



**Selkirks - Pend Oreille Transit Authority**  
31656 HWY 200, Box 8 Ponderay, ID 83852 (mailing address)  
31656 HWY 200, Suite 102 Ponderay, ID 83852 (physical address)  
**208-263-3774**

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## Public Notice of Regular Board Meeting Agenda

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11:00 a.m., Thursday, January 18, 2024  
SPOT Office, 31656 Hwy 200, Suite 102, Ponderay, ID  
Zoom Meeting ID: 812 2523 0356  
Passcode: 048119

- :
1. Call to Order and Roll Call
  2. Public comment period for items not on the agenda (including questions from the press)
  3. Approval of Minutes
    - a. Action Item: Approve Corrected Minutes of the November 16, 2023, SPOT Board meeting.
    - b. Action Item: Approve Minutes of the December 12, 2023, Special SPOT Board meeting.
  4. Financial Reports
    - a. Action Item: Approve Payment of Prepaid Bills and Outstanding Bills
  5. Staff Reports
    - a. Ridership Donna Griffin
    - b. Operations Donna Griffin
  6. Committee Reports
    - a. Boundary County Service Development Committee
    - b. Finance Committee
  7. Action and Discussion Items:
    - a. Action and Discussion Items: Discuss and approve an option for investing in an interest earning savings account.
    - b. Action Item: Approve benefits for Operations and Safety Manager
    - c. Action Item: Financial considerations
  8. Comments from the Chair and Board Members
  9. Adjournment

Note: Public information on agenda items is available from the SPOT office at 31656 Highway 200 Suite 102, Ponderay, ID or call (208) 263-3774. Any person needing special accommodation at the above noticed meeting should contact SPOT three days prior to the meeting at (208) 263-3774.

MEETING MINUTES  
SPOT



SELKIRK PEND OREILLE TRANSIT  
November 16, 2023

Nancy Lewis CALLED THE MEETING TO ORDER AT 11:00 A.M.

**PRESENT:** Clif Warren, Colleen Culwell, Donna Griffin, Gary Kunzeman, Nancy Lewis, Ron Smith, Shannon Pittman, Zale Palmer

**Absent:** Wally Cossairt

**Public Comment Period:** No comments.

**MINUTES:** Approve minutes of the October 19, 2023 regular meeting as presented.

**Motion to approve the minutes of the October 19, 2023 regular meeting as presented. Zale Palmer/ Gary Kunzeman. All in favor. Approved**

**FINANCIAL REPORTS:**

Accept Financial Reports for October.

**Motion to accept the financial reports for October. Clif Warren/ Zale Palmer. All in favor. Approved**

Approve payment of prepaid bills and outstanding bills.

**Motion to approve payment of prepaid bills and outstanding bills. Zale Palmer/ Ron Smith. All in favor. Approved**

**STAFF REPORTS:**

**Ridership:** Donna Griffin reported that ridership for the fixed route overall is on track to exceed last year's ridership. Same for the para transit. Boundary County ridership is still lower. Ridership might come out to match last year. Donna is still working on more marketing – meeting in person with groups that may utilize the service. Schweitzer is planning to open for the season November 24<sup>th</sup>.

**Operations:** Donna Griffin reported AAA sent a contract extension that includes \$10,500 more in funding than the original contract. Disposing of three old buses that have previously been declared surplus property. They are not worth stripping for parts. Attorney has provided a checklist to follow. Buses to be disposed of are 107, 111, 106. Received approval to install a bench at the fairgrounds. The fairgrounds is removing their porta potty that our drivers use. Drivers will be told to utilize the facilities at the Red Barn once ski season opens. Feds are requiring that we use the GTSF system to upload our fixed route stop locations into their system.

**COMMITTEE REPORTS:**

**A. Boundary County Service Development Committee:** Ron Smith reported they are watching the ridership numbers. Discussing discontinuing the Tuesday trips to Sandpoint. May possibly change it to an in-town day.

- B. Finance Committee Update:** The financial reports were reviewed and approved. Zale reported the committee discussed mechanic pay increase not covered last month's discussions of driver & admin pay increases. Committee recommends an increase. It has been one year since the krugerrand was placed in lost and found, however the prosecutors office has not released it to us yet. Committee reviewed the shelter grant balance. ITD approved to remove the installation of bike racks from the scope of work. Eureka is requesting additional funds for shelter construction due to increased cost of materials.

**ACTION & DISCUSSION ITEMS:**

- A. Action Item: Executive Session. Tabled.**

- B. Action Item: Authorize advertisement for Safety and Operations Manager position.** Donna distributed the job description for review. Board discussed various points. A special meeting has been scheduled for 10am November 28, 2023 to discuss further.  
**No action taken.**

- C. Action Item: SPOT staff pay increase**

- a. Mechanic.** Donna presented school district rate for entry level mechanic is \$23.39 up to \$29.63 for skilled mechanic. Looking for pay increase to \$24.50. An 8% pay increase for SPOT's mechanic would bring him to \$22.60/hr plus \$1 hazard pay.

**Motion to increase mechanic base pay rate to \$22.60 effective October 1, 2023 plus \$1 hazard pay already in place. Zale Palmer/ Gary Kunzeman. All in favor. Passed.**

- b. Assistant Director.** Donna presented Shannon was awarded a 5% pay increase as approved for admin staff, but drivers were awarded an 8% pay increase. She does occasionally drive vehicles and assist with moving them for repair purposes. The Finance Committee recommends not awarding the additional 3%. This would raise her pay rate to \$24.50/hr including hazard pay.  
**No action taken.**

- D. Action Item: Consider a Christmas Bonus for employees.**

Donna mentioned drivers would prefer gift cards instead of cash bonuses.

