



The Town Homes of Townsend Woods

01/28/2026

**Townhomes of Townsend Woods Association General Meeting Minutes
Wednesday, January 28th, 2026 from 6:34 pm – 7:38 pm
at the Sycamore Public Library with a Zoom option available**

Officers present: Anastasia Kocher (Vice President), Valerie Myers (Treasurer), Sally Riccardi (Secretary), and Fred Taillon (Trustee). Salena Taylor (President) was absent

Members Present: 8 in person, 1 on Zoom

The meeting opened with Pledge of Allegiance, followed by roll call of the officers.

1. President's Report

- a. **Zoom Participants:** We attempted to include our zoom participants by allowing them to use the chat feature in zoom to ask questions. Fred monitored the zoom to let us know if we were receiving questions from them. We were hopeful that this would work, but the chat function was not working for our zoom participant. They texted another homeowner their questions for us to answer. We will attempt to work out these issues prior to the next meeting. We also utilized a poll feature in order to allow zoom participants to vote on issues requiring a vote. This feature did work and we will continue to implement it going forward.
- b. **Decorations:** Please take them down as weather allows. Holiday garage/house lights are harder to take down so these should be turned off until you are able to take them down. All other decorations need to be taken down and put away as soon as possible. Any garage bulbs that were colored for the holiday need to be back to white.
- c. **Elections Process for 2026**
 - i. The ballots will be mailed out and returned via the black box or snail mail as usual.
 - ii. The election committee will do most of the work. In the past, the election committee has been made up of 2 people. This year, it will be 3 people. If you are interested in being on this committee, please add your name to the sheet at the end of the meeting. The only rules for being on the committee is that they cannot be board members, cannot live in the same household as board members, and must not be planning to run for a board position.
 1. The election committee will stuff, stamp, label, seal, and mail the ballots.
 2. The election committee will accompany Valerie to the blackbox and anything related to the election will immediately be handed to the committee member and stay sealed.
 3. The election committee will hold onto all sealed ballots.
 4. Ballots will be watermarked when printed in order to verify them, not identify voters.
 5. At the end of March/beginning of April, we will hold a special meeting, we are currently shooting for April 1st. At this meeting, the election committee will unseal, open, and count all of the ballots. They will announce the winners. No other business will be conducted at this meeting. All homeowners are welcome to come watch this ballot counting.
 - iii. We will provide envelopes at the black box so that homeowners may seal their ballot before dropping it in.

- iv. If you can't make it to the Special Meeting and are on the ballot, you will be contacted by the election committee if you win.
 - v. *Nominations forms to be mailed out on February 12th. They will be due by March 1st.*
 - vi. *Ballots to be mailed out on March 5th. They will be due by March 20th.*
 - vii. The Special Election Meeting will be held the week of 3/30-4/3, but we are shooting for 4/1. We will nail this down soon and spread the word.
 - viii. April will then be a transition month so old board members may pass information and knowledge to new board members.
 - ix. New board to completely take over by May 1st.
 - x. The zoom participant asked if the ballots can be mailed to an independent address instead of dropping them at the black box. We decided that we will have this conversation with the election committee. It is not up to the board to volunteer someone else's address for this.
- d. **Pet Etiquette:** If you see something, it has to be documented. Give us a picture if you can, but at least give us the date, time, and situation. Emailing the board with information is most preferred as this creates a paper trail.
 - e. **Next Regular Meeting:** Monday, April 13, 2026 at 6:30 pm. This will be our year end, annual meeting. Location unknown, but most likely the library.

