

Tracy City Center Association

Balance Sheet

As of January 31, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BAC - Checking 1606	10,809.43
BAC - MM #1391 (Closed 11/30/20)	0.00
BAC - Savings 0557 (Closed 11/30/20)	0.00
BAC - Special Events 4011	3,024.94
CBNC - Special Events (Closed)	0.00
Oak Valley Community Bank - 2687	5,050.31
Oak Valley Community Bank - 4078	15,090.04
Total Bank Accounts	\$33,974.72
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Advance	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$33,974.72
Fixed Assets	
Equipment	28,776.55
Accumulated Dpr	-26,362.55
Total Equipment	2,414.00
Total Fixed Assets	\$2,414.00
Other Assets	
Deposit	250.00
Other	0.00
Suspense	0.00
Total Other Assets	\$250.00
TOTAL ASSETS	\$36,638.72
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	2,600.00
Total Accounts Payable	\$2,600.00
Other Current Liabilities	
Loan Payable-Ornament Stroll	20,000.00
PPP Loan Payable	0.00
Total Other Current Liabilities	\$20,000.00
Total Current Liabilities	\$22,600.00
Total Liabilities	\$22,600.00
Equity	
Retained Earnings	-61,549.58
Net Revenue	75,588.30
Total Equity	\$14,038.72
TOTAL LIABILITIES AND EQUITY	\$36,638.72

Tracy City Center Association

Income Statement

July 2021 - January 2022

	TOTAL
Revenue	
DISI - Farmers Market	6,200.00
DISI - Grand Theatre Events	22,708.76
DISI - Holiday Light Parade	590.00
DISI - Holiday Ornament Stroll	25,667.97
DISI - Social at Sunset	30,891.38
Donation	1,418.17
Property Assessments	80,896.33
Sponsorships	600.00
Sponsorships	289.42
Total Revenue	\$169,262.03
GROSS PROFIT	\$169,262.03
Expenditures	
Cen Ten	
District Promotion	250.00
Gross Wages - CenTen	21,317.81
Payroll Tax Exp-CenTen	1,682.87
Workers Comp Ins-CenTen	195.61
Total Cen Ten	23,446.29
District Identity	
Advertising	349.00
Block Party	1,500.00
Car Show	9.32
Grand Theatre Events	12,371.29
Gross Wages - District Identity	8,741.22
Halloween Parade	3,294.88
Holiday Event-Decor Santa Hut	6,350.00
Holiday Light Parade	5,212.48
Insurance	3,422.54
Merchant Mixer	265.92
Office Supplies	23.92
Payroll Tax Exp-DISI	712.30
Social at Sunset	14,316.90
Web Site	870.74
Workers Comp Ins-DISI	80.72
Total District Identity	57,521.23
interest expense	382.88
ORGANIZATION	
Property Taxes	876.61
Total ORGANIZATION	876.61

Tracy City Center Association

Income Statement

July 2021 - January 2022

	TOTAL
Organization/Contingency	
Bank Charges	254.58
Communication Expense	1,128.27
Computer, Office Equip & Supp	2,284.11
Dues and Memberships	518.00
Financial Reporting Expense	1,400.00
Gross Wages - Admin	19,682.44
Insurance	17,651.01
Office Supplies	69.28
PayChex Service Fee-Admin	2,441.11
Payroll Tax Exp-Admin	1,531.60
Postage	48.00
Software	149.90
Tax Exempt Fee	75.00
Workers Comp Ins-Admin	180.05
Total Organization/Contingency	47,413.35
SOBO/Parking	
District Maintenance	10,179.52
Gross Wages - SOBO	21,317.81
Payroll Tax Expense-SOBO	1,682.87
Workers Comp Ins-SOBO	195.61
Total SOBO/Parking	33,375.81
Total Expenditures	\$163,016.17
NET OPERATING REVENUE	\$6,245.86
Other Revenue	
Block Party Income	26,160.55
Car Show Income	4,343.60
Fall Wine Stroll Deposits	47,847.15
Holiday Sponsors	300.00
Other Miscellaneous Revenue	58,978.52
Taps on Tenth Income	38,369.79
Total Other Revenue	\$175,999.61
Other Expenditures	
Block Party Expense	10,257.89
Car Show Expense	2,761.69
Fall Wine Stroll Expenses	26,582.61
Girls Night Out	3,003.45
Ornament Stroll	26,457.61
Sales Tax Expense	14,753.00