**Motion to award \$50 Christmas bonus for all employees via gift cards. Zale Palmer/ Gary Kunzeman. All in favor. Approved.**

- E. Action Item: Grant Applications 2024 - 2026.**

- a. Two Year Congressional Application suggestions**

- i. Existing Services** – Donna plans to apply for funding for existing services, including Mountain Route which Schweitzer expects to continue past this current ski season.

- ii. Capital/Asset Replacement – Buses (replacement for existing services)** – Would include two Mountain buses, two Fixed Route buses, two Para Transit buses.

- iii. Add Demand Service in Bonner County** – Need county participation before this can move forward.

- iv. Transit facility** – Need a place where buses can be worked on, parked, etc. Donna is discussing various options with Bonner County and with City of Ponderay.

**Motion to authorize Donna to proceed with 5311 grant request for 2024-2026 and 5339 grant for capital/asset replacement. Gary Kunzeman/ Zale Palmer. All in favor. Passed.**

**Grant requests for Bonner County demand service and transit facility tabled.**

- b. One-time CARES Application suggestions** – Available in October 2024 and no match requirements.

- i. Communication Equipment**

- ii. Office Equipment**

- 1. Computers, phones, printer/scanner, and operating system.**

**Motion to apply for one-time CARES grant for communication and office equipment. Zale Palmer. Ron Smith. All in favor. Passed.**

- c. **VIP or CARES funding Bus replacement or rehab (fixed)** – Available in October 2024 and no match requirements for CARES grant. Bus 219 requires a new engine and other substantial work. Or it may need to be replaced.

**Motion to apply for funding via either VIP or CARES grants for replacement or rehab. Zale Palmer/ Ron Smith. All in favor. Passed.**

- F. **Action Item: Schweitzer Mountain Route.** Contract received back from Schweitzer with federally required wording removed. ITD stated the wording is required. Wording was added back and ITD has approved the contract. Clif and Donna will deliver the contract to Schweitzer for signature.

**Motion to authorize Nancy Lewis to sign the contract if it meets all requirements. Zale Palmer/ Gary Kunzeman. All in favor. Passed.**

- G. **Action Item: Boundary County Service.** Discussed changing Tuesday service schedule.

**Motion to discontinue Tuesday service to Sandpoint and change it to local service day effective January 1, 2024. Ron Smith/ Zale Palmer. All in favor. Approved.**

- H. **Action Item: Financial Considerations.**

None.

**COMMENTS FROM THE CHAIR AND BOARD MEMBERS: No comments.**

**Meeting adjourned 12:26 p.m.**

SPECIAL MEETING MINUTES  
SPOT



SELKIRK PEND OREILLE TRANSIT  
December 12, 2023

Gary Kunzeman CALLED THE MEETING TO ORDER AT 8:20 A.M.

**PRESENT:** Clif Warren, Colleen Culwell, Donna Griffin, Gary Kunzeman, Nancy Lewis, Ron Smith, Shannon Pittman, Zale Palmer

**Absent:** Wally Cossairt

**Public Comment Period:** No comments.

**MINUTES:** Approve minutes of the November 16, 2023 regular meeting as corrected.

**Motion to approve the minutes of the November 16, 2023 regular meeting as corrected.** Clif Warren/ Ron Smith. All in favor. Approved

Approve minutes of the November 28, 2023 special meeting as presented.

**Motion to approve the minutes of the November 28, 2023 special meeting as presented.** Zale Palmer/ Gary Kunzeman. All in favor. Approved

**FINANCIAL REPORTS:**

Approve payment of prepaid bills and outstanding bills.

**Motion to approve payment of prepaid bills and outstanding bills.** Zale Palmer/ Clif Warren. All in favor. Approved

**STAFF REPORTS:**

**Ridership:** Donna Griffin reported that ridership for the Fixed and Para Transit routes for this year should exceed pre-Covid levels and also last year. Boundary County ridership is still lower. Mountain Route ridership for November was good even with little snow.

**Operations:** Donna Griffin reported 15 applications have been received so far for the Safety and Operations Manager position. There are 4-5 that look good. The hiring committee should plan to meet towards the end of December. The Mountain bus repair costs are still running high. Two of the rear engine buses are being worked on at RWC. The 2019 route buses are also encountering high repairs - mainly ball joints, brakes, etc. The drivers appreciated the holiday gathering and gift cards.

**COMMITTEE REPORTS:**

**A. Boundary County Service Development Committee:** Nothing to report.

**B. Finance Committee:** Nothing to report.

**ACTION & DISCUSSION ITEMS:**

- A. Action and Discussion Item: Approve an option for funding for the cost of buses.** Revisited numerous cost increases from Northwest Bus Sales on three buses on order. ITD has approved an additional \$50,000 of funding to cover latest cost increase. This is sufficient to cover the \$24,000 additional cost of the bodies. Donna and Clif met with the attorney to review the options. Because the contract is with the WA purchasing group, we have no standing. The WA contract allows for cost increases up to 50%. The latest proposed cost of these buses is comparable to other recent purchases of similar items. Another option is to order under the GA contract. This contract allows for August/September 2023 delivery date with no price increases after the PO's are issued. GA quoted Turtle Top buses, which also have a heavy-duty AC. Donna needs to confirm change of scope with ITD changing from three buses to two buses. Noted quotes do not include interior cameras, which need to be added.

