South Natomas TMATM Board of Directors Meeting Wednesday, January 6, 2016 Meeting Minutes

I. Call to Order

President Chris Antonucci called the meeting to order at approximately 7:32AM on Wednesday, January 6, 2016 in the First Floor Conference Room at 2150 River Plaza Drive in Sacramento, CA. Attending were Chris Antonucci, Mary Christian (via telephone), Jennifer Elwood, Suman Jha, Kendra Murray, Derrick Tsang, and SNTMA staff Stephanie Merten and Jason Vitaich.

II. Approval of Previous Meeting's Minutes

A motion was made to approve the December 2, 2015 Board Meeting Minutes. The motion was moved by Kendra Murray, seconded by Mary Christian. The motion passed unanimously, 6:0.* (*Derrick Tsang had not yet arrived when this vote was taken).

III. New Business

(*Derrick Tsang arrived at the meeting at approximately 7:42.)

A motion was made by Chris Antonucci to approve the 2016 SNTMA Budget (see Attachment "A"). The motion was seconded by Suman Jha. The motion passed unanimously, 7:0.*

A motion was made by Laurie Melson to write off the outstanding dues of the following SNTMA companies;

| Bevan & Bevan & Associates | 1050.00 |
|---------------------------------|-----------|
| Chipotle | 525.40 |
| Creekside Natomas Partners, LLC | 11,263.42 |
| Thomas Minder & Associates | 350.00 |

The motion was seconded by Suman Jha. The motion passed unanimously, 7:0.

A motion was made by Mary Christian to adopt the following policy language relating to the collection of SNTMA dues;

"DUES POLICY

Membership dues shall be due on the first day of January of each year. Membership shall be delinquent if dues are not paid within sixty (60) days of the due date, at which time the member may be ineligible for participation in membership benefit programs."

The motion was seconded by Chris Antonucci. The motion passed unanimously, 7:0.

A motion was made by Kendra Murray to approve the following amendment to the SNTMA Bylaws at the SNTMA Annual Meeting;

SECTION 6.3 - ELECTION AND TERM OF OFFICE OF DIRECTORS.

Each director shall be elected for a term of three (3) years or until his or her successor is elected. Approximately one-third (1/3) of the active number of directors shall be elected to the board of directors each year. Provided, however, that no director, other than a director who is serving as president, shall serve on the board for more than twelve (12) consecutive years.

The motion was seconded by Suman Jha. The motion passed unanimously, 7:0.

- A. Executive Director Jason Vitaich delivered the following report:
 - 2015 dues invoicing continues. Currently following up with member companies currently delinquent on dues.
- B. Stephanie Merten delivered the following Membership Report:
 - Commuter Club
 - o Preparing for Commuter Club enhancements
 - Campaigns and events promoted through the Commuter Club
 - 12/16 Email to all Commute Coordinators regarding monthly programs and benefits email
 - Programs
 - o thirty-seven carpool subsidies in December
 - o twenty-three low emissions subsidies in December
 - o five transit subsidies in December
 - o five AMTRAK subsidies in December
 - o one bicycle maintenance subsidies in December
 - o four people / four entries for Monthly Facebook contest in December
 - o Three hundred twenty-eight Facebook "LIKES"
 - Meetings
 - o N/A
 - Other
- Packaged and delivered 196 Commuter Coordinator end of year thank you gifts
- January Activities
 - o Award Facebook 2015 cash grand prizes
 - O Deliver seventy-two December subsidy checks, four Facebook prizes, three grand prizes and five gas cards
 - o Buy first quarter Facebook prizes at Costco
 - o 1/12 Commuter Disaster Preparedness Breakfast
 - o Report to SACOG for contract
 - o 1/19 marketing meeting for first quarter and annual meeting promotional item

o Planning and preparing for SNTMA Annual Meeting on March 9th

IV. Adjourn

The meeting adjourned at approximately 8:37 AM. The next SNTMA Board meeting is scheduled for Wednesday, February 3, 2016 at 7:30 AM at 2150 River Plaza Drive, Sacramento, CA.

