

EDA BB&T Cash Reconciliation

778-0000-101.01-09

As of EOM: Nov 2021

GL balance, Beginning of Month:	1,000,978.16
Plus Deposits and Other Credits	69,332.87
Less Check Registers for Nov	(14,249.87)
Less Other Debits and Service Charges	<u>(85.48)</u>
GL Balance @ Nov 2021	1,055,975.68
Plus Outstanding Checks @ 11/30/2021	14,249.87
Adjusted GL @ Nov 2021	1,070,225.55
BB&T Bank Balance @ Nov 2021	<u>1,070,225.55</u>
Difference	<u>-</u>



448-71-01-00 47070 0 C 001 30 S 66 002
ECONOMIC DEVELOPMENT AUTHORITY
OF THE CITY OF WINCHESTER VIRGINIA
15 N CAMERON ST
WINCHESTER VA 22601-6082

Your account statement

For 11/30/2021

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ PUBLIC FUND INT CHECKING 3557

Account summary

Your previous balance as of 10/31/2021	\$1,000,978.16
Checks	- 0.00
Other withdrawals, debits and service charges	- 85.48
Deposits, credits and interest	+ 69,332.87
Your new balance as of 11/30/2021	= \$1,070,225.55

Interest summary

Interest paid this statement period	\$8.43
2021 interest paid year-to-date	\$99.37
Interest rate	0.01%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/22	SERVICE CHARGES - PRIOR PERIOD	85.48
Total other withdrawals, debits and service charges		= \$85.48

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/01	DEPOSIT	2,400.00
11/04	DEPOSIT	2,935.00
11/08	DEPOSIT	1,700.14
11/17	DEPOSIT	101.00
11/22	DEPOSIT	59,910.29
11/29	DEPOSIT	2,278.01
11/30	INTEREST PAYMENT	8.43
Total deposits, credits and interest		= \$69,332.87



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit Truist.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 1-844-487-8478 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 Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line 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 Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
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 Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

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)			
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.	Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit Truist.com or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC

FISCAL YEAR: 2022

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

APP NUMBER	PER.	CD	DATE	NUMBER	DESCRIPTION	DEBITS	CREDITS	BEGINNING / ENDING BALANCE
FUND 778 ECONOMIC DEVELOPMENT AUTH								
GROUP ACCTG ----TRANSACTION----								
778-0000-101.01-09					CHECKING ACCOUNT / EDA			1,000,978.16
CR 02678	05/22	AJ	11/01/21	0006429	BB&T CHECKING			
					Bank Fee Refund	2,400.00		
					ERSCB 11/01/21 12			
MR 02727	05/22	AJ	11/04/21	MR	12 0006815 AR	2,935.00		
					MISC RECEIVABLES			
MR 02795	05/22	AJ	11/08/21	MR	12 0007100 AR	1,700.14		
					MISC RECEIVABLES			
GM 02851	05/22	AJ	11/10/21	**OFFSET**	AP DISBURSEMENT 84		12,249.87	
MR 03002	05/22	AJ	11/17/21	MR	12 0009747 AR	101.00		
					MISC RECEIVABLES			
CR 03128	05/22	AJ	11/22/21	0010821	BUSINESS DEV GRANT REIM	59,910.29		
					ERSCB 11/22/21 12			
GM 03479	05/22	AJ	11/22/21	AJ03479	Record Bank Srv Charges		85.48	
GM 03181	05/22	AJ	11/24/21	**OFFSET**	AP DISBURSEMENT 93		2,000.00	
MR 03237	05/22	AJ	11/29/21	MR	12 0011297 AR	2,278.01		
					MISC RECEIVABLES			
GM 03479	05/22	AJ	11/30/21	AJ03479	Record Interest Income	8.43		
ACCOUNT TOTAL						69,332.87	14,335.35	1,055,975.68
FUND TOTAL						.00	14,335.35	1,055,975.68