Tracy City Center Association

Income Statement

July 2021 - January 2022

	TOTAL
Taps on Tenth Expense	22,840.92
Total Other Expenditures	\$106,657.17
NET OTHER REVENUE	\$69,342.44
NET REVENUE	\$75,588.30

Tracy City Center Association

Balance Sheet Comparison

As of January 31, 2022

	TOTAL			
	AS OF JAN 31, 2022	AS OF JAN 31, 2021 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
BAC - Checking 1606	10,809.43	61,767.51	-50,958.08	-82.50 %
BAC - MM #1391 (Closed 11/30/20)	0.00	0.00	0.00	
BAC - Savings 0557 (Closed 11/30/20)	0.00	0.00	0.00	
BAC - Special Events 4011	3,024.94	1,028.57	1,996.37	194.09 %
CBNC - Special Events (Closed)	0.00	0.00	0.00	
Oak Valley Community Bank - 2687	5,050.31	1,244.93	3,805.38	305.67 %
Oak Valley Community Bank - 4078	15,090.04		15,090.04	
Total Bank Accounts	\$33,974.72	\$64,041.01	\$ -30,066.29	-46.95 %
Accounts Receivable				
Accounts Receivable (A/R)	0.00	0.00	0.00	
Total Accounts Receivable	\$0.00	\$0.00	\$0.00	0.00 %
Other Current Assets				
Advance	0.00	0.00	0.00	
Total Other Current Assets	\$0.00	\$0.00	\$0.00	0.00 %
Total Current Assets	\$33,974.72	\$64,041.01	\$ -30,066.29	-46.95 %
Fixed Assets				
Equipment	28,776.55	28,776.55	0.00	0.00 %
Accumulated Dpr	-26,362.55	-20,859.75	-5,502.80	-26.38 %
Total Equipment	2,414.00	7,916.80	-5,502.80	-69.51 %
Total Fixed Assets	\$2,414.00	\$7,916.80	\$ -5,502.80	-69.51 %
Other Assets				
Deposit	250.00	250.00	0.00	0.00 %
Other	0.00	0.00	0.00	
Suspense	0.00	0.00	0.00	
Total Other Assets	\$250.00	\$250.00	\$0.00	0.00 %
TOTAL ASSETS	\$36,638.72	\$72,207.81	\$ -35,569.09	-49.26 %
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable (A/P)	2,600.00		2,600.00	
Total Accounts Payable	\$2,600.00	\$0.00	\$2,600.00	0.00 %
Other Current Liabilities				
Loan Payable-Ornament Stroll	20,000.00		20,000.00	
PPP Loan Payable	0.00	29,297.82	-29,297.82	-100.00 %
Total Other Current Liabilities	\$20,000.00	\$29,297.82	\$ -9,297.82	-31.74 %
Total Current Liabilities	\$22,600.00	\$29,297.82	\$ -6,697.82	-22.86 %
Total Liabilities	\$22,600.00	\$29,297.82	\$ -6,697.82	-22.86 %
Equity				
Retained Earnings	-61,549.58	-6,849.48	-54,700.10	-798.60 %
Net Revenue	75,588.30	49,759.47	25,828.83	51.91 %
Total Equity	\$14,038.72	\$42,909.99	\$ -28,871.27	-67.28 %
TOTAL LIABILITIES AND EQUITY	\$36,638.72	\$72,207.81	\$ -35,569.09	-49.26 %