**Motion to cancel the PO with the WA group, purchase two Turtle Top buses per GA contract with changes discussed, and also contingent on ITD approval of change of scope. Clif Warren/ Zale Palmer. All in favor. Approved.**

**B. Action Item: Grant Applications 2024 - 2026.**

- i. One-time CARES Application** – Donna plans to apply for funding for updating office computers and phone system, purchase AC compressor diagnostic machine, and scanning tool for codes. Total still to be determined.
- ii. VIP or CARES or Two-Year Congressional Application** – VIP grant does not have enough available funds to cover the purchase of an additional demand bus. CARES has \$795k for the District and no match funds required. The 2-year congressional has \$1.1M available with match as a 5339. According to Donna, we don't have to decide on which funding path – can leave that up to ITD to decide which one would be a best fit. Will have a total of six buses under grant applications.

**Motion to authorize Donna to proceed with applying for grants for six buses (2 Mountain buses + 4 Regular buses), marking the grant applications as scalable. Clif Warren/ Zale Palmer. All in favor. Passed.**

**C. Action Item: Financial Considerations.**

None.

**COMMENTS FROM THE CHAIR AND BOARD MEMBERS: No comments.**

**Meeting adjourned 9:21 a.m.**

8:22 AM  
12/16/23  
Accrual Basis

**Selkirks-Pend Oreille Transit Authority**  
**Summarized Balance Sheet**  
**As of November 30, 2023**

	<u>Bonner County</u>	<u>Boundary County</u>	<u>Total</u>
<b>ASSETS</b>			
Current Assets			
Checking/Savings	278,849.88	32,052.52	310,902.40
Accounts Receivable	270,000.00	5,000.00	275,000.00
Grant Funds Receivable	111,661.18	5,928.00	117,589.18
Total Other Current Assets	41,952.33	3,078.67	45,031.00
Total Current Assets	<u>702,463.39</u>	<u>46,059.19</u>	<u>748,522.58</u>
Total Fixed Assets	<u>1,429,050.45</u>	<u>72,360.37</u>	<u>1,501,410.82</u>
<b>TOTAL ASSETS</b>	<u><b>2,131,513.84</b></u>	<u><b>118,419.56</b></u>	<u><b>2,249,933.40</b></u>
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Current Liabilities	<u>41,394.61</u>	<u>1,415.55</u>	<u>42,810.16</u>
Equity	<u>2,090,119.23</u>	<u>117,004.01</u>	<u>2,207,123.24</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>2,131,513.84</b></u>	<u><b>118,419.56</b></u>	<u><b>2,249,933.40</b></u>

8:22 AM  
 12/16/23  
 Accrual Basis

**Selkirks-Pend Oreille Transit Authority**  
**Summary Profit & Loss Budget vs. Actual**  
**November 2023**

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	57,998.00	51,077.76	5,233.00	5,402.60	10,343.00	4,869.76	73,574.00	61,350.12
Expenses:								
Administration	18,717.69	18,143.11	1,132.60	1,597.65	856.63	2,425.60	20,706.92	22,166.36
Operations	43,713.03	46,199.75	3,371.52	5,215.36	7,465.27	5,058.33	54,549.82	56,473.44
Preventative Maintenance	12,013.82	5,007.23	749.65	373.50	5,584.55	0.00	18,348.02	5,380.73
Total Expenses	74,444.54	69,350.09	5,253.77	7,186.51	13,906.45	7,483.93	93,604.76	84,020.53
Net Ordinary Income	-16,446.54	-18,272.33	-20.77	-1,783.91	-3,563.45	-2,614.17	-20,030.76	-22,670.41
Other Income/Expense	-1,702.56	0.00	0.00	0.00	0.00	0.00	-1,702.56	0.00
Net Income	-18,149.10	-18,272.33	-20.77	-1,783.91	-3,563.45	-2,614.17	-21,733.32	-22,670.41



8:22 AM  
 12/16/23  
 Accrual Basis

**Selkirks-Pend Oreille Transit Authority**  
**Summary Profit & Loss Budget vs. Actual**  
**October-November 2023**

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	286,358.00	285,354.37	25,372.00	28,796.83	100,353.00	93,854.18	412,083.00	408,005.38
Expenses:								
Administration	32,835.92	30,486.30	1,772.80	2,210.30	1,027.48	3,613.90	35,636.20	36,310.50
Operations	82,826.49	95,638.20	6,269.70	10,976.88	7,522.36	5,116.70	96,618.55	111,731.78
Preventative Maintenance	16,224.03	10,514.36	787.85	1,247.06	7,569.94	0.00	24,581.82	11,761.42
Total Expenses	131,886.44	136,638.86	8,830.35	14,434.24	16,119.78	8,730.60	156,836.57	159,803.70
Net Ordinary Income	154,471.56	148,715.51	16,541.65	14,362.59	84,233.22	85,123.58	255,246.43	248,201.68
Other Income/Expense	-3,256.33	0.00	0.00	0.00	0.00	0.00	-3,256.33	0.00
Net Income	151,215.23	148,715.51	16,541.65	14,362.59	84,233.22	85,123.58	251,990.10	248,201.68

8:00 AM  
01/12/24  
Accrual Basis

Selkirks-Pend Oreille Transit Authority  
Summarized Balance Sheet  
As of December 31, 2023

ASSETS	Bonner County	Boundary County	Total
Current Assets			
Checking/Savings	200,713.92	33,703.55	234,417.47
Accounts Receivable	270,642.00	666.00	271,308.00
Grant Funds Receivable	212,956.18	8,581.00	221,537.18
Total Other Current Assets	45,852.33	3,078.67	48,931.00
Total Current Assets	730,164.43	46,029.22	776,193.65
Total Fixed Assets	1,445,721.27	72,360.37	1,518,081.64
<b>TOTAL ASSETS</b>	<b>2,175,885.70</b>	<b>118,389.59</b>	<b>2,294,275.29</b>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities	92,594.88	726.48	93,321.36
Equity	2,083,290.82	117,663.11	2,200,953.93
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,175,885.70</b>	<b>118,389.59</b>	<b>2,294,275.29</b>

