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Hellenic Classical Charter School

Financial Statements

June 30, 2020 and 2019



Independent Auditors' Report

**Board of Trustees
Hellenic Classical Charter School**

Report on the Financial Statements

We have audited the accompanying financial statements of Hellenic Classical Charter School (the "School"), which comprise the statements of financial position as of June 30, 2020 and 2019, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the School as of June 30, 2020 and 2019, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Other Reporting Required by *Government Auditing Standards*

In accordance with _____, we have also issued our report dated October 5, 2020, on our consideration of the School's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of _____;4

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	2020	2019
ASSETS		
Current Assets		
Cash	\$ 1,343,522	\$ 135,048
Grants and contracts receivable	172,582	85,079
Due from related party	184,766	-
Prepaid expenses and other current assets	44,570	41,473
Cash - sinking fund	<u>-</u>	<u>40,387</u>
Total Current Assets	1,745,440	301,987
Property and equipment, net	10,493,655	11,009,746
Restricted cash	<u>71,040</u>	<u>71,040</u>
	<u>\$ 12,310,135</u>	<u>\$ 11,382,773</u>
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts payable and accrued expenses	\$ 118,862	\$ 359,104
Accounts payable - construction	50,984	361,266
Accrued payroll and payroll taxes	907,602	808,755
Loan payable	7,112,270	7,326,807
Line of credit	-	200,000
Deferred rent, current portion	<u>216,835</u>	<u>216,835</u>
Total Current Liabilities	8,406,553	9,272,767
Paycheck Protection Program loan payable	1,279,500	-
Economic Injury Disaster loan payable	150,000	-
Deferred rent	<u>870,742</u>	<u>653,907</u>
Total Liabilities	<u>10,706,795</u>	<u>9,926,674</u>
Net Assets		
Without donor restrictions	1,439,031	1,362,385
With donor restrictions	<u>164,309</u>	<u>93,714</u>
Total Net Assets	<u>1,603,340</u>	<u>1,456,099</u>
	<u>\$ 12,310,135</u>	<u>\$ 11,382,773</u>

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE AND SUPPORT			
State and local per pupil operating revenue	\$ 8,425,540	\$ -	\$ 8,425,540
Universal pre-kindergarten	184,200	-	184,200
Federal grants	184,299	-	184,299
State grants	47,188	-	47,188
Contributions and grants	37,865	91,986	129,851

Hellenic Classical Charter School

Statement of Activities Year Ended June 30, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE AND SUPPORT			
State and local per pupil operating revenue	\$ 7,823,084	\$ -	\$ 7,823,084
Universal pre-kindergarten	184,273	-	184,273
Federal grants	169,167	-	169,167
State grants	59,995	-	59,995
Contributions and grants	77,680	49,192	126,872
Interest and other income	56,621	-	56,621
Net assets released from restrictions	99,724	(99,724)	-
Total Revenue and Support	8,470,544	(50,532)	8,420,012
EXPENSES			
Program Services			
Regular education	6,582,037	-	6,582,037
Special education	675,810	-	675,810
Total Program Services	7,257,847	-	7,257,847
Supporting Services			
Management and general	1,698,916	-	1,698,916
Fundraising	23,440	-	23,440
Total Expenses	8,980,203	-	8,980,203
Change in Net Assets	(509,659)	(50,532)	(560,191)
NET ASSETS			
Beginning of year	1,872,044	144,246	2,016,290
End of year	\$ 1,362,385	\$ 93,714	\$ 1,456,099

See notes to financial statements

Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

2. Summary of Significant Accounting Policies (*continued*)

Adoption of New Accounting Policies

Effective July 1, 2019, the School adopted Accounting Standard Update (“ASU”) 2018-08

This guidance provides a framework for evaluating whether contributions and grants should be accounted for as exchange transactions or as nonexchange transactions. Analysis of various provisions of this standard resulted in no significant changes in the way the School recognizes contributions and grants, and therefore no changes to the previously issued audited financial statements were required on a retrospective basis.