Tracy City Center Association

Statement of Activity Comparison

January 2022

	TOTAL			
	JAN 2022	JAN 2021 (PY)	CHANGE	% CHANGE
Revenue				
DISI - Farmers Market	3,100.00		3,100.00	
DISI - Grand Theatre Events	3,053.45		3,053.45	
DISI - Holiday Ornament Stroll	2,682.97		2,682.97	
Donation	500.00		500.00	
Property Assessments		77,043.62	-77,043.62	-100.00 %
Total Revenue	\$9,336.42	\$77,043.62	\$ -67,707.20	-87.88 %
GROSS PROFIT	\$9,336.42	\$77,043.62	\$ -67,707.20	-87.88 %
Expenditures				
Cen Ten				
Business Marketing		13,945.76	-13,945.76	-100.00 %
Gross Wages - CenTen	2,453.06	2,091.75	361.31	17.27 %
Payroll Tax Exp-CenTen	226.91	203.95	22.96	11.26 %
Workers Comp Ins-CenTen	23.30	20.97	2.33	11.11 %
Total Cen Ten	2,703.27	16,262.43	-13,559.16	-83.38 %
District Identity				
Grand Theatre Events	1,416.80		1,416.80	
Gross Wages - District Identity	2,453.06	697.25	1,755.81	251.82 %
Holiday Light Parade	800.00		800.00	
Insurance	2,672.17	2,059.42	612.75	29.75 %
Payroll Tax Exp-DISI	226.91	-36.92	263.83	714.60 %
Workers Comp Ins-DISI	23.30	6.97	16.33	234.29 %
Total District Identity	7,592.24	2,726.72	4,865.52	178.44 %
ORGANIZATION				
Property Taxes	735.95		735.95	
Total ORGANIZATION	735.95		735.95	
Organization/Contingency				
Assessment Refund		700.90	-700.90	-100.00 %
Bank Charges	42.65	35.00	7.65	21.86 %
Communication Expense	153.74	233.73	-79.99	-34.22 %
Financial Reporting Expense	200.00		200.00	
Gross Wages - Admin	817.69	2,091.75	-1,274.06	-60.91 %
Legal		450.00	-450.00	-100.00 %
Office Supplies	2.99	2.99	0.00	0.00 %
PayChex Service Fee-Admin	500.85	267.00	233.85	87.58 %
Payroll Tax Exp-Admin	75.64	203.95	-128.31	-62.91 %
Workers Comp Ins-Admin	7.74	20.97	-13.23	-63.09 %
Total Organization/Contingency	1,801.30	4,006.29	-2,204.99	-55.04 %

Tracy City Center Association

Statement of Activity Comparison

January 2022

	TOTAL			
	JAN 2022	JAN 2021 (PY)	CHANGE	% CHANGE
SOBO/Parking				
District Maintenance		320.00	-320.00	-100.00 %
Gross Wages - SOBO	2,453.06	2,091.75	361.31	17.27 %
Payroll Tax Expense-SOBO	226.91	308.85	-81.94	-26.53 %
Workers Comp Ins-SOBO	23.30	20.97	2.33	11.11 %
Total SOBO/Parking	2,703.27	2,741.57	-38.30	-1.40 %
Total Expenditures	\$15,536.03	\$25,737.01	\$ -10,200.98	-39.64 %
NET OPERATING REVENUE	\$ -6,199.61	\$51,306.61	\$ -57,506.22	-112.08 %
Other Expenditures				
Ornament Stroll	20,000.00		20,000.00	
Sales Tax Expense	871.00	1,631.00	-760.00	-46.60 %
Total Other Expenditures	\$20,871.00	\$1,631.00	\$19,240.00	1,179.64 %
NET OTHER REVENUE	\$ -20,871.00	\$ -1,631.00	\$ -19,240.00	-1,179.64 %
NET REVENUE	\$ -27,070.61	\$49,675.61	\$ -76,746.22	-154.49 %



P.O. Box 1140, Stockton, CA 95201-1140

RETURN SERVICE REQUESTED

TRACY CITY CENTER ASSOCIATION
20 W 11TH ST
TRACY CA 95376-3906

Statement Ending 01/31/2022

Page 1 of 4

Managing Your Accounts

- Branch Name Stockton Cal-Weber Branch
- Branch Phone 209-944-1807
- Customer Service 877-226-5820
- Branch Address 517 E. Weber Ave
Stockton CA 95202
- Online Banking www.bankbac.com