Respectfully submitted,

Bill Vanderslice SNTMA Secretary

| | | | | | | | | | | | | | | | m | Gros | 7 | | | | | 5 | Ordina | | |
|-------------------------------|------------------------|---|----------------------|-----------------------|--|---------------------------|------------------|--------------------------|-------------------------------------|--------------------------------------|------------------------------------|-------------------------------------|--------------------|-------------------------|---------|--------------|--------------|---|---------------------|------------------------|---------------------|--------|-------------------------|--------------|-------|
| Total / | Tot | _ | | | | | Pay | Tot | | | | | Sal | Admir | Expense | Gross Profit | Total Income | 40107 | 40105 | 40103 | 40102 | Income | ry Incor | | |
| Total Administrative Expenses | Total Payroll Expenses | 50400 · Worker's Compensation Insurance | 50425 · 401(k) Match | 50350 · Payroll Taxes | 50325 · Payroll Fees - Staff Resources | 50300 · Employee Benefits | Payroll Expenses | Total Salaries and Wages | 50130 · Bonus · Member Services Mgr | 50120 · Salary - Member Services Mgr | 50110 · Bonus · Executive Director | 50100 · Salary - Executive Director | Salaries and Wages | Administrative Expenses | | # | ome | 40107 · SACOG Bike Month Reimbursements | 40105 · SACOG Grant | 40103 · Developer Dues | 40102 · Tenant Dues | | Ordinary Income/Expense | | |
| 13,542.12 | 2,994.92 | 138.00 | 316.42 | 1,165.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Jan 16 | |
| 13,542.12 | 2,994.92 | 138.00 | 316.42 | 1,165.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Feb 16 | |
| 13,543.12 | 2,995.92 | 139.00 | 316.42 | 1,165.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Mar 16 | |
| 13,183.12 | 2,635.92 | 138.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 26,076.00 | 26,076.00 | 100.00 | 7,643.00 | 1,250.00 | 17,083.00 | | | Apr 16 | |
| 13,184.12 | 2,636.92 | 139.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,833.00 | 18,833.00 | 500.00 | 0.00 | 1,250.00 | 17,083.00 | | | May 16 | |
| 13,184.12 | 2,636.92 | 139.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,433.00 | 18,433.00 | 100.00 | 0.00 | 1,250.00 | 17,083.00 | | | Jun 16 | |
| 13,183.12 | 2,635.92 | 138.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 25,976.00 | 25,976.00 | 0.00 | 7,643.00 | 1,250.00 | 17,083.00 | | | Jul 16 | |
| 13,184.12 | 2,636.92 | 139.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Aug 16 | |
| 13,184.12 | 2,636.92 | 139.00 | 316.42 | 806.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Sep 16 | |
| 13,274.12 | 2,726.92 | 152.00 | 316.42 | 883.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 25,976.00 | 25,976.00 | 0.00 | 7,643.00 | 1,250.00 | 17,083.00 | | | Oct 16 | |
| 13,274.12 | 2,726.92 | 152.00 | 316.42 | 883.50 | 275.00 | 1,100.00 | | 10,547.20 | 0.00 | 4,220.94 | 0.00 | 6,326.26 | | | | 18,333.00 | 18,333.00 | 0.00 | 0.00 | 1,250.00 | 17,083.00 | | | Nov 16 | |
| 17,774.12 | 2,726.92 | 152.00 | 316.42 | 883.50 | 275.00 | 1,100.00 | | 15,047.20 | 1,500.00 | 4,220.94 | 3,000.00 | 6,326.26 | | | | 25,976.00 | 25,976.00 | 0.00 | 7,643.00 | 1,250.00 | 17,083.00 | | | Dec 16 | |
| 164,052.44 | 32,986.04 | 1,703.00 | 3,797.04 | 10,986.00 | 3,300.00 | 13,200.00 | | 131,066.40 | 1,500.00 | 50,651.28 | 3,000.00 | 75,915.12 | | | | 251,268.00 | 251,268.00 | 700.00 | 30,574.00 | 15,000.00 | 215,000.00 | | | Jan - Dec 16 | TOTAL |

