



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

Public Notice of *Regular Board Meeting*

11:00 am, Thursday, September 19, 2024
SPOT Office, 31656 Hwy 200, Suite 102, Ponderay, ID
Zoom Meeting ID: 812 2523 0356
Passcode: 048119

Agenda

1. Call to Order and Roll Call
2. Public Hearing for proposed SPOT 2024-2025 budget
3. Public comment period for items not on the agenda (including questions from the press)
4. Approval of Minutes
 - a. Action Item: Approve Minutes of the August 15, 2024, SPOT Board meeting.
5. Financial Reports
 - a. Action Item: Accept Financial Reports for August 2024
 - b. Action Item: Approve Payment of Prepaid Bills and Outstanding Bills
6. Staff Reports
 - a. Ridership
 - b. Operations
7. Committee Reports
 - a. Boundary County Service Development Committee
 - b. Finance Committee
 - c. Safety Advisory Committee
8. Action and Discussion Items:
 - a. Action/discussion Item: Action/discussion Item: Adopt 2024-2025 budget
 - b. Action/discussion Item: Consider upcoming audit options and audit engagement letter for 2024-2025 with Alpine Summit CPAs
 - c. Action/discussion Item: Consider Independent Contractor Agreement Schweitzer Route
 - d. Action/discussion Item: Consider Shoshone County Silver Mountain Express and SPOT Partnership
 - e. Action Item: Financial considerations
 - a. Interest rates for account renewal – move to a different rate or let it automatically renew
9. Comments from the Chair and Board Members
10. 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
August 15, 2024**

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, Wendy Trumble, Zale Palmer

Absent: Wally Cossairt

Public Comment Period: No comments.

MINUTES: Approve minutes of the July 18, 2024 regular meeting as submitted.

Motion to approve the minutes of the July 18, 2024 regular meeting as submitted. Clif Warren/ Gary Kunzeman. All in favor. Approved

FINANCIAL REPORTS:

Approve July 2024 financial reports.

Motion to approve July 2024 financial reports. Zale Palmer/ Clif Warren. All in favor. Approved

Approve payment of prepaid bills and outstanding bills.

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

STAFF REPORTS:

Ridership: Donna Griffin reported that The Festival attendance was down and only one concert was sold out. Therefore, SPOT ridership for the event was also down. However, received good feedback on drivers and the service. Wine Fest attendance was also down, primarily due to excessively hot weather, so SPOT ridership for that event was also down. Overall SPOT ridership continues to exceed last year's numbers for all routes. Expect to reach 153,000 by year end. Fall Fest and Ponderay Neighbor Days are coming up.

Operations: Donna Griffin reported the ITD site review went well. ITD is working with us to remedy three findings: Para Transit hours may need to be revised; removing requirement for wheelchairs riders to use seat belts; FTA testing is not random enough.

COMMITTEE REPORTS:

- A. Boundary County Service Development Committee:** Ron Smith reported it would be nice to use SPOT at the Boundary County Fair as a shuttle to/from the parking lot. To be discussed for next year.
- B. Finance Committee:** Zale reported the financial reports for July were reviewed and approved. Also worked on and approved adjustments to the budget for 2024/2025. Draft of Auditor's report for 2022/2023 fiscal year was also reviewed and approved.

- C. **Safety Advisory Committee:** There was an incident between passengers on the Boundary County route. One of those involved has been excluded from riding the bus and law enforcement is involved. The CPR equipment has arrived and Wendy will be attending classes for instructor certification in September.

ACTION & DISCUSSION ITEMS:

A. Action Item: Public Transportation Summit September 24-26, 2024.

Everyone is encouraged to attend, especially the first night which is dedicated to all stakeholders. Awards will also be presented that night. SPOT has been submitted for a number of the awards.

No action taken.

B. Action Item: Ponderay Neighbor Day September 14, 2024.

SPOT will have a booth and might be providing shuttle services.

No action taken.

C. Action Item: Add/alter fixed route stop locations.

a. **Ponderay at Ponderay Post Office** – Relocating the stop around the corner instead of in front of City Hall. Activity in the parking lot makes loading/unloading and passenger visibility difficult. City of Ponderay has not approved this relocation yet.

b. **Kootenai at Second and Boise** – Alter route to use Second instead of Hwy 200 due to road construction. Also need to add a stop on Second on the existing route.