2. Treasurer's Report

- a. **Budget:** Valerie presented the homeowners and board members with a detailed print out of all the financials. As homeowners looked it over, Valerie explained a few things.
 - i. There was a \$600 payment to Green Acres on 1/20/2026. We asked them to come out and plow/shovel due to large drifts on 12/29/2025. As we did not receive 2 inches of snow that day, there was an extra charge.
 - ii. We are currently over budget for office supplies for 2 reasons. First, the cost of the website increased, and we did not foresee that increase. Second, we have been using more ink and paper this year for our documents at meetings and statements being sent out.
 - iii. On the proposed budget, these are estimated numbers. Our best guess to what we have currently and whether we want to spend more or less on these items. Roofing should be pretty accurate since we've been using the same company for years. Driveways, we plan to sealcoat this year, so we need to budget more. This number is based on past sealcoating costs, plus extra for inflation. Everyone needs to be seal coated this year.
 - iv. Gutters fall into the Maintenance category. The gutter cleaning is something we need to do this year. We don't know how much it costs. We haven't researched it yet. If it ends up being over the \$3,000 that is budgeted, we will need to focus on the areas that need it most or look into adjusting the budget. This will need to be monitored as the year progresses.
 - v. A homeowner mentioned that they are a little concerned that we're not putting any money into any kind of savings. Do we have a plan for increasing our savings again in the future?
 - 1. We have 4 buildings left to re-roof. In 4 years, after all buildings have been re-roofed, we can figure out which projects will then need attention and if there is money able to be set aside to build up the CD's. The original purpose of the CD's was to use it to do the roofs. Since the roofing of buildings began, is when we began using the money in the CD's. Valerie's other point is that we are non-for-profit. We're not supposed to be storing money away. We're supposed to be taking in money to use on expenses that will keep the association running and any projects that need to be done.

- vi. Homeowner agrees, however, if we hadn't stored that money, nobody would have a new roof. So, if we don't want to run into the same problem in the future, then we need to save and plan for it.
- vii. Another homeowner points out that this budget is within our projected income, we shouldn't need to pull from the CDs this year. The balance should stay the same, give or take a little bit.
- viii. A homeowner mentioned that adding money to savings or CD's, after roofs are complete, would make her feel more comfortable and more confident that the association will have enough money moving forward.
- ix. Valerie stressed that it is a delicate balance between taking care of an aging association and also making the association an affordable place to live. It's tough, especially when some homeowners say they can afford to pay significantly more in dues and others are struggling paycheck to paycheck or are on a fixed income.

A motion was made to vote on the proposed budget. 8 out of 9 homeowners present approved of the budget. The motion was seconded and passed. The proposed budget for fiscal year 2026-27 was approved. With the approval of this budget comes a \$10 increase in dues, beginning April 1, 2026. Effective April 1, 2026 association dues will be \$120/month.

b. Delinquent Homeowners: There are a total of 26 homeowners that owe money to the association.

- i. 12 of these homeowners are on a payment plan. They do not get charged fees unless they default on their plan.
- ii. 14 homeowners owe between \$0-\$500.
- iii. 3 homeowners owe between \$500-\$1000
- iv. 9 homeowners owe \$1000 or more. Most of these homeowners are on a payment plan.

3. **Vice President's Report** : Anastasia has created a document/form for all potential contractors to fill out when preparing a quote for us. It's a standard document so that we are able to compare apples to apples when choosing which companies to use for our services.

a. **Landscaping:** we currently have 4 bids.

- i. Green Acres, Burr Oaks, Elite Landscaping, and Mario (Del's Landscaping). Once we have them all compiled, we will post them on the website for review. We welcome your feedback. The board will review the bids and your feedback before making a vote on which company to use.

b. **Driveways** – not yet researched

c. **Concrete Repairs/Sidewalks** – not yet researched

d. **Gutter cleaning** – not yet researched

e. **Roofs:** This year, the roof to be replaced is at 1186-1196 Rose Dr.

- i. We keep the same company every year, so we get the same materials, the same workmanship, to keep a uniform appearance across the association.
- ii. Also, if we get in touch with them early enough, they give us a good discount because of how many times we've used them.
- iii. A homeowner requested that the board get bids for roofing and ask other companies for the same material. The board agrees to do this; however, we want to use the exact same tile. If we can't find a company that will use the same material, we will stick with Tip Top. Fred volunteered to look into this.
- iv. Anastasia disagrees. She is a firm believer in sticking with the same company. She says, "Why would we waste our energy and resources looking for other bids when we already have a company to use that does a good job and gives us discounts."