8:00 AM  
01/12/24  
Accrual Basis

**Selkirks-Pend Oreille Transit Authority**  
**Summary Profit & Loss Budget vs. Actual**  
**December 2023**

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	73,709.00	49,527.83	2,980.00	5,805.92	27,964.00	34,153.33	104,653.00	89,487.08
Expenses:								
Administration	13,220.16	13,343.11	403.91	612.65	536.87	3,019.75	14,160.94	16,975.51
Operations	43,007.44	49,866.26	2,455.37	6,975.75	32,182.09	35,058.33	77,644.90	91,900.34
Preventative Maintenance	9,819.39	5,187.23	29.49	423.50	9,251.49	12,341.09	19,100.37	17,951.82
Total Expenses	66,046.99	68,396.60	2,888.77	8,011.90	41,970.45	50,419.17	110,906.21	126,827.67
Net Ordinary Income	7,662.01	-18,868.77	91.23	-2,205.98	-14,006.45	-16,265.84	-6,253.21	-37,340.59
Other Income/Expense	-16,586.92	0.00	0.00	0.00	0.00	0.00	-16,586.92	0.00
Net Income	-8,924.91	-18,868.77	91.23	-2,205.98	-14,006.45	-16,265.84	-22,840.13	-37,340.59

8:00 AM  
01/12/24  
Accrual Basis

**Selkirks-Pend Oreille Transit Authority**  
**Summary Profit & Loss Budget vs. Actual**  
**October-December 2023**

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	360,067.00	334,882.20	28,352.00	34,602.75	128,317.00	128,007.51	516,736.00	497,492.46
Expenses:								
Administration	46,056.08	43,829.41	2,176.71	2,822.95	1,564.35	6,633.65	49,797.14	53,286.01
Operations	125,833.93	145,504.46	8,725.07	17,952.63	39,704.45	40,175.03	174,263.45	203,632.12
Preventative Maintenance	26,043.42	15,701.59	817.34	1,670.56	16,821.43	12,341.09	43,682.19	29,713.24
Total Expenses	197,933.43	205,035.46	11,719.12	22,446.14	58,090.23	59,149.77	267,742.78	286,631.37
Net Ordinary Income	162,133.57	129,846.74	16,632.88	12,156.61	70,226.77	68,857.74	248,993.22	210,861.09
Other Income/Expense	-19,843.25	0.00	0.00	0.00	0.00	0.00	-19,843.25	0.00
Net Income	142,290.32	129,846.74	16,632.88	12,156.61	70,226.77	68,857.74	229,149.97	210,861.09

**Selkirks-Pend Oreille Transit Authority**  
**Paid Bills Detail**  
**As of December 26, 2023**

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Open Balance</u>
Coleman Oil				
	Bill	12/10/2023	CP-0063481	1,846.92
	Bill	12/17/2023	CP-0064349	1,746.00
Total Coleman Oil				<u>3,592.92</u>
KG&T Septic, Inc.				
	Bill	12/11/2023	39599	145.00
Total KG&T Septic, Inc.				<u>145.00</u>
Mike White Ford of Sandpoint				
	Bill	11/27/2023	12243	104.13
	Bill	11/27/2023	34913	1,763.54
	Bill	12/13/2023	35245	1,117.98
	Bill	12/20/2023	35387	22.00
Total Mike White Ford of Sandpoint				<u>3,007.65</u>
Pressure Clean Services, Inc.				
	Bill	12/08/2023	17322	145.00
	Bill	12/18/2023	17334	160.00
Total Pressure Clean Services, Inc.				<u>305.00</u>
R&L Property Management				
	Bill	12/21/2023	1/1/24-6/30/24 rent	4,480.00
Total R&L Property Management				<u>4,480.00</u>
RWC Group				
	Credit	12/11/2023	XA106067521:01	-347.50
	Bill	12/13/2023	RA106009436:01	948.12
Total RWC Group				<u>600.62</u>
Specialty Auto Glass				
	Bill	12/14/2023	I0078405	399.83
Total Specialty Auto Glass				<u>399.83</u>
State Insurance Fund				
	Bill	12/01/2023	Installment #2	4,751.00
Total State Insurance Fund				<u>4,751.00</u>
<b>TOTAL</b>				<u><u>17,282.02</u></u>