Motion to add a stop at Second & Boise in Kootenai and to change the location of the stop at the Ponderay Post Office if approval is obtained from City of Ponderay. Zale Palmer/ Gary Kunzeman. All in favor.

Approved.

D. Action Item: Fixed Routes Discussion.

We will be meeting with ITD to discuss the routes – further clarifying expanding versus existing. Will also review the Mountain Route.

No action taken.

E. Action Item: Budget review and projections/Local contribution requests.

Funding amounts from cities of Sandpoint and Ponderay for the 2024/2025 fiscal year have not yet been confirmed.

No action taken.

F. Action Item: Proposed budget/Public notice posting.

Motion to approve publishing of proposed budget for 2024/2025 based on version approved by Finance Committee on August 14, 2024. Clif Warren/ Ron Smith. All in favor. Approved.

G. Financial considerations

Audit report for 2022/2023 fiscal year was received with no findings. The Management Representation Letter needs to be signed.

Motion to sign the management representation letter and accept the audit report. Zale Palmer/ Nancy Lewis. All in favor. Approved.

Need to schedule the 2024/2025 budget public hearing.

Motion to set the public hearing for the 2024/2025 budget for 11am on September 19, 2024. Clif Warren/ Zale Palmer. All in favor. Approved.

COMMENTS FROM THE CHAIR AND BOARD MEMBERS: None.

Meeting adjourned 12:00 p.m.

Selkirks-Pend Oreille Transit Authority
Summarized Balance Sheet
As of August 31, 2024

ASSETS	Bonner County	Boundary County	Total
Current Assets			
Checking/Savings	359,061.77	26,726.13	385,787.90
Accounts Receivable	0.00	0.00	0.00
Grant Funds Receivable	106,411.47	5,770.00	112,181.47
Total Other Current Assets	45,234.33	3,078.67	48,313.00
Total Current Assets	510,707.57	35,574.80	546,282.37
Total Fixed Assets	1,460,947.78	72,360.37	1,533,308.15
TOTAL ASSETS	1,971,655.35	107,935.17	2,079,590.52
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities	33,186.12	1,477.05	34,663.17
Equity	1,938,469.23	106,458.12	2,044,927.35
TOTAL LIABILITIES & EQUITY	1,971,655.35	107,935.17	2,079,590.52

Selkirks-Pend Oreille Transit Authority
Summary Profit & Loss Budget vs. Actual
August 2024

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	52,391.00	49,727.25	3,074.00	4,602.60	2,018.00	984.42	57,483.00	55,314.27
Expenses:								
Administration	16,622.34	12,143.12	610.54	597.65	315.31	1,188.30	17,548.19	13,929.07
Operations	42,827.59	51,074.62	4,645.15	5,215.38	57.36	58.33	47,530.10	56,348.33
Preventative Maintenance	5,110.01	5,007.23	40.00	373.50	807.94	0.00	5,957.95	5,380.73
Total Expenses	64,559.94	68,224.97	5,295.69	6,186.53	1,180.61	1,246.63	71,036.24	75,658.13
Net Ordinary Income	-12,168.94	-18,497.72	-2,221.69	-1,583.93	837.39	-262.21	-13,553.24	-20,343.86
Other Income/Expense	-1,351.22	0.00	0.00	0.00	0.00	0.00	-1,351.22	0.00
Net Income	-13,520.16	-18,497.72	-2,221.69	-1,583.93	837.39	-262.21	-14,904.46	-20,343.86

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**Selkirks-Pend Oreille Transit Authority
 Summary Profit & Loss Budget vs. Actual
 October 2023 - August 2024**

