

**Economic Development Authority  
Of the City of Winchester  
Board of Directors Meeting**

AGENDA

Tuesday, January 15, 2019

8:00 a.m.

Mayor Elizabeth A. Minor Council  
Chambers, City Hall

- I. Call to Order and Determination of Quorum
- II. Review and Approval of Minutes from December 18, 2018 Meeting
- III. Review and Approval of Financial Report ending December 31, 2018
- IV. Executive Director Report
  - a. Mid-Year Budget Review
  - b. 2019 Board Retreat
  - c. Strategic Plan update
  - d. Winchester Towers Update
- V. Closed meeting pursuant to Section 2.2-3711(C)(A)(3) of the Code of Virginia (1950, as amended) for the discussion and consideration of the acquisition of real property for a public purpose, or of the disposition of publicly held real property, where a discussion in an open meeting would adversely affect the bargaining position or negotiating strategy of the Authority.
- VI. New Business
  - a. Fly Tower Rental Discussion
- VII. Old or Other Business
  - a. Sale of 212 E. Cork
- VIII. Adjournment

The next regular meeting will be scheduled for February 19, 2019 at 8 a.m. in the Elizabeth A. Minor Council Chambers.

# Economic Development Authority Meeting of the City of Winchester, Virginia

## Meeting Minutes

DATE: December 18, 2018  
TIME: 8 a.m.  
LOCATION: Bonnie Blue Southern Market & Bakery

MEMBERS:	<u>Present</u>	<u>Absent</u>
William Buettin	_____	<u>  X  </u>
Douglas R. Toan	<u>  X  </u>	_____
Lauri M. Bridgeforth	<u>  X  </u>	_____
Jeffery B. Buettner	<u>  X  </u>	_____
Tim Painter	<u>  X  </u>	_____
Cary Craig	<u>  X  </u>	_____

ALSO ATTENDING: Shawn Hershberger, Executive Director, Eden Freeman, City Manager, Amy Simmons, Communications Director, George Hoddinott, Business and Workforce Development Director, Shirley Dodson, Business and Workforce Development Coordinator.

SUBJECT: **Call to Order and Determination of Quorum**

HIGHLIGHTS: Vice-Chairman Buettner called the meeting to order at 8:10 a.m., at which time it was determined that a quorum was present.

SUBJECT: **Review and Approval of Meeting Minutes from the November 20, 2018**

HIGHLIGHTS: The minutes of the Meeting held on November 20, 2018 were unanimously approved upon motion duly made by Mrs. Bridgeforth and seconded by Mr. Toan.

SUBJECT: **Review and Approval of Financial Report for the Period Ending November 30, 2018**

HIGHLIGHTS: Ms. Dodson reported that for the month of November, the EDA paid for the 2<sup>nd</sup> portion of Real Estate taxes for all of the properties that they own. We received a property appraisal for 212 E. Cork Street and there was a \$3,000 check to Brand Acceleration for the display pop-up pieces, and table. Notable accounts receivables include the Taylor Hotel Renovation 2017 Tax Return which was filed in

October of this year. Ms. Dodson reported that next month, we will have a mid-year budget for the Board to review. The Financial report for the period ending November 20, 2018 was unanimously approved upon motion duly made by Mr. Toan, and seconded by Mr. Painter.

**SUBJECT: Executive Director Report**

**HIGHLIGHTS:** Mr. Hershberger reported that the City Hall Council Chambers were under renovation and that we wanted to do a breakfast meeting for the end of the year. He mentioned that it was appropriate we were in that room at Bonnie Blue because the expansion was a result of a revolving loan from the EDA. Mr. Hershberger said that the Kent Street/Piccadilly Street project will be going to the Board of Architectural Review for final approval. There are conversations of having banner installations on the side of the building. Mr. Hershberger reported that there are ongoing conversations with Lynx on the Winchester Towers lot. He also mentioned that we do have a signed purchase and sale agreement with T.J.S. Properties LLC for the EDA owned property at 212 E. Cork Street, closing is to occur in the beginning of January.

**SUBJECT: Closed Meeting**

**HIGHLIGHTS:** Upon Motion duly made by Mr. Painter, seconded by Mr. Toan the Authority unanimously RESOLVED to go into a closed meeting pursuant to Section 2.2-3711 (C) (A) (3) for the discussion and consideration of the acquisition of real property for a public purpose, or of the disposition of publicly held real property, where discussion in an open meeting would adversely affect the bargaining position or negotiating strategy of the Authority.

