



Agenda Packet
Corning Healthcare District
Meeting of the Board of Directors
Tuesday February 20, 2024

CORNING HEALTHCARE DISTRICT SERVING SOUTHERN TEHAMA COUNTY

BOARD MEETING AGENDA
Tuesday February 20, 2024
Corning Healthcare District Campus
275 Solano Street
Video and Phone Conferencing Available
Meeting Inquiries (530) 824-5451

Assistance for those with disabilities and those who wish to participate via teleconferencing.
If you have a disability or wish to join remotely and need accommodation to participate in the meeting, please call Tina E Hale, District Manager, at (530) 824-5451 for assistance so the necessary arrangements can be made.

CALL TO ORDER: 5:00 pm

ROLL CALL: Directors: Yvonne Boles, Valanne Cardenas, Lilia Ramirez, Ross Turner and Pat Hunn
District Manager: Tina E Hale

ALSO PRESENT: District Counsel: Thomas Andrews, Maintenance Supervisor: Mike Smith

PLEDGE OF ALLEGIANCE:

INVITATION TO PUBLIC TO ADDRESS BOARD:

If there is anyone in the audience wishing to speak on items not already set on the Agenda, please state your name, and briefly identify the matter you wish to have placed on the Agenda. The Directors will then determine if such matter will be placed on the Agenda for this meeting, scheduled for a subsequent meeting, or recommend other appropriate action. If the matter is placed on tonight's Agenda, you will have the opportunity later in the meeting to discuss the issue. The law prohibits the Directors from taking formal action on the issue, however, it can be placed on the Agenda for a later meeting so that interested members of the public will have a chance to appear and speak on the subject.

ADOPTION OF AGENDA:

COMMUNICATIONS, CORRESPONDENCE, AND INFORMATION:

ADOPTION OF MINUTES: January 16, 2023 Meeting Minutes

ADOPTION OF FINANCIAL REPORT:

POSTED Thursday, February 15, 2024

PRESIDENT'S REPORT:

COMMENTS AND REPORTS FROM DIRECTORS:

COMMENTS AND REPORTS FROM DISTRICT MANAGER:

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:

COMMENTS FROM DISTRICT COUNSEL:

BOARD MEETING AGENDA
Tuesday February 20, 2024

REGULAR AGENDA:

-QUEST DIAGNOSTICS CONTRACT RENEWAL

-MID-YEAR BUDGET ANALYSIS AND REVIEW

- SAINT ELIZABETH'S HOSPITAL'S MOBILE LIFE SUPPORT UNIT TEHAMA COUNTY
AMBULANCE PROJECT GRANT

-CITY OF CORNING WELL PROPOSAL

ADJOURNMENT:

INVITATION TO JOIN THE 2-20-24 MEETING OF THE BOARD VIA TELECONFERENCE:

Topic: CORNING HEALTHCARE DISTRICT BOARD MEETING
Time: Feb 20, 2024 05:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/81027423542?pwd=ZHM2aEx6SFhFSXIReWZaYkNDN3RhQT09>

Meeting ID: 810 2742 3542

Passcode: 871427

One tap mobile

+16694449171,,81027423542#,,,,*871427# US

+16699009128,,81027423542#,,,,*871427# US (San Jose)

Dial by your location

• +1 669 444 9171 US

• +1 669 900 9128 US (San Jose)

• +1 346 248 7799 US (Houston)

• +1 719 359 4580 US

• +1 253 205 0468 US

• +1 253 215 8782 US (Tacoma)

• +1 305 224 1968 US

• +1 309 205 3325 US

Meeting ID: 810 2742 3542

Passcode: 871427

Find your local number: <https://us02web.zoom.us/j/kgSBELuh5>

At the discretion of the Board, all items appearing on this agenda, whether or not expressly listed for action, may be deliberated and may be subject to action by the Board.

All public records relating to an agenda item on this agenda are available for public inspection at the time the record is distributed to all, or a majority of all members of the Board. Such records shall be available at the District office located at 275 Solano Street, Corning California. This institute is an equal opportunity provider, and employer.