EARN UP TO \$500

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www.bankbac.com/refer

Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCE 100 CHECKING	XXXXXXXXX4011	\$3,024.94

COMMERCE 100 CHECKING-XXXXXXXXX4011

Account Summary

Date	Description	Amount
01/01/2022	Beginning Balance	\$11,895.94
	0 Credit(s) This Period	\$0.00
	3 Debit(s) This Period	\$8,871.00
01/31/2022	Ending Balance	\$3,024.94

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2022	Beginning Balance			\$11,895.94
01/04/2022	CA DEPT TAX FEE CDTFA EPMT 9987362	\$871.00		\$11,024.94
01/13/2022	Online Transfer to XXXXXX1606	\$5,000.00		\$6,024.94
01/24/2022	Online Transfer to XXXXXX1606	\$3,000.00		\$3,024.94
01/31/2022	Ending Balance			\$3,024.94

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/04/2022	\$11,024.94	01/13/2022	\$6,024.94	01/24/2022	\$3,024.94

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**PLEASE EXAMINE YOUR STATEMENT AND REPORT ANY DISCREPANCIES PROMPTLY.
YOUR FAILURE TO DO SO MAY ADVERSELY AFFECT YOUR RIGHTS.**

IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS

Please review your statement as soon as you can. Your failure to report discrepancies to us promptly may affect your right to reimbursement in the event that forgeries, altered checks or other unauthorized transactions have been or are in the future posted to your account.

IMPORTANT INFORMATION ABOUT YOUR LOAN ACCOUNT

Balance Subject To Interest Rate – Fast Cash Overdraft Loan

We figured the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we took the beginning balance of your account each day, added any new advances, and subtracted any interest charges and any payments or credits. This gave us the daily balance.

Balance Subject To Interest Rate – Home Equity Loan

We figured the finance charge on your account by applying the daily periodic rate to the “daily principal balance” of your account on each day of the billing cycle. We then added all of the daily finance charges to get the total finance charge for the billing cycle. To get the “daily principal balance” each day we took the beginning balance of your account each day, added any new advances and subtracted any unpaid finance charges and any payments or credits. This gave us the daily principal balance. The annual percentage rate and daily periodic rate are subject to change.

Payments

Loan account payments should be sent to the post office box shown on the front of this statement. Payments received at that address or at any branch before 5 p.m. on a business day will be credited as of the day of receipt. Payments received after that time or on a non-business day will be credited as of the business day following their receipt.

**THE FOLLOWING NOTICES APPLY TO YOUR ACCOUNT IF IT IS MAINTAINED
PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOAN ACCOUNT BILL

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

BAC Community Bank - Loan Department
517 E Weber Avenue
Stockton, CA 95202

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DEPOSIT ACCOUNT ELECTRONIC TRANSFERS

Telephone us at the number shown on the front of this statement or write us at the address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provide provisional credit to your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

COMMERCE 100 CHECKING-XXXXXXXX4011 (continued)**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

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OAK VALLEY COMMUNITY BANK
 TRACY
 1034 NORTH CENTRAL AVE.
 TRACY CA 95376
 (209)834-3340

TRACY CITY CENTER ASSOCIATION
 EVENT ACCOUNT
 20 W 11TH STREET
 TRACY CA 95376

ACCOUNT NUMBER: 16104078
 STATEMENT DATE: 1/31/22
 PAGE: 1 OF 2
 WEB SITE: www.ovcb.com
 www.escbank.com
 TOLL FREE NUMBER: 866-844-7500

EBUSINESS CHECKING TRACY CITY CENTER ASSOCIATION Acct 16104078
 EVENT ACCOUNT

Beginning Balance	1/01/22	17,988.07	
Deposits / Misc Credits	4	9,229.66	
Withdrawals / Misc Debits	7	10,999.24	
** Ending Balance	1/31/22	16,218.49	**
Service Charge		.00	
Minimum Balance		12,988	
Enclosures		4	

DEPOSITS/CREDITS

Date	Deposits	Withdrawals	Activity Description
1/12	.01		Square Inc/SDV-VRFY
1/25	5,782.97		DEPOSIT
1/26	482.35		Square Inc/220126P2
1/31	2,964.33		Square Inc/220131P2

