



Agenda Packet
Corning Healthcare District
Meeting of the Board of Directors
Tuesday December 19, 2023

CORNING HEALTHCARE DISTRICT SERVING SOUTHERN TEHAMA COUNTY

BOARD MEETING AGENDA
Tuesday December 19, 2023
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: November 21, 2023 Meeting Minutes

ADOPTION OF FINANCIAL REPORT:

POSTED Thursday, December 14, 2023

PRESIDENT'S REPORT:

COMMENTS AND REPORTS FROM DIRECTORS:

COMMENTS AND REPORTS FROM DISTRICT MANAGER: Hometown Christmas Parade, Corning Chamber Mixer

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:

COMMENTS FROM DISTRICT COUNSEL:

REGULAR AGENDA:

-PRELIMINARY AUDIT REPORT

ADJOURNMENT:

INVITATION TO JOIN THE 12-19-23 MEETING OF THE BOARD VIA TELECONFERENCE:

Topic: CORNING HEALTHCARE DISTRICT BOARD MEETING

Time: Dec 19, 2023 05:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/87153956819?pwd=SVlxYXNhaDZ6VXFUY25ycUJnMFhtZz09>

Meeting ID: 871 5395 6819

Passcode: 157717

One tap mobile

+16699009128,,87153956819#,,, *157717# US (San Jose)

+16694449171,,87153956819#,,, *157717# US

Dial by your location

- +1 669 900 9128 US (San Jose)
- +1 669 444 9171 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 646 558 8656 US (New York)
- +1 646 931 3860 US
- +1 689 278 1000 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 360 209 5623 US

Meeting ID: 871 5395 6819

Passcode: 157717

Find your local number: <https://us02web.zoom.us/u/kd8YQIoviN>

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, November 21, 2023
275 SOLANO STREET CONFERENCE ROOM
MEUSER BUILDING, CHD CAMPUS
VIDEO CONFERENCING**

CALL TO ORDER: 6:00 pm

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

ALSO PRESENT: Maintenance Supervisor Mike Smith. District Counsel Thomas Andrews present via teleconference.

DISTRICT MANAGER: Tina E Hale present.

PLEDGE OF ALLEGIANCE: The pledge was given.

INVITATION TO PUBLIC TO ADDRESS BOARD: No public in attendance.

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:
No information was presented.

MINUTES: A motion was made by Director Ramirez to adopt the minutes from the previous meetings held on October 17, 2023. A second was made by Director Cardenas. The motion was approved unanimously.

FINANCIAL REPORT: Discussion was had regarding research and report of solar installation on campus due to the high cost of PG&E. A motion was made by Director Cardenas to adopt the financial reports for October 2023. A second was made by Director Ramirez. The motion was approved unanimously.

PRESIDENT'S REPORT: President Boles discussed the details of the annual potluck dinner held on December 19th and participation in the Hometown Christmas Parade with the Corning Healthcare District ambulance.

DIRECTOR'S REPORT: Director Turner suggested that a dinner invitation be extended to Supervisor Hansen, Supervisor Leach and campus agency directors.

DISTRICT MANAGER: Tina Hale reported on the report of Healthy Air Quality at the Corning Health Clinic and information obtained regarding the state of healthcare on a whole in the nation. She also attended the Chamber mixer that included Corning, Los Molinos and Red Bluff.

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:
Mike Smith reported on the upgrades to the Maintenance office preparing for a new tenant.

**CORNING HEALTHCARE DISTRICT
BOARD OF DIRECTORS MEETING MINUTES
pg. 2 Tuesday, November 21, 2023**

REGULAR AGENDA:

-APPROVAL OF THE PLACEMENT OF A CORNING UNION HIGH SCHOOL STUDENT TO WORK IN THE MAINTENANCE DEPARTMENT FOR ON-THE-JOB TRAINING.

Director Turner made a motion to approve the placement of a Corning Union High School student to work in the maintenance department for on-the-job training, subject to evaluation by legal counsel and final clarification of any questions or concerns.

A second was made by Director Cardenas. The motion was approved unanimously.

-APPROVAL OF PROSPECTIVE TENANT, FIRST FIVE-HELP ME GROW AGENCY

The consensus of the Directors that First Five/Help-Me-Grow Agency be approved as a prospective tenant.