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
3624	10497	NATE L ADAMS III PC	11/10/2021	2,740.20	20
3625	17197	FREDERICK COUNTY ECONOMIC	11/10/2021	5,968.00	20
3626	16656	TAYLOR MASTER TENANT LLC	11/10/2021	3,541.67	20
3627	18895	EFFECTV	11/24/2021	2,000.00	20

NO. OF CHECKS: 4 TOTAL CHECKS OUTSTANDING 14,249.87 ***

PREPARED 12/09/2021, 8:32:11
PROGRAM: GM172L
CITY OF WINCHESTER
BANK: 20 EDA BB&T Checking

RECONCILED CHECKS REGISTER
SELECTED BY PAID DATE
FROM: 11/01/2021 TO: 11/30/2021

PAGE 1
ACCOUNTING PERIOD 05/2022
REPORT NUMBER 21

CHECK NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
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NO. OF CHECKS: TOTAL CHECKS RECONCILED .00 ***

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

GL balance, Beginning of Month:		1,382,817.97
Plus Deposits and Other Credits		121.62
Less Checks Cleared/Other Debits		-
		<hr/>
GL Balance @	Nov 2021	1,382,939.59
Bank Of Clarke Acct # 9037 Bal @	Nov 2021	1,233,218.59
Bank Of Clarke Acct # 6264 Bal @	Nov 2021	149,721.00
BOC Total Bank Balance @	Nov 2021	1,382,939.59
Variance		-



2 East Main Street
Berryville, VA 22611

Statement Ending 11/30/2021

ADDRESS SERVICE REQUESTED

>001483 6127785 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	\$1,233,218.59

"Bank of Clarke is always enhancing our customer's banking experience to allow you more time to enjoy your life to the fullest. Beginning February 1, 2022, Bank of Clarke will be extending our cutoff time for your daily banking transactions until our branches close so you can do just that! Transactions received on a Saturday, Sunday, or Federal Holiday will be posted on the next Business Day."

MMDA Public Fnd-XXX9037

Account Summary

Date	Description	Amount
11/01/2021	Beginning Balance	\$1,233,096.97
	1 Credit(s) This Period	\$121.62
	0 Debit(s) This Period	\$0.00
11/30/2021	Ending Balance	\$1,233,218.59

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.12%
Interest Days	30
Interest Earned	\$0.00
Interest Paid This Period	\$121.62
Interest Paid Year-to-Date	\$2,183.55
Minimum Balance	\$1,233,096.97

Deposits

Date	Description	Amount
11/30/2021	Accr Earning Pymt Added to Account	\$121.62

Daily Balances

Date	Amount	Date	Amount
11/01/2021	\$1,233,096.97	11/30/2021	\$1,233,218.59

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



01483 6127785 001484 002957 0001/0001





2 East Main Street
Berryville, VA 22611

Statement Ending 11/30/2021

ADDRESS SERVICE REQUESTED

>001254 6127785 0001 092332 10Z

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



Managing Your Accounts

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Berryville VA 22611

Summary of Accounts

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

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Public Fund Chk-XXX6264

Account Summary

Date	Description	Amount
11/01/2021	Beginning Balance	\$149,721.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
11/30/2021	Ending Balance	\$149,721.00