OTHER WITHDRAWALS/DEBITS

Date	Deposits	Withdrawals	Activity Description
1/12		.01	Square Inc/SDV-VRFY
1/21		5,000.00	Internet Transfer To 2687
1/26		5,000.00	Internet Transfer To 2687

CHECKS PAID CONVENTIONALLY

* indicates skip in check numbers

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
1/25	2002	158.00	1/26	2004	300.00	1/28	2005	117.73
1/31	2003	423.50						



OAK VALLEY COMMUNITY BANK
 TRACY
 1034 NORTH CENTRAL AVE.
 TRACY CA 95376
 (209)834-3340

TRACY CITY CENTER ASSOCIATION

ACCOUNT NUMBER: 16104078
 STATEMENT DATE: 1/31/22
 PAGE: 2 OF 2
 WEB SITE: www.ovcb.com
 www.escbank.com
 TOLL FREE PHONE: 866-844-7500

- - ACCOUNT CONTINUED - -

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
1/12	17,988.07	1/25	18,613.04	1/28	13,677.66
1/21	12,988.07	1/26	13,795.39	1/31	16,218.49

EASTERN SIERRA COMMUNITY BANK
 A DIVISION OF OAK VALLEY COMMUNITY BANK



OAK VALLEY COMMUNITY BANK



OAK VALLEY COMMUNITY BANK
 TRACY
 1034 NORTH CENTRAL AVE.
 TRACY CA 95376
 (209)834-3340

TRACY CITY CENTER ASSOCIATION
 ASSESSMENT ACCOUNT
 20 W 11TH STREET
 TRACY CA 95376

ACCOUNT NUMBER: 16102687
 STATEMENT DATE: 1/31/22
 PAGE: 1 OF 2
 WEB SITE: www.ovcb.com
 www.escbank.com
 TOLL FREE NUMBER: 866-844-7500

EBUSINESS CHECKING TRACY CITY CENTER ASSOCIATION Acct 16102687
 ASSESSMENT ACCOUNT

Beginning Balance	1/01/22	7,391.67	
Deposits / Misc Credits	2	10,000.00	
Withdrawals / Misc Debits	5	9,669.19	
** Ending Balance	1/31/22	7,722.48	**
Service Charge		.00	
Minimum Balance		2,267	
Enclosures		1	

DEPOSITS/CREDITS

Date	Deposits	Withdrawals	Activity Description
1/21	5,000.00		Internet Transfer From 4078
1/26	5,000.00		Internet Transfer From 4078

OTHER WITHDRAWALS/DEBITS

Date	Deposits	Withdrawals	Activity Description
1/10		1,327.59	PAYCHEX TPS/TAXES
1/10		3,060.85	PAYCHEX INC./PAYROLL
1/24		3,130.51	PAYCHEX INC./PAYROLL
1/25		1,414.29	PAYCHEX TPS/TAXES

CHECKS PAID CONVENTIONALLY

* indicates skip in check numbers

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
1/19	2000	735.95						



OAK VALLEY COMMUNITY BANK
 TRACY
 1034 NORTH CENTRAL AVE.
 TRACY CA 95376
 (209)834-3340

TRACY CITY CENTER ASSOCIATION

ACCOUNT NUMBER: 16102687
 STATEMENT DATE: 1/31/22
 PAGE: 2 OF 2
 WEB SITE: www.ovcb.com
 www.escbank.com
 TOLL FREE PHONE: 866-844-7500

- - ACCOUNT CONTINUED - -

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
1/10	3,003.23	1/21	7,267.28	1/25	2,722.48
1/19	2,267.28	1/24	4,136.77	1/26	7,722.48

EASTERN SIERRA COMMUNITY BANK
 A DIVISION OF OAK VALLEY COMMUNITY BANK



OAK VALLEY COMMUNITY BANK








P.O. Box 1140, Stockton, CA 95201-1140

RETURN SERVICE REQUESTED

TRACY CITY CENTER ASSOCIATION
20 W 11TH ST
TRACY CA 95376-3906

Statement Ending 01/31/2022

Managing Your Accounts

-  Branch Name Stockton Cal-Weber Branch
-  Branch Phone 209-944-1807
-  Customer Service 877-226-5820
-  Branch Address 517 E. Weber Ave
Stockton CA 95202
-  Online Banking www.bankbac.com

