,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	\$275,000.00
Change in Value	2.33	4.97
TOTAL ENDING VALUE	\$275,004.97	\$275,004.97

MARKET VALUE OVER TIME

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

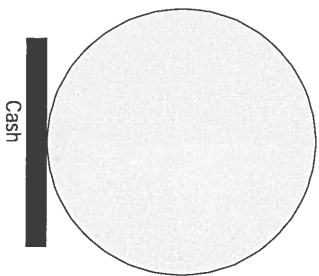


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed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

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$275,004.97	100.00
TOTAL VALUE	\$275,004.97	100.00%

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



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

Account Summary

Active Assets Account
504-055118-210 OYSTER HARBOR CITIZENS ASSOC, INC.
C/O KATHRYN BURK &

BALANCE SHEET (^ Includes accrued interest)

	Last Period (as of 7/31/23)	This Period (as of 8/31/23)
Cash, BDP, MMFs	\$275,002.64	\$275,004.97
Total Assets	\$275,002.64	\$275,004.97
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$275,002.64	\$275,004.97

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
Interest	\$2.33	\$4.97
Income And Distributions	\$2.33	\$4.97
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$2.33	\$4.97

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

CASH FLOW

	This Period (8/1/23-8/31/23)	This Year (1/1/23-8/31/23)
OPENING CASH, BDP, MMFs	\$275,002.64	—
Income and Distributions	2.33	4.97
Total Investment Related Activity	\$2.33	\$4.97
Electronic Transfers-Credits	—	275,000.00
Total Cash Related Activity	—	\$275,000.00
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$275,004.97	\$275,004.97

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/23-8/31/23)	Realized This Year (1/1/23-8/31/23)	Unrealized Inception to Date (as of 8/31/23)
TOTAL GAIN/(LOSS)	—	—	—

This Summary may change due to basis adjustments and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Morgan Stanley

CLIENT ST [REDACTED] d August 1-31, 2023

Account Detail

Active Assets Account
504-055118-210
OYSTER HARBOR CITIZENS ASSOC., INC.
C/O KATHRYN BURK &

Investment Objectives (in order of priority): Capital Appreciation

Brokerage Account

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

HOLDINGS

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

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

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

Description	Market Value	Current Yield %	7-Day Unrealized Gain/(Loss)	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	\$245,002.08	—	—	\$25.00	0.010
MORGAN STANLEY PRIVATE BANK NA	30,002.89	—	—	3.00	0.010
BANK DEPOSITS	\$275,004.97			\$28.00	
	Percentage of Holdings			Market Value	Est Ann Income
CASH, BDP, AND MMFS	100.00%			\$275,004.97	\$28.00
	Percentage of Holdings			Total Cost	Unrealized Gain/(Loss)
TOTAL VALUE	100.00%			\$275,004.97	N/A
				Market Value	Est Ann Income
				—	\$28.00
					Current Yield %
					0.01%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

Account Detail

Active Assets Account
504-055118-210
OYSTER HARBOR CITIZENS ASSOC, INC.
C/O KATHRYN BURK &

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFS	\$275,004.97	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$275,004.97	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/31		Interest Income	MORGAN STANLEY BANK N.A.	(Period 08/01 -08/31)			\$2.08
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01 -08/31)			0.25
NET CREDITS/(DEBITS)							\$2.33

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity	Date	Activity Type	Description	Credits/(Debits)
8/31		Automatic Investment	BANK DEPOSIT PROGRAM	\$2.08
8/31		Automatic Investment	BANK DEPOSIT PROGRAM	0.25
NET ACTIVITY FOR PERIOD				\$2.33

MESSAGES

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



407-19-01-00 40165 18 C 001 28 55 004
OYSTER HARBOR CITIZENS ASSOCIATION INC
400 SERENDIPITY DR
MILLERSVILLE MD 21108-1951

Your account statement

For 08/31/2023

Contact us



Truist.com



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

■ BUSINESS VALUE 200 CHECKING 0005256154430

Account summary

Your previous balance as of 07/31/2023	\$93,135.86
Checks	- 60,668.28
Other withdrawals, debits and service charges	- 1,181.92
Deposits, credits and interest	+ 20,531.13
Your new balance as of 08/31/2023	= \$51,816.79