Daily Balances

Date	Amount
11/01/2021	\$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

01254 6127785 003255 002509 0001/0001



PROGRAM GM360L

FISCAL YEAR: 2022

ACCOUNT NUMBER SELECTION

FROM: 778-0000-101.01-10

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

TRANSACTION SELECTION

TYPES... AJ X CR X BA X TF X EN X AP X

DATE RANGE...FROM: 0/00/0000 TO: 99/99/9999

PERIOD...FROM: 05 TO: 05

POSTING DATE RANGE...FROM: 0/00/0000 TO: 99/99/9999

SUPPRESS PRINTING OF ACCOUNTS WITHOUT TRANSACTIONS (N/Y): N

PRINT DEBIT/CREDIT COLUMNS, SUPPRESS BUDGET . . . (N/Y): N

PRINT ENCUMBRANCE (N/Y): Y

PAGE BREAK BY FUND: N

PAGE BREAK BY ACCOUNT: N

PAGE BREAK BY DPT/DIV: N

USE CURRENT BUDGET FOR ESTIM/APPROP TOTAL: Y

GROUP NBR	PO NBR	ACCTG PER.	CD	DATE	TRANSACTION NUMBER	DESCRIPTION	YTD/CURRENT ESTIM/APPROP	YTD/CURRENT ENCUMBRANCE	TRANSACTION AMOUNT	CURRENT BALANCE
FUND 778 ECONOMIC DEVELOPMENT AUTH										
778-0000-101.01-10 CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY										
3300		05/22	AJ	11/30/21	***YERO***	BALANCE FORWARD		.00	1,056,165.70-	1,382,939.59
3301		05/22	AJ	11/30/21	***YERO***	BALANCE FORWARD			1,056,165.70	
3479		05/22	AJ	11/30/21	AJ03479	Record Interest In			121.62	
ACCOUNT TOTAL								.00	121.62	
FUND TOTAL							0	.00	121.62	.00
GRAND TOTAL							0	.00	121.62	.00

778 ECONOMIC DEVELOPMENT AUTH

ASSETS		DEBITS	CREDITS
101.01-09	CHECKING ACCOUNT / EDA BB&T CHECKING	1,055,975.68	
101.01-10	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,382,939.59	
104.02-01	STATE POOLED FUNDS / LGIP	45,369.07	
115.10-10	MISCELLANEOUS / OTHER	324,251.00	
115.10-20	MISCELLANEOUS / BILLING SYSTEM	97,203.24	
116.01-03	NOTES RECEIVABLE / NOTES RECEIVABLE	4,863.19	
116.01-04	NOTES RECEIVABLE / FACADE LOANS	2,081.07	
116.01-05	NOTES RECEIVABLE / REVOLVING LOANS	275,374.41	
161.02-01	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	1,382,286.52	
199.01-08	AMOUNTS TO BE PROVIDED / DEFERRED OUTFLOW	25,000.00	
	TOTAL ASSETS		4,595,343.77

LIABILITIES		DEBITS	CREDITS
202.06-02	DEFERRED REVENUE / LOANS		1,597.47
	TOTAL LIABILITIES		1,597.47

FUND EQUITY		DEBITS	CREDITS
244.00-00	CONTROL ACCOUNTS / RESERVE FOR ENCUMBRANCES		1.00
	RETAINED EARNINGS		4,593,745.30
	TOTAL FUND EQUITY		4,593,746.30

TOTAL LIABILITIES AND FUND EQUITY		DEBITS	CREDITS
	TOTAL LIABILITIES AND FUND EQUITY		4,595,343.77

City of Winchester Economic Development Authority
Notes Receivable
November 30, 2021

	Account no.	Maturity Date	Interest rate	Beginning balance 7/1/2021	New notes	Total payments received	Principal applied	Interest received	Ending balance 11/30/2021
Note receivable - 116.01-03									
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		400.00	380.38	19.62	2,061.50
Iron Rose	1639	10/1/2020	7.00%	987.37		450.00	426.26	23.74	561.11
Total Notes Receivable				5,669.83				-	4,863.19
Revolving Loans - 116.01-05									
Bonnie Blue Southern Partners	1640	8/1/2022	2.54%	19,769.10		6,239.60	6,055.97	183.63	13,713.13
Healens LLC	1636	7/1/2022	2.54%	9,957.26		505.00	482.23	22.77	9,475.03
Winchester Book Gallery	1650	8/1/2023	3.27%	12,287.64		2,261.10	2,105.13	155.97	10,182.51
Front Royal Brewing Co	1726	8/1/2026	1.81%		250,000.00	9,112.04	7,996.26	1,115.78	242,003.74
Total Revolving Loans				42,014.00					275,374.41
								-	-
Facade Loans - 116.01-04									
Healens LLC	1636	5/1/2022	2.50%	2,081.07		-	-	-	2,081.07
Total Facade				2,081.07				-	2,081.07
								-	-

49,764.90 250,000.00 18,967.74 17,446.23 1,521.51 282,318.67