4. **Trustee's Report**

- a. **Light It Up program** – There are a couple of lights that still need bulbs with built in sensors, because the current sensors aren't working and it's causing those lights to be on all of the time. He has the bulbs to fix these; he will get to this when it's warmer out.

5. Old Business

- a. **Green Acres**

- i. **Damage** – They will be here to fix damage caused by their snowplow/skidsteer between April 15-30, 2026, based on what the weather forecast is looking like for that time of year.
- ii. **Snow/Ice** – Homeowners have asked if Green Acres can salt walkways. They can add it, but it would be an extra cost. They have not given us a price yet. Some people want it, as they see icy sidewalks as a safety concern. Other people don't want it because it gets on their pets paws. Once we hear from Green Acres, we will be able to better make an informed decision.

- b. **Old Mill Construction behind Alexandria** – It's a mess and we're sorry. We know of 2 homeowners that have lost their internet. We know about all the parking issues with the utility companies. We've talked to the police department, the developer, and the utility companies. Bottom line is that there's nothing we can do and we're sorry about it. They have not given the board a heads up about any of it. But these utility companies have the right to do what they're doing. They are allowed to access what they need to, however they need to. The police did offer to us that if anyone is blocked ingress or egress from their driveway, and utility companies are not cooperating in moving when asked, homeowners can call the non emergency police number for assistance.

- i. Fred says Frontier is digging in the backyards of Rose on Alexandria. This has nothing to do with the construction, but they are still allowed to do this.

Zoom homeowner asked, "When will we incorporate Robert's Rules into our meetings?" Valerie replied that the last meeting and this one both seemed to run smoothly. It didn't feel like something we needed. But we will look into how best to incorporate these rules and when.

He also stated that he does not agree with our election process. He wants the voting to be in person. He says it is supposed to be in person. The board believes it will be nearly impossible to choose an election day and time that will work for the entire association to get to a specified location to vote in person. Another homeowner replied that there are people who cannot leave their homes and that this won't work for them at all. The board is trying to compromise by continuing mail in ballots and then those ballots will be opened and read in person. A board member stated that if mail in ballots are allowed for the federal and state elections, then they should also be allowed for this association.

Motion made to adjourn, motion was seconded and meeting adjourned at 7:38 pm.

*If you have any questions, please contact a board member listed below.

Salena Taylor <i>President</i> 331.240.9171	Anastasia Kocher <i>Vice President</i> 815.501.0167	Valerie Myers <i>Treasurer</i> 815.899.0120	Sally Riccardi <i>Secretary</i> 630.387.9381	Fred Taillon <i>Trustee</i> 847.721.6839
thtwboard@yahoo.com www.thtwassociation.com				