**CORNING HEALTHCARE DISTRICT
BOARD OF DIRECTORS MEETING MINUTES
Tuesday, January 16, 2024
275 SOLANO STREET CONFERENCE ROOM
MEUSER BUILDING, CHD CAMPUS
VIDEO CONFERENCING**

CALL TO ORDER: 5:00 pm

ROLL CALL: Directors: Yvonne Boles, Ross Turner, Valanne Cardenas, Lilia Ramirez, and Pat Hunn present.

ALSO PRESENT: Maintenance Supervisor Mike Smith.

DISTRICT MANAGER: Tina E Hale present.

PLEDGE OF ALLEGIANCE: The pledge was given.

INVITATION TO PUBLIC TO ADDRESS BOARD: In attendance Tehama County Supervisor candidate, Greg Jones

ADOPTION OF AGENDA: A motion was made by Director Turner to adopt the agenda.
A second was made by Director Ramirez. The motion was approved unanimously.

COMMUNICATIONS, CORRESPONDENCE, AND INFORMATION: Elder Services Quarterly Report Q4 2023

MINUTES: A motion was made by Director Turner to adopt the minutes from the previous meeting held on December 19, 2023. A second was made by Director Hunn. The motion was approved unanimously.

FINANCIAL REPORT:

A motion was made by Director Turner to adopt the financial reports for November 2023.
A second was made by Director Hunn. The motion was approved unanimously.

PRESIDENT'S REPORT: No report.

DIRECTOR'S REPORT: Director Cardenas commented on a loss in her family and the increase in death due to suicide

DISTRICT MANAGER: Tina Hale reported on a meeting attended by President Boles, the St. Elizabeth's EMS staff, Mike Smith and herself. The EMS staff is interested in leasing the empty office building to station the ambulance drivers between calls and during breaks.

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:

Mike Smith reported on a shortwave radio on campus. He reported on recent interactions with Corning police regarding loitering. Upgrading the parking lot lighting was discussed.

**CORNING HEALTHCARE DISTRICT
BOARD OF DIRECTORS MEETING MINUTES
pg. 2 Tuesday, January 16, 2024**

REGULAR AGENDA:

-AUDIT REPORT

The 2022-2023 Audit was discussed. Director Turner made a motion to approve the June 31, 2023 Audit. A second was made by Director Hunn. The motion was approved unanimously.

-POLICY MANUAL REVIEW, SECTION 1000

SECTION 1000 of the District policy manual, including the Conflict of Interest Code was reviewed and discussed. Director Turner made a motion to approve SECTION 1000 of the Corning Healthcare District Policy Manual. A second was made by Director Cardenas. The motion was approved unanimously.

-EMS STATION ON CAMPUS

Discussion and approval of the addition of the EMS station on campus. Director Turner made a motion to approve the addition of EMS station to the District Campus. A second was made by Director Hunn. The motion was approved unanimously.

ADJOURNMENT: 6:28 PM



Tina E Hale
District Manager

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex and familial status. (Not all prohibited bases apply to all programs).

To file a complaint of discrimination, write USDA Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD)."

**CORNING HEALTHCARE DISTRICT
BOARD MEETING
Tuesday February 20, 2024
District conference room
275 Solano Street
Corning Healthcare District Campus
Meeting Inquiries (530) 824-5451**

