

EDA Cash Reconciliation

778-0000-101.01-09

As of EOM: Jan 2020

GL balance, Beginning of Month:	290,652.63
Plus Deposits and Other Credits	419,030.46
Less Check Registers for Jan	(22,213.71)
Less Other Debits and Service Charges	<u>(90.96)</u>
GL Balance @ Jan 2020	687,378.42
Plus Outstanding Checks @ 1/31/20	6,719.56
Adjusted GL @ Jan 2020	694,097.98
BB&T Bank Balance @ Jan 2020	<u>694,097.98</u>
Difference	<u>-</u>



448-01-01-00 47001 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 01/31/2020

Contact us



BBT.com



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

BB&T and SunTrust have merged to become Truist. Until our separate operating systems are fully integrated, we'll continue to use the BB&T name. For now, keep banking as you always have. Find details about BB&T now Truist, your account(s), and the Truist Disclosure at any BB&T financial center, BBT.com/Truist or 800-226-5228.

■ PUBLIC FUND INT CHECKING 1470001143557

Account summary

Your previous balance as of 12/31/2019	\$290,718.48
Checks	- 15,560.00
Other withdrawals, debits and service charges	- 90.96
Deposits, credits and interest	+ 419,030.46
Your new balance as of 01/31/2020	= \$694,097.98

Interest summary

Interest paid this statement period	\$3.27
2019 interest paid year-to-date	\$23.85
Interest rate	0.01%

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
01/15	3306	EDA Credit Card 155.00	01/17	3308	Chamber dues 325.00	01/29	3310	Jobs EQ 4,975.00
01/31	3307	Accountant 105.00	01/28	3309	Ex. Impr. Grant 10,000.00			
Total checks								= \$15,560.00

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/02	BUS ONLINE MANAGE USERS FEE 7261	5.00
01/21	SERVICE CHARGES - PRIOR PERIOD	85.96
Total other withdrawals, debits and service charges		= \$90.96

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/03	DEPOSIT	8,649.81
01/13	DEPOSIT	157,129.33
01/24	DEPOSIT	239,081.37
01/27	DEPOSIT	14,166.68
01/31	INTEREST PAYMENT	3.27
Total deposits, credits and interest		= \$419,030.46



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: 2020

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-09

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

PERIOD...FROM: 07 TO: 07

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
								290,652.63
778-0000-101.01-09					CHECKING ACCOUNT / EDA BB&T CHECKING			
MR 04286	07/20	AJ	12/19/19	MR	06 0016695 AR	395.17		
					MISC RECEIVABLES			
MR 04299	07/20	AJ	12/19/19	MR	06 0016692 AR	395.17		
					MISC RECEIVABLES			
MR 04299	07/20	AJ	12/19/19	MR	06 0016695 AR	395.17		
					MISC RECEIVABLES			
CR 03887	07/20	AJ	01/03/20	0017249	TAYLOR MAN. FEE	3,541.67		
					ERSLD 01/03/20 06			
MR 03888	07/20	AJ	01/03/20	MR	06 0017249 AR	5,108.14		
					MISC RECEIVABLES			
MR 03894	07/20	AJ	01/03/20	MR	MR Pay Reversal		11.83	
MR 03894	07/20	AJ	01/03/20	MR	MR Pay Reversal		556.65	
MR 03894	07/20	AJ	01/03/20	MR	MR Pay Reversal		561.10	
MR 03894	07/20	AJ	01/03/20	MR	MR Pay Reversal		1,963.65	
MR 03990	07/20	AJ	01/03/20	MR	06 0017249 AR	2,524.75		
					MISC RECEIVABLES			
MR 03992	07/20	AJ	01/03/20	MR	06 0017249 AR	568.48		
					MISC RECEIVABLES			
GM 04042	07/20	AJ	01/10/20	**OFFSET**	AP DISBURSEMENT 121		10,585.00	
MR 04072	07/20	AJ	01/13/20	MR	06 0017750 AR	156,916.06		
					MISC RECEIVABLES			
MR 04130	07/20	AJ	01/13/20	MR	06 0017750 AR	213.27		
					MISC RECEIVABLES			
MR 04285	07/20	AJ	01/24/20	MR	MR Pay Reversal		43.40	
MR 04285	07/20	AJ	01/24/20	MR	MR Pay Reversal		351.77	
GM 04294	07/20	AJ	01/24/20	**OFFSET**	AP DISBURSEMENT 129		11,529.42	
MR 04296	07/20	AJ	01/24/20	MR	MR Pay Reversal		43.40	
MR 04296	07/20	AJ	01/24/20	MR	MR Pay Reversal		351.77	
MR 04297	07/20	AJ	01/24/20	MR	MR Pay Reversal		395.17	
MR 04304	07/20	AJ	01/24/20	MR	06 0018644 AR	238,982.08		
					MISC RECEIVABLES			
GM 04648	07/20	AJ	01/24/20	AJ04648	MR Overpayment	99.29		
CR 04330	07/20	AJ	01/27/20	0018721	TAYLOR MAN. FEE	14,166.68		
					ERSLD 01/27/20 06			
GM 04352	07/20	AJ	01/28/20	**OFFSET**	AP DISBURSEMENT 130		99.29	
GM 04650	07/20	AJ	01/31/20	AJ04650	Record Jan Transactions		90.96	
GM 04650	07/20	AJ	01/31/20	AJ04650	Record Interest Income	3.27		
					ACCOUNT TOTAL	423,309.20	26,583.41	687,378.42
					FUND TOTAL	.00	423,309.20	687,378.42

