

## EDA Cash Reconciliation

778-0000-101.01-09

As of EOM: Aug 2021

<b>GL balance, Beginning of Month:</b>	1,145,225.63
Plus Deposits and Other Credits	110,670.10
Less Check Registers for August	(260,959.17)
Less Other Debits and Service Charges	<u>(90.40)</u>
<b>GL Balance @ Aug 2021</b>	<b>994,846.16</b>
Plus Outstanding Checks @ 8/31/2021	-
8/30 Deposit - Clr in September	2,278.01
<b>Adjusted GL @ Aug 2021</b>	<b>997,124.17</b>
<b>BB&amp;T Bank Balance @ Aug 2021</b>	<b><u>997,124.17</u></b>
<b>Difference</b>	<b><u>-</u></b>



448-71-01-00 47070 0 C 001 30 50 004  
ECONOMIC DEVELOPMENT AUTHORITY  
OF THE CITY OF WINCHESTER VIRGINIA  
15 N CAMERON ST  
WINCHESTER VA 22601-6082

# Your account statement

For 08/31/2021

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

## Coming soon

**Important information about your transition from BB&T to Truist is on the way. You'll receive your details by mail in September 2021.**

©2021, Truist Financial Corporation. Truist Bank, Member FDIC.

### ■ PUBLIC FUND INT CHECKING [REDACTED] 3557

#### Account summary

Your previous balance as of 07/31/2021	\$1,155,850.64
Checks	- 271,584.18
Other withdrawals, debits and service charges	- 90.40
Deposits, credits and interest	+ 112,948.11
Your new balance as of 08/31/2021	= \$997,124.17

#### Interest summary

Interest paid this statement period	\$8.96
2021 interest paid year-to-date	\$74.23
Interest rate	0.01%

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
08/19	3600	3,541.67	08/18	*3610	250,000.00	08/26	3612	1,417.50
08/19	3601	3,541.67	08/18	3611	3,541.67	08/27	3613	6,000.00
08/19	*3607	3,541.67						

\* indicates a skip in sequential check numbers above this item

Total checks = \$271,584.18

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/02	BUS ONLINE MANAGE USERS FEE 7261	5.00
08/23	SERVICE CHARGES - PRIOR PERIOD	85.40
Total other withdrawals, debits and service charges		= \$90.40

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/05	DEPOSIT	1,700.14
08/17	DEPOSIT	101.00
08/27	DEPOSIT	108,860.00
08/30	DEPOSIT	2,278.01
08/31	INTEREST PAYMENT	8.96
Total deposits, credits and interest		= \$112,948.11



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Care Center Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

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

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

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-800-226-5228 or write to:

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

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

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

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

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

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

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

### Important information about your Constant Credit Account

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

### Billing Rights Summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Bankcard Services Division  
PO Box 200  
Wilson NC 27894-0200

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

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

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

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

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

For more information, please contact your local BB&T branch, visit BBT.com or contact us at 1-800 BANK BBT (1-800-226-5228). MEMBER FDIC

-----  
FISCAL YEAR: 2022

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-09

TYPE: O (O-ONLY, R-RANGE, S-SELECTIVE)

PERIOD...FROM: 02 TO: 02

PRINT SUMMARY TOTALS ONLY . . . . . (Y/N): N  
SUPPRESS PRINTING OF ACCOUNTS WITHOUT ACTIVITY . . (Y/N): N  
EXCLUDE REVENUE AND EXPENSE SUMMARY ACCOUNTS . . . (Y/N): N  
PRINT PERIOD BALANCE . . . . . (Y/N): N  
PAGE BREAK ON ACCOUNT. . . . . (Y/N): N  
PAGE BREAK BY FUND . . . . . (Y/N): Y