	Bonner County		Boundary County		Mountain Route		Total	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Total Income	804,696.06	956,839.62	56,615.00	75,527.52	242,020.59	247,579.82	1,103,331.65	1,279,946.96
Expenses:								
Administration	166,889.51	144,374.35	10,198.62	7,634.15	3,674.01	22,871.70	180,762.14	174,880.20
Operations	455,857.99	525,359.50	38,304.52	65,110.55	149,519.50	150,641.67	643,682.01	741,111.72
Preventative Maintenance	111,376.39	57,619.43	3,340.91	5,258.58	67,781.79	58,327.08	182,499.09	121,205.09
Total Expenses	734,123.89	727,353.28	51,844.05	78,003.28	220,975.30	231,840.45	1,006,943.24	1,037,197.01
Net Ordinary Income	70,572.17	229,486.34	4,770.95	-2,475.76	21,045.29	15,739.37	96,388.41	242,749.95
Other Income/Expense	-38,262.70	-304,850.33	-228.83	0.00	0.00	-9,616.67	-38,491.53	-314,467.00
Net Income	32,309.47	-75,363.99	4,542.12	-2,475.76	21,045.29	6,122.70	57,896.88	-71,717.05
							0.00	(0.00)

Selkirks-Pend Oreille Transit Authority
Paid Bills Detail
As of August 28, 2024

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Open Balance</u>
5th Avenue Car Wash				
	Bill	07/11/2024	April washes	36.44
Total 5th Avenue Car Wash				<u>36.44</u>
Coleman Oil				
	Bill	08/11/2024	CP-0159501	1,615.30
	Bill	08/18/2024	CP-0161377	1,783.83
	Bill	08/25/2024	CP-0162453	1,889.64
Total Coleman Oil				<u>5,288.77</u>
Elite Tire & Suspension				
	Bill	08/08/2024	142400	1,463.00
Total Elite Tire & Suspension				<u>1,463.00</u>
Goldenwest Mobility				
	Bill	08/20/2024	25708	380.41
Total Goldenwest Mobility				<u>380.41</u>
III-A Trust				
	Bill	08/22/2024	Sept insurance	2,074.00
Total III-A Trust				<u>2,074.00</u>
KG&T Septic, Inc.				
	Bill	08/19/2024	45244	145.00
Total KG&T Septic, Inc.				<u>145.00</u>
Mike White Ford of CDA				
	Bill	08/20/2024	41562	51.10
Total Mike White Ford of CDA				<u>51.10</u>
Pressure Clean Services, Inc.				
	Bill	08/12/2024	17890	200.00
	Bill	08/19/2024	17910	160.00
	Bill	08/23/2024	17928	160.00
Total Pressure Clean Services, Inc.				<u>520.00</u>
Verizon Wireless				
	Bill	08/13/2024	9971391887	301.29
Total Verizon Wireless				<u>301.29</u>
Zipty Fiber - BF				
	Bill	08/13/2024		38.95
Total Zipty Fiber - BF				<u>38.95</u>
TOTAL				<u><u>10,298.96</u></u>

Selkirks-Pend Oreille Transit Authority

Paid Bills Detail

As of September 12, 2024

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Open Balance</u>
Bonner County Daily Bee				
	Bill	08/31/2024		143.59
Total Bonner County Daily Bee				<u>143.59</u>
Bonnors Ferry Herald				
	Bill	08/31/2024		85.11
Total Bonnors Ferry Herald				<u>85.11</u>
Coleman Oil				
	Bill	08/31/2024	CP-0169213	1,619.49
	Bill	09/01/2024	CP-0171726	214.19
	Bill	09/08/2024	CP-0172257	1,838.20
Total Coleman Oil				<u>3,671.88</u>
First Bankcard				
	Bill	08/27/2024		2,285.83
Total First Bankcard				<u>2,285.83</u>
Goldenwest Mobility				
	Bill	08/21/2024	25712	360.68
	Bill	08/22/2024	25714	313.92
	Bill	08/23/2024	25717	313.92
	Bill	08/26/2024	25733	185.30
	Bill	08/28/2024	25729	185.30
Total Goldenwest Mobility				<u>1,359.12</u>
Mike White Ford of CDA				
	Bill	09/05/2024	41855	51.10
	Bill	09/06/2024	41868	51.10
	Bill	09/10/2024	41944	58.87
Total Mike White Ford of CDA				<u>161.07</u>
Mountain Ledgers				
	Bill	08/31/2024	7688	937.50
Total Mountain Ledgers				<u>937.50</u>
Napa Auto Parts				
	Bill	09/09/2024	199952	136.20
Total Napa Auto Parts				<u>136.20</u>
Pressure Clean Services, Inc.				
	Bill	09/02/2024	17947	160.00
Total Pressure Clean Services, Inc.				<u>160.00</u>
Spokane Testing Solutions				
	Bill	08/27/2024	17137	240.00
Total Spokane Testing Solutions				<u>240.00</u>
ZiPLY Fiber				
	Bill	08/22/2024		291.85
Total ZiPLY Fiber				<u>291.85</u>
TOTAL				<u><u>9,472.15</u></u>