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
3260	17598	MICHAEL CALLAHAN AND ASSOCIATE	07/12/2019	65.85	20
3311	17959	STANLEY CORNEAL	01/24/2020	5,804.42	20
3312	17974	VIRGINIA ECONOMIC DEVELOPMENT	01/24/2020	750.00	20
3313	9999003	TREASURER, CITY OF WINCHESTER	01/28/2020	99.29	20

NO. OF CHECKS: 4 TOTAL CHECKS OUTSTANDING 6,719.56 ***

RECONCILED CHECKS REGISTER
SELECTED BY PAID DATE
FROM: 01/01/2020 TO: 01/31/2020

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
3306	6851	BB&T FINANCIAL, FSB	01/10/2020	155.00	01/31/2020	20
3307	17598	MICHAEL CALLAHAN AND ASSOCIATE	01/10/2020	105.00	01/31/2020	20
3308	11121	TOP OF VIRGINIA REGIONAL CHAMB	01/10/2020	325.00	01/31/2020	20
3309	17373	WINCHESTER EAST LC	01/10/2020	10,000.00	01/31/2020	20
3310	12597	CHMURA ECONOMICS & ANALYTICS L	01/24/2020	4,975.00	01/31/2020	20

NO. OF CHECKS: 5 TOTAL CHECKS RECONCILED 15,560.00 ***

EDA Bank of Clarke Cash Reconciliation
778-0000-101.01-10
As of EOM: Jan 2020

GL balance, Beginning of Month:		1,041,433.99
Plus Deposits and Other Credits		454.41
Less Checks Cleared/Other Debits		<u>(10.00)</u>
GL Balance @	Jan 2020	1,041,878.40
Bank Of Clarke Acct # 9037 Bal @	Jan 2020	892,157.40
Bank Of Clarke Acct # 6264 Bal @	Jan 2020	149,721.00
BOC Total Bank Balance @	Jan 2020	1,041,878.40
Variance		-



2 East Main Street
Berryville, VA 22611

Statement Ending 01/31/2020

ADDRESS SERVICE REQUESTED

>005605 7283016 0001 092332 10Z

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
- Mailing Address P.O. Box 391
Berryville VA 22611

Summary of Accounts

Account Type	Account Number	Ending Balance
MMDA Public Fnd	XXX9037	\$892,157.40

MMDA Public Fnd-XXX9037

Account Summary			Interest Summary		
Date	Description	Amount	Description	Amount	
01/01/2020	Beginning Balance	\$891,712.99	Annual Percentage Yield Earned	0.60%	
	1 Credit(s) This Period	\$454.41	Interest Days	31	
	1 Debit(s) This Period	\$10.00	Interest Earned	\$0.00	
01/31/2020	Ending Balance	\$892,157.40	Interest Paid This Period	\$454.41	
	Service Charges	\$10.00	Interest Paid Year-to-Date	\$454.41	
			Minimum Balance	\$891,712.99	

Deposits		
Date	Description	Amount
01/31/2020	Accr Earning Pymt Added to Account	\$454.41

Other Debits		
Date	Description	Amount
01/31/2020	Service Charge	\$10.00

Daily Balances			
Date	Amount	Date	Amount
01/01/2020	\$891,712.99	01/31/2020	\$892,157.40

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

05605 7283016 007244 014487 0001/0002



MMDA Public Fnd-XXX9037 (continued)**Service Charge Summary**

Description	Amount
01/31/2020 Service Charge (Service Charge Balance: \$891712.99)	\$10.00
Total Service Charge	\$10.00

05605 7283036 007245 014489 0002/0002





2 East Main Street
Berryville, VA 22611

Statement Ending 01/31/2020

ADDRESS SERVICE REQUESTED

>001825 7283016 0001 092332 10Z

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
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- 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
01/01/2020	Beginning Balance	\$149,721.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
01/31/2020	Ending Balance	\$149,721.00

Daily Balances

Date	Amount
01/01/2020	\$149,721.00

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



01825 7283016 001826 003651 0001/0001

FISCAL YEAR: 2020

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-10

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

PERIOD...FROM: 07 TO: 07

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	
778-0000-101.01-10					CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY			1,041,433.99	
GM 04651	07/20	AJ	01/31/20	AJ04651	Record Interest Income	454.41			
GM 04651	07/20	AJ	01/31/20	AJ04651	Record Bank Srv Chgs		10.00		
ACCOUNT TOTAL						454.41	10.00	1,041,878.40	
FUND TOTAL						.00	454.41	10.00	1,041,878.40

778 ECONOMIC DEVELOPMENT AUTH

		DEBITS	CREDITS
ASSETS			
101.01-09	CHECKING ACCOUNT / EDA BB&T CHECKING	687,378.42	
101.01-10	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,041,878.40	
104.02-01	STATE POOLED FUNDS / LGIP	44,968.24	
115.10-20	MISCELLANEOUS / BILLING SYSTEM	1,170.72	
116.01-03	NOTES RECEIVABLE / NOTES RECEIVABLE	287,828.48	
116.01-04	NOTES RECEIVABLE / FACADE LOANS	9,872.51	
116.01-05	NOTES RECEIVABLE / REVOLVING LOANS	66,041.21	
161.02-01	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	1,320,286.52	
165.00-00	FIXED ASSETS / MACHINERY & EQUIPMENT	9,779.00	
165.10-00	MACHINERY & EQUIPMENT / ACCUMULATED DEPRECIATION		9,029.00
	TOTAL ASSETS		3,460,174.50
LIABILITIES			
202.06-02	DEFERRED REVENUE / LOANS		1,170.72
	TOTAL LIABILITIES		1,170.72
FUND EQUITY			
	RETAINED EARNINGS		3,459,003.78
	TOTAL FUND EQUITY		3,459,003.78
	TOTAL LIABILITIES AND FUND EQUITY		3,460,174.50