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
08/21	4042	10,500.00	08/04	4065	51.37	08/24	4073	1,472.00
08/23	*4060	1,833.00	08/01	4066	11,219.50	08/24	*4075	194.00
08/23	4061	1,650.00	08/03	*4068	9,508.00	08/24	4076	15,900.00
08/01	4062	805.95	08/28	4069	800.00	08/29	*4080	909.48
08/01	4063	909.48	08/29	4070	888.02	08/29	4081	909.48
08/01	4064	938.10	08/24	*4072	1,499.38	08/29	4082	680.52

* indicates a skip in sequential check numbers above this item

Total checks = \$60,668.28

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/01	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	17.64
08/01	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	34.83
08/01	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	37.35
08/02	DEBIT CARD PURCHASE WPY*Mint Media Age 08-01 855-999-3729 MD 0377	400.00
08/02	DEBIT CARD RECURRING PYMT GOOGLE *GSUITE_oys 08-01 cc@google.com CA 0377	44.52
08/07	DEBIT CARD RECURRING PYMT COMCAST 08-06 800-COMCAST MD 0377	133.10
08/15	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	84.89
08/21	SERVICE CHARGES - PRIOR PERIOD	4.00
08/28	DEBIT CARD RECURRING PYMT COMCAST 08-28 800-COMCAST MD 0377	203.25
08/28	DEBIT CARD RECURRING PYMT COMCAST 08-28 800-COMCAST MD 0377	133.10
08/29	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	17.51
08/29	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	34.43
08/29	BILLPAY BALTIMORE GAS AN GASA OYSTER HARBOR CITIZENS	37.30

Total other withdrawals, debits and service charges = \$1,181.92

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/24	TRUIST ONLINE TRANSFER ONLINE FROM ****7029 -	20,531.13

Total deposits, credits and interest = \$20,531.13

Pricing Change Notification

Effective July 24, 2023, Truist will no longer charge the Returned Item Fee on the Business Regular Savings and Public Fund Regular Savings.

Effective August 1, 2023, Truist will no longer charge the Returned Item Fee for the following account types: Business Interest Checking, Public Fund Interest Checking, Business Value 200, Truist Simple Business Savings, Public Fund Money Rate Savings, Business Managed Money Rate Savings, Public Fund Checking, Truist Community Checking, Community Interest Checking, Civic Checking, Business Value 500 Checking, Truist Simple Business Checking, Commercial Suite Checking, Truist Dynamic Business Checking, Business High Performance Money Market, Truist Business Money Market, and Intercompany Money Rate Savings

The most current version of the Business Deposit Accounts Fee schedule can be obtained at any Truist branch or online at www.truist.com/business-fee-schedule. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

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

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

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

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

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

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

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

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

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

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

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

Important information about your Truist Ready Now Credit Line Account

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

Billing Rights Summary

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

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

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

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

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

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

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

Change of address

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

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

For more information, please contact your local Truist branch, visit Truist.com or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



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

Check Number: 4042

PAY Ten Thousand, Five Hundred And 00/100 Dollars

DATE 08/28/2023 AMOUNT ****\$10,500.00

TO THE ORDER OF ProCom
400 Serendipity Drive
Millersville, MD 21108

Memo: Re: reimbursement for remaining balance on beach furniture paid by credit card
2023-1147