Treasurer's Report 1/28/26

Checks issued since 4/1/25

Date	Check #	Amt	Payee	Reason	Category
4/1/2025	2090	\$37,500.00	tip top roofing	Roofing deposit	Roof Repairs
4/1/2025	2091	\$2,652.00	GA	Apr snow	Lawn Care/Snow Removal
4/4/2025	2092	\$73.00	USPS	stamps	Office Supplies
4/14/2025	2093	\$73.00	USPS	stamps	Office Supplies
4/14/2025		\$325.00	AMT	2024 tax preparation	Yearly Taxes/Audit
4/15/2025		\$180.00	IRS	2024 federal taxes	Yearly Taxes/Audit
4/15/2025		\$60.00	IL Dept of Revenue	2024 state taxes	Yearly Taxes/Audit
4/20/2025	2094	\$450.00	KSN	Apr bill	Attorney Fees
4/20/2025	2095	\$15,160.00	tip top roofing	roofing	Roof Repairs
5/8/2025		\$3,750.00	CPM	may bill	Lawn Care/Snow Removal
5/20/2025	2096	\$450.00	KSN	may bill	Attorney Fees
5/20/2025	2097	\$22,340.00	tip top roofing	roofing	Roof Repairs
6/10/2025		\$3,750.00	CPM	Jun bill	Lawn Care/Snow Removal
6/18/2025	2098	\$146.00	USPS	stamps	Office Supplies
6/20/2025	2099	\$450.00	KSN	Jun bill	Attorney Fees
7/1/2025		\$3,750.00	CPM	Jul bill	Lawn Care/Snow Removal
7/14/2025	2100	\$450.00	KSN	Jul bill	Attorney Fees
7/25/2025	2101	\$1,297.00	State Farm	liability insurance	Association Insurance
8/6/2025	2102	\$918.36	Huskie Exteriors	homeowner siding repair deposit	Maintenance/Repairs
8/11/2025		\$3,750.00	CPM	Aug bill	Lawn Care/Snow Removal
8/12/2025	2103	\$258.96	Banner up signs	sign repair	Maintenance/Repairs
8/18/2025	2104	\$450.00	KSN	Aug bill	Attorney Fees
VOID	2105	VOID	VOID	VOID	VOID
8/18/2025	2106	\$82.21	Valerie Myers	toner, paper	Office Supplies
9/4/2025	2107	\$426.00	State Farm	fidelity bond	Association Insurance
9/4/2025	2108	\$235.25	Sally Riccardi	website	Office Supplies
9/4/2025	2109	\$918.42	Huskie Exteriors	homeowner siding repair payment	Maintenance/Repairs
9/4/2025	2110	\$700.00	Green Acres	Front entrance	Landscaping additional
9/8/2025		\$3,750.00	CPM	Sept bill	Lawn Care/Snow Removal
9/17/2025	2111	\$1,000.00	Happy Asphalt	sealcoating	Driveway Sealcoat
9/17/2025	2112	\$78.00	USPS	stamps	Office Supplies
9/17/2025	2113	\$450.00	KSN	Sept bill	Attorney Fees
9/20/2025	2114	\$11.00	KSN	filing fee	Attorney Fees
10/8/2025		\$3,750.00	CPM	Oct bill	Lawn Care/Snow Removal
10/15/2025	2115	\$500.00	Green Acres	tree removal	Landscaping Additional
10/15/2025	2116	\$450.00	KSN	Oct bill	Attorney Fees
10/31/2025	2117	\$4,500.00	GA	Oct bill	Lawn Care/Snow Removal
11/3/2025	2118	\$20.00	Sycamore Library	11/3 meeting	Meeting deposit
11/20/2025	2119	\$5,550.00	GA	Nov Lawn, fall cleanup	Lawn Care/Snow Removal
11/20/2025	2120	\$2,800.00	GA	Nov snow	Lawn Care/Snow Removal

11/20/2025	2121	\$450.00	KSN	Dec bill	Attorney fees
11/20/2025	2122	\$643.27	KSN	collections inv 1702220	Attorney Fees
11/20/2025	2123	\$559.09	KSN	collections inv 1702219	Attorney Fees
11/20/2025	2124	\$571.54	KSN	collections inv 1702221	Attorney Fees
11/20/2025	2125	\$559.09	KSN	collections inv 1702222	Attorney Fees
11/20/2025	2126	\$430.68	KSN	collections inv 1702218	Attorney Fees
11/25/2025		\$26.95	Deluxe Checks	Checks	Office Supplies
12/7/2025	2127	\$20.00	Sycamore Library	12/7 meeting	Meeting deposit
12/12/2025	2128	\$5,600.00	GA	Dec bill	Lawn Care/Snow Removal
12/12/2025	2129	\$450.00	KSN	Dec bill	Attorney fees
12/15/2025	2130	\$275.00	KSN	collections inv 1711682	Attorney Fees
1/14/2026	2131	\$5,600.00	GA	Jan bill	Lawn Care/Snow Removal
1/20/2026	2132	\$600.00	GA	snow plow 12/29	Landscaping Additional
1/20/2026	2133	\$450.00	KSN	Jan bill	Attorney fees
1/20/2026	2134	\$78.00	USPS	stamps	Office Supplies