-DISCUSSION AND APPROVAL OF CHANGES TO THE POLICY MANUAL REGARDING MEETING TIME

Director Turner made a motion to approve the changes to the policy manual regarding the meeting time.

A second was made by Director Cardenas. The motion was approved unanimously.

COMMENTS FROM DISTRICT COUNSEL: District Counsel Andrews commented that the Board could approve the placement of a high school student subject to evaluation by legal counsel. He commented that the changes to the policy manual met with his approval.

ADJOURNMENT: 7:10 PM



Tina E Hale
District Manager

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**CORNING HEALTHCARE DISTRICT
BOARD MEETING
Tuesday December 19, 2023
District conference room
275 Solano Street
Corning Healthcare District Campus
Meeting Inquiries (530) 824-5451**

November 2023 Financial Report

Corning Healthcare District
P L Budget 2023-2024

	U	V	W	X	Y
1	Month	Nov Budget 23	Nov Actual 23	YTD Budget	YTD Actual
2	Investment income	\$1,800.00	\$2,554.50	\$9,000.00	\$12,530.75
3	Checking Interest income	\$2.00	\$0.17	\$10.00	\$3.00
4	Rental Income	\$20,500.00	\$20,815.59	\$102,500.00	\$103,993.65
5	Other Income	\$0.00	\$0.00	\$0.00	\$0.00
6	Assessment Income	\$0.00	\$0.00	\$0.00	\$0.00
7	Total Income	\$22,302.00	\$23,370.26	\$111,510.00	\$116,527.40
8					
9	Payroll Expenses	\$15,800.00	\$15,225.60	\$79,100.00	\$76,516.64
10	Health Insurance	\$4,885.00	\$4,832.24	\$24,425.00	\$24,161.20
11	Workmans comp	\$0.00	\$0.00	\$3,350.00	\$3,343.52
12	Training	\$0.00	\$0.00	\$2,000.00	\$1,161.32
13	Total Employee Expense	\$20,685.00	\$20,057.84	\$108,875.00	\$105,182.68
14					
15	Public Education Material	\$315.00	\$622.29	\$1,575.00	\$1,754.93
16	Admin Legal	\$1,333.00	\$0.00	\$6,665.00	\$3,487.50
17	Office Supplies	\$400.00	\$147.48	\$2,000.00	\$1,219.16
18	Advertising	\$300.00	\$324.00	\$1,500.00	\$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	\$632.76	\$3,750.00	\$2,017.36
22	Total Admin Expenses	\$3,098.00	\$1,726.53	\$39,490.00	\$9,647.95
23					
24	Electric Utility	\$4,000.00	\$2,630.03	\$21,500.00	\$21,422.81
25	Water	\$530.00	\$446.40	\$2,650.00	\$2,932.92
26	Telecom	\$1,333.00	\$1,274.63	\$6,665.00	\$3,828.66
27	Garbage	\$300.00	\$267.85	\$1,500.00	\$1,339.25
28	Maintenance & Repair	\$2,000.00	\$1,000.21	\$10,000.00	\$12,968.23
29	Outside Services	\$5,750.00	\$4,835.20	\$28,750.00	\$23,294.20
30	Special Projects	\$2,000.00	\$0.00	\$10,000.00	\$8,107.26
31	Fire & Liability Insurance	\$0.00	\$0.00	\$30,800.00	\$30,796.87
32	Total Facility Expense	\$15,913.00	\$10,454.32	\$111,865.00	\$104,690.20
33					
34	Total Expense	\$39,696.00	\$32,238.69	\$260,230.00	\$219,520.83
35					
36	Operating Profit	-\$17,394.00	-\$8,868.43	-\$148,720.00	-\$102,993.43
37					
38	USDA Interest	\$0.00	\$0.00	\$26,633.00	\$26,632.62
39					
40					
41	Net Profit	-\$17,394.00	-\$8,868.43	-\$175,353.00	-\$129,626.05
42					