Kathryn C. Bunker
Patricia B. Jenkins

⑆000004042⑆ ⑆05500330840005256154430⑆ ⑆0001050000⑆

CHECK#:4042 \$10,500.00

Deposit Only
Furniture + More

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

Check Number: 4060

PAY One Thousand, Eight Hundred Thirty-Three And 00/100 Dollars

DATE 07/18/2023 AMOUNT ****\$1,833.00

TO THE ORDER OF LB Landscaping
3789 Colliers Drive
Edgewater, MD 21037

Memo: Invoice: 800 grass
2023-1103

Kathryn C. Bunker
Patricia B. Jenkins

⑆000004060⑆ ⑆05500330840005256154430⑆ ⑆0000183300⑆

CHECK#:4060 \$1,833.00

Deposit Only
LB Landscaping

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

Check Number: 4061

PAY One Thousand, Six Hundred Fifty And 00/100 Dollars

DATE 07/18/2023 AMOUNT ****\$1,650.00

TO THE ORDER OF LB Landscaping
3789 Colliers Drive
Edgewater, MD 21037

Memo: Invoice 7823
2023-1104

Kathryn C. Bunker
Patricia B. Jenkins

⑆000004061⑆ ⑆05500330840005256154430⑆ ⑆0000165000⑆

CHECK#:4061 \$1,650.00

Deposit Only
LB Landscaping

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

Check Number: 4062

PAY Eight Hundred Five And 65/100 Dollars

DATE 07/18/2023 AMOUNT ****\$805.95

TO THE ORDER OF The Yard, LLC
222 Severn Avenue
Suite 25
Annapolis, MD 21403

Memo: Invoice: 39449
2023-1105

Kathryn C. Bunker
Patricia B. Jenkins

⑆000004062⑆ ⑆05500330840005256154430⑆ ⑆000008059595⑆

CHECK#:4062 \$805.95

Deposit Only
549-5
Dep ID: 5331
63100052
Date: 8/1/23

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

Check Number: 4063

PAY Nine Hundred Nine And 48/100 Dollars

DATE 07/18/2023 AMOUNT ****\$909.48

TO THE ORDER OF Investigative Consulting & Services, Inc.
806 Frederick Road
Colesville, MD 21228

Memo: Invoice: 39433
2023-1106

Kathryn C. Bunker
Patricia B. Jenkins

⑆000004063⑆ ⑆05500330840005256154430⑆ ⑆0000090948⑆

CHECK#:4063 \$909.48

Deposit Only
U&I Bank
Cust: 1st Team Staffing Services, Inc
Account: 385318-1888
Reference Number: 02330018
Rem Date: 08/01/23 03:13

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

Check Number: 4064

PAY Nine Hundred Thirty-Eight And 10/100 Dollars

DATE 07/18/2023 AMOUNT ****\$938.10

TO THE ORDER OF Investigative Consulting & Services, Inc.
808 Frederick Road
Calonsville, MD 21228

Memo: Invoice: 2837 2023-167

Kathryn C. Burke
Tatiana B. Jenkins

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈000093810⑈

CHECK#:4064 \$938.10

M&T Bank
Direct Deposit Clearing Services, Inc.
Kingsville, MD 21094
Routing No: 22230018
Mem Date: 06/22/2023 03:12:55

