

EDA BB&T Cash Reconciliation

778-0000-101.01-09

As of EOM: Nov 2020

GL balance, Beginning of Month:		190,590.72
Plus Deposits and Other Credits		398,068.77
Less Check Registers for Nov		(12,886.96)
Less Other Debits and Service Charges		<u>(93.52)</u>
GL Balance @	Nov 2020	575,679.01
Plus Outstanding Checks @ 11/30/2020		3,837.00
Adjusted GL @	Nov 2020	579,516.01
BB&T Bank Balance @	Nov 2020	<u>579,516.01</u>
Difference		<u>-</u>



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

Your account statement

For 11/30/2020

Contact us



BBT.com



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

■ PUBLIC FUND INT CHECKING 3557

Account summary

Your previous balance as of 10/31/2020	\$216,738.90
Checks	- 35,198.14
Other withdrawals, debits and service charges	- 93.52
Deposits, credits and interest	+ 398,068.77
Your new balance as of 11/30/2020	= \$579,516.01

Interest summary

Interest paid this statement period	\$2.39
2020 interest paid year-to-date	\$38.85
Interest rate	0.01%

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
11/18	3441	5,000.00	11/18	*3485	5,000.00	11/12	3491	2,164.65
11/02	*3469	2,311.18	11/03	*3488	1,302.84	11/17	3492	3,541.67
11/17	*3476	5,000.00	11/10	3489	5,000.00	11/20	3493	841.05
11/10	*3481	5,000.00	11/16	3490	36.75			

* indicates a skip in sequential check numbers above this item

Total checks = \$35,198.14

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/02	BUS ONLINE MANAGE USERS FEE 7261	5.00
11/23	SERVICE CHARGES - PRIOR PERIOD	88.52

Total other withdrawals, debits and service charges = \$93.52

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/03	DEPOSIT	1,247.92
11/17	DEPOSIT	9,521.76
11/23	DEPOSIT	Valley Health Bond Fee 125,675.00
11/23	DEPOSIT	TJS Properties loan payoff 261,621.70
11/30	INTEREST PAYMENT	2.39

Total deposits, credits and interest = \$398,068.77

FISCAL YEAR: 2021

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-09

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

PERIOD...FROM: 05 TO: 05

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			190,590.72
GM 02532	05/21	AJ	11/03/20	**OFFSET**	AP DISBURSEMENT 74		12,045.91	
MR 02543	05/21	AJ	11/03/20	MR	06 0005511 AR	1,247.92		
					MISC RECEIVABLES			
GM 02754	05/21	AJ	11/13/20	**OFFSET**	AP DISBURSEMENT 81		841.05	
CR 02853	05/21	AJ	11/17/20	0007405	TAYLOR MAN FEE	3,541.67		
					ERSLD 11/17/20 06			
CR 02853	05/21	AJ	11/17/20	0007405	TAYLOR MAN. FEE	3,541.67		
					ERSLD 11/17/20 06			
MR 02854	05/21	AJ	11/17/20	MR	06 0007405 AR	2,438.42		
					MISC RECEIVABLES			
MR 02971	05/21	AJ	11/23/20	MR	06 0007951 AR	125,675.00		
					MISC RECEIVABLES			
MR 02971	05/21	AJ	11/23/20	MR	06 0008314 AR	261,173.96		
					MISC RECEIVABLES			
MR 03035	05/21	AJ	11/23/20	MR	06 0008314 AR	447.74		
					MISC RECEIVABLES			
GM 03213	05/21	AJ	11/30/20	AJ03213	Record Nov Transactions		93.52	
GM 03213	05/21	AJ	11/30/20	AJ03213	Record Interest Income	2.39		
					ACCOUNT TOTAL	398,068.77	12,980.48	575,679.01
					FUND TOTAL	.00	398,068.77	575,679.01

PREPARED 12/10/2020, 9:40:03
PROGRAM: GM172L
CITY OF WINCHESTER
BANK: 20 EDA BB&T Checking

OUTSTANDING CHECKS REGISTER
SELECTED BY CHECK DATE
FROM: 01/01/2017 TO: 11/30/2020

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
3436	10497	NATE L ADAMS III PC	09/17/2020	3,837.00	20