January 2024 Financial Report

Corning Healthcare District
P L Budget 2023-2024

	AE	AF	AG	AH	AI
1	Month	Jan Budget 24	Jan Actual 24	YTD Budget	YTD Actual
2	Investment income	\$1,800.00	\$3,451.98	\$12,600.00	\$18,836.82
3	Checking Interest income	\$2.00	\$0.41	\$14.00	\$3.55
4	Rental Income	\$20,500.00	\$20,815.60	\$143,500.00	\$145,624.85
5	Other Income	\$0.00	\$0.00	\$0.00	\$0.00
6	Assessment Income	\$275,000.00	\$279,918.21	\$275,000.00	\$279,918.21
7	Total Income	\$297,302.00	\$304,186.20	\$431,114.00	\$444,383.43
8					
9	Payroll Expenses	\$15,900.00	\$15,318.78	\$110,900.00	\$107,214.20
10	Health Insurance	\$4,885.00	\$5,544.16	\$34,195.00	\$35,249.52
11	Workmans comp	\$0.00	\$0.00	\$3,350.00	\$3,343.52
12	Training	\$0.00	\$0.00	\$2,000.00	\$1,881.32
13	Total Employee Expense	\$20,785.00	\$20,862.94	\$150,445.00	\$147,688.56
14					
15	Public Education Material	\$315.00	\$390.20	\$2,205.00	\$2,545.47
16	Admin Legal	\$1,333.00	\$0.00	\$9,331.00	\$3,487.50
17	Office Supplies	\$400.00	\$2,594.37	\$2,800.00	\$3,829.52
18	Advertising	\$300.00	\$0.00	\$2,100.00	\$1,169.00
19	Audit	\$0.00	\$0.00	\$11,000.00	\$0.00
20	Election	\$0.00	\$0.00	\$13,000.00	\$0.00
21	Admin Other	\$750.00	\$394.48	\$5,250.00	\$5,097.90
22	Total Admin Expenses	\$3,098.00	\$3,379.05	\$45,686.00	\$16,129.39
23					
24	Electric Utility	\$3,800.00	\$2,846.67	\$29,100.00	\$27,055.75
25	Water	\$530.00	\$294.18	\$3,710.00	\$3,620.40
26	Telecom	\$1,333.00	\$912.79	\$9,331.00	\$5,922.65
27	Garbage	\$300.00	\$267.85	\$2,100.00	\$1,874.95
28	Maintenance & Repair	\$2,000.00	\$0.00	\$14,000.00	\$13,731.96
29	Outside Services	\$5,750.00	\$4,801.42	\$40,250.00	\$32,983.79
30	Special Projects	\$2,000.00	\$2,854.37	\$14,000.00	\$14,414.91
31	Fire & Liability Insurance	\$0.00	\$0.00	\$30,800.00	\$30,796.87
32	Total Facility Expense	\$15,713.00	\$11,977.28	\$143,291.00	\$130,401.28
33					
34	Total Expense	\$39,596.00	\$36,219.27	\$339,422.00	\$294,219.23
35					
36	Operating Profit	\$257,706.00	\$267,966.93	\$91,692.00	\$150,164.20
37					
38	USDA Interest	\$0.00	\$0.00	\$26,633.00	\$26,632.62
39					
40					
41	Net Profit	\$257,706.00	\$267,966.93	\$65,059.00	\$123,531.58
42					

CORNING HEALTHCARE DISTRICT
Profit & Loss
January 2024

	Jan 24
Ordinary Income/Expense	
Income	
Assesment Income-T	279,918.21
Checking Income-T	0.41
Investment Income-T	3,451.98
Lease Income-T	20,815.60
Total Income	304,186.20
Gross Profit	304,186.20
Expense	
AA-PAYROLL EXPENSE	
Employee Benefit-Hlth Ins-T	5,544.16
AA-PAYROLL EXPENSE - Other	15,318.78
Total AA-PAYROLL EXPENSE	20,862.94
ADMIN EXPENSE	
Admin Other-T	394.48
General Office-T	2,594.37
Senior Program-T	390.20
Total ADMIN EXPENSE	3,379.05
FACILITY EXPENSE	
Outside Services-T	4,801.42
Special Projects-T	2,854.37
Utilities-T	
Electricity-T	2,846.67
Garbage-T	267.85
Telecom & IT -T	912.79
Water-T	294.18
Total Utilities-T	4,321.49
Total FACILITY EXPENSE	11,977.28
Total Expense	36,219.27
Net Ordinary Income	267,966.93
Net Income	267,966.93