Selkirks-Pend Oreille Transit Authority
Unpaid Bills Detail
As of September 12, 2024

Type	Date	Num	Open Balance
ICRMP			
Bill	09/01/2024	19141-2025-1	55,037.00
Total ICRMP			55,037.00
Keokee			
Bill	08/19/2024	66432	880.00
Total Keokee			880.00
Lake City Law Group PLLC			
Bill	08/31/2024	38468	40.00
Total Lake City Law Group PLLC			40.00
Melody Muffler			
Bill	09/04/2024	62456	95.00
Total Melody Muffler			95.00
Schweitzer Mountain Resort.			
Credit	09/01/2024	Max limit of \$150k	-1,553.00
Bill	07/20/2024	Wine Fest	1,697.50
Bill	09/01/2024	Fall Fest miles	3,037.50
Total Schweitzer Mountain Resort.			3,182.00
Selkirk Press, Inc.			
Bill	08/20/2024	21065	1,016.00
Total Selkirk Press, Inc.			1,016.00
SHL CPAs PLLC (Alpine Summit CPAs)			
Bill	08/21/2024	12200	1,800.00
Total SHL CPAs PLLC (Alpine Summit CPAs)			1,800.00
TransLoc			
Bill	07/01/2024	INV004696	2,226.00
Total TransLoc			2,226.00
TOTAL			64,276.00



SELKIRKS PEND OREILLE TRA
 Account number ending in 2396
 For billing cycle ending 08/27/2024

New Balance	Minimum Payment	Payment Due
\$2,285.83	\$45.71	09/25/2024


Your Account Summary

Previous Balance	\$516.87
Payments	-\$516.87
Other Credits	\$0.00
Purchases	\$2,285.83
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$2,285.83
Statement Closing Date	08/27/24
Days in Billing Cycle	32
Total Credit Limit	\$10,000.00
Available Credit	\$7,714.00
Cash Limit	\$2,000.00
Available Cash	\$2,000.00

Your Payment Information

New Balance	\$2,285.83
Minimum Payment Due	\$45.71
Past Due Amount	\$0.00
Payment Due Date	09/25/2024

Manage your business expenses with convenient online access.



- Make secure online payments
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Log in today to explore all the online possibilities!

Issued by First National Bank of Omaha (FNBO®).

Please read entire statement for additional important information about your account.



Account Number XXXX-XXXX-XXXX-2396

New Balance	Minimum Payment	Payment Due
\$2,285.83	\$45.71	09/25/2024

Amount Enclosed: \$

Make checks payable to FNBO or pay online at 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 000000004571 0000000228583

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 thereon 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 08/27/24

CURRENT POINT BALANCE

38,545

You earn 5 points per \$1 spent on qualifying Business Expenses (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 \$25,000 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:

- 2,212 Regular points earned this month
- 372 Business Expense points earned this month
 - 0 Gas and Dining points earned this month
 - 0 Bonus points earned this month
- 2,584 Total points earned this month
- 0 Points redeemed this month
- 38,545 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.