## Selkirks-Pend Oreille Transit Authority

### Paid Bills Detail

As of January 11, 2024

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Open Balance</u>
5th Avenue Car Wash				
	Bill	12/31/2023	8808	32.81
Total 5th Avenue Car Wash				<u>32.81</u>
Brown's Northside Machine & Gear, Inc.				
	Bill	01/04/2024	W 49519	166.43
	Bill	01/09/2024	W 49536	734.17
Total Brown's Northside Machine & Gear, Inc.				<u>900.60</u>
Coleman Oil				
	Bill	12/24/2023	CP-0066313	1,969.96
	Bill	12/31/2023	CP-0072354	1,423.21
	Bill	01/07/2024	SP-0074693	1,550.26
Total Coleman Oil				<u>4,943.43</u>
First Bankcard				
	Bill	12/28/2023		2,373.97
Total First Bankcard				<u>2,373.97</u>
KG&T Septic, Inc.				
	Bill	01/08/2024	40036	145.00
Total KG&T Septic, Inc.				<u>145.00</u>
Mike White Ford of Sandpoint				
	Bill	12/27/2023	35364	3,805.36
	Bill	01/02/2024	35496	1,387.06
	Bill	01/02/2024	12591	77.88
	Bill	01/05/2024	35593	1,951.91
Total Mike White Ford of Sandpoint				<u>7,222.21</u>
Mountain Ledgers				
	Bill	12/31/2023	7165	956.25
Total Mountain Ledgers				<u>956.25</u>
Pressure Clean Services, Inc.				
	Bill	12/23/2023	17350	160.00
	Bill	12/29/2023	17365	192.00
Total Pressure Clean Services, Inc.				<u>352.00</u>
RWC Group				
	Bill	12/19/2023	RA106009482:01	1,847.59
	Bill	12/28/2023	RA106009615:01	429.02
	Bill	12/31/2023	XA106057325:01	29.32
	Bill	01/10/2024	RA106009710:01	294.46
	Bill	01/10/2024	RA106009614:01	1,136.31
Total RWC Group				<u>3,736.70</u>
Spokane Testing Solutions				
	Bill	12/28/2023	2024SPOTA	325.00
Total Spokane Testing Solutions				<u>325.00</u>
Verizon Wireless				
	Bill	12/13/2023	9951684869	317.02
Total Verizon Wireless				<u>317.02</u>

**Selkirks-Pend Oreille Transit Authority**  
**Paid Bills Detail**  
As of January 11, 2024

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Open Balance</u>
Zipty Fiber				
	Bill	12/22/2023		272.54
Total Zipty Fiber				<u>272.54</u>
Zipty Fiber - BF				
	Bill	12/13/2023		38.96
Total Zipty Fiber - BF				<u>38.96</u>
TOTAL				<u><u>21,616.49</u></u>

Paid January 12, 2024

III-A	Bill	12/20/2023		2,115.00
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4:13 PM

01/11/24

**Selkirks-Pend Oreille Transit Authority**  
**Unpaid Bills Detail**  
As of January 11, 2024

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Type	Date	Num	Open Balance
Eureka Institute			
Bill	12/15/2023	560	
			16,670.82
Total Eureka Institute			16,670.82
Kenworth Sales			
Bill	12/19/2023	3633	
			803.42
Total Kenworth Sales			803.42
Keokee			
Bill	12/27/2023	65513	
			467.50
Total Keokee			467.50
Lake City Law Group PLLC			
Bill	12/04/2023	35002	
Bill	12/31/2023	35377	
			40.00
			720.00
Total Lake City Law Group PLLC			760.00
Melody Muffler			
Bill	01/10/2024	62074	
			177.50
Total Melody Muffler			177.50
Schweitzer Mountain Resort.			
Bill	12/31/2023	Dec 23 mileage	
			31,809.22
Total Schweitzer Mountain Resort.			31,809.22
TransLoc			
Bill	12/08/2023	INV00003348	
			699.96
Total TransLoc			699.96
<b>TOTAL</b>			<b>51,388.42</b>





**SELKIRKS PEND OREILLE TRA**  
 Account number ending in 2396  
 For billing cycle ending 12/28/2023

New Balance	Minimum Payment	Payment Due
<b>\$2,373.97</b>	<b>\$47.47</b>	<b>01/25/2024</b>


**Your Account Summary**

Previous Balance	\$1,629.49
Payments	-\$1,629.49
Other Credits	\$0.00
Purchases	\$2,373.97
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$2,373.97</b>
Statement Closing Date	12/28/23
Days in Billing Cycle	29
Total Credit Limit	\$10,000.00
Available Credit	\$7,626.00
Cash Limit	\$2,000.00
Available Cash	\$2,000.00

**Your Payment Information**

New Balance	\$2,373.97
Minimum Payment Due	\$47.47
Past Due Amount	\$0.00
<b>Payment Due Date</b>	<b>01/25/2024</b>

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- Access current and historical statements, up to 7 years old
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Account Number XXXX-XXXX-XXXX-2396

New Balance	Minimum Payment	Payment Due
<b>\$2,373.97</b>	<b>\$47.47</b>	<b>01/25/2024</b>

Amount Enclosed: \$

Make checks payable to FNBO or pay online at [card.fnbo.com](http://card.fnbo.com)

SELKIRKS PEND OREILLE TRA  
 DONNA M GRIFFIN  
 31656 HIGHWAY 200  
 PONDERAY ID 83852-9500

FNBO  
 P.O. Box 2818  
 Omaha, NE 68103-2818

Change of Address? If yes, please complete the reverse side of the form.

4988656260672396 000000004747 000000237397

**Payment Requirements:** Payments must be (1) accompanied by the bottom portion of the first page of this billing statement, (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment, (3) made only by one check or money order with the account number listed hereon if your payment is made by mail, (4) made in U.S. Dollars, and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

**Credit Limits:** Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

**Errors, Questions and Charges Not Recognized:**

- \* Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- \* When returning merchandise through the mail, always request a returned receipt.
- \* Be sure to obtain a cancellation number when canceling lodging reservations.
- \* Regarding problems with goods or services, first attempt to resolve with the merchant.

**Liability for Unauthorized Use:** If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards, (1) You will not be liable for any unauthorized use that occurs after you notify us, (2) You may, however, be liable for unauthorized use that occurs before your notice to us, and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

**Information Provided to Credit Bureaus:** Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at P.O. Box 3412, Omaha, NE 68103-0412.

SMBUS/ESCOM

To ensure accuracy, please print clearly using uppercase letters and numbers only.  
Please do not use red ink, a gel pen or pencil.

Cardholders can change their address and add contact information online.

### Change of Address, Phone or Email

Address _____	Home Phone _____
Apt/Bldg # _____	Work Phone _____
City _____	Cell Phone _____
State, ZIP _____	Email Address _____

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.