2023-2024

Phased Cash Budget

Budget	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Beg Cash Bal	\$221,607.00	\$169,463.00	\$ 81,435.00	\$ 46,041.00	\$ 27,647.00	\$ 45,253.00	\$ 17,959.00	\$ 275,665.00	\$ 57,391.00	\$ 40,222.00	\$ 48,153.00	\$165,884.00
Operations	\$ (52,144.00)	\$ (25,394.00)	\$ (35,394.00)	\$ (18,394.00)	\$ (17,394.00)	\$ (17,294.00)	\$ 257,706.00	\$ (17,194.00)	\$ (17,169.00)	\$ (17,069.00)	\$167,731.00	\$ (17,786.00)
Interest Payment		\$ (26,634.00)						\$ (26,080.00)				
Invest. Transfer					\$ 35,000.00			\$ (175,000.00)		\$ 10,000.00	\$ (50,000.00)	
Capital Expense		\$ (10,000.00)										
Special Projects												
Debt Retirement		\$ (26,000.00)										
Other												
End Cash Bal	\$169,463.00	\$ 81,435.00	\$ 46,041.00	\$ 27,647.00	\$ 45,253.00	\$ 27,959.00	\$ 275,665.00	\$ 57,391.00	\$ 40,222.00	\$ 33,153.00	\$165,884.00	\$148,098.00
Short Term Inv.	\$428,000.00	\$448,000.00	\$428,000.00	\$428,000.00	\$393,000.00	\$393,000.00	\$ 393,000.00	\$ 568,000.00	\$543,000.00	\$ 533,000.00	\$593,000.00	\$593,000.00
Restricted Cash	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00	\$ 79,000.00
Total Liquidity	\$676,463.00	\$608,435.00	\$553,041.00	\$534,647.00	\$517,253.00	\$499,959.00	\$ 747,665.00	\$ 704,391.00	\$662,222.00	\$ 645,153.00	\$837,884.00	\$820,098.00
∞												
Actual	July	August	September	October	November	December	January	February	March	April	May	June
Beg Cash Bal	\$221,606.94	\$173,396.86	\$ 49,421.33	\$ 30,426.69	\$ 6,837.24	\$ 14,287.18	\$ 23,809.74	\$ 50,911.13				
Operations	\$ (46,251.97)	\$ (15,469.45)	\$ (12,956.27)	\$ (19,447.31)	\$ (8,868.43)	\$ (14,809.30)	\$ 267,966.93					
Interest Payment		\$ (26,632.62)										
Invest Transfer		\$ (50,000.00)	\$ 10,000.00		\$ 15,000.00	\$ 10,000.00	\$ (224,100.00)					
Capital Expense			\$ (10,983.85)									
Special Projects												
Debt Retirement		\$ (26,000.00)										
Other	\$ (1,958.11)	\$ (5,873.46)	\$ (5,054.50)	\$ (4,142.14)	\$ 1,318.37	\$ 14,331.86	\$ 7,124.20					
End Cash Bal.	\$173,396.86	\$ 49,421.33	\$ 30,426.69	\$ 6,837.24	\$ 14,287.18	\$ 23,809.74	\$ 50,991.13					
Short Term Inv.	\$ 430,337.75	\$ 482,443.55	\$ 474,432.96	\$ 476,488.97	\$ 463,677.33	\$ 432,823.52	\$ 685,117.23					
Restricted Cash	\$ 79,237.85	\$ 79,604.43	\$ 79,962.75	\$ 80,337.20	\$ 80,703.34	\$ 105,134.14	\$ 79,669.51					
Total Liquidity	\$ 682,972.46	\$ 611,469.31	\$ 584,822.40	\$ 563,663.41	\$ 558,667.85	\$ 561,767.40	\$ 815,777.87					