CORNING HEALTHCARE DISTRICT

Profit & Loss

November 2023

	<u>Nov 23</u>
Ordinary Income/Expense	
Income	
Checking Income-T	0.17
Investment Income-T	2,554.50
Lease Income-T	20,815.59
Total Income	<u>23,370.26</u>
Gross Profit	23,370.26
Expense	
AA-PAYROLL EXPENSE	
Employee Benefit-Hlth Ins-T	4,832.24
AA-PAYROLL EXPENSE - Other	15,225.60
Total AA-PAYROLL EXPENSE	<u>20,057.84</u>
ADMIN EXPENSE	
Admin Other-T	632.76
Advertising-T	324.00
General Office-T	147.48
Senior Program-T	622.29
Total ADMIN EXPENSE	<u>1,726.53</u>
FACILITY EXPENSE	
Maintenance-T	1,000.21
Outside Services-T	4,835.20
Utilities-T	
Electricity-T	2,630.03
Garbage-T	267.85
Telecom & IT -T	1,274.63
Water-T	446.40
Total Utilities-T	<u>4,618.91</u>
Total FACILITY EXPENSE	<u>10,454.32</u>
Total Expense	<u>32,238.69</u>
Net Ordinary Income	-8,868.43
Net Income	<u><u>-8,868.43</u></u>

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						
Operations	\$ (46,251.97)	\$ (15,469.45)	\$ (12,956.27)	\$ (19,447.31)	\$ (8,868.43)							
Interest Payment		\$ (26,632.62)										
Invest Transfer		\$ (50,000.00)	\$ 10,000.00		\$ 15,000.00							
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							
End Cash Bal.	\$173,396.86	\$ 49,421.33	\$ 30,426.69	\$ 6,837.24	\$ 14,287.18							
Short Term Inv.	\$ 430,337.75	\$ 482,443.55	\$ 474,432.96	\$ 476,488.97	\$ 463,677.33							
Restricted Cash	\$ 79,237.85	\$ 79,604.43	\$ 79,962.75	\$ 80,337.20	\$ 80,703.34							
Total Liquidity	\$ 682,972.46	\$ 611,469.31	\$ 584,822.40	\$ 563,663.41	\$ 558,667.85							

CORNING HEALTHCARE DISTRICT

Balance Sheet

As of November 30, 2023

	Nov 30, 23
ASSETS	
Current Assets	
Checking/Savings	
1 Mechanics Checking-0360	7,105.47
2Capital Improvement USDA-4903	722.89
CalCLASS CHD 1	439,987.73
CalCLASS USDA Reserve	80,703.34
Edward Jones 580-14264-1-1	23,689.60
Petty Cash	100.00
Total Checking/Savings	552,309.03
Accounts Receivable	-914.08
Other Current Assets	
Short Term Capital Lease	174,792.92
Total Other Current Assets	174,792.92
Total Current Assets	726,187.87
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	5,107,878.31
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	-130,454.91
Total Equity	2,743,592.89
TOTAL LIABILITIES & EQUITY	5,107,878.31

CORNING HEALTHCARE DISTRICT
Statement of Cash Flows
July through November 2023

	<u>Jul - Nov 23</u>
OPERATING ACTIVITIES	
Net Income	-130,454.91
Adjustments to reconcile Net Income	
to net cash provided by operations:	
Accounts Receivable	<u>-22.21</u>
Net cash provided by Operating Activities	-130,477.12
INVESTING ACTIVITIES	
Bldg Imp	<u>-10,983.85</u>
Net cash provided by Investing Activities	-10,983.85
FINANCING ACTIVITIES	
Loan Payable - USDA	<u>-26,000.00</u>
Net cash provided by Financing Activities	<u>-26,000.00</u>
Net cash increase for period	-167,460.97
Cash at beginning of period	<u>719,770.00</u>
Cash at end of period	<u><u>552,309.03</u></u>

CORNING HEALTHCARE DISTRICT
Income by Customer Summary
November 2023

	<u>Nov 23</u>
Tehama County	10,956.45
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	<u>295.32</u>
TOTAL	<u><u>20,815.59</u></u>