FUND 778 ECONOMIC DEVELOPMENT AUTH								BEGINNING	
GROUP ACCTG ----TRANSACTION----								/ENDING	
APP NUMBER	PER.	CD	DATE	NUMBER	DESCRIPTION	DEBITS	CREDITS	BALANCE	
778-0000-101.01-09					CHECKING ACCOUNT / EDA BB&T CHECKING			6,831.71CR	
MR 00743	02/22	AJ	08/05/21	MR	12 0001708 AR	1,700.14			
					MISC RECEIVABLES				
GM 00787	02/22	AJ	08/09/21	**OFFSET**	AP DISBURSEMENT 24		253,541.67		
MR 00868	02/22	AJ	08/11/21	MR	33 0001959 AR	108,860.00			
					MISC RECEIVABLES				
MR 00992	02/22	AJ	08/17/21	MR	12 0002130 AR	101.00			
					MISC RECEIVABLES				
GM 01101	02/22	AJ	08/23/21	**OFFSET**	AP DISBURSEMENT 32		7,417.50		
GM 01442	02/22	AJ	08/23/21	AJ01442	Record Aug Transactions		90.40		
GM 01442	02/22	AJ	08/31/21	AJ01442	Record Interest Income	8.96			
					ACCOUNT TOTAL	110,670.10	261,049.57	157,211.18CR	
					FUND TOTAL	.00	110,670.10	261,049.57	157,211.18CR

PREPARED 09/15/2021,11:02:47  
PROGRAM: GM172L  
CITY OF WINCHESTER  
BANK: 20 EDA BB&T Checking

OUTSTANDING CHECKS REGISTER  
SELECTED BY CHECK DATE  
FROM: 01/01/2017 TO: 08/31/2021

---

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
-------------	--------------	----------------	---------------	-----------------	--------------

---

NO. OF CHECKS:                      TOTAL CHECKS OUTSTANDING                      .00 \*\*\*

RECONCILED CHECKS REGISTER  
SELECTED BY PAID DATE  
FROM: 08/01/2021 TO: 08/31/2021

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
3600	16656	TAYLOR MASTER TENANT LLC	06/09/2021	3,541.67	08/31/2021	20
3601	16656	TAYLOR MASTER TENANT LLC	06/09/2021	3,541.67	08/31/2021	20
3607	16656	TAYLOR MASTER TENANT LLC	07/09/2021	3,541.67	08/31/2021	20
3610	18751	FRONT ROYAL BREWING CO LLC	08/09/2021	250,000.00	08/31/2021	20
3611	16656	TAYLOR MASTER TENANT LLC	08/09/2021	3,541.67	08/31/2021	20
3612	10497	NATE L ADAMS III PC	08/23/2021	1,417.50	08/31/2021	20
3613	13318	BROWN EDWARDS & COMPANY LLP	08/23/2021	6,000.00	08/31/2021	20

NO. OF CHECKS: 7 TOTAL CHECKS RECONCILED 271,584.18 \*\*\*

**EDA Bank of Clarke Cash Reconciliation**  
**778-0000-101.01-10**  
**As of EOM: August 2021**

<b>GL balance, Beginning of Month:</b>		1,056,248.08
Plus Deposits and Other Credits		92.39
Less Checks Cleared/Other Debits		<u>(10.00)</u>
<b>GL Balance @</b>	<b>August 2021</b>	<b>1,056,330.47</b>
Bank Of Clarke Acct # 9037 Bal @	<b>August 2021</b>	906,609.47
Bank Of Clarke Acct # 6264 Bal @	<b>August 2021</b>	149,721.00
<b>BOC Total Bank Balance @</b>	<b>August 2021</b>	<b>1,056,330.47</b>
Variance		-





2 East Main Street  
Berryville, VA 22611

# Statement Ending 08/31/2021

### ADDRESS SERVICE REQUESTED

>001829 3685821 0001 092332 10Z

00362478  
MSP 103

ECONOMIC DEVELOPMENT AUTHORITY OF THE  
CITY OF WINCHESTER VIRGINIA  
15 N CAMERON ST  
WINCHESTER VA 22601-6082



## Managing Your Accounts

- Phone (540) 955-2510
- Toll-Free 1-800-650-8723
- EAGLE-24 Banking 1-888-378-1881
- Online Access [www.bankofclarke.com](http://www.bankofclarke.com)
- Mailing Address P.O. Box 391  
Berryville VA 22611