CORNING HEALTHCARE DISTRICT
Balance Sheet
As of January 31, 2024

	Jan 31, 24
ASSETS	
Current Assets	
Checking/Savings	
1 Mechanics Checking-0360	15,511.96
2Capital Improvement USDA-4903	26,622.98
CalCLASS CHD 1	660,197.12
CalCLASS USDA Reserve	79,669.51
Edward Jones 580-14264-1-1	24,920.11
Petty Cash	100.00
Total Checking/Savings	807,021.68
Accounts Receivable	-2,469.10
Other Current Assets	
Short Term Capital Lease	174,792.92
Total Other Current Assets	174,792.92
Total Current Assets	979,345.50
Fixed Assets	
Bldg Imp	245,402.48
Bldg Imp Accum Dep	-118,180.11
Equipment	279,204.00
Equipment Accum Dep	-18,613.60
Land	20,313.00
Land-Demolition	518,035.56
Land Imp	105,081.20
Land Imp Accum Dep	-105,081.20
Maint Bldg	242,716.64
Maint Bldg Accum Dep	-8,090.57
Med Bldg	3,772,128.76
Med Bldg Accum Dep	-1,509,610.54
Xtended Term Capital Lease	958,384.82
Total Fixed Assets	4,381,690.44
TOTAL ASSETS	5,361,035.94
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accrued Payroll	5,852.00
Interest Payable	22,193.86
Payroll Liabilities	8,949.24
Total Other Current Liabilities	36,995.10
Total Current Liabilities	36,995.10
Long Term Liabilities	
Deferred Lease Inflow	1,099,990.32
Loan Payable - USDA	1,227,300.00
Total Long Term Liabilities	2,327,290.32
Total Liabilities	2,364,285.42
Equity	
2310.00-Fund Bal-Ret Earn	2,557,413.28
Net Assets	316,634.52
Net Income	122,702.72
Total Equity	2,996,750.52
TOTAL LIABILITIES & EQUITY	5,361,035.94

CORNING HEALTHCARE DISTRICT
Statement of Cash Flows
January 2024

	<u>Jan 24</u>
OPERATING ACTIVITIES	
Net Income	267,966.93
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	<u>-5,821.81</u>
Net cash provided by Operating Activities	<u>262,145.12</u>
Net cash increase for period	262,145.12
Cash at beginning of period	<u>544,876.56</u>
Cash at end of period	<u><u>807,021.68</u></u>

CORNING HEALTHCARE DISTRICT
Income by Customer Summary
January 2024

	<u>Jan 24</u>
Tehama County	10,956.46
Adventist Health	6,900.57
Northern Valley Catholic Social Service -	1,301.03
QUEST DIAGNOSTICS, INC.	964.38
Children First Foster Family Agency	397.84
Family Counseling Center	295.32
AUDITOR'S OFFICE TEHAMA COUNTY	<u>279,918.21</u>
TOTAL	<u><u>300,733.81</u></u>

**CORNING HEALTHCARE DISTRICT
Expenses by Vendor Summary
January 2024**

	<u>Jan 24</u>
At & T U-Verse 127454452	53.50
ATT 294290689	255.34
Battle Creek Pest Control	90.00
BAY ALARM	435.29
Business Connections	166.00
City of Corning-175 Solano COR0145	90.77
City of Corning-275 Solano COR0168	114.41
City of Corning 218 - COR0218	89.00
Edward Jones A	312.16
Edward Jones B	512.20
Electronic Federal Tax payment System	3,132.41
Employment Development Department	459.02
Express Employment Services	616.98
File of Life Foundation	390.20
McDaniel Signs	2,237.39
Northern Services-155 Solano	1,518.83
Pacific Gas & Electric	2,314.06
Pacific Gas & Electric-125-9	521.82
Pacific Gas & Electric 129-5	10.79
Peerless Bldg Maintenanc Corp	110.90
Red Bluff Daily News	228.48
Servicemaster Clean	2,562.40
Special District Risk Management	5,544.16
Streamline	84.00
VC3, Inc	3,198.32
Waste Management	267.85
TOTAL	<u><u>25,316.28</u></u>