CORNING HEALTHCARE DISTRICT
Expenses by Vendor Summary
November 2023

	Nov 23
Alhambra	52.48
At & T U-Verse 127454452	53.50
ATT 294290689	255.34
Battle Creek Pest Control	90.00
BAY ALARM	416.59
Bickley's Air Conditioning & Heating	202.50
Business Connections	322.00
City of Corning-175 Solano COR0145	87.23
City of Corning-275 Solano COR0168	271.94
City of Corning 218 - COR0218	87.23
Edward Jones A	312.16
Edward Jones B	519.40
Electronic Federal Tax payment System	3,060.70
Employment Development Department	416.91
Los Molinos Chamber of Commerce	40.00
Mechanics Bank Credit Card	2,026.43
Northern Services-155 Solano	1,518.83
Pacific Gas & Electric	2,172.78
Pacific Gas & Electric-125-9	446.46
Pacific Gas & Electric 129-5	10.79
Peerless Bldg Maintenanc Corp	110.90
Red Bluff Daily News-ROP Advertising	324.00
Servicemaster Clean	2,562.40
Special District Risk Management	4,832.24
Streamline	84.00
VC3, Inc	703.39
Waste Management	267.85
TOTAL	21,248.05

**CORNING HEALTHCARE DISTRICT
GENERAL OPERATING ACCOUNT**

As of November 30, 2023

<u>Date</u>	<u>Name</u>	<u>Memo</u>	<u>Amount</u>	<u>Balance</u>
1 Mechanics Checking-0360				3,823.73
11/01/23	Benwell, Elaine	Paycheck	-851.61	2,972.12
11/01/23	Smith, Mike A	Paycheck	-1,665.12	1,307.00
11/01/23	Engbretsen, Shirley I	Paycheck	-212.28	1,094.72
11/01/23	Hale, Tina E	Paycheck	-2,483.71	-1,388.99
11/01/23		Deposit	964.38	-424.61
11/01/23		Deposit	18,254.86	17,830.25
11/01/23		Deposit	13.84	17,844.09
11/01/23	E. Benwell	OCT MILAGE	-74.21	17,769.88
11/01/23	Alhambra	49411161031...	-52.48	17,717.40
11/01/23	ATT 294290689	acct #294290...	-255.34	17,462.06
11/01/23	BAY ALARM	MASTER BIL...	-416.59	17,045.47
11/01/23	Pacific Gas & Electri...	4586584129-5	-10.79	17,034.68
11/02/23		Deposit	1,301.03	18,335.71
11/08/23	Los Molinos Chamb...	Chamber dues	-40.00	18,295.71
11/15/23	Benwell, Elaine	Paycheck	-717.24	17,578.47
11/15/23	Smith, Mike A	Paycheck	-1,665.13	15,913.34
11/15/23	Engbretsen, Shirley I	Paycheck	-238.82	15,674.52
11/15/23	Hale, Tina E	Paycheck	-2,483.70	13,190.82
11/15/23	Tehama County She...	File #2200014...	-598.82	12,592.00
11/16/23	Employment Develo...	Oct 2023	-430.75	12,161.25
11/16/23	Electronic Federal T...	Federal 941/9...	-3,060.70	9,100.55
11/16/23	At & T U-Verse 1274...	127454452 / 1...	-53.50	9,047.05
11/16/23	Battle Creek Pest C...	34-2046874	-90.00	8,957.05
11/16/23	Bickley's Air Conditio...	Service call 1...	-202.50	8,754.55
11/16/23	Business Connections	1331	-322.00	8,432.55
11/16/23	City of Corning-175 ...	COR0145	-87.23	8,345.32
11/16/23	City of Corning-275 ...	COR0168	-271.94	8,073.38
11/16/23	City of Corning 218 -...	COR0218	-87.23	7,986.15
11/16/23	Mechanics Bank Cre...	10/11/23-11/0...	-2,026.43	5,959.72
11/16/23	Northern Services-1...	75-3120754	-1,518.83	4,440.89
11/16/23	Pacific Gas & Electric	4814920780-4	-2,172.78	2,268.11
11/16/23	Pacific Gas & Electri...	2679716125-9	-446.46	1,821.65
11/16/23	Peerless Bldg Maint...	window cleani...	-110.90	1,710.75
11/16/23	Red Bluff Daily New...	Red Bluff Dail...	-324.00	1,386.75
11/16/23	Servicemaster Clean		-2,562.40	-1,175.65
11/16/23	Special District Risk ...		-4,832.24	-6,007.89
11/16/23	Streamline	NOV/DEC	-84.00	-6,091.89
11/16/23	Waste Management	533-0000136-...	-267.85	-6,359.74
11/16/23		Deposit	15,000.00	8,640.26
11/29/23	Edward Jones B	Simple IRA -B	-519.40	8,120.86
11/29/23	Edward Jones A	Simple IRA -A	-312.16	7,808.70
11/29/23	VC3, Inc		-703.39	7,105.31
11/30/23		Interest	0.16	7,105.47
Total 1 Mechanics Checking-0360			3,281.74	7,105.47
TOTAL			3,281.74	7,105.47