Budget

	2025/2026	YTD Spent	2026/2027 proposed
Lawn Care/Snow Removal	\$45,000.00	\$49,202.00	\$65,000.00
Landscaping additional	\$12,000.00	\$1,800.00	\$0.00
Attorney Fees	\$10,000.00	\$7,549.67	\$6,000.00
Driveway Sealcoat	\$1,000.00	\$1,000.00	\$20,000.00
Yearly Taxes/Audit	\$500.00	\$565.00	\$8,500.00
Association Insurance	\$1,700.00	\$1,723.00	\$1,800.00
Meeting Deposit	\$100.00	\$40.00	\$100.00
Office Supplies	\$500.00	\$792.41	\$750.00
Maintenance/Repairs	\$30,000.00	\$2,095.74	\$3,000.00
Roof Repairs	\$75,000.00	\$75,000.00	\$40,000.00
CD Deposit	\$0.00	\$0.00	\$0.00
Board Due Reduction	\$3,225.00	\$2,035.00	\$0.00
Total	\$179,025.00	\$141,802.82	\$145,150.00

Things to consider with proposed budget for 2026/2027

- Association dues are proposed to increase by \$10, for a total of \$120/month. This would give an anticipated income of \$145,440. Additional funds could be received from homeowners who have outstanding balances and are sent to collections.
- Attorney retainer fees cost \$5,411 per year (this includes telephone/email communication with board members, litigation and collection portal, alerts regarding law changes, foreclosure monitoring, legal research/prepared legal opinions, review of contracts and legal documents, review and analysis of governing documents, correspondence to third parties). Retainer fees do not include attendance at meetings, lawsuits/litigation, collection correspondence and handling).
- Office Supplies/Expenses throughout the year include toner for the printer (needed 1x/year), paper, stamps, envelopes, website costs.
- Maintenance/Repairs currently covers anything that the association must fix or pay to repair. This encompasses a variety of items including streets, curbs, sidewalks/walkways, gutters, signs, light bulbs, etc)

Account Balances (see breakdown on pages 4 – 10)

Checking Account	\$106,374.02
CD Balance 2945	\$31,939.16
CD Balance 3739	\$47,766.59
Total	\$186,079.77

Homeowners Owing Money to the Association.....26
 Amount Owed.....\$27,313.33

Financial Notices Sent Since 4/1/25

	1st Notice	2nd Notice	Collections		Paid in full	Payment plan	No Contact
April (16)	15	1	0		13	1	2
May (9)	9	0	0		5	1	3
June (5)	5	0	0		0	0	5
September (17)	9	8	0		3	5	9
October (13)	6	2	5		0	1	12
November (7)	7	0	0		5	1	1
January (9)	8	1	0		0	0	9

Income

Month	Amount
April '25	\$9,589.00
May '25	\$15,143.00
June '25	\$10,640.00
July '25	\$14,020.00
August '25	\$10,528.00
September '25	\$8,459.00
October '25	\$10,754.98
November '25	\$12,578.00
December '25	\$15,354.57
January '26	\$11,650.50
February '26	
March '26	
Total	\$118,717.05

Income Breakdown Since 10/1/25 (for breakdown from 4/1/25 – 9/30/25, see treasurer report dated 11/3/25)

Date	Amount			Description
10/1/2025	\$100.00			Dues
10/1/2025	\$330.00			Dues
10/1/2025	\$100.00			Dues
10/1/2025	\$110.00			Dues
10/2/2025	\$55.00			Dues
10/3/2025	\$90.00			Dues
10/6/2025	\$90.00			Dues
10/6/2025	\$110.00			Dues
10/6/2025	\$110.00			Dues
10/6/2025	\$110.00			Dues
10/6/2025	\$55.00			Dues
10/7/2025	\$110.00			Dues
10/7/2025	\$550.00			Dues
10/9/2025	\$115.00			Dues
10/14/2025	\$6,979.98			
		Check 1	\$1,000.00	Dues
		Check 2	\$110.00	Dues
		Check 3	\$110.00	Dues
		Check 4	\$110.00	Dues
		Check 5	\$110.00	Dues
		Check 6	\$110.00	Dues
		Check 7	\$110.00	Dues
		Check 8	\$110.00	Dues
		Check 9	\$110.00	Dues
		Check 10	\$9.98	Dues
		Check 11	\$110.00	Dues
		Check 12	\$110.00	Dues
		Check 13	\$55.00	Dues
		Check 14	\$55.00	Dues
		Check 15	\$110.00	Dues
		Check 16	\$150.00	Dues
		Check 17	\$110.00	Dues
		Check 18	\$110.00	Dues
		Check 19	\$110.00	Dues
		Check 20	\$330.00	Dues
		Check 21	\$110.00	Dues
		Check 22	\$110.00	Dues
		Check 23	\$110.00	Dues
		Check 24	\$110.00	Dues
		Check 25	\$55.00	Dues
		Check 26	\$110.00	Dues
		Check 27	\$110.00	Dues
		Check 28	\$660.00	Dues
		Check 29	\$330.00	Dues
		Check 30	\$110.00	Dues