**CORNING HEALTHCARE DISTRICT
GENERAL OPERATING ACCOUNT**

As of January 31, 2024

<u>Date</u>	<u>Name</u>	<u>Memo</u>	<u>Amount</u>	<u>Balance</u>
1 Mechanics Checking-0360				6,818.90
01/01/24	Benwell, Elaine	Paycheck	-786.23	6,032.67
01/01/24	Smith, Mike A	Paycheck	-1,677.27	4,355.40
01/01/24	Engbretsen, Shirley I	Paycheck	-211.80	4,143.60
01/01/24	Hale, Tina E	Paycheck	-2,487.65	1,655.95
01/02/24		Deposit	10,956.46	12,612.41
01/08/24	At & T U-Verse 1274...	127454452 / 1...	-53.50	12,558.91
01/08/24	ATT 294290689	acct #294290...	-255.34	12,303.57
01/08/24	BAY ALARM	MASTER BIL...	-435.29	11,868.28
01/08/24	Business Connections	1331	-166.00	11,702.28
01/08/24	Express Employmen...	23391192	-616.98	11,085.30
01/08/24	File of Life Foundation	H16236	-390.20	10,695.10
01/08/24	Pacific Gas & Electri...	2679716125-9	-521.82	10,173.28
01/08/24	Pacific Gas & Electri...	4586584129-5	-10.79	10,162.49
01/08/24	VC3, Inc	COMPUTER ...	-2,594.37	7,568.12
01/08/24		Deposit	1,301.03	8,869.15
01/15/24	Tehama County She...	File #2200014...	-643.58	8,225.57
01/15/24	Benwell, Elaine	Paycheck	-719.73	7,505.84
01/15/24	Smith, Mike A	Paycheck	-1,677.26	5,828.58
01/15/24	Engbretsen, Shirley I	Paycheck	-211.80	5,616.78
01/15/24	Hale, Tina E	Paycheck	-2,487.67	3,129.11
01/16/24	Employment Develo...	Dec 2023	-437.29	2,691.82
01/16/24	Electronic Federal T...	Federal 941/9...	-3,127.58	-435.76
01/16/24		Deposit	25,900.00	25,464.24
01/16/24	Battle Creek Pest C...	34-2046874	-90.00	25,374.24
01/16/24	City of Corning-175 ...	COR0145	-90.77	25,283.47
01/16/24	City of Corning-275 ...	COR0168	-114.41	25,169.06
01/16/24	City of Corning 218 -...	COR0218	-89.00	25,080.06
01/16/24	McDaniel Signs	CAMPUS SIG...	-2,237.39	22,842.67
01/16/24	Northern Services-1...	75-3120754	-1,518.83	21,323.84
01/16/24	Pacific Gas & Electric	4814920780-4	-2,314.06	19,009.78
01/16/24	Peerless Bldg Maint...	window cleani...	-110.90	18,898.88
01/16/24	Red Bluff Daily News	Subscription	-228.48	18,670.40
01/16/24	Servicemaster Clean		-2,562.40	16,108.00
01/16/24	Streamline		-84.00	16,024.00
01/16/24	VC3, Inc	IT SUPPORT	-603.95	15,420.05
01/16/24	Waste Management	533-0000136-...	-267.85	15,152.20
01/17/24		Deposit	1,771.92	16,924.12
01/22/24		Deposit	279,918.21	296,842.33
01/22/24	Corning Healthcare ...	Transfer to C...	-25,900.00	270,942.33
01/22/24	Special District Risk ...		-5,544.16	265,398.17
01/23/24			-250,000.00	15,398.17
01/26/24		Deposit	964.38	16,362.55
01/29/24	Employment Develo...	Q4 2023	-21.73	16,340.82
01/29/24	Electronic Federal T...	Federal 940 Q...	-4.83	16,335.99
01/29/24		Interest	0.33	16,336.32
01/30/24	Edward Jones B	Simple IRA -B	-512.20	15,824.12
01/30/24	Edward Jones A	Simple IRA -A	-312.16	15,511.96
Total 1 Mechanics Checking-0360			8,693.06	15,511.96
TOTAL			8,693.06	15,511.96