November 2023 Statement

Open Date: 10/11/2023 Closing Date: 11/08/2023



Visa® Business Bonus Rewards Card

CORNING HEALTHCARE (CPN 001455698)

New Balance	\$2,026.43
Minimum Payment Due	\$21.00
Payment Due Date	12/06/2023

Reward Points	
Earned This Statement	2,533
Reward Center Balance as of 11/07/2023	113,370
For details, see your rewards summary.	

Elan Financial Services
BUS 30 ELN

1-866-552-8855

Activity Summary

Previous Balance	+	\$1,166.65
Payments	-	\$1,166.65 ^{CR}
Other Credits		\$0.00
Purchases	+	\$2,026.43
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,026.43
Past Due		\$0.00
Minimum Payment Due		\$21.00
Credit Line		\$30,000.00
Available Credit		\$27,973.57
Days in Billing Period		29

RECEIVED
11/15/23

P A I D
11/16/23

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 11/07/2023

Rewards Center Activity*	0
Rewards Center Balance	113,370

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	2,027	19,827
25% Monthly Bonus	506	4,956
Total Earned	2,533	24,783

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					
10/23	10/20	1357	SOUTH AVENUE ACE HDWE 5308242156 CA	\$6.78	_____
10/23	10/19	8571	THE HOME DEPOT #6609 CHICO CA	\$773.92	_____
10/23	10/20	7410	CORNING LUMBER - CORNI CORNING CA	\$5.38	_____
10/24	10/23	9016	SOUTH AVENUE ACE HDWE 5308242156 CA	\$11.63	_____
				\$797.71	

Transactions BENWELL ELAINE Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/11	10/11	9623	AMAZON.COM*TE4JD9T11 SEATTLE WA	\$1.92	_____
10/13	10/12	8130	AMZN Mktp US*TP1B95TS0 Amzn.com/bill WA	\$28.89	_____
10/19	10/19	3063	APPLE.COM/US 800-676-2775 CA	\$20.43	_____
10/23	10/20	7864	AMZN Mktp US*TD8YN93G2 Amzn.com/bill WA	\$18.24	_____
10/24	10/23	2826	WAL-MART #1608 RED BLUFF CA	\$38.21	_____

Continued on Next Page

Transactions BENWELL ELAINE Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/25	10/24	3160	WAL-MART #1608 RED BLUFF CA [REDACTED]	\$40.39	
				\$148.08	

Transactions HALE TINA E Credit Limit \$30000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/12	10/11	2654	SQ *SWEET SWIRLS CAKES Corning CA	\$67.00	
10/13	10/12	4291	RITE AID 06188 CORNING CA	\$67.38	
10/13	10/12	2772	SAVMOR FOODS #32 CORNING CA	\$4.97	
10/13	10/12	7903	SAVMOR FOODS #32 CORNING CA	\$16.83	
10/13	10/12	7911	SAVMOR FOODS #32 CORNING CA	\$24.16	
10/13	10/12	5759	WAL-MART #1608 RED BLUFF CA	\$114.28	
10/17	10/16	3277	DIGITALSPACE 888-740-0502 NV	\$10.00	
10/18	10/17	4613	SAVMOR FOODS #32 CORNING CA	\$22.40	
10/19	10/18	9044	WAL-MART #1608 RED BLUFF CA	\$17.21	
10/20	10/19	4765	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$15.99	
10/26	10/25	5343	ATT* BILL PAYMENT 800-331-0500 TX	\$154.40	
10/30	10/28	7696	NVCF.ORG WWW.NVCF.ORG CA	\$400.00	
10/30	10/27	3975	GREEN BARN WHISKEY KIT RED BLUFF CA	\$68.02	
11/03	11/02	3424	ITPARTNERS 866-4350666 MI [REDACTED]	\$98.00	
				\$1,080.64	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
10/30	10/26	0210	PAYMENT THANK YOU [REDACTED]	\$1,166.65CR	
				\$1,166.65CR	

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