**SELKIRKS PEND OREILLE TRA**  
 Account number ending in 2396  
 Transactions for billing cycle ending 12/28/23

**CURRENT POINT BALANCE**

**17,980**

You earn 5 points per \$1 spent on qualifying purchases up to \$25,000 during a period of 12 billing cycles. After \$25,000 earn 1 point per \$1 spent. 2 points per \$1 spent on qualifying Gas and Dining purchases up to \$10,000 during a period of 12 billing cycles. After \$25,000 earn 1 point per \$1 spent and 1 point per \$1 spent on other purchases.

Point activity summary for the period covered by this statement:

- 1,687 Regular points earned this month
- 3,437 Business Expense points earned this month
- 0 Gas and Dining points earned this month
- 0 Bonus points earned this month
- 5,124 Total points earned this month
- 0 Points redeemed this month
- 17,980 Current point balance

Points that will be expiring on your next statement closing date.....0

Keep using your card to increase your rewards total. The more you purchase, the more rewards you earn!

Review your Reward Terms and Conditions for details including earning, redemption, expiration, or forfeiture.

**TRANSACTION DETAIL**

**Transactions**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
11-29	12-01	24164073334105006404472	STAPLES 00105726 PONDERAY ID	\$30.47
11-29	12-01	24427333334710038938180	SUPER 1 FOODS SANDP SANDPOINT ID	\$902.50
11-30	12-04	24164073335105005498391	STAPLES 00105726 PONDERAY ID	\$36.99
12-01	12-04	24204293335001430686047 2	Google LLC GSUITE_spotbus 650-2530000 CA	\$24.00
12-04	12-05	24793383338002502008022 7	Indeed 86344831 800-4625842 TX	\$9.82
12-07	12-08	24445003341200180676018 7	4TE*CITY OF SANDPOINT, ID 208-263-3458 ID	\$720.00
12-08	12-08	74418003342027555085302	PAYMENT - THANK YOU	\$1,629.49 CR
12-08	12-11	24943013343010191374287	THE HOME DEPOT #1810 PONDERAY ID	\$4.25
12-13	12-14	24011343347000049976775 2	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$15.99
12-16	12-18	24793383350000002228028 7	Indeed 86956035 800-4625842 TX	\$505.06
12-20	12-22	24164073355105006418880	STAPLES 00105726 PONDERAY ID	\$64.99
12-20	12-22	24943013355010191266397	THE HOME DEPOT #1810 PONDERAY ID	\$59.90

**Fees Charged**

Total Fees for this period

\$0.00

**Interest Charged**

Interest Charge on Purchases

\$0.00

Interest Charge on Cash Advances

\$0.00

Interest Charge on Balance Transfers

\$0.00

**Total Interest for this Period**

\$0.00

**Charge Summary** Your Annual Percentage Rate (APR) is the annual interest rate on your account (v) Variable rate (f) Fixed rate

	Annual Percentage Rate (APR)	Special Offer or Eligible Purchases APR Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	25.24% (v)	NA	\$2,296.90	29	\$0.00
Cash Advance	30.49% (v)	NA	\$0.00	29	\$0.00

**2023 Total Year-to-Date**

Total Fees Charged in 2023

\$39.00

Total Interest Charged in 2023

\$57.42

**Contact Information**

**Contact us online**  
card.fnbo.com

**Talk To Us**  
1-800-819-4249  
We accept calls made through  
relay services (dial 711)

**Mail Payments To**  
FNBO  
P.O. Box 2818  
Omaha, NE 68103-2818



**Selkirks - Pend Oreille Transit Authority**  
31656 HWY 200, Box 8 Ponderay, ID 83852 (mailing address)  
31656 HWY 200, Suite 102 Ponderay, ID 83852 (physical address)  
208-263-3774

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## SPOT Agenda Item Summaries

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Meeting Date: January 18, 2024

Agenda Item: 7a.

From: Donna Griffin

Topic: Discuss and approve an option for investing in an interest earning savings

Background: Clif received information that banks may offer interest earning (savings) accounts. Mountain West Bank provided rates for consideration. The attorney confirmed SPOTs ability to take advantage of a high interest rate account.

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Meeting Date: January 18, 2024

Agenda Item: 7b.

From: Donna Griffin

Topic: Approve benefits for Operations and Safety Manager

Background: Shannon will retire February 29, 2024. SPOT Bus hired a Operations and Safety Manager to replace her. Wendy accepted the position and started immediately – January 16, 2024.

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Meeting Date: January 18, 2024

Agenda Item: 7c.

From: Donna Griffin

Topic: Financial considerations

Background: Financial discussion and considerations.