NO. OF CHECKS: 1 TOTAL CHECKS OUTSTANDING 3,837.00 ***

RECONCILED CHECKS REGISTER
SELECTED BY PAID DATE
FROM: 11/01/2020 TO: 11/30/2020

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
3441	18373	BCR OLD TOWN PIZZERIA LLC	10/19/2020	5,000.00	11/30/2020	20
3469	18378	OPHIE ENTERTAINMENT LLC	10/19/2020	2,311.18	11/30/2020	20
3476	18379	POT-O-PHO VIETNAM INC	10/19/2020	5,000.00	11/30/2020	20
3481	18377	THE SNOOTY FOXXE	10/19/2020	5,000.00	11/30/2020	20
3485	18368	WINCHESTER DENTAL SPA	10/19/2020	5,000.00	11/30/2020	20
3488	6851	BB&T FINANCIAL, FSB	11/03/2020	1,302.84	11/30/2020	20
3489	18404	INNOVAULT INC	11/03/2020	5,000.00	11/30/2020	20
3490	17598	MICHAEL CALLAHAN AND ASSOCIATE	11/03/2020	36.75	11/30/2020	20
3491	18403	RUBY'S ESTHETICS & REFLEXOLOGY	11/03/2020	2,164.65	11/30/2020	20
3492	16656	TAYLOR MASTER TENANT LLC	11/03/2020	3,541.67	11/30/2020	20
3493	10497	NATE L ADAMS III PC	11/13/2020	841.05	11/30/2020	20

NO. OF CHECKS: 11 TOTAL CHECKS RECONCILED 35,198.14 ***

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

GL balance, Beginning of Month:		1,052,349.76
Plus Deposits and Other Credits		1,090.57
Less Checks Cleared/Other Debits		<u>(10.00)</u>
GL Balance @	Nov 2020	1,053,430.33
Bank Of Clarke Acct # 9037 Bal @	Nov 2020	903,709.33
Bank Of Clarke Acct # 6264 Bal @	Nov 2020	149,721.00
BOC Total Bank Balance @	Nov 2020	1,053,430.33
Variance		-



2 East Main Street
Berryville, VA 22611

Statement Ending 11/30/2020

ADDRESS SERVICE REQUESTED

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	\$903,709.33

MMDA Public Fnd-XXX9037

Account Summary

Date	Description	Amount
11/01/2020	Beginning Balance	\$902,628.76
	1 Credit(s) This Period	\$1,090.57
	1 Debit(s) This Period	\$10.00
11/30/2020	Ending Balance	\$903,709.33
	Service Charges	\$10.00

Interest Summary

Description	Amount
Annual Percentage Yield Earned	1.48%
Interest Days	30
Interest Earned	\$0.00
Interest Paid This Period	\$1,090.57
Interest Paid Year-to-Date	\$12,106.34
Minimum Balance	\$902,628.76

Deposits

Date	Description	Amount
11/30/2020	Accr Earning Pymt Added to Account	\$1,090.57

Other Debits

Date	Description	Amount
11/30/2020	Service Charge	\$10.00

Daily Balances

Date	Amount	Date	Amount
11/01/2020	\$902,628.76	11/30/2020	\$903,709.33

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



CHANGE OF ADDRESS Please visit one of our nearest branch locations (go to www.bankofclarke.bank for location information), contact our Customer Support Center at 540-955-2510 (toll-free: 800-650-8723) or log into online banking and update your information.

IMPORTANT NOTICE CONCERNING ELECTRONIC FUND TRANSFERS In case of errors or questions about your electronic transfers: call us at 540-955-2510 (toll-free: 800-650-8723) or write us at P.O. Box 391, Berryville, Virginia 22611, as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. A. Provide us your name and account number. B. Describe the error or 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. C. Tell us the dollar amount of the suspected error. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. For information or help on Electronic Fund Transfers, please call us at the telephone number indicated above.

IMPORTANT NOTICE CONCERNING FAIR CREDIT BILLING In case of errors or inquiries about your **ACCOUNT statement** Send your inquiry in writing on a separate sheet to: P.O. Box 391, Berryville, Virginia 22611. We must receive it within 60 days after your statement was mailed to you. Your written inquiry must include: 1. Your name and account number; 2. A description of the error and why (to the extent you can explain) you believe it is an error; and 3. The dollar amount of the suspected error. You can call us, but doing so will not preserve your rights. You remain obligated to pay the part of your statement not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During the same time, we may not take any action to collect disputed amounts or report disputed amounts as delinquent. This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to an Account Statement error notice.

