

EDA BB&T Cash Reconciliation

778-0000-101.01-09

As of EOM: March 2021

GL balance, Beginning of Month:	1,168,436.31
Plus Deposits and Other Credits	3,052.73
Less Check Registers for March 2021	(6,184.22)
Less Other Debits and Service Charges	<u>(152.52)</u>
GL Balance @ March 2021	1,165,152.30
Plus Outstanding Checks @ 3/31/2021	3,764.07
Adjusted GL @ March 2021	1,168,916.37
BB&T Bank Balance @ March 2021	<u>1,168,916.37</u>
Difference	<u>-</u>



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 03/31/2021

Contact us



BBT.com



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

■ PUBLIC FUND INT CHECKING 3557

Account summary

Your previous balance as of 02/28/2021	\$1,186,314.93
Checks	- 20,298.77
Other withdrawals, debits and service charges	- 152.52
Deposits, credits and interest	+ 3,052.73
Your new balance as of 03/31/2021	= \$1,168,916.37

Interest summary

Interest paid this statement period	\$10.03
2021 interest paid year-to-date	\$26.65
Interest rate	0.01%

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
03/16	3564	3,541.67	03/22	3582	8,572.88	03/16	3584	3,541.67
03/22	* 3581	2,000.00	03/04	3583	60.00	03/29	3585	2,582.55

* indicates a skip in sequential check numbers above this item

Total checks = \$20,298.77

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/01	BUS ONLINE MANAGE USERS FEE 7261	5.00
03/22	SERVICE CHARGES - PRIOR PERIOD	85.56
03/24	CHECK CHRG HARLAND CLARKE ECONOMIC DEVELOPMENT A	61.96

Total other withdrawals, debits and service charges = \$152.52

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/02	DEPOSIT	395.17
03/03	DEPOSIT	1,247.92
03/11	DEPOSIT	904.44
03/23	DEPOSIT	495.17
03/31	INTEREST PAYMENT	10.03

Total deposits, credits and interest = \$3,052.73



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:				
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
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.				

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: 2021

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-09

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

PERIOD...FROM: 09 TO: 09

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	
								1,168,436.31	
778-0000-101.01-09					CHECKING ACCOUNT / EDA BB&T CHECKING				
MR 04748	09/21	AJ	03/02/21	MR	06 0017833 AR	395.17			
					MISC RECEIVABLES				
MR 04781	09/21	AJ	03/03/21	MR	06 0018113 AR	1,247.92			
					MISC RECEIVABLES				
GM 04778	09/21	AJ	03/04/21	**OFFSET**	AP DISBURSEMENT 150		3,601.67		
MR 04934	09/21	AJ	03/11/21	MR	00 0018654 AR	904.44			
					MISC RECEIVABLES				
GM 05158	09/21	AJ	03/22/21	**OFFSET**	AP DISBURSEMENT 159		2,582.55		
MR 05223	09/21	AJ	03/23/21	MR	06 0019452 AR	495.17			
					MISC RECEIVABLES				
GM 05556	09/21	AJ	03/31/21	AJ05556	Record March Transactions		152.52		
GM 05556	09/21	AJ	03/31/21	AJ05556	Record Interest Income	10.03			
					ACCOUNT TOTAL	3,052.73	6,336.74	1,165,152.30	
					FUND TOTAL	.00	3,052.73	6,336.74	1,165,152.30

PREPARED 04/09/2021,14:42:54
PROGRAM: GM172L
CITY OF WINCHESTER
BANK: 20 EDA BB&T Checking

OUTSTANDING CHECKS REGISTER
SELECTED BY CHECK DATE
FROM: 01/01/2017 TO: 03/31/2021

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
3558	17598	MICHAEL CALLAHAN AND ASSOCIATE	12/14/2020	222.40	20
3578	16656	TAYLOR MASTER TENANT LLC	02/05/2021	3,541.67	20

NO. OF CHECKS: 2 TOTAL CHECKS OUTSTANDING 3,764.07 ***

PREPARED 04/09/2021,14:41:36
PROGRAM: GM172L
CITY OF WINCHESTER
BANK: 20 EDA BB&T Checking

RECONCILED CHECKS REGISTER
SELECTED BY PAID DATE
FROM: 03/01/2021 TO: 03/31/2021

PAGE 1
ACCOUNTING PERIOD 09/2021
REPORT NUMBER 30

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
3564	16656	TAYLOR MASTER TENANT LLC	12/14/2020	3,541.67	03/31/2021	20
3581	17197	FREDERICK COUNTY ECONOMIC	02/17/2021	2,000.00	03/31/2021	20
3582	17197	FREDERICK COUNTY ECONOMIC	02/17/2021	8,572.88	03/31/2021	20
3583	6851	BB&T FINANCIAL, FSB	03/04/2021	60.00	03/31/2021	20
3584	16656	TAYLOR MASTER TENANT LLC	03/04/2021	3,541.67	03/31/2021	20
3585	10497	NATE L ADAMS III PC	03/22/2021	2,582.55	03/31/2021	20

NO. OF CHECKS: 6 TOTAL CHECKS RECONCILED 20,298.77 ***

EDA Bank of Clarke Cash Reconciliation

778-0000-101.01-10

As of EOM: March 2021

GL balance, Beginning of Month:		1,055,842.20
Plus Deposits and Other Credits		92.35
Less Checks Cleared/Other Debits		<u>(10.00)</u>
GL Balance @	March 2021	1,055,924.55
Bank Of Clarke Acct # 9037 Bal @	March 2021	906,203.55
Bank Of Clarke Acct # 6264 Bal @	March 2021	149,721.00
BOC Total Bank Balance @	March 2021	1,055,924.55
Variance		-