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

Check Number: 4065

PAY Fifty-One And 37/100 Dollars

DATE 07/20/2023 AMOUNT ****\$51.37

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

Memo: Reimbursement Copies for 7/19/23 meeting 2023-169

Kathryn C. Burke
Tatiana B. Jenkins

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈000005137⑈

CHECK#:4065 \$51.37

080423 534 07146 6838 XXXXXXXXXXXX9960 D

Deposit only to MTC

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

Check Number: 4066

PAY Eleven Thousand, Two Hundred Nineteen And 50/100 Dollars

DATE 07/21/2023 AMOUNT ****\$11,219.50

TO THE ORDER OF Slou Rhius Ross, LLC
P.O. Box 71770
Chicago, IL 60694-1770

Memo: Invoice: CNV644159 2023-170

Kathryn C. Burke
Tatiana B. Jenkins

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈0001121950⑈

CHECK#:4066 \$11,219.50

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈0001121950⑈

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

Check Number: 4068

PAY Nine Thousand, Five Hundred Eight And 00/100 Dollars

DATE 07/25/2023 AMOUNT ****\$9,508.00

TO THE ORDER OF The Tufts Insurance Agency
P.O. Box 710327
Meriden, VA 22071

Memo: Invoice: 711 2023-173

Kathryn C. Burke
Tatiana B. Jenkins

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈0000950800⑈

CHECK#:4068 \$9,508.00

CAPITAL ONE BANK
10002331
MIDLETON, VA 22643
TDY - Report 128100724

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

Check Number: 4069

PAY Eight Hundred And 00/100 Dollars

DATE 07/28/2023 AMOUNT ****\$800.00

TO THE ORDER OF Claire Dillon
2700 Pinecrest Drive
Tilva, MD 21140

Memo: Financial March 17-June 30, 2023 2023-173

Kathryn C. Burke
Tatiana B. Jenkins

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈0000080000⑈

CHECK#:4069 \$800.00

080423 534 07146 6838 XXXXXXXXXXXX9960 D

⑈00000406⑆ ⑆055003308⑆0005256154430⑆ ⑈0000080000⑈



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

Check Number: 4070

PAY Eight Hundred Eighty-Eight And 02/100 Dollars

DATE 07/28/2023 AMOUNT ****\$888.02

TO THE ORDER OF Investigative Consulting & Services, Inc.
808 Frederick Road
Catoonsville, MD 21228

Memo: Invoice: 38182 2023-172

Kathryn C. Burk
Patricia G. Jenkins

⑆000004070⑆ ⑆055003308⑆0005256154430⑆ ⑆000008880⑆

CHECK#:4070 \$888.02

Wells Fargo Bank, N.A.
Account: 25541000000000000000
Routing RT Number: 022300018
New Date: 08/02/2023 02:16:38

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

Check Number: 4072

PAY One Thousand, Four Hundred Ninety-Nine And 38/100 Dollars

DATE 07/27/2023 AMOUNT ****\$1,499.38

TO THE ORDER OF ProCom
400 Serendipity Drive
Millersville, MD 21108

Memo: Administrative Expenses 2023-177

Kathryn C. Burk
Patricia G. Jenkins

⑆000004072⑆ ⑆055003308⑆0005256154430⑆ ⑆0000149938⑆

CHECK#:4072 \$1,499.38

Wells Fargo Bank, N.A.
Account: 25541000000000000000
Routing RT Number: 022300018
New Date: 08/02/2023 02:16:38

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

Check Number: 4073

PAY One Thousand, Four Hundred Seventy-Two And 00/100 Dollars

DATE 08/01/2023 AMOUNT ****\$1,472.00

TO THE ORDER OF Professional Community Management, Inc.
400 Serendipity Drive
Millersville, MD 21108

Memo: Management Fee for 8/1/2023 2023-176

Kathryn C. Burk
Patricia G. Jenkins

⑆000004073⑆ ⑆055003308⑆0005256154430⑆ ⑆0000147200⑆

CHECK#:4073 \$1,472.00

Wells Fargo Bank, N.A.
Account: 25541000000000000000
Routing RT Number: 022300018
New Date: 08/02/2023 02:16:38

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

Check Number: 4075

PAY One Hundred Ninety-Four And 00/100 Dollars

DATE 08/03/2023 AMOUNT ****\$194.00

TO THE ORDER OF ProCom
400 Serendipity Drive
Millersville, MD 21108

Memo: Reimbursement for Post Office fee 2023-178

Kathryn C. Burk
Patricia G. Jenkins

⑆000004075⑆ ⑆055003308⑆0005256154430⑆ ⑆0000019400⑆

CHECK#:4075 \$194.00

Wells Fargo Bank, N.A.
Account: 25541000000000000000
Routing RT Number: 022300018
New Date: 08/02/2023 02:16:38

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

Check Number: 4076

PAY Fifteen Thousand, Nine Hundred And 00/100 Dollars

DATE 08/17/2023 AMOUNT ****\$15,900.00

TO THE ORDER OF CHAMBERLAIN CONTRACTORS, INC
182 Lafayette Avenue
Laural, MD 20707

Memo: Invoice CHM-23-00289 2023-183

Kathryn C. Burk
Patricia G. Jenkins

⑆000004076⑆ ⑆055003308⑆0005256154430⑆ ⑆0001590000⑆

CHECK#:4076 \$15,900.00

Wells Fargo Bank, N.A.
Account: 25541000000000000000
Routing RT Number: 022300018
New Date: 08/02/2023 02:16:38

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

Check Number: 4080

PAY: Nine Hundred Nine And 48/100 Dollars

DATE: 08/17/2023 AMOUNT: ****\$909.48

TO THE ORDER OF: Investigative Consulting & Services, Inc.
 806 Frederick Road
 Catonsville, MD 21228