In November 2016, the Financial Accounting Standards Board issued ASU 2016-18, Statement of Cash Flows (Topic 230): Restricted Cash. ASU 2016-18 requires significant changes regarding how restricted cash is classified and presented on the statement of cash flows. On July

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Notes to Financial Statements

June 30, 2020 and 2019

2. Summary of Significant Accounting Policies (continued)

Cash - Sinking Fund

The sinking fund was established as a requirement of the mortgage and construction related costs. The fund was scheduled to be closed out upon the School receiving a certificate of occupancy. The School received the certificate of occupancy during December 2018. The account was depleted by August 2019 to pay for the remaining construction costs.

Restricted Cash

Under the provisions of its charter, the School established an escrow account to pay for legal and audit expenses that would be associated with a dissolution, should it occur.

Property and Equipment

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Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

2. Summary of Significant Accounting Policies (*continued*)

Debt Issuance Costs

Debt issuance costs are reported on the statements of financial position as a reduction of the carrying amount of the related debt, and amortized on a method that approximates the interest method over the life of the associated debt. Amortization of debt issuance costs is included in interest expense.

Functional Expense Allocation

The majority of expenses can generally be directly identified with the program or supporting service to which they relate and are charged accordingly. Other expenses by function have been

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Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

4. Grants and Contracts Receivable

Grants and contracts receivable consist of federal, state, city entitlements and grants. The School expects to collect these receivables within one year and has not provided an allowance for doubtful accounts.

5. Related Party Transactions (not disclosed elsewhere)

The School is an affiliate of Hellenic Classical Charter School – Staten Island (“HCCS - SI”), a New York State not-for-profit education corporation who both share common management and board members. The School was not required to consolidate financial statements with HCCS – SI as the School does not have economic interest in the net assets of HCCS – SI. The School supported HCCS - SI through financial, and facility development efforts. For the years ended June 30, 2020 and 2019, HCCS – SI paid the School for shared expenses in the amount of \$46,245 and \$0. The net balance due from HCCS - SI at June 30, 2020 and 2019 was \$184,766 and \$0.

6. Property and Equipment

Property and equipment consists of the following at June 30:

	2020	2019
Furniture and fixtures	\$ 733,720	\$ 714,831
Computers and other equipment	85,506	85,506
Leasehold improvements	<u>15,467,763</u>	<u>15,467,763</u>
	16,286,989	16,268,100
Accumulated depreciation and amortization	<u>(5,793,334)</u>	<u>(5,258,354)</u>
	<u>\$ 10,493,655</u>	<u>\$ 11,009,746</u>

7. Liquidity and Availability of Financial Assets

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use within one year of the statement of financial position date, are comprised of the following at June 30:

	2020	2019
Cash	\$ 1,343,522	\$ 135,048
Grants and contracts receivable	172,582	85,079
Due from related party	184,766	-
Other current assets	<u>21,214</u>	<u>37,394</u>
	1,722,084	257,521
Net assets with donor restrictions	<u>(164,309)</u>	<u>(93,714)</u>
	<u>\$ 1,557,775</u>	<u>\$ 163,807</u>

Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

7. Liquidity and Availability of Financial Assets (*continued*)

Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

10. Net Assets with Donor Restrictions

Net assets with donor restrictions consist of the following at June 30:

	2020	2019
Classroom Libraries/STEAM	\$ 13,884	\$ 35,275
Air conditioning system	150,425	58,439
	<u>\$ 164,309</u>	<u>\$ 93,714</u>

During the years ended June 30, 2020 and 2019, net assets were released from donor restrictions by incurring expenses satisfying the restricted purpose or by the occurrence of other events specifies by donors as follows:

	2020	2019
Classroom Libraries/STEAM	\$ 21,391	\$ 14,696
Technology	-	21,201
History Day Fair/Ancient Greek Theatre	-	13,827
Air conditioning system	-	50,000
	<u>\$ 21,391</u>	<u>\$ 99,724</u>

11. Employee Benefit Plan

The School maintains a defined contribution retirement plan qualified under Internal Revenue Code 401(k) for the benefit of its eligible employees. Under the Plan the School provides matching contributions up to 3% of annual compensation on a discretionary basis. The School did not contribute to the Plan for the years ended June 30, 2020 and 2019.