## Summary of Accounts

Account Type	Account Number	Ending Balance
Public Fund Chk	XXX6264	\$149,721.00

## Public Fund Chk-XXX6264

### Account Summary

Date	Description	Amount
08/01/2021	Beginning Balance	\$149,721.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
08/31/2021	Ending Balance	\$149,721.00

### Daily Balances

Date	Amount
08/01/2021	\$149,721.00

### Overdraft and Returned Item Fees

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





2 East Main Street  
Berryville, VA 22611

**Statement Ending 08/31/2021**

**ADDRESS SERVICE REQUESTED**

>006099 3685821 0001 092332 10Z

00363006  
MSP 105  
ECONOMIC DEVELOPMENT AUTHORITY OF THE  
CITY OF WINCHESTER VIRGINIA  
15 N CAMERON ST  
WINCHESTER VA 22601-6082



**Managing Your Accounts**

- Phone (540) 955-2510
- Toll-Free 1-800-650-8723
- EAGLE-24 Banking 1-888-378-1881
- Online Access [www.bankofclarke.com](http://www.bankofclarke.com)
- Mailing Address P.O. Box 391  
Berryville VA 22611



**Summary of Accounts**

Account Type	Account Number	Ending Balance
MMDA Public Fnd	XXX9037	\$906,609.47

**MMDA Public Fnd-XXX9037**

**Account Summary**

Date	Description	Amount
08/01/2021	<b>Beginning Balance</b>	<b>\$906,527.08</b>
	1 Credit(s) This Period	\$92.39
	1 Debit(s) This Period	\$10.00
08/31/2021	<b>Ending Balance</b>	<b>\$906,609.47</b>
	Service Charges	\$10.00

**Interest Summary**

Description	Amount
Annual Percentage Yield Earned	0.12%
Interest Days	31
Interest Earned	\$0.00
Interest Paid This Period	\$92.39
Interest Paid Year-to-Date	\$1,861.86
Minimum Balance	\$906,527.08

**Deposits**

Date	Description	Amount
08/31/2021	Accr Earning Pymt Added to Account	\$92.39

**Other Debits**

Date	Description	Amount
08/31/2021	Service Charge	\$10.00

**Daily Balances**

Date	Amount	Date	Amount
08/01/2021	\$906,527.08	08/31/2021	\$906,609.47

**Overdraft and Returned Item Fees**

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



**MMDA Public Fnd-XXX9037 (continued)**

---

**Service Charge Summary**

Description	Amount
08/31/2021 Service Charge (Service Charge Balance: \$906527.08)	\$10.00
Total Service Charge	\$10.00



-----  
FISCAL YEAR: 2022

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-10

TYPE: O (O-ONLY, R-RANGE, S-SELECTIVE)

PERIOD...FROM: 02 TO: 02

PRINT SUMMARY TOTALS ONLY . . . . . (Y/N): N  
SUPPRESS PRINTING OF ACCOUNTS WITHOUT ACTIVITY . . (Y/N): N  
EXCLUDE REVENUE AND EXPENSE SUMMARY ACCOUNTS . . . (Y/N): N  
PRINT PERIOD BALANCE . . . . . (Y/N): N  
PAGE BREAK ON ACCOUNT. . . . . (Y/N): N  
PAGE BREAK BY FUND . . . . . (Y/N): Y

PROGRAM GM362LA  
CITY OF WINCHESTER

FUND 778 ECONOMIC DEVELOPMENT AUTH							BEGINNING		
GROUP ACCTG ----TRANSACTION----							/ENDING		
APP NUMBER	PER.	CD	DATE	NUMBER	DESCRIPTION	DEBITS	CREDITS	BALANCE	
778-0000-101.01-10					CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY			82.38	
GM 01442	02/22	AJ	08/31/21	AJ01442	Record Interest Income	92.39			
GM 01442	02/22	AJ	08/31/21	AJ01442	Record Bank Srv Chgs		10.00		
ACCOUNT TOTAL						92.39	10.00	164.77	
FUND TOTAL						.00	92.39	10.00	164.77