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TRANSACTION DETAIL

Transactions

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
08-01	08-02	24803944215920004255426 7	GOOGLE*GSUITE SPOTBUS. CC GOOGLE.COM CA	\$43.20
08-05	08-06	24445004219400249094305	WM SUPERCENTER #2485 PONDERAY ID	\$42.46
08-06	08-07	24717054219292191385690 7	HSI EMERGENCY CARE SOLUTI 800-4473177 OR	\$1,916.47
08-11	08-12	24692164224106083231938 7	HP *INSTANT INK 855-785-2777 CA	\$58.29
08-12	08-12	74418004225027555060214	PAYMENT - THANK YOU	\$516.87 CR
08-13	08-14	24137464227001632194055	USPS PO 1572750852 PONDERAY ID	\$8.95
08-13	08-14	24011344226000070155897 2	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$15.99
08-13	08-15	24943014227010197782797	THE HOME DEPOT #1810 PONDERAY ID	\$195.19
08-14	08-15	24455014227142000869329	WAL-MART #2485 PONDERAY ID	\$5.28

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	\$1,794.48	32	\$0.00
Cash Advance	30.49% (v)	NA	\$0.00	32	\$0.00

2024 Total Year-to-Date

Total Fees Charged in 2024 \$0.00

Total Interest Charged in 2024 \$0.00

Contact Information

Contact us online
card.fnbo.com

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

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



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208-263-3774

SPOT Agenda Item Summaries

Meeting Date: September 19, 2024

Agenda Item: 8a.

From: Donna Griffin

Topic: Adopt 2024-2025 Budget

Background: The board needs to adopt a budget for FY 2024-2025.

Meeting Date: September 19, 2024

Agenda Item: 8b.

From: Finance Committee

Topic: Consider upcoming audit options and audit engagement letter for 2024-2025 with Alpine Summit CPAs

Background: Attached is the audit engagement letter for the audit for the current year with Alpine Summit CPAs. Please note the increase in cost - not to exceed \$ 15,000.

Meeting Date: September 19, 2024

Agenda Item: 8c.

From: Donna Griffin

Topic: Consider Schweitzer Mountain Route Agreement

Background: Consider operation options and agreement terms

Meeting Date: September 19, 2024

Agenda Item: 8d.

From: Donna Griffin

Topic: Consider Shoshone County Silver Mountain Express and SPOT Partnership

Background: Consider options for a partnership with Shoshone County to provide assistance with continuing Silver Express Service in Shoshone County. Staff will meet Tuesday to discuss options, opportunities, expectations and concerns.

Meeting Date: September 19, 2024

Agenda Item: 8e.

From: Donna Griffin

Topic: Financial Considerations

Background: Financial discussion and considerations.

Boundary County SPOT Ridership August 2024

DATE	MON	TUE	WED	Bonner County THURS	w/ Moyie FRI	TOTAL
8/1/2024	0	0	0	20	7	27
8/4/2024	0	14	10	24	13	61
8/11/2024	0	7	14	9	11	41
8/18/2024	0	5	12	14	14	45
8/25/2024	0	12	12	9	11	44
August Total	0	38	48	76	56	218

Bonnerr's Ferry to Sandpoint = 76

Local 38+48+56 = 142

Total 218

DATE	Sunset	Rest	County	Moyie	Tues, Wed, Fri Seniors	Thursday Bonner County Seniors	Wed Food Bank Boxes	Senior Totals
8/1/2024	0	0	1	10	14	6	0	20
8/4/2024	0	0	2	12	22	24	12	46
8/11/2024	0	0	2	11	23	6	11	29
8/18/2024	0	0	4	10	21	14	10	35
8/25/2024	0	0	6	11	24	9	11	33
August Totals	0	0	15	54	104	59	44	163

SPOT Ridership

2024	Fixed	Para	Bonnors Ferry	Mountain Route	Total
24-Jan	6,304	474	153	20,659	27,590
24-Feb	6,378	569	170	20,925	28,042
24-March	5,961	580	232	15,169	21,942
24-April	4,657	667	200	3,807	9,331
24-May	4,454	621	237	0	5,312
24-June	4,014	668	198	0	4,880
24-July	5,851	587	191	338	6,967
24-August	4,438	604	218	560	5,820
2024 Total	42,057	4,770	1,599	61,458	109,884

2023	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
2023 TOTAL	57,451	6,344	2,104	85,934	151,833

2022	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
2022 TOTAL	48,215	5,993	2,418	79,627	136, 253