December 2023 Statement

Open Date: 11/09/2023 Closing Date: 12/08/2023



Visa® Business Bonus Rewards Card



Elan Financial
Services
BUS 30 ELN

1-866-552-8855

8 6

CORNING HEALTHCARE (CPN 001455698)

New Balance	\$2,568.52
Minimum Payment Due	\$26.00
Payment Due Date	01/06/2024

Reward Points	
Earned This Statement	3,211
Reward Center Balance as of 12/07/2023	115,903
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$2,026.43
Payments	-	\$2,026.43 ^{CR}
Other Credits		\$0.00
Purchases	+	\$2,568.52
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,568.52
Past Due		\$0.00
Minimum Payment Due		\$26.00
Credit Line		\$30,000.00
Available Credit		\$27,431.48
Days in Billing Period		30

RESERVED
12/20/23

PAID
12/22/23

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001455698



Bonus Rewards

Rewards Center Activity as of 12/07/2023	
Rewards Center Activity*	0
Rewards Center Balance	115,903

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	2,568	22,395
25% Monthly Bonus	643	5,599
Total Earned	3,211	27,994

Points Expiring on 12/31/2023: 5878

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions SMITH JR MICHAEL Credit Limit \$3000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/15	11/14	6588	SOUTH AVENUE ACE HDWE 5308242156 CA	\$254.95	_____
11/20	11/16	3988	CORNING LUMBER - CORNI CORNING CA	\$24.77	_____
11/20	11/17	4404	CORNING LUMBER - CORNI CORNING CA	\$27.53	_____
12/01	11/29	7527	THE HOME DEPOT 6609 CHICO CA	\$865.31	_____
12/04	12/01	0284	SOUTH AVENUE ACE HDWE 5308242156 CA	\$77.22	_____
12/08	12/07	7817	HOBART SALES & SERVICE CHICO CA	\$81.18	_____
			Total	\$1,330.96	

Transactions BENWELL, ELAINE Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/10	11/09	2718	MARSHALLS #1460 RED BLUFF CA	\$81.31	_____
11/10	11/09	5177	WAL-MART #1808 RED BLUFF CA	\$48.70	_____
11/17	11/16	1009	AMZN Mktg US*4V26G4593 Amzn.com/bill WA	\$78.79	_____

Continued on Next Page

Transactions		BENWELL ELAINE		Credit Limit \$1000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/20	11/19	3741	AMZN Mktp US*KQ70K3IL3 Amzn.com/bill WA	\$9.66	_____
11/20	11/19	2514	AMZN Mktp US*ST0QG49J3 Amzn.com/bill WA	\$8.57	_____
11/27	11/26	9367	DOLLAR TREE RED BLUFF CA	\$8.06	_____
				\$235.09	

Transactions		HALE TINA E		Credit Limit \$30000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/17	11/16	8830	DIGITALSPACE 888-740-0502 NV	\$10.00	_____
11/20	11/19	8153	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$15.99	_____
11/22	11/21	1850	WAL-MART #1608 RED BLUFF CA	\$6.06	_____
11/30	11/29	9462	AT&T BILL PAYMENT 800-331-0500 TX	\$150.42	_____
12/04	12/02	7229	ITPARTNERS 866-4350666 MI	\$96.00	_____
12/08	12/06	9460	CALIFORNIA SPECIAL DIS 916-4427887 CA	\$720.00	_____
				\$1,002.47	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/01	11/29	0133	PAYMENT THANK YOU	\$2,026.43CR	_____
				\$2,026.43CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$39.00
Total Interest Charged in 2023	\$27.20

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	20.24%	
**PURCHASES	\$2,568.52	\$0.00	YES	\$0.00	20.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	