12. Lease Commitment

Facility lease

On March 14, 2012, the School entered into a thirty-year non-cancelable operating lease for the facility space expiring on June 30, 2042. The School has the option to extend the lease for ten years and another nine years. Annual lease payments commence at \$500,000 per annum for the first two years and increase incrementally through the life of the lease. The School obtained a credit of \$3,900,060 as a result of improvements to the building completed in September 2014. The credit will be applied against rent payments due over the first 15 years of the lease commencing after construction is completed and amortized over 30 years. During the years ended June 30, 2020 and 2019, the School received \$260,000 of the credit each year. The School has credits due of \$2,648,385 and \$2,908,389 as of June 30, 2020 and 2019. In addition, in 2017 the School was obligated to pay the landlord \$600,000 plus interest at 1.75% per annum, to compensate for the inconvenience resulting during construction. The balance due as of June 30, 2020 and 2019, was \$50,984 and \$135,957. Interest expense was \$3,477 and \$6,008 for the years ended June 30, 2020 and 2019.

Hellenic Classical Charter School

Notes to Financial Statements
June 30, 2020 and 2019

14. Concentration of Revenue and Support

The School receives a substantial portion of its support and revenue from the New York City Department of Education. For the years ended June 30, 2020 and 2019, the School received approximately 96% and 95% of its total revenue and support from the New York City Department of Education. If the charter school laws were modified, reducing or eliminating these revenues, the School's finances could be materially adversely affected.

15. Paycheck Protection Program Loan Payable

On May 3, 2020, the School qualified for and received a loan pursuant to the Paycheck Protection Program ("PPP"), a program implemented by the U.S. Small Business Administration under the Coronavirus Aid, Relief, and Economic Security Act, from a qualified PPP lender, for an aggregate principal amount of \$1,279,500 (the "PPP Loan"). The PPP Loan bears interest at a fixed rate of 1.0% per annum, with the first six months of interest deferred, has a term of five years, and is unsecured and guaranteed by the U.S. Small Business si

Hellenic Classical Charter School

Board of Trustees



Annual Financial Statement Audit Report
for Board of Regents of the State of New York

School Name:	St. Ann's School
Date (Report is due November 15, 2020)	November 15, 2020
Primary District of Location (If NYC Select NYC DOE)	
If located in NYC DOE select CSD: NYCSD #15	NYCSD #15
School Fiscal Contact Name:	Howe, Patricia
School Fiscal Contact Email:	
School Fiscal Contact Phone:	
School Audit Firm Name:	CPA, LLP, Robert Davies
School Audit Contact Name:	Gene Saliba
School Audit Contact Email:	
School Audit Contact Phone:	
Audit Period:	2019-20
Prior Year:	2018-19

The following items are required to be included:

- 1.) The independent auditor's report on financial statements and notes.
- 2.) Excel template file containing the Financial Position, Statement of Activities, Statement of Financial Position, and Functional Expenses worksheets.
- 3.) Report on internal controls from independent auditor.

The additional items listed below should be included if applicable. Please email to [redacted] if you are unable to provide any of the items listed below. If you are unable to provide any of the items listed below, please email to [redacted] in order of the Single Audit Threshold of \$750,000 date (should be no later than 30 days from the date of the report).

Item:	
Management Letter	
Management Letter Response	
Form 990	
Federal Single Audit (A-133)	
Corrective Action Plan	