| Total Subsidies | 56069 · Commuter Bike Subsidy-Purchase | 56068 · High Efficiency Auto Subsidy | 56067 · Walking Subsidy | 56066 · Residential Car Charging Subsdy | 56055 · Capital Improvements Program | 56015 · Bike Subsidy - Maintenance | 56010 · Bike Subsidy - Purchase | Total 51500 · Transit | 51501 · Amtrak | 51500 · Transit | 51475 · RT Pass Subsidy | 51450 · Carpool Subsidy | 51400 · Vanpool Subsidy | 51200 · Guaranteed Ride Home | Subsidies | Membership Programs & Outreach | Total Operating Expenses | 52300 · Telephone and Utilities | 51750 · Staff Seminars and Travel | 51735 · Rent | Total 51730 · Professional Fees | 43406 · Bank Service and Finance Fees | 53405 · Legal | 53404 · Computer Adminstration (IT) | 53403 · Audit | 53401 · Accounting | 51730 · Professional Fees | 51725 · Office Expense | 51700 · Meals and Entertainment | 51050 · Insurance | 51025 · Dues and Subscriptions | 51015 · Depreciation | 51010 · Business Tax | 51005 · Board Member Gifts | 51000 · Automobile Expense | Operating Expenses |
|-----------------|--|--------------------------------------|-------------------------|---|--------------------------------------|------------------------------------|---------------------------------|-----------------------|----------------|-----------------|-------------------------|-------------------------|-------------------------|------------------------------|-----------|--------------------------------|--------------------------|---------------------------------|-----------------------------------|--------------|---------------------------------|---------------------------------------|---------------|-------------------------------------|---------------|--------------------|---------------------------|------------------------|---------------------------------|-------------------|--------------------------------|----------------------|----------------------|----------------------------|----------------------------|--------------------|
| 9,960.00 | 0.00 | 1,000.00 | 3,600.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 4,719.00 | 240.00 | 2,050.00 | 662.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 907.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 2,412.00 | 840.00 | 50.00 | 662.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 16,360.00 | 0.00 | 1,000.00 | 0.00 | 10,000.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 2,342.00 | 270.00 | 50.00 | 662.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 500.00 | 80.00 | |
| 20,760.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 14,400.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,962.00 | 240.00 | 50.00 | 662.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 150.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,812.00 | 240.00 | 50.00 | 662.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 9,240.00 | 240.00 | 50.00 | 680.00 | 5,700.00 | 0.00 | 50.00 | 100.00 | 5,200.00 | 350.00 | | 200.00 | 50.00 | 2,100.00 | 0.00 | 30.00 | 110.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 6,360.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 1,250.00 | 1,200.00 | 0.00 | 250.00 | 250.00 | | 750.00 | 1,750.00 | 110.00 | 50.00 | | | 1,830.00 | 240.00 | 50.00 | 680.00 | 500.00 | 0.00 | 50.00 | 100.00 | 0.00 | 350.00 | | 200.00 | 50.00 | 0.00 | 0.00 | 30.00 | 0.00 | 0.00 | 80.00 | |
| 104,320.00 | 0.00 | 12,000.00 | 3,600.00 | 10,000.00 | 15,000.00 | 14,400.00 | 14,400.00 | 3,000.00 | 3,000.00 | | 9,000.00 | 21,000.00 | 1,320.00 | 600.00 | | | 33,467.00 | 3,510.00 | 2,600.00 | 8,070.00 | 11,200.00 | 0.00 | 600.00 | 1,200.00 | 5,200.00 | 4,200.00 | | 2,400.00 | 600.00 | 2,100.00 | 1,057.00 | 360.00 | 110.00 | 500.00 | 960.00 | |