		Check 31	\$100.00	Dues
		Check 32	\$100.00	Dues
		Check 33	\$100.00	Dues
		Check 34	\$110.00	Dues
		Check 35	\$55.00	Dues
		Check 36	\$110.00	Dues
		Check 37	\$90.00	Dues
		Check 38	\$110.00	Dues
		Check 39	\$220.00	Dues
		Check 40	\$110.00	Dues
		Check 41	\$110.00	Dues
		Check 42	\$330.00	Dues
		Check 43	\$110.00	Dues
		Check 44	\$110.00	Dues
		Check 45	\$150.00	Dues
		Check 46	\$110.00	Dues
10/20/2025	\$110.00			Dues
10/23/2025	\$110.00			Dues
10/27/2025	\$110.00			Dues
10/27/2025	\$110.00			Dues
10/28/2025	\$110.00			Dues
10/29/2025	\$110.00			Dues
10/29/2025	\$110.00			Dues
10/30/2025	\$100.00			Dues
10/30/2025	\$110.00			Dues
10/31/2025	\$100.00			Dues
10/31/2025	\$110.00			Dues
10/31/2025	\$110.00			Dues
10/31/2025	\$110.00			Dues
10/31/2025	\$330.00			Dues
11/3/2025	\$90.00			Dues
11/3/2025	\$100.00			Dues
11/3/2025	\$100.00			Dues
11/3/2025	\$110.00			Dues
11/3/2025	\$210.00			Dues
11/4/2025	\$110.00			Dues
11/4/2025	\$55.00			Dues
11/5/2025	\$55.00			Dues
11/5/2025	\$90.00			Dues
11/7/2025	\$110.00			Dues
11/10/2025	\$110.00			Dues
11/10/2025	\$170.00			Dues
11/17/2025	\$10,388.00			
		Check 1	\$110.00	Dues
		Check 2	\$110.00	Dues
		Check 3	\$110.00	Dues
		Check 4	\$110.00	Dues

		Check 5	\$110.00	Dues
		Check 6	\$110.00	Dues
		Check 7	\$110.00	Dues
		Check 8	\$330.00	Dues
		Check 9	\$110.00	Dues
		Check 10	\$110.00	Dues
		Check 11	\$110.00	Dues
		Check 12	\$110.00	Dues
		Check 13	\$330.00	Dues
		Check 14	\$110.00	Dues
		Check 15	\$660.00	past dues
		Check 16	\$110.00	Dues
		Check 17	\$110.00	Dues
		Check 18	\$110.00	Dues
		Check 19	\$99.00	paid assessment letter
		Check 20	\$110.00	Dues
		Check 21	\$150.00	Dues
		Check 22	\$110.00	Dues
		Check 23	\$110.00	Dues
		Check 24	\$110.00	Dues
		Check 25	\$110.00	Dues
		Check 26	\$110.00	Dues
		Check 27	\$110.00	Dues
		Check 28	\$110.00	Dues
		Check 29	\$500.00	past dues
		Check 30	\$500.00	past dues
		Check 31	\$500.00	past dues
		Check 32	\$220.00	Dues
		Check 33	\$110.00	Dues
		Check 34	\$120.00	past dues
		Check 35	\$100.00	Dues
		Check 36	\$110.00	Dues
		Check 37	\$660.00	Dues
		Check 38	\$340.00	past dues
		Check 39	\$330.00	past dues
		Check 40	\$330.00	past dues
		Check 41	\$110.00	Dues
		Check 42	\$110.00	Dues
		Check 43	\$200.00	Dues
		Check 44	\$300.00	past dues
		Check 45	\$10.00	past dues
		Check 46	\$110.00	Dues
		Check 47	\$110.00	Dues
		Check 48	\$110.00	Dues
		Check 49	\$99.00	paid assessment letter
		Check 50	\$110.00	Dues
		Check 51	\$90.00	Dues