	2020	2019
<u>CURRENT ASSETS</u>		
Cash and cash equivalents	\$ 1,343,522	1
Grants and contracts receivable	172,582	85,079
Accounts receivables	21,214	41,025
Prepaid Expenses	23,356	
Contributions and other receivables		-
Other current assets		
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Property, Building and Equipment, net	\$ 10,493,655	11,000
Security Deposits		-
	 <hr/>	 <hr/>
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	Unrestricted	Temporarily Restricted	Total	2019 Total
OPERATING REVENUE				
State and Local Per Pupil Revenue - Reg. Ed	\$ 8,035,691	\$ -	\$ 8,035,691	7,55
State and Local Per Pupil Revenue - SPED	292,520	-	292,520	2
State and Local Per Pupil Facilities Revenue	-	-	-	-
Federal Grants	34,284	-	34,284	16
State and City Grants	478,733	-	478,733	2
Other Operating Income	-	-	-	-
Food Service/Child Nutrition Program	-	-	-	-
TOTAL OPERATING REVENUE	8,841,228	-	8,841,228	8,23
EXPENSES				
Program Services				
Regular Education	\$ 6,396,390	\$ -	\$ 6,396,390	6,58
Special Education	717,965	-	717,965	6
Other Programs	-	-	-	-
Total Program Services	7,114,355	-	7,114,355	7,25
Management and general	1,695,406	-	1,695,406	1,69
Fundraising	34,008	-	34,008	-
TOTAL EXPENSES	8,843,769	-	8,843,769	8,98
SURPLUS / (DEFICIT) FROM OPERATIONS	(2,541)	-	(2,541)	(7)
SUPPORT AND OTHER REVENUE				
Interest and Other Income	\$ 2	\$ -	\$ 2	-
Contributions and Grants	37,865	91,986	129,851	-
Fundraising Support	-	-	-	11
Investments	-	-	-	-
Donated Services	-	-	-	-
Other Support and Revenue	19,929	-	19,929	-

	2020	2019
CASH FLOWS - OPERATING ACTIVITIES		
Increase (decrease) in net assets	\$	\$147,241

Not applicable.

Budget Assumptions

	Funding Amount				
	YR1	YR2	YR3	YR4	YR5
	FY21 Budget	FY22 Budget	FY23 Budget	FY24 Budget	FY25 Budget
PPA	16,123	16,123	16,123	16,445	16,774
SpEd	10,390	10,390	10,390	10,598	10,810
State Aid	193	193	193	197	201

	Student Count				
	YR1	YR2	YR3	YR4	YR5
	FY21 Budget	FY22 Budget	FY23 Budget	FY24 Budget	FY25 Budget
PPA	498	498	498	498	723
SpEd	30	30	30	30	40
State Aid	498	498	498	498	723

* Increase in PPA in year 4

		YR1	YR2	YR3	YR4	YR5	
	FY20 Budget	FY21 Budget	FY22 Budget	FY23 Budget	FY24 Budget	FY25 Budget	NOTES
Ordinary Income/Expense							
Income							
41100 · NYC DOE Genl Operating Revenue	8,043,696	8,029,254	8,029,254	8,029,254	8,189,839	12,127,869	Based on 498 students x PPA, increased PPA in Yr4-Yr5, increased in enrollment in Yr5
41120 · NYC DOE SpEd Operating Revenue	311,700	311,700	311,700	311,700	317,934	432,390	Estimate 30 SpEd students 20-60 minutes category
41150 · NYC DOE - UPK Program	180,001	184,200.72	184,200.72	184,200.72	184,200.72	184,200.72	Based on 18 students x \$10000.04, plus \$4200 add'l pay parity
43100 · NYSTL, NYSSL, NYSLIBL In-Kind	40,000	41,240.00	41,240.00	41,240.00	41,240.00	41,240.00	In-kind (offset exp in textbooks/library books)
43900 · State Grants - Other	96,114	96,114.00	96,114.00	96,114.00	98,036.28	145,176.38	Add'l State aid for Charter Schools (\$193 per student). As per SED expecting 20% possible temp reduction (not re
Federal Grants	-	1,055,195.62	0.00	0.00	0.00	0.00	0.00 PPP Loan - forgiveness (PS portion of \$2.795)
45100 · Title I Revenue	125,103	125,000.00	125,000.00	125,000.00	125,000.00	125,000.00	\$500/student for 60% of student enrollment (% of free and reduced lunch)
45200 · Title IIA Revenue	21,444	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	\$40/student for 60% of student enrollment (% of free and reduced lunch)
43450 · Individ, Business Contributions	-	-	-	-	-	-	
45300 · Federal IDEA Revenue	24,500	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	
81000 · Interest Income	-	0.00	0.00	0.00	0.00	0.00	
47100 · Foundation Grants	-	0.00	0.00	0.00	0.00	0.00	
47150 · Foundation Contributions	5,000	0.00	0.00	0.00	0.00	0.00	
47250 · Corporate Contributions	10,000	0.00	0.00	0.00	0.00	0.00	
47300 · Individual Contributions	15,000	0.00	0.00	0.00	0.00	0.00	
49005 · Journal Ads	6,000	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	
47400 · PTA Contributions	72,000	18,240.00	18,240.00	18,240.00	68,240.00	68,240.00	PTA reimburses the school for 50% of the Chess instructor fees (\$480/day Oct-Jun) and \$800/mth for office copier lease
49000 · Income - Miscellaneous	10,000	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	other misc (possible new programs replacing AGT/HDF)
Total Income	8,960,557.72	9,925,944.34	8,870,748.72	8,870,748.72	9,089,490.08	13,189,116.27	
Expense							
61100 · Classroom Instruction							
61110 · General Ed Teachers (8FTE K-5)	1,208,240	1,223,071.98	1,223,071.98	1,223,071.98	1,247,533.42	1,812,484.09	