Memo: Invoice: 3823
 2023-183

Void After 90 Days

#000004080# @055003308#0005256154430# #0000090948#

M&T Bank
 Cust: 1st Team Staffing Services, Inc
 Account: 36518280
 Account #1 Number: 022300018
 Serv Date: 08/20/23 02:20:14

CHECK#:4080 \$909.48

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

Check Number: 4081

PAY: Nine Hundred Nine And 48/100 Dollars

DATE: 08/17/2023 AMOUNT: ****\$909.48

TO THE ORDER OF: Investigative Consulting & Services, Inc.
 806 Frederick Road
 Catonsville, MD 21228

Memo: Invoice: 3848
 2023-184

Void After 90 Days

#000004081# @055003308#0005256154430# #0000090948#

M&T Bank
 Cust: 1st Team Staffing Services, Inc
 Account: 36518280
 Account #1 Number: 022300018
 Serv Date: 08/20/23 02:20:58

CHECK#:4081 \$909.48

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

Check Number: 4082

PAY: Six Hundred Eighty And 52/100 Dollars

DATE: 08/17/2023 AMOUNT: ****\$680.52

TO THE ORDER OF: Investigative Consulting & Services, Inc.
 806 Frederick Road
 Catonsville, MD 21228

Memo: Invoice: 3831

Void After 90 Days

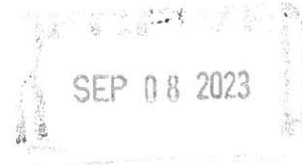
#000004082# @055003308#0005256154430# #0000068052#

M&T Bank
 Cust: 1st Team Staffing Services, Inc
 Account: 36518280
 Account #1 Number: 022300018
 Serv Date: 08/20/23 02:18:56

CHECK#:4082 \$680.52



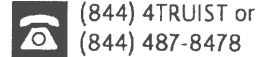
407-19-01-00 40165 0 C 001 30 50 004
OYSTER HARBOR CITIZENS ASSOCIATION INC
400 SERENDIPITY DR
MILLERSVILLE MD 21108-1951



Your account statement

For 08/31/2023

Contact us



■ BUSINESS HIGH PERFORMANCE MONEY MARKET 0005251587029

Account summary

Your previous balance as of 07/31/2023	\$120,531.13
Checks	- 0.00
Other withdrawals, debits and service charges	- 20,531.13
Deposits, credits and interest	+ 223.12
Your new balance as of 08/31/2023	= \$100,223.12

Interest summary

Interest paid this statement period	\$223.12
2023 interest paid year-to-date	\$1,083.94
Interest rate	1.98%
Annual percentage yield (APY) earned	2.30%
On 08/10/2023 the interest rate changed from 2.96% to 1.98%	

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/24	TRUIST ONLINE TRANSFER ONLINE TO ****4430 -	20,531.13
Total other withdrawals, debits and service charges		= \$20,531.13

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/31	INTEREST PAYMENT	223.12
Total deposits, credits and interest		= \$223.12

Pricing Change Notification

Effective July 24, 2023, Truist will no longer charge the Returned Item Fee on the Business Regular Savings and Public Fund Regular Savings.

Effective August 1, 2023, Truist will no longer charge the Returned Item Fee for the following account types: Business Interest Checking, Public Fund Interest Checking, Business Value 200, Truist Simple Business Savings, Public Fund Money Rate Savings, Business Managed Money Rate Savings, Public Fund Checking, Truist Community Checking, Community Interest Checking, Civic Checking, Business Value 500 Checking, Truist Simple Business Checking, Commercial Suite Checking, Truist Dynamic Business Checking, Business High Performance Money Market, Truist Business Money Market, and Intercompany Money Rate Savings

The most current version of the Business Deposit Accounts Fee schedule can be obtained at any Truist branch or online at www.truist.com/business-fee-schedule. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

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

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

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

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

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

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

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

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

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

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

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

Important information about your Truist Ready Now Credit Line Account

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

Billing Rights Summary

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

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

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

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

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

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

Change of address

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

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

For more information, please contact your local Truist branch, visit Truist.com or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