		Check 52	\$110.00	Dues
		Check 53	\$330.00	Dues
		Check 54	\$220.00	Dues
		Check 55	\$110.00	Dues
		Check 56	\$110.00	Dues
		Check 57	\$110.00	Dues
		Check 58	\$120.00	Dues
11/21/2025	\$110.00			Dues
11/25/2025	\$110.00			Dues
11/25/2025	\$110.00			Dues
11/26/2025	\$110.00			Dues
11/26/2025	\$110.00			Dues
11/26/2025	\$110.00			Dues
11/28/2025	\$110.00			Dues
11/28/2025	\$110.00			Dues
12/1/2025	\$210.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$100.00			Dues
12/1/2025	\$150.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$110.00			Dues
12/1/2025	\$100.00			Dues
12/2/2025	\$110.00			Dues
12/2/2025	\$110.00			Dues
12/2/2025	\$90.00			Dues
12/3/2025	\$90.00			Dues
12/5/2025	\$110.00			Dues
12/5/2025	\$110.00			Dues
12/5/2025	\$110.00			Dues
12/5/2025	\$110.00			Dues
12/8/2025	\$8,412.81			
		Check 1	\$110.00	Dues
		Check 2	\$110.00	Dues
		Check 3	\$110.00	Dues
		Check 4	\$110.00	Dues
		Check 5	\$110.00	Dues
		Check 6	\$110.00	Dues
		Check 7	\$110.00	Dues
		Check 8	\$110.00	Dues
		Check 9	\$110.00	Dues
		Check 10	\$110.00	Dues
		Check 11	\$110.00	Dues
		Check 12	\$110.00	Dues
		Check 13	\$110.00	Dues
		Check 14	\$110.00	Dues

		Check 15	\$110.00	Dues
		Check 16	\$150.00	Dues
		Check 17	\$110.00	Dues
		Check 18	\$607.81	Dues
		Check 19	\$110.00	Dues
		Check 20	\$110.00	Dues
		Check 21	\$110.00	Dues
		Check 22	\$110.00	Dues
		Check 23	\$110.00	Dues
		Check 24	\$110.00	Dues
		Check 25	\$110.00	Dues
		Check 26	\$110.00	Dues
		Check 27	\$110.00	Dues
		Check 28	\$660.00	Dues
		Check 29	\$330.00	Dues
		Check 30	\$180.00	past dues
		Check 31	\$135.00	Dues
		Check 32	\$110.00	Dues
		Check 33	\$150.00	Dues
		Check 34	\$170.00	Dues
		Check 35	\$110.00	Dues
		Check 36	\$110.00	Dues
		Check 37	\$1,670.00	Dues
		Check 38	\$90.00	Dues
		Check 39	\$470.00	past dues
		Check 40	\$110.00	Dues
		Check 41	\$170.00	past dues
		Check 42	\$110.00	Dues
		Check 43	\$110.00	Dues
		Check 44	\$110.00	Dues
		Check 45	\$110.00	Dues
12/10/2025	\$1,340.68			past dues
12/15/2025	\$115.00			Dues
12/22/2025	\$110.00			Dues
12/26/2025	\$2,171.08			
		Check 1	\$110.00	Dues
		Check 2	\$1,291.08	past dues
		Check 3	\$110.00	Dues
		Check 4	\$110.00	Dues
		Check 5	\$110.00	Dues
		Check 6	\$330.00	past dues
		Check 7	\$110.00	Dues
12/29/2025	\$110.00			Dues
12/29/2025	\$110.00			Dues
12/29/2025	\$110.00			Dues
12/29/2025	\$110.00			Dues
12/29/2025	\$110.00			Dues