EARN UP TO \$500

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Summary of Accounts

Account Type	Account Number	Ending Balance
COMMERCE 100 CHECKING	XXXXXXXX1606	\$15,816.03

COMMERCE 100 CHECKING-XXXXXXXX1606

Account Summary

Date	Description	Amount
01/01/2022	Beginning Balance	\$32,389.25
	2 Credit(s) This Period	\$8,000.00
	15 Debit(s) This Period	\$24,573.22
01/31/2022	Ending Balance	\$15,816.03

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2022	Beginning Balance			\$32,389.25
01/03/2022	CHECK # 2277	\$150.00		\$32,239.25
01/03/2022	CHECK # 2286	\$2,672.17		\$29,567.08
01/04/2022	DS WATERS OF AME MSInvoice 845774919478704	\$2.99		\$29,564.09
01/07/2022	CHECK # 2283	\$1,000.00		\$28,564.09
01/11/2022	PAYX-PIA-WC WC-PREMIUM 0000039729608	\$38.12		\$28,525.97
01/11/2022	PAYCHEX EIB INVOICE X95627100007863	\$353.20		\$28,172.77
01/12/2022	VERIZON WIRELESS PAYMENTS 047256344100001	\$153.74		\$28,019.03
01/13/2022	Online Transfer from XXXXXX4011		\$5,000.00	\$33,019.03
01/14/2022	CHECK # 2254	\$3,986.83		\$29,032.20
01/14/2022	CHECK # 2261	\$1,004.00		\$28,028.20
01/14/2022	CHECK # 2288	\$5,000.00		\$23,028.20
01/19/2022	CHECK # 2287	\$5,000.00		\$18,028.20
01/19/2022	CHECK # 2290	\$5,000.00		\$13,028.20

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**PLEASE EXAMINE YOUR STATEMENT AND REPORT ANY DISCREPANCIES PROMPTLY.
YOUR FAILURE TO DO SO MAY ADVERSELY AFFECT YOUR RIGHTS.**

IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS

Please review your statement as soon as you can. Your failure to report discrepancies to us promptly may affect your right to reimbursement in the event that forgeries, altered checks or other unauthorized transactions have been or are in the future posted to your account.

IMPORTANT INFORMATION ABOUT YOUR LOAN ACCOUNT

Balance Subject To Interest Rate – Fast Cash Overdraft Loan

We figured the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we took the beginning balance of your account each day, added any new advances, and subtracted any interest charges and any payments or credits. This gave us the daily balance.

Balance Subject To Interest Rate – Home Equity Loan

We figured the finance charge on your account by applying the daily periodic rate to the “daily principal balance” of your account on each day of the billing cycle. We then added all of the daily finance charges to get the total finance charge for the billing cycle. To get the “daily principal balance” each day we took the beginning balance of your account each day, added any new advances and subtracted any unpaid finance charges and any payments or credits. This gave us the daily principal balance. The annual percentage rate and daily periodic rate are subject to change.

Payments

Loan account payments should be sent to the post office box shown on the front of this statement. Payments received at that address or at any branch before 5 p.m. on a business day will be credited as of the day of receipt. Payments received after that time or on a non-business day will be credited as of the business day following their receipt.

**THE FOLLOWING NOTICES APPLY TO YOUR ACCOUNT IF IT IS MAINTAINED
PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOAN ACCOUNT BILL**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

BAC Community Bank - Loan Department
517 E Weber Avenue
Stockton, CA 95202

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DEPOSIT ACCOUNT ELECTRONIC TRANSFERS

Telephone us at the number shown on the front of this statement or write us at the address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provide provisional credit to your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