2 East Main Street
Berryville, VA 22611

Statement Ending 03/31/2021

ADDRESS SERVICE REQUESTED

>010075 7359478 0001 092332 10Z

00278937
MSP 424
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	\$906,203.55

MMDA Public Fnd-XXX9037

Account Summary

Date	Description	Amount
03/01/2021	Beginning Balance	\$906,121.20
	1 Credit(s) This Period	\$92.35
	1 Debit(s) This Period	\$10.00
03/31/2021	Ending Balance	\$906,203.55
	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	\$92.35
Interest Paid Year-to-Date	\$1,405.94
Minimum Balance	\$906,121.20

Deposits

Date	Description	Amount
03/31/2021	Accr Earning Pymt Added to Account	\$92.35

Other Debits

Date	Description	Amount
03/31/2021	Service Charge	\$10.00

Daily Balances

Date	Amount	Date	Amount
03/01/2021	\$906,121.20	03/31/2021	\$906,203.55

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
03/31/2021 Service Charge (Service Charge Balance: \$906121.20)	\$10.00
Total Service Charge	\$10.00





2 East Main Street
Berryville, VA 22611

Statement Ending 03/31/2021

ADDRESS SERVICE REQUESTED

>003384 7359478 0001 092332 10Z

00276132
MSP 422

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



Managing Your Accounts

- Phone (540) 955-2510
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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
03/01/2021	Beginning Balance	\$149,721.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
03/31/2021	Ending Balance	\$149,721.00

Daily Balances

Date	Amount
03/01/2021	\$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



FISCAL YEAR: 2021

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-10

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

PERIOD...FROM: 09 TO: 09

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			1,055,842.20	
GM 05556	09/21	AJ	03/31/21	AJ05556	Record Interest Income	92.35			
GM 05556	09/21	AJ	03/31/21	AJ05556	Record Bank Srv Chgs		10.00		
ACCOUNT TOTAL						92.35	10.00	1,055,924.55	
FUND TOTAL						.00	92.35	10.00	1,055,924.55

City of Winchester Economic Development Authority
Notes Receivable
March 31, 2021

Note receivable - 116.01-03	Account no.	Maturity Date	Interest rate	Beginning balance 7/1/2020	New notes	Total payments received	Principal applied	Interest received	Ending balance 3/31/2021
Once Upon A Find	1618	10/15/2019	7.00%	2,240.58		-	-	-	2,240.58
Iron Rose	1639	6/1/2020	7.00%	3,363.40		1,000.00	921.52	78.48	2,441.88
Iron Rose	1639	10/1/2020	7.00%	2,387.22		1,580.40	1,399.85	180.55	987.37
TJS Properties LLC	1674	1/1/2029	2.72%	239,675.24		244,533.65	239,675.24	4,858.41	-
TJS Properties LLC	1674	7/1/2024	2.54%	28,478.84		29,013.28	28,478.84	534.44	-
Susan Dolinar	1686	7/1/2021	7.00%	5,727.81		4,346.87	4,132.84	214.03	1,594.97
Disaster Loans				221,894.00		221,894.00	221,894.00		-
Total Notes Receivable				503,767.09				-	7,264.80
Revolving Loans - 116.01-05									
Bonnie Blue Southern Partners	1640	8/1/2022	2.54%	33,891.74		11,231.28	10,522.21	709.07	23,369.53
Healens LLC	1636	7/1/2022	2.54%	10,308.66		100.00	88.64	11.36	10,220.02
Winchester Book Gallery	1650	8/1/2023	3.27%	17,220.19		4,059.98	3,683.16	376.82	13,537.03
Total Revolving Loans				61,420.59				-	47,126.58
Facade Loans - 116.01-04									
135 N Braddock (Sowers)	1637	10/1/2020	2.50%	6,289.92		6,380.19	6,289.92	90.27	-
Healens LLC	1636	5/1/2022	2.50%	2,081.07		-	-	-	2,081.07
Total Facade				8,370.99				-	2,081.07

	573,558.67	-	524,139.65	517,086.22	7,053.43	56,472.45
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778 ECONOMIC DEVELOPMENT AUTH

DEBITS

CREDITS

ASSETS

101.01-09	CHECKING ACCOUNT / EDA BB&T CHECKING	1,165,152.30
101.01-10	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,055,924.55
104.02-01	STATE POOLED FUNDS / LGIP	45,349.92
115.10-10	MISCELLANEOUS / OTHER	325,454.33
115.10-20	MISCELLANEOUS / BILLING SYSTEM	4,779.76
116.01-03	NOTES RECEIVABLE / NOTES RECEIVABLE	7,264.80
116.01-04	NOTES RECEIVABLE / FACADE LOANS	2,081.07
116.01-05	NOTES RECEIVABLE / REVOLVING LOANS	47,126.58
161.02-01	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	2,510,554.96

TOTAL ASSETS

5,163,688.27

LIABILITIES

202.06-02	DEFERRED REVENUE / LOANS	1,242.32
	TOTAL LIABILITIES	1,242.32

FUND EQUITY

RETAINED EARNINGS	5,162,445.95
TOTAL FUND EQUITY	5,162,445.95

TOTAL LIABILITIES AND FUND EQUITY

5,163,688.27