Financial Report Package

August 2023

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	PNC Operating Checking - 4178	\$8,606.38	
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Total CASH - OPERATING:		\$8,606.38
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ACCOUNTS RECEIVABLE

14-1410-00	Accounts Receivable	1,056.00	
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Total ACCOUNTS RECEIVABLE:		\$1,056.00
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Total Assets:		\$9,662.38
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Liabilities & Equity

OWNER EQUITY

35-3510-00	Undesignated Equity	3,338.62	
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Total OWNER EQUITY:		\$3,338.62
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	6,323.76		
Net Income Gain / Loss		\$6,323.76	

Total Liabilities & Equity:		\$9,662.38
--	--	-------------------

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 Assessment Income	\$2,460.00	\$-	\$2,460.00	\$18,084.00	\$-	\$18,084.00	\$-
Total OPERATING INCOME	\$2,460.00	\$-	\$2,460.00	\$18,084.00	\$-	\$18,084.00	\$-
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	20.00	-	(20.00)	100.00	-	(100.00)	-
5050-00 Administrative Expenses	46.17	-	(46.17)	317.67	-	(317.67)	-
5410-00 Community/Social Activities	-	-	-	11,152.07	-	(11,152.07)	-
Total GENERAL & ADMINISTRATIVE	\$66.17	\$-	(\$66.17)	\$11,569.74	\$-	(\$11,569.74)	\$-
UTILITIES							
6010-00 Electricity	-	-	-	190.50	-	(190.50)	-
Total UTILITIES	\$-	\$-	\$-	\$190.50	\$-	(\$190.50)	\$-
Total OPERATING EXPENSE	\$66.17	\$-	(\$66.17)	\$11,760.24	\$-	(\$11,760.24)	\$-
Net Income:	\$2,393.83	\$0.00	\$2,393.83	\$6,323.76	\$0.00	\$6,323.76	\$0.00



General Ledger Trial Balance with Details

Oyster Harbor Piers & Harbors

Accts: 10-1010-00 To: 95-9510-50 Dates: 8/1/2023 - 8/31/2023

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	PNC Operating Checking - 4178	\$6,212.55	\$2,460.00	\$66.17	\$8,606.38
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316210	\$ -	\$ 20.00	PNC Operating Checking - 4178 Inv # 11583; Professional Community Management, Inc. Chk Inv: 11583 Professional Community Management, Inc.	
08/02/2023	332630	1,152.00	-	Deposit from batch 18261	
08/02/2023	332635	-	41.67	PayPal Transfer Fees for Bill Jenkins' slip payments; PayPal Chk # 0	
08/08/2023	325760	1,308.00	-	Deposit from batch 17663	
08/31/2023	344528	-	4.50	PNC Operating Checking - 4178 Inv # August; ProCom Chk # 1017 Inv: August ProCom	
14-1410-00	Accounts Receivable	1,056.00	2,460.00	2,460.00	1,056.00
Date	GL Ref #	Debit	Credit	Description	
08/02/2023	332630	\$ 0.00	\$ 1,152.00	Deposit from batch 18261	
08/02/2023	321145	1,152.00	-	Marina Fee - Batch 17409	
08/02/2023	321151	456.00	-	Marina Fee - Batch 17411	
08/04/2023	322057	420.00	-	Marina Fee - Batch 17513	
08/07/2023	325341	432.00	-	Marina Fee - Batch 17607	
08/08/2023	325760	0.00	1,308.00	Deposit from batch 17663	
20-2010-00	Accounts Payable	-	24.50	24.50	-
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316042	\$ -	\$ 20.00	Accounts Payable Inv # 11583 Inv: 11583 Professional Community Management (Do Not Use - Management Module)	
08/01/2023	316210	20.00	-	Accounts Payable Inv # 11583; Professional Community Management, Inc. Chk # 1015 Inv: 11583 Professional Community Management, Inc.	
08/31/2023	344346	-	4.50	Accounts Payable Inv # August Inv: August ProCom	
08/31/2023	344528	4.50	-	Accounts Payable Inv # August; ProCom Chk # 1017 Inv: August ProCom	
35-3510-00	Undesignated Equity	(3,338.62)	-	-	(3,338.62)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Income	(15,624.00)	-	2,460.00	(18,084.00)
Date	GL Ref #	Debit	Credit	Description	
08/02/2023	321145	\$ -	\$ 1,152.00	Marina Fee - Batch 17409	
08/02/2023	321151	-	456.00	Marina Fee - Batch 17411	
08/04/2023	322057	-	420.00	Marina Fee - Batch 17513	
08/07/2023	325341	-	432.00	Marina Fee - Batch 17607	
50-5010-00	Management Fees	80.00	20.00	-	100.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2023	316042	\$ 20.00	\$ -	Management Fee Inv: 11583 Professional Community Management (Do Not Use - Management Module)	
50-5050-00	Administrative Expenses	271.50	46.17	-	317.67
Date	GL Ref #	Debit	Credit	Description	
08/02/2023	332635	\$ 41.67	\$ -	PayPal Transfer Fees for Bill Jenkins' slip payments; PayPal Chk # 0	
08/31/2023	344346	4.50	-	Administrative Expenses Inv: August ProCom	