COMMERCE 100 CHECKING-XXXXXXX1606 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
01/24/2022	Online Transfer from XXXXXX4011		\$3,000.00	\$16,028.20
01/25/2022	PAYX-PIA-WC WC-PREMIUM 0000039843898	\$39.52		\$15,988.68
01/25/2022	PAYCHEX EIB INVOICE X95801800011091	\$147.65		\$15,841.03
01/31/2022	CASH MANAGEMENT	\$25.00		\$15,816.03
01/31/2022	Ending Balance			\$15,816.03

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
2254	01/14/2022	\$3,986.83	2283*	01/07/2022	\$1,000.00	2288	01/14/2022	\$5,000.00
2261*	01/14/2022	\$1,004.00	2286*	01/03/2022	\$2,672.17	2290*	01/19/2022	\$5,000.00
2277*	01/03/2022	\$150.00	2287	01/19/2022	\$5,000.00			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/03/2022	\$29,567.08	01/12/2022	\$28,019.03	01/24/2022	\$16,028.20
01/04/2022	\$29,564.09	01/13/2022	\$33,019.03	01/25/2022	\$15,841.03
01/07/2022	\$28,564.09	01/14/2022	\$23,028.20	01/31/2022	\$15,816.03
01/11/2022	\$28,172.77	01/19/2022	\$13,028.20		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2254
 20 W 11TH ST. TRACY, CA 95376
 DATE 11/6/2021
 PAY TO THE ORDER OF Central Valley Rental \$3,986.83
 Three Thousand Nine Hundred Eighty Six & 87/100
 BAC BAC Community Bank
 MEMO: years on rent in 2021
 Kristi Kardon
 #2254 01/14/2022 \$3,986.83

TRACY CITY CENTER ASSOCIATION 90-2566/221 2261
 20 W 11TH ST. TRACY, CA 95376
 DATE 12/3/21
 PAY TO THE ORDER OF Central Valley Party \$1,004.00
 One Thousand & Four 00/100
 BAC BAC Community Bank
 MEMO: Invoice 32511-11/2/2021
 Kristi Kardon
 #2261 01/14/2022 \$1,004.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2277
 20 W 11TH ST. TRACY, CA 95376
 DATE 12/13/2021
 PAY TO THE ORDER OF Tracy Chamber of Commerce \$150.00
 One Hundred Fifty 00/100
 BAC BAC Community Bank
 MEMO: Inv# 19315
 Kristi Kardon
 #2277 01/03/2022 \$150.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2283
 20 W 11TH ST. TRACY, CA 95376
 DATE 12/20/2021
 PAY TO THE ORDER OF Marie E. Robertson \$1,000.00
 One Thousand 00/100
 BAC BAC Community Bank
 MEMO:
 Kristi Kardon
 #2283 01/07/2022 \$1,000.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2286
 20 W 11TH ST. TRACY, CA 95376
 DATE 12/27/2021
 PAY TO THE ORDER OF Great American Insurance \$2,672.17
 Two Thousand Six Hundred Seventy Two 17/100
 BAC BAC Community Bank
 MEMO: #977864899
 Kristi Kardon
 #2286 01/03/2022 \$2,672.17

TRACY CITY CENTER ASSOCIATION 90-2566/221 2287
 20 W 11TH ST. TRACY, CA 95376
 DATE 1/3/2022
 PAY TO THE ORDER OF Aguilera Real Estate Team \$5,000.00
 Five Thousand 00/100
 BAC BAC Community Bank
 MEMO: Loan-Ornament \$500
 Kristi Kardon
 #2287 01/19/2022 \$5,000.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2288
 20 W 11TH ST. TRACY, CA 95376
 DATE 1/3/2022
 PAY TO THE ORDER OF Dan & Cindy Seback \$5,000.00
 Five Thousand 00/100
 BAC BAC Community Bank
 MEMO: Loan-Ornament \$500
 Kristi Kardon
 #2288 01/14/2022 \$5,000.00

TRACY CITY CENTER ASSOCIATION 90-2566/221 2290
 20 W 11TH ST. TRACY, CA 95376
 DATE 1/3/2022
 PAY TO THE ORDER OF Grande Properties Inc. \$5,000.00
 Five Thousand 00/100
 BAC BAC Community Bank
 MEMO: Loan-Ornament \$500
 Kristi Kardon
 #2290 01/19/2022 \$5,000.00