2021	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

2024	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS	Breakdown by area
BLUE ROUTE														
Kaniku	182	207	204	199	170	164	178	245					1549	14695
Spruce @ Boyer	106	96	97	66	84	84	72	92					697	0.34941
Chestnut @ Ella	49	32	42	34	35	26	9	9					236	
Division @ Spruce	280	250	232	152	111	121	104	131					1381	
Division @ Main	57	47	65	55	49	34	23	13					343	
Division @ Oak (Library)	276	306	288	257	289	207	217	259					2099	
Pine @ Division	120	102	123	125	69	69	99	71					778	
Pine @ Ella	46	55	61	43	34	44	59	59					401	
Pine @ Boyer	63	42	56	51	29	38	51	72					402	
Boyer @ Superior	42	51	34	37	32	45	46	33					320	
Michigan @ Boyer	32	26	13	22	13	11	10	19					146	
Michigan @ 4th	30	33	44	20	20	17	18	20					202	
3rd. & Oak	181	270	257	178	176	175	218	223					1678	
3rd. @ Alder (Hospital)	31	30	18	24	28	29	32	28					220	
5th @ Larch	150	155	152	155	149	106	95	155					1117	
Bonner Mall	196	229	185	162	157	153	210	233					1525	7968
Triangle Drive -North	948	857	607	62	50	37	39	14					2614	0.18946
Triangle Drive -South					0	6	17	14					37	
Schralpenhaus					1	8	8	9					26	
Walmart	508	444	499	413	455	417	425	449					3610	
Farmhouse/Ruby	27	51	28	16	1	7	2	1					133	
Sweet Lou's/Best West					6	5	3	9					23	
Fairgrounds	61	75	72	87	95	87	110	115					702	
Red Barn ON	919	816	596	79	0	0	6	8					2424	
Sub-Total	4304	4174	3673	2237	2053	1890	2051	2281	0	0	0	0	22663	
													22663	

DATE 2024	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS	
GREEN ROUTE														
1st & Sprague	270	281	309	397	383	277	282	296					2495	2526
All Seasons/McGhee	1	3	2	0	2	8	8	7					31	0.06006
Ponderay City Hall	59	76	99	108	96	84	71	108					701	5743
Moon Flower	42	36	24	25	36	54	41	52					310	0.13655
Larkspur	80	90	96	140	118	126	98	99					847	
Walmart	254	275	280	277	284	285	286	273					2214	
Schweitzer Plaza Dr ⁽⁹⁵⁾	35	33	12	8	21	20	7	12					148	
Schweitzer Plaza Dr ^(Triangle Dr)					1	14	32	30					77	
Bonner Mall	169	193	168	170	149	197	200	200					1446	
5th. & Larch	195	243	273	258	292	210	250	229					1950	10808
3rd. & Alder (Hospital)	38	38	18	56	16	15	16	16					213	0.25698
3rd. & Oak	182	210	207	220	223	213	253	235					1743	
Church & 6th	54	60	84	68	68	63	52	95					544	
Main & Florence	33	34	32	31	45	34	28	34					271	
Main & Washington	33	32	38	44	41	33	31	17					269	
Division & Oak (Library)	237	251	246	206	241	240	174	205					1800	
Division & Lake	72	58	65	100	61	46	38	37					477	
High School	136	155	190	192	200	101	42	54					1070	
Ridley Village	81	69	81	72	90	77	85	95					650	
Festival							1758	63					1821	
Dover 4th and Roosevelt	29	67	64	48	34	27	48						317	317
Sub-Total	2000	2204	2288	2420	2401	2124	3800	2157	0	0	0	0	19394	0.00754
Total	6304	6378	5961	4657	4454	4014	5851	4438	0	0	0	0	42057	

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**NOTICE OF PUBLIC HEARING
PROPOSED BUDGET FOR FISCAL YEAR 2024-2025
SELKIRKS PEND OREILLE TRANSIT AUTHORITY**

The public hearing for the Selkirks Pend Oreille Transit Authority proposed budget for Fiscal Year 2024-2025 will be held at the SPOT office, 31656 Hwy 200, Suite 102, Ponderay, ID at 11:00 a.m. on Thursday, September 19, 2024. All interested persons are invited to appear and show cause, if any, why such budget should not be adopted. Copies of the proposed budget in detail are available at the SPOT office during regular office hours.