General Ledger Trial Balance with Details

Oyster Harbor Piers & Harbors

Accts: 10-1010-00 To: 95-9510-50 Dates: 8/1/2023 - 8/31/2023

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
50-5410-00	Community/Social Activities			\$11,152.07	\$-	\$-	\$11,152.07
Date	GL Ref #	Debit	Credit	Description			
60-6010-00	Electricity			190.50	-	-	190.50
Date	GL Ref #	Debit	Credit	Description			
Totals:				\$0.00	\$5,010.67	\$5,010.67	\$0.00

Business Checking

PNC Bank



For the Period 08/01/2023 to 08/31/2023

Primary Account Number: 53-2897-4178

Page 1 of 2

Number of enclosures: 0

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

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

For customer service call 1-877-BUS-BNKG
PNC accepts Telecommunications Relay Service (TRS) calls.
Para servicio en español, 1-877-BUS-BNKG

Moving? Please contact your local branch

Write to: Customer Service
PO Box 609
Pittsburgh, PA 15230-9738

Visit us at PNC.com/smallbusiness

Business Checking Summary

Oyster Harbor Citizens Assoc

Account number: 53-2897-4178

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

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
6,750.21	2,418.33	147.42	9,021.12
		Average ledger balance	Average collected balance
		8,689.33	8,663.91

Deposits and Other Additions

Description	Items	Amount
Deposits	1	1,308.00
ACH Additions	1	1,110.33
Total	2	2,418.33

Checks and Other Deductions

Description	Items	Amount
Checks	2	29.66
ACH Deductions	2	117.76
Total	4	147.42

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
08/01	6,750.21	08/10	9,168.54	08/29	9,021.12
08/02	7,860.54	08/16	9,050.78		

Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
08/10	1,308.00	Deposit	050385807

ACH Additions

Date posted	Amount	Transaction description	Reference number
08/02	1,110.33	ACH Credit Transfer Paypal XXXXXXXXX6900	00023214007781894

Business Checking

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

For the Period 08/01/2023 to 08/31/2023
 Oyster Harbor Citizens Assoc
 Primary Account Number: 53-2897-4178
 Page 2 of 2

Business Checking Account Number: 53-2897-4178 - continued

Checks and Other Deductions

Checks and Substitute Checks

* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
08/29	1014 *	9.66	011560547	08/29	1015	20.00	011560548

ACH Deductions

Date posted	Amount	Transaction description	Reference number
08/16	68.37	ACH Web Online Pmt	00023228009304790
		Baltimore Gas An Ckf245397311POS	
08/16	49.39	ACH Web Online Pmt	00023228009304789
		Baltimore Gas An Ckf245397311POS	

Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 09/01/2023 and will appear on your next statement as a single line item entitled Service Charge Period Ending 08/31/2023.

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

Description	Volume	Amount	
Account Maintenance Charge		.00	Requirements Met
Combined Transactions	9	.00	Included in Account
ACH Credits	1	.00	
ACH Debits	2	.00	
Checks Paid	2	.00	
Deposited Item - Consolidated	3	.00	
Deposit Tickets Processed	1	.00	
Total For Services Used This Period		.00	
Total Service Charge		.00	