## SPOT Ridership

<b>2023</b>	Fixed	Para	Bonnors Ferry	Mountain Route	Total
23-Jan	4672	563	230	22489	27954
23-Feb	4200	509	204	19502	24415
23-March	4835	600	261	19601	25297
23 April	4197	477	152	4612	9438
23 May	4489	548	139	0	5176
23 June	4199	565	190	0	4,954
23 July	5986	489	129	628	7232
23 August	6820	536	216	0	7572
23 September	4231	547	149	2810	7737
23 October	4185	511	152	0	4848
23 November	4079	565	145	1214	6003
23 December	5558	434	137	15,078	21207
<b>2023 TOTAL</b>	<b>57,451</b>	<b>6,344</b>	<b>2,104</b>	<b>85,934</b>	<b>151,833</b>
<b>2022</b>	Fixed	Para	Bonnors Ferry	Mountain Route	Total
22-Jan	3986	365	136	20650	25137
22-Feb	3795	447	187	16777	21206
22-Mar	4399	538	277	12794	18008
22-Apr	3639	482	189	3470	7780
22-May	3752	467	191		4410
22-Jun	3827	588	185		4600
22-Jul	4417	480	202	494	5593
22-Aug	5132	596	217		5945
22-Sep	3888	545	223	2419	7075
22-Oct	4027	509	179		4715
22-Nov	3577	498	195	1815	6085
22-Dec	3776	478	237	21208	25699
<b>2022 TOTAL</b>	<b>48,215</b>	<b>5,993</b>	<b>2,418</b>	<b>79,627</b>	<b>136, 253</b>
<b>2021</b>	Fixed	Para	Bonnors Ferry	Mountain Route	Total
January	3334	270	111	9300	13015
February	3278	311	96	7894	11579
March	4345	414	111	6715	11585
April	3513	331	97	1531	5472
May	3949	299	69		4317
June	3782	375	119		4276
July	4420	388	169	524	5501
August	3965	460	139		4564
September	3392	459	123	3382	7356
October	3471	425	190		4086
November	3478	429	200	562	4669
December	3873	401	256	14,413	18943
<b>2021 TOTAL</b>	<b>44,800</b>	<b>4,562</b>	<b>1,680</b>	<b>44,321</b>	<b>95,363</b>
<b>2019</b>	Fixed	Para	Bonnors Ferry	Mountain Route	Total
September	4042	401	230	1269	5,942
October	4310	457	239		5,006
November	4473	395	226	393	5,487
December	4806	383	258	13013	18,460
<b>2019 TOTAL</b>	<b>56,599</b>	<b>5,019</b>	<b>2,924</b>	<b>35,514</b>	<b>100,056</b>

SPOT Ridership

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## Boundary County SPOT Ridership December 2023

DATE	MON	TUE	WED	THURS	FRI	TOTAL
12/1/2023	0	0	0	0	17	17
12/3/2023	0	12	9	0	12	33
12/10/2023	0	0	5	15	12	32
12/17/2023	0	0	7	9	11	27
12/24/2023	0	6	6	5	11	28
December Total	0	18	27	29	63	137

**Bonnors Ferry to Sandpoint      18+29= 47**

**Local    27+63= 90**

**Total    137**

DATE	Sunset	Rest	County	Moyie	Demand Wed-Fri Seniors	Tue/Thur Sandp't Seniors	Wed Food Bank Boxes
12/1/2023	0	2	0	10	11	0	0
12/3/2023	0	0	4	7	16	7	10
12/10/2023	0	0	4	9	15	15	14
12/17/2023	0	0	2	6	14	9	11
12/24/2023	0	0	0	6	13	9	11
December Total	0	2	10	38	69	40	46



**R&L Property Management and Maintenance LLC**

P.O. Box 546 / 1205 Hwy 2, Suite 202A  
Sandpoint, ID 83864

**Statement**

Billing Period	Statement Date
01/01/24 - 06/30/24	12/21/23

TO:

Spot Bus Inc  
31656 Hwy 200 E. Suite 102  
Ponderay, ID 83852

Property	Unit	Type	Acc #
305-24	306	Commercial	183

Previous Balance	Current Charges	Current Credits	Balance Due
0.00	4,480.00	0.00	4,480.00



Last Payment	Amount Enclosed
7/1/23 \$3,480.00 2001159	

PLEASE RETURN TOP PORTION WITH YOUR REMITTANCE

Date	Reference	Description	Amount
		Previous Balance	0.00
01/01/24		Rent Charge	580.00
02/01/24		Rent Charge office	690.00
02/01/24		Rent Charge bus parking	90.00
03/01/24		Rent Charge office	690.00
03/01/24		Rent Charge bus parking	90.00
04/01/24		Rent Charge office	690.00
04/01/24		Rent Charge bus parking	90.00
05/01/24		Rent Charge office	690.00
05/01/24		Rent Charge bus parking	90.00
06/01/24		Rent Charge office	690.00
06/01/24		Rent Charge bus parking	90.00
<b>Balance Due</b>			<b>4,480.00</b>

Comments
Please make check payable to R&L Property Management. Thank You!

# Deposit Interest Rates



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## CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS

Less than \$100,000					
CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	0.05%	0.05%	\$500.00	1 Month	At Maturity
6 Months	0.08%	0.08%	\$500.00	1 Month	At Maturity
*7 Months	5.00%	5.05%	\$500.00	1 Month	At Maturity
9 Months	0.10%	0.10%	\$500.00	1 Month	At Maturity
12 Months	0.12%	0.12%	\$500.00	3 Months	At Maturity
*13 Months Bump-up **	4.10%	4.11%	\$500.00	3 Months	Annually
18 Months	0.15%	0.15%	\$500.00	3 Months	Annually
24 Months	0.18%	0.18%	\$500.00	3 Months	Annually
36 Months	0.20%	0.20%	\$500.00	6 Months	Annually
48 Months	0.25%	0.25%	\$500.00	6 Months	Annually
60 Months	0.45%	0.45%	\$500.00	6 Months	Annually

\$100,000 and greater					
CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	0.05%	0.05%	\$100,000.00	1 Month	At Maturity
6 Months	0.08%	0.08%	\$100,000.00	1 Month	At Maturity
*7 Months	5.00%	5.05%	\$100,000.00	1 Month	At Maturity
9 Months	0.10%	0.10%	\$100,000.00	1 Month	At Maturity
12 Months	0.12%	0.12%	\$100,000.00	3 Months	At Maturity
*13 Months Bump-up**	4.10%	4.11%	\$100,000.00	3 Months	Annually
18 Months	0.15%	0.15%	\$100,000.00	3 Months	Annually
24 Months	0.18%	0.18%	\$100,000.00	3 Months	Annually
36 Months	0.25%	0.25%	\$100,000.00	6 Months	Annually
48 Months	0.30%	0.30%	\$100,000.00	6 Months	Annually
60 Months	0.50%	0.50%	\$100,000.00	6 Months	Annually

A penalty for early withdrawal may be imposed. APY assumes that the interest will remain on deposit until maturity.