IMPORTANT NOTICE FOR BANK OF CLARKE COUNTY LOAN CUSTOMERS FINANCE CHARGES Begin to accrue on the day an advance is taken on your account. The FINANCE CHARGE is computed by applying the daily periodic rate to the "average daily balance" of your loan account for the billing cycle and multiplying that amount by the total number of days in the billing cycle. The "average daily balance" is computed by applying new advances and principal reductions to the beginning balance of the account each day to get the daily balance. Then, we add up all of the daily balances for a billing cycle and divide the total by the number of days in the billing cycle to obtain the "average daily balance."



MMDA Public Fnd-XXX9037 (continued)

Service Charge Summary

Description	Amount
11/30/2020 Service Charge (Service Charge Balance: \$902628.76)	\$10.00
Total Service Charge	\$10.00

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Berryville, VA 22611

Statement Ending 11/30/2020

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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
11/01/2020	Beginning Balance	\$149,721.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
11/30/2020	Ending Balance	\$149,721.00

Daily Balances

Date	Amount
11/01/2020	\$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



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FISCAL YEAR: 2021

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-10

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

PERIOD...FROM: 05 TO: 05

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			1,052,349.76	
GM 03213	05/21	AJ	11/30/20	AJ03213	Record Interest Income	1,090.57			
GM 03213	05/21	AJ	11/30/20	AJ03213	Record Bank Srv Chgs		10.00		
ACCOUNT TOTAL						1,090.57	10.00	1,053,430.33	
FUND TOTAL						.00	1,090.57	10.00	1,053,430.33

City of Winchester Economic Development Authority
Notes Receivable
November 30, 2020

<i>Note receivable - 116.01-03</i>	Account no.	Maturity Date	Interest rate	Beginning balance 7/1/2020	New notes	Total payments received	Principal applied	Interest received	Ending balance 11/30/2020
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		880.40	796.82	83.58	1,590.40
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		1,975.85	1,854.92	120.93	3,872.89
Disaster Loans				221,894.00		216,894.00	216,894.00		5,000.00
Total Notes Receivable				503,767.09				-	15,145.75
Revolving Loans - 116.01-05									
Bonnie Blue Southern Partners	1640	8/1/2022	2.54%	33,891.74		6,239.60	5,753.65	485.95	28,138.09
Healens LLC	1636	7/1/2022	2.54%	10,308.66		-	-	-	10,308.66
Winchester Book Gallery	1650	8/1/2023	3.27%	17,220.19		2,261.10	2,035.32	225.78	15,184.87
Total Revolving Loans				61,420.59					53,631.62
								-	-
Facade Loans - 116.01-04									
135 N Braddock (Sowers)	1637	10/1/2020	2.50%	6,289.92		5,368.93	5,281.27	87.66	1,008.65
Healens LLC	1636	5/1/2022	2.50%	2,081.07		-	-	-	2,081.07
Total Facade				8,370.99				-	3,089.72
								-	-
				573,558.67	-	508,166.81	501,691.58	6,475.23	71,867.09

778 ECONOMIC DEVELOPMENT AUTH

	DEBITS	CREDITS	

ASSETS			
101.01-09	CHECKING ACCOUNT / EDA BB&T CHECKING	575,679.01	
101.01-10	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,053,430.33	
104.02-01	STATE POOLED FUNDS / LGIP	45,323.05	
115.10-10	MISCELLANEOUS / OTHER	325,454.33	
115.10-20	MISCELLANEOUS / BILLING SYSTEM	4,666.72	
116.01-03	NOTES RECEIVABLE / NOTES RECEIVABLE	15,145.75	
116.01-04	NOTES RECEIVABLE / FACADE LOANS	3,089.72	
116.01-05	NOTES RECEIVABLE / REVOLVING LOANS	53,631.62	
161.02-01	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	2,510,554.96	
	TOTAL ASSETS		4,586,975.49
LIABILITIES			
201.00-00	CURRENT LIABILITIES / PAYABLES	268,712.45	
202.06-02	DEFERRED REVENUE / LOANS	1,129.28	
	TOTAL LIABILITIES	===== 269,841.73	
FUND EQUITY			
	RETAINED EARNINGS	4,317,133.76	
	TOTAL FUND EQUITY	===== 4,317,133.76	
	TOTAL LIABILITIES AND FUND EQUITY		4,586,975.49