| 7 | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--------------------------------------|----------------|---|---------------------------------------|----------------------------|---------------------|------------------------------|--------------------------------|-----------------------------------|------------------------|-----------------------------|--------------------------------|----------------------------------|-----------------------|--|--------------------------|--------------------------------------|---------------------------------------|----------|----------------|----------------------------|-----------------------------|----------|
| otal Ex | Tota | 7 | | | | | | | | | | | | | | | | | 0 | 7 | | | 2 |
| Total Expense | Total Membership Programs & Outreach | Total Outreach | 56070 · Facebook Contests and Incentive | 56003 · Quarterly Educational Lunches | 56002 · Bike Commute Month | 52400 · Sponsorship | Total 51804 - Annual Meeting | 51804 · Annual Meeting - Other | 51808 - Annual Member Recognition | 51804 · Annual Meeting | Total 51600 · Commuter Club | 52541 · CC Website Development | 51590 · Commuter Club Incentives | 51600 · Commuter Club | Total 51595 · Marketing and Promotion Mat. | 52550 · Ice Cream Social | 51595 · Marketing and Promotion Mat. | 51505 · Property Manager Appreciation | Outreach | Total Programs | 56008 · Bike Share Program | 56005 · Bike Safety Clinics | Programs |
| 31,222.12 | 12,961.00 | 3,001.00 | 610.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 2,100.00 | | 2,100.00 | 0.00 | | 0.00 | 0.00 | 0.00 | |
| 32,050.12 | 16,096.00 | 5,986.00 | 160.00 | 400.00 | 0.00 | 0.00 | 5,000.00 | 5,000.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 135.00 | | 135.00 | 0.00 | | 3,750.00 | 3,750.00 | 0.00 | |
| 33,981.12 | 18,096.00 | 1,586.00 | 160.00 | 0.00 | 1,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 135.00 | | 135.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 39,281.12 | 24,136.00 | 3,226.00 | 160.00 | 400.00 | 0.00 | 275.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 2,100.00 | | 2,100.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 23,637.12 | 8,641.00 | 2,131.00 | 160.00 | 0.00 | 500.00 | 160.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 1,020.00 | 485.00 | 535.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 32,255.12 | 9,831.00 | 3,321.00 | 160.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 2,870.00 | 485.00 | 2,385.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 25,094.12 | 10,081.00 | 3,571.00 | 160.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 3,120.00 | 485.00 | 2,635.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 23,395.12 | 8,381.00 | 1,871.00 | 160.00 | 400.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 1,020.00 | 485.00 | 535.00 | 0.00 | | 150.00 | 0.00 | 150.00 | |
| 22,460.12 | 7,446.00 | 1,086.00 | 160.00 | 0.00 | 0.00 | 500.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 135.00 | | 135.00 | 0.00 | | 0.00 | 0.00 | 0.00 | |
| 24,300.12 | 9,196.00 | 2,836.00 | 160.00 | 400.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 291.00 | 166.00 | 125.00 | | 1,985.00 | | 1,985.00 | 0.00 | | 0.00 | 0.00 | 0.00 | |
| 24,150.12 | 9,046.00 | 2,686.00 | 160.00 | 0.00 | 0.00 | 0.00 | 2,100.00 | 0.00 | 2,100.00 | | 291.00 | 166.00 | 125.00 | | 135.00 | | 135.00 | 0.00 | | 0.00 | 0.00 | 0.00 | |
| 27,258.12 | 7,654.00 | 1,294.00 | 160.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 299.00 | 174.00 | 125.00 | | 135.00 | | 135.00 | 700.00 | | 0.00 | 0.00 | 0.00 | |
| 339,084.44 | 141,565.00 | 32,595.00 | 2,370.00 | 1,600.00 | 1,500.00 | 935.00 | 7,100.00 | 5,000.00 | 2,100.00 | | 3,500.00 | 2,000.00 | 1,500.00 | | 14,890.00 | 1,940.00 | 12,950.00 | 700.00 | | 4,650.00 | 3,750.00 | 900.00 | |

| | (a) | Net Income | Net (| 7 | | Q | 7 | | Q | Othe | Net (|
|--|-----|-------------|------------------|---------------------|---|---------------|--------------------|-------------------------|--------------|----------------------|-----------------------|
| CONTINGENT EXPENSES - expenses allocated for programs contingent upon availability of participation to be funded by reserve accounts : RCB CD \$118,293; ML Money Market \$44,966; ML Reserve \$24,632; Discover CD \$18,000; Bank of China CD \$20,000; CD Discover (2) \$35,000; Goldman Sachs CD \$10,000; Goldman Sachs (2) \$25,000 (all balances as of September 30, 2015) | | ome | Net Other Income | Total Other Expense | 56065 - Major Capital Improvements (a) | Other Expense | Total Other Income | 40200 · Interest Income | Other Income | Other Income/Expense | Net Ordinary Income |
| d for programs co of China CD \$20 | | -15,269.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -12,889.12 |
| ontingent upo 1,000; CD Disc | | -16,097.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -12,889.12 -13,717.12 |
| n availabilty o over (2) \$35,0 | | -18,028.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -15,648.12 |
| f participation 00; Goldman : | | -15,585.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -13,205.12 |
| to be funder Sachs CD \$1 | | -7,184.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -4,804.12 |
| d by reserve a 0,000; Goldm: | | -16,202.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -13,822.12 |
| iccounts : RC an Sachs (2) | | -1,498.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | 881.88 |
|)B CD \$118,2 \$25,000 (all ba | | -7,442.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -5,062.12 |
| 93; ML Money alances as of | | -6,507.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -4,127.12 |
| / Market \$44, September 3 | | -704.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | 1,675.88 |
| 966 ; ML 0, 2015). | | -8,197.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -5,817.12 |
| | | -3,662.12 | -2,380.00 | 2,500.00 | 2,500.00 | | 120.00 | 120.00 | | | -1,282.12 |
| | | -116,376.44 | -28,560.00 | 30,000.00 | 30,000.00 | | 1,440.00 | 1,440.00 | | | -87,816.44 |