FUND NAME	2022/2023 Actual	2023/2024 Approved Budget	2024/2025 Proposed Budget
<u>EXPENDITURES</u>			
General Fund	\$1,029,184	\$1,172,847	\$1,250,390
Capital Expenses	349,047	285,617	1,315,708
TOTAL EXPENDITURES	\$1,378,231	\$1,458,464	\$2,566,098
<u>REVENUES</u>			
General Revenue	\$1,093,499	\$1,067,132	\$1,121,182
Capital Revenue	349,047	228,494	1,219,026
Capital Match Carry Over	0	57,123	96,682
Cash Carry Over	-63,890	105,715	129,208
TOTAL REVENUES	\$1,378,656	\$1,458,464	\$2,566,098

Citizens are invited to inspect the detailed supporting records of the above proposed budget.

Zale Palmer
Treasurer

Deposit Interest Rates



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CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Less than \$100,000 CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	4.25%	4.32%	\$500.00	1 Month	At Maturity
6 Months	4.15%	4.19%	\$500.00	1 Month	At Maturity
9 Months	3.90%	3.92%	\$500.00	1 Month	At Maturity
12 Months	3.75%	3.75%	\$500.00	3 Months	At Maturity
18 Months	3.25%	3.26%	\$500.00	3 Months	Annually
24 Months	2.90%	2.90%	\$500.00	3 Months	Annually
36 Months	2.60%	2.60%	\$500.00	6 Months	Annually
48 Months	2.25%	2.25%	\$500.00	6 Months	Annually
60 Months	2.00%	2.00%	\$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	4.25%	4.32%	\$100,000.00	1 Month	At Maturity
6 Months	4.15%	4.19%	\$100,000.00	1 Month	At Maturity
9 Months	3.90%	3.92%	\$100,000.00	1 Month	At Maturity
12 Months	3.75%	3.75%	\$100,000.00	3 Months	At Maturity
18 Months	3.25%	3.26%	\$100,000.00	3 Months	Annually
24 Months	2.90%	2.90%	\$100,000.00	3 Months	Annually
36 Months	2.60%	2.60%	\$100,000.00	6 Months	Annually
48 Months	2.25%	2.25%	\$100,000.00	6 Months	Annually
60 Months	2.00%	2.00%	\$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.

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 ACCOUNTS

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"> Daily balances of: <ul style="list-style-type: none"> Less than \$100,000 \$100,000.00 and greater 	1.85%	1.86%	
	2.60%	2.63%	

PERSONAL MONEY MARKET ACCOUNT	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 & above 	0.10%	0.10%	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.
	0.15%	0.15%	
	0.20%	0.20%	
	0.25%	0.25%	
	0.40%	0.40%	
	0.50%	0.50%	
	0.75%	0.75%	

PREMIER PERSONAL MONEY MARKET ACCOUNT	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 - \$749,999.99 \$750,000.00 - \$999,999.99 \$1,000,000.00 - \$2,499,999.99 \$2,500,000.00 & above 	0.15%	0.15%	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.
	0.20%	0.20%	
	0.25%	0.25%	
	1.00%	1.00%	
	1.45%	1.46%	
	1.80%	1.82%	
	2.05%	2.07%	
	2.30%	2.33%	
	2.55%	2.58%	

BUSINESS MONEY MARKET ACCOUNT			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.
♦ <i>Daily balances of:</i>			
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%	
PREMIER BUSINESS MONEY MARKET ACCOUNT			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.
♦ <i>Daily balances of:</i>			
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	1.45%	1.46%	
\$500,000.00 - \$749,999.99	1.80%	1.82%	
\$750,000.00 - \$999,999.99	2.05%	2.07%	
\$1,000,000.00 - \$2,499,999.99	2.30%	2.33%	
\$2,500,000.00 & above	2.65%	2.68%	

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			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.
♦ <i>Daily balances of:</i>			
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)			none
♦ <i>Daily balances of:</i>			
Up to \$4,999.99	0.05%	0.05%	
\$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
COMMERCIAL CHECKING ACCOUNTS	EARNINGS CREDIT RATE	NEGATIVE COLLECTED FUNDS RATE	SERVICE CHARGE
Commercial Checking	0.75%	0.00%	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.			
~ <i>Commercial Checking:</i> 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: **August 12, 2024**