**City of Winchester Economic Development Authority**  
**Notes Receivable**  
**August 31, 2021**

	Account no.	Maturity Date	Interest rate	Beginning balance 7/1/2021	New notes	Total payments received	Principal applied	Interest received	Ending balance 8/31/2021
<b>Note receivable - 116.01-03</b>									
Once Upon A Find	1618	10/15/2019	7.00%	2,240.58		-	-	-	2,240.58
Iron Rose	1639	6/1/2020	7.00%	2,441.88		-	-	-	2,441.88
Iron Rose	1639	10/1/2020	7.00%	987.37		-	-	-	987.37
<b>Total Notes Receivable</b>				<b>5,669.83</b>				-	<b>5,669.83</b>
<b>Revolving Loans - 116.01-05</b>									
Bonnie Blue Southern Partners	1640	8/1/2022	2.54%	19,769.10		2,495.84	2,414.71	81.13	17,354.39
Healens LLC	1636	7/1/2022	2.54%	9,957.26		202.00	202.00	-	9,755.26
Winchester Book Gallery	1650	8/1/2023	3.27%	12,287.64		904.44	838.62	65.82	11,449.02
Front Royal Brewing Co	1726	8/1/2026	1.81%		250,000.00				250,000.00
<b>Total Revolving Loans</b>				<b>42,014.00</b>					<b>288,558.67</b>
								-	-
<b>Facade Loans - 116.01-04</b>									
Healens LLC	1636	5/1/2022	2.50%	2,081.07		-	-	-	2,081.07
<b>Total Facade</b>				<b>2,081.07</b>				-	<b>2,081.07</b>
								-	-
				49,764.90	250,000.00	3,602.28	3,455.33	146.95	296,309.57

778 ECONOMIC DEVELOPMENT AUTH

DEBITS

CREDITS

ASSETS

101.01-09	CHECKING ACCOUNT / EDA BB&T CHECKING	1,152,057.34
101.01-10	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,056,165.70
104.02-01	STATE POOLED FUNDS / LGIP	45,362.19
115.10-10	MISCELLANEOUS / OTHER	325,453.75
115.10-20	MISCELLANEOUS / BILLING SYSTEM	4,916.07
116.01-03	NOTES RECEIVABLE / NOTES RECEIVABLE	5,669.83
116.01-04	NOTES RECEIVABLE / FACADE LOANS	2,081.07
116.01-05	NOTES RECEIVABLE / REVOLVING LOANS	42,014.00
161.02-01	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	2,510,554.96
199.01-08	AMOUNTS TO BE PROVIDED / DEFERRED OUTFLOW	25,000.00

TOTAL ASSETS

5,169,274.91

LIABILITIES

201.00-00	CURRENT LIABILITIES / PAYABLES	2,039.51
202.06-02	DEFERRED REVENUE / LOANS	1,378.63

TOTAL LIABILITIES

=====  
3,418.14

FUND EQUITY

RETAINED EARNINGS

5,165,856.77

TOTAL FUND EQUITY

=====  
5,165,856.77

TOTAL LIABILITIES AND FUND EQUITY

5,169,274.91

778 ECONOMIC DEVELOPMENT AUTH

	DEBITS	CREDITS	
-----			
ASSETS			
101.01-09		157,211.18	
101.01-10	164.77		
104.02-01	4.65		
115.10-10	.58		
115.10-20	116.76		
116.01-05	246,544.67		
TOTAL ASSETS			89,620.25
LIABILITIES			
201.00-00	2,039.51		
202.06-02		116.76	
TOTAL LIABILITIES		1,922.75	
FUND EQUITY			
244.00-00		1.00	
RETAINED EARNINGS		91,542.00	
TOTAL FUND EQUITY		91,543.00	
TOTAL LIABILITIES AND FUND EQUITY			89,620.25