\*Each auto-renewal term will be as follows: 7 month CD = 6 month and 13 month CD = 12 month

\*\* The Bump-up rate option is a one time opportunity to "bump" the rate up to the current rate being offered on the 13 month Bump-up CD. See disclosure

IRA	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
Savings IRA	0.05%	0.05%	\$50.00	Not applicable	Quarterly

All Savings IRA contributions and distributions are subject to IRS rules and limits and may incur penalties. Savings IRA allows unlimited deposits.

## SAVINGS & MONEY MARKET ACCOUNT

SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal	0.05%	0.05%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month.
Business	0.05%	0.05%	The service charge is waived for minors until their 18th birthday.

PREMIER SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal and Business			A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charge is waived for minors until their 18th birthday.
<ul style="list-style-type: none"> <li>Daily balances of:                             <ul style="list-style-type: none"> <li>Less than \$100,000: 2.00%</li> <li>\$100,000.00 and greater: 3.00%</li> </ul> </li> </ul>			

PERSONAL MONEY MARKET ACCOUNT	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
<ul style="list-style-type: none"> <li>Daily balances of:                             <ul style="list-style-type: none"> <li>Up to \$9,999.99: 0.10%</li> <li>\$10,000.00 - \$24,999.99: 0.15%</li> <li>\$25,000.00 - \$49,999.99: 0.20%</li> <li>\$50,000.00 - \$99,999.99: 0.25%</li> <li>\$100,000.00 - \$499,999.99: 0.40%</li> <li>\$500,000.00 - \$999,999.99: 0.50%</li> <li>\$1,000,000.00 &amp; above: 0.75%</li> </ul> </li> </ul>			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.

PREMIER PERSONAL MONEY MARKET ACCOUNT	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
<ul style="list-style-type: none"> <li>Daily balances of:                             <ul style="list-style-type: none"> <li>Up to \$24,999.99: 0.15%</li> <li>\$25,000.00 - \$49,999.99: 0.20%</li> <li>\$50,000.00 - \$99,999.99: 0.25%</li> </ul> </li> </ul>			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000 any day of the statement cycle.

\$100,000.00 - \$249,999.99	1.00%	1.00%
\$250,000.00 - \$499,999.99	1.50%	1.51%
\$500,000.00 - \$749,999.99	2.00%	2.02%
\$750,000.00 - \$999,999.99	2.50%	2.53%
\$1,000,000.00 - \$2,499,999.99	3.00%	3.04%
\$2,500,000.00 & above	3.50%	3.56%

**BUSINESS MONEY MARKET ACCOUNT**

♦ Daily balances of:

Up to \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.15%	0.15%
\$25,000.00 - \$49,999.99	0.20%	0.20%
\$50,000.00 - \$99,999.99	0.25%	0.25%
\$100,000.00 - \$499,999.99	0.40%	0.40%
\$500,000.00 - \$999,999.99	0.50%	0.50%
\$1,000,000.00 & above	0.75%	0.75%

A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.

**PREMIER BUSINESS MONEY MARKET ACCOUNT**

♦ Daily balances of:

Up to \$24,999.99	0.15%	0.15%
\$25,000.00 - \$49,999.99	0.20%	0.20%
\$50,000.00 - \$99,999.99	0.25%	0.25%
\$100,000.00 - \$249,999.99	1.00%	1.00%
\$250,000.00 - \$499,999.99	1.50%	1.51%
\$500,000.00 - \$749,999.99	2.00%	2.02%
\$750,000.00 - \$999,999.99	2.50%	2.53%
\$1,000,000.00 - \$2,499,999.99	3.00%	3.04%
\$2,500,000.00 & above	3.50%	3.56%

A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000 any day of the statement cycle.

**CHECKING ACCOUNTS**

**CHECKING ACCOUNTS**

	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	0.05%	0.05%	none
Easy Interest Checking	0.05%	0.05%	none
Premier Interest Checking			
♦ Daily balances of:			
Up to \$1,499.99	0.05%	0.05%	
\$1,500.00 and above	0.07%	0.07%	
Business Interest Checking	0.05%	0.05%	
Health Savings Account (HSA)			
♦ Daily balances of:			
Up to \$4,999.99	0.05%	0.05%	none
\$5,000.00 - \$9,999.99	0.06%	0.06%	
\$10,000.00 & above	0.07%	0.07%	
State Medical Savings	0.05%	0.05%	none
Lawyer or Realtor Trust Accounts	0.05%	0.05%	none

A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500 any day of the statement cycle.

**ANALYSIS CHECKING ACCOUNTS**

	EARNINGS CREDIT RATE	NEGATIVE COLLECTED FUNDS RATE	SERVICE CHARGE
Business Analysis Checking	5.29%	10.50%	

A maintenance fee of \$10.00 will be imposed each month with a per-item charge of \$0.25 for every credit and a per-item charge of \$0.10 for every debit. A per-item charge of \$0.10 will be imposed for deposited items. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.

**Credit Against Fees:** This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate.

Business Analysis Checking: If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

Interest Rates and Annual Percentage Yields are current as of: **October 03, 2023**



**SPOT / CITY LOT / PORT A POTTY  
EXHIBIT**