12/29/2025	\$110.00			Dues
12/29/2025	\$110.00			Dues
12/30/2025	\$115.00			Dues
12/30/2025	\$150.00			Dues
12/30/2025	\$110.00			Dues
12/30/2025	\$110.00			Dues
1/2/2026	\$210.00			Dues
1/2/2026	\$120.00			Dues
1/2/2026	\$100.00			Dues
1/2/2026	\$110.00			Dues
1/5/2026	\$110.00			Dues
1/5/2026	\$110.00			Dues
1/5/2026	\$110.00			Dues
1/6/2026	\$110.00			Dues
1/6/2026	\$90.00			Dues
1/6/2026	\$5,110.00			
		Check 1	\$110.00	
		Check 2	\$110.00	Dues
		Check 3	\$110.00	Dues
		Check 4	\$110.00	Dues
		Check 5	\$110.00	Dues
		Check 6	\$110.00	Dues
		Check 7	\$120.00	Dues
		Check 8	\$110.00	Dues
		Check 9	\$110.00	Dues
		Check 10	\$110.00	Dues
		Check 11	\$110.00	Dues
		Check 12	\$110.00	Dues
		Check 13	\$110.00	Dues
		Check 14	\$110.00	Dues
		Check 15	\$330.00	Dues
		Check 16	\$150.00	Dues
		Check 17	\$110.00	Dues
		Check 18	\$110.00	Dues
		Check 19	\$110.00	Dues
		Check 20	\$110.00	Dues
		Check 21	\$110.00	Dues
		Check 22	\$330.00	Dues
		Check 23	\$110.00	Dues
		Check 24	\$110.00	Dues
		Check 25	\$110.00	Dues
		Check 26	\$110.00	Dues
		Check 27	\$110.00	Dues
		Check 28	\$110.00	Dues
		Check 29	\$110.00	Dues
		Check 30	\$110.00	Dues
		Check 31	\$110.00	Dues

		Check 32	\$110.00	Dues
		Check 33	\$220.00	Dues
		Check 34	\$440.00	Past dues
		Check 35	\$110.00	Dues
		Check 36	\$110.00	Dues
		Check 37	\$110.00	Dues
		Check 38	\$110.00	Dues
1/7/2026	\$110.00			Dues
1/8/2026	\$330.00			Dues
1/8/2026	\$100.00			Dues
1/8/2026	\$90.00			Dues
1/12/2026	\$110.00			Dues
1/20/2026	\$2,500.00			Past dues
1/20/2026	\$110.00			Dues
1/21/2026	\$2,120.50			
		Check 1	\$110.00	Dues
		Check 2	\$720.00	Dues
		Check 3	\$110.00	Dues
		Check 4	\$300.50	Dues
		Check 5	\$330.00	Dues
		Check 6	\$330.00	past dues
		Check 7	\$110.00	Dues
		Check 8	\$110.00	Dues

CD 2945 Interest (since 4/1/25)

Date	Interest	Balance
4/26/2025	\$31.46	\$31,690.47
5/26/2025	\$30.47	\$31,720.94
6/26/2025	\$31.52	\$31,752.46
7/26/2025	\$30.53	\$31,782.99
8/26/2025	\$31.58	\$31,814.57
9/26/2026	\$31.61	\$31,846.18
10/26/2025	\$30.62	\$31,876.80
11/26/2025	\$31.68	\$31,908.48
12/26/2025	\$30.68	\$31,939.16
1/26/2026		
2/26/2026		
3/26/2026		

CD 3739 Interest (since 4/1/25)

Date	Interest	Balance
4/30/2025	\$51.44	\$47,368.53
5/30/2025	\$49.83	\$47,418.36
6/30/2025	\$51.55	\$47,469.91
7/30/2025	\$49.94	\$47,519.85
8/30/2025	\$51.66	\$47,571.51
9/30/2025	\$51.72	\$47,623.23
10/30/2025	\$50.10	\$47,673.33
11/30/2025	\$47.37	\$47,720.70
12/30/2025	\$45.89	\$47,766.59
1/30/2026		
2/30/26		
3/30/2026		

All information current as of 1/21/26