HELLENIC CLASSICAL CHARTER SCHOOL - PARK SLOPE BUDGET

YR1 YR2 YR3 YR4 YR5

	FY20 Budget	FY21 Budget	FY22 Budget	FY23 Budget	FY24 Budget	FY25 Budget	NOTES
61300 - Leadership/Supervision/Support							
61300 - Superintendent	267,157	235,304.21	207,475.85	207,475.85	169,590.90	155,402.68	
61310 - Principal	150,000	150,000.00	150,000.00	150,000.00	153,000.00	156,060.00	
61320 - Asst Principal	-	0.00	0.00	0.00	0.00	0.00	
61330 - School Aides	106,000	107,400.00	107,400.00	107,400.00	109,548.00	111,738.96	
Total 61300 - Leadership/Supervision/Support	523,157	492,704.21	464,875.85	464,875.85	432,138.90	423,201.64	
61400 - Administration							
61410 - Chief of Operations	135,331	119,195.23	105,098.55	105,098.55	85,907.63	78,720.47	
Dir of Finance & ops	100,000	96,125.19	84,756.90	84,756.90	69,280.34	63,484.25	
Dir of Community & Engagement	79,736	80,837.44	59,397.63	59,397.63	48,551.66	44,489.76	
Technology Specialist	81,361	62,566.73	55,167.25	55,167.25	45,093.74	41,321.14	
61415 - Business Administrative Staff	62,000	62,000.00	62,000.00	62,000.00	63,240.00	64,504.80	
61420 - Administrative Staff	70,000	70,000.00	70,000.00	70,000.00	71,400.00	72,828.00	
61440 - Custodian	108,000	111,510.00	111,510.00	111,510.00	113,740.20	116,015.00	
61450 - Security Officer	117,100	117,604.50	117,604.50	117,604.50	119,956.59	122,355.72	
61480 - ASOC	18,000	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	
Total 61400 - Administration	771,528	739,839	685,535	685,535	637,170	623,719	
Total personnel costs	5,184,427	5,261,682	5,179,549	5,179,549	5,178,231	5,977,221	(0.00)
62000 - Payroll Taxes & Fringe Benefits							
62140 - Worker's Comp	37,000	32,000.00	32,960.00	33,948.80	34,967.26	36,016.28	Per Austin & Co FY20 premium package
62020 - FICA Expense	392,707	393,791.91	396,235.53	396,235.53	396,134.63	457,257.38	7.65% on salaries
62050 - NYSUI Expense	25,659	25,659.20	25,000.00	25,000.00	25,000.00	25,000.00	Based on 2.8% of the first 11,600 of staff salaries
62105 - Dental Insurance Benefits	39,744	39,156.30	43,071.93	47,379.12	52,117.04	57,328.74	Estimated 10% increase
62125 - Pension/Employer Contribution	-	0.00	0.00	0.00	0.00	0.00	
62145 - Health Insurance Benefits	741,844	687,432.77	756,176.05	831,793.65	914,973.02	1,006,470.32	Estimated 10% increase. Net of EE contributions
62146 - Health Ins - difference card	400	0.00					

HELLENIC CLASSICAL CHARTER SCHOOL - PARK SLOPE BUDGET

YR1 YR2 YR3 YR4 YR5

FY20 Budget FY21 Budget FY22 Budget FY23 Budget FY24 Budget FY25 Budget NOTES

63300 - Instructional Support Svcs OTP

63331 - Contractual Instruction Arts	12,600	12,600.00	12,600.00	12,600.00	12,600.00	12,600.00	Studio in a School - Prek & K - 14 week residencies
63332 - Contracted Instructional Chess	15,120	17,280.00	17,280.00	17,280.00	17,280.00	17,280.00	ETHAN SCHAPIRA - \$480/day; one day a week - Oct through June (9 mths) Teachers College Columbia \$36750, \$3k Math PD, IXL Math \$5k, \$4350 NYC Charter Center SpEd Collaborative, \$2.5k NYC Charter Center Teacher Certification, Portelos PD (\$1.3k), Reading Rescue 8k, 2k CEI
63340 - Contractual Profssnl Dvlpmt Sv	68,000	71,600.00	73,748.00	75,960.44	78,239.25	80,586.43	network costs, DCC PD inkind \$10k, New math PD 3600
63350 - Student Testing Services	32,000	32,000.00	32,960.00	33,948.80	34,967.26	36,016.28	Brienza Sep/Oct'19 and May/Jun'20 (\$16k), NWEA (\$8k), NYC Charter Center scoring (\$8k),
63360 - Contractual Technology Service	9,600	10,600	10,918.00	11,245.54	11,582.91	11,930.39	MSP \$300/m h backup, \$4.5k Echalk, E-rate Advantage \$2.5k
63370 - Other - Greek Visas	500	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	
63380 - Contractual Services Other	70,000	25,500.00	25,500.00	25,500.00	45,500.00	25,500.00	\$8k Reading Rescue (Literacy Trust Tr (er)9.4 (ac01700))TJ EMCw 7.927,27586 (,)0.9ingup,N3009 (5.4 (P)-5. d9 (e A)-47>BDC 0.00)-975 (k)-9.6 (er)9.4 (-0.005 Tc 0.013 Tw 7.9459 03t21(es)- 76)e A401.672 07194 re V



21 Scarsdale Road
Yonkers, New York 10707

Contact Us

- Client Services 855-274-2800
- Mailing Address 21 Scarsdale Road
Yonkers, NY 10707
- Online Access <https://www.snb.com>

HELLEN CLASSICAL CHARTER SCHOOL
ESCROW ACCOUNT
646 5TH AVE
BROOKLYN NY 11215-5401

SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	ENDING BALANCE
COMMERCIAL CHECKING WITH ANALYSIS	[REDACTED]	\$71,039.82

COMMERCIAL CHECKING WITH ANALYSIS - YXXXXX1901

Account Summary

Date	Description	Amount	Average Edge Balance	Average Available Balance
10/01/2020	Beginning Balance	\$71,039.82	\$71,039.82	\$71,039.82
	0 Debit(s) this period	\$0.00		\$71,039.82
	0 Credit(s) this period	\$0.00		
10/31/2020	Ending Balance	\$71,039.82		

Transaction Activity

Transaction Date	Description	Debits	Credits	Balance
10/01/2020	Beginning Balance			\$71,039.82
	No activity this statement period			
10/31/2020	Ending Balance			\$71,039.82

Daily Balances

Date	Amount
09/30/2020	\$71,039.82

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Returned Item Fees	\$0.00	\$0.00
Total Overdraft Fees	\$0.00	\$0.00

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N
N
N

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