**SUBJECT: Return to Open Meeting**

**HIGHLIGHTS:** At the conclusion of the closed meeting concerning the discussion and consideration of the acquisition of real property for a public purpose, or of the disposition of publicly held real property, where discussion in an open meeting would adversely affect the bargaining position or negotiating strategy of the Authority, the following Resolution was unanimously adopted upon roll call vote as set forth below:

WHEREAS, the Economic Development Authority of the City of Winchester, Virginia has concluded its “closed meeting” at a meeting held on December 18, 2018 and desires return to an “open meeting”; and

WHEREAS, the adoption of this Resolution is intended to serve as the “Certificate” described in Section 2.2-3712 (D) of the Code of Virginia (1950, as amended)

NOW THEREFORE, BE IT RESOLVED that the Economic Development Authority of the City of Winchester, Virginia does hereby reconvene in an “open meeting” at its meeting held on December 20, 2018; and

BE IT FURTHER RESOLVED that each and every Member of said Authority who votes in the affirmative for this Resolution does thereby certify to the best of each Member’s knowledge that only public business matters lawfully exempted from open meeting requirements of the Virginia Freedom of Information were heard, discussed or considered during the closed meeting, and that only such public business matters as were identified in the Motion which convened the closed meeting were heard, discussed or considered during the course of said closed meeting by the Authority.

<u>Roll Call</u>	<u>Vote</u>
Tim Painter	Aye
Cary Craig	Aye
Doug Toan	Aye
Lauri Bridgeforth	Aye
Jeff Buettner	Aye

SUBJECT: **New Business**

HIGHLIGHTS: There was no New Business to discuss.

SUBJECT: **Old and Other Business**

HIGHLIGHTS: MOU between Providence Capital Partners, LLC and the Economic Development Authority of the City of Winchester: Mr. Hershberger noted that the amendment does transfer the MOU from the Economic Development Authority of the City of Winchester to Piccadilly Street Investments LLC who is technically the owner of the project. The Authority unanimously approved the motion to

approve the amendment to the MOU duly made by Mrs. Bridgeforth, and seconded by Mr. Painter.

**SUBJECT: Next Meeting**

**HIGHLIGHTS:** The next regular meeting of the Authority is scheduled for January 15, 2019 and will be held in the Elizabeth A. Minor Council Chambers.

**ADJOURNMENT:** There being nothing further, the meeting was adjourned at 8:32 a.m. upon motion duly made by Mr. Craig and seconded by Mrs. Bridgeforth.

Minutes respectfully submitted by:

Shirley Dodson, Business & Workforce Development Coordinator

# EDA Bank of Clarke Cash Reconciliation

778-0000-101.01-10

As of EOM: Dec 2018

<b>GL balance, Beginning of Month:</b>		1,084,978.22 ✓
Plus Deposits and Other Credits		450.98
Less Checks Cleared/Other Debits		<u>-</u>
<b>GL Balance @</b>	<b>Dec 2018</b>	<b>1,085,429.20 ✓</b>
Bank Of Clarke Acct # 9037 Bal @	<b>Dec 2018</b>	885,428.20 ✓
Bank Of Clarke Acct # 6264 Bal @	<b>Dec 2018</b>	200,001.00 ✓
<b>BOC Total Bank Balance @</b>	<b>Dec 2018</b>	<b>1,085,429.20 ✓</b>
Variance		<b>-</b>

CP  
1/1/18

778 ECONOMIC DEVELOPMENT AUTH

ASSETS		DEBITS	CREDITS
101.01-09	CHECKING ACCOUNT /		
101.01-10	CHECKING ACCOUNT /	271,569.03	
104.02-01	STATE POOLED FUNDS /	1,085,429.20	
115.10-20	MISCELLANEOUS /	43,832.05	
116.01-03	NOTES RECEIVABLE /	122,184.60	
116.01-04	NOTES RECEIVABLE /	177,134.60	
116.01-05	NOTES RECEIVABLE /	20,232.64	
161.02-01	BUILDINGS & IMPROVEMENTS /	88,084.85	
165.00-00	FIXED ASSETS /	1,584,552.19	
165.10-00	MACHINERY & EQUIPMENT /	9,779.00	
	TOTAL ASSETS		9,029.00
LIABILITIES			
201.00-00	CURRENT LIABILITIES /		
202.06-02	DEFERRED REVENUE /		265,000.00
	LOANS		399.60
	TOTAL LIABILITIES		265,399.60
FUND EQUITY			
	RETAINED EARNINGS		3,198,369.56
	TOTAL FUND EQUITY		3,198,369.56
	TOTAL LIABILITIES AND FUND EQUITY		3,463,769.16



2 East Main Street  
Berryville, VA 22611

# Statement Ending 12/31/2018

### ADDRESS SERVICE REQUESTED

>003963 2519791 0001 092332 10Z

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



### Managing Your Accounts

- Phone (540) 955-2510
- Toll-Free 1-800-650-8723
- EAGLE-24 Banking 1-888-378-1881
- Online Access [www.bankofclarke.com](http://www.bankofclarke.com)
- Mailing Address P.O. Box 391  
Berryville VA 22611

## Summary of Accounts

Account Type	Account Number	Ending Balance
MMDA Public Fnd	XXX9037	\$885,428.20

## MMDA Public Fnd-XXX9037

### Account Summary

Date	Description	Amount	Interest Summary Description	Amount
12/01/2018	Beginning Balance	\$884,977.22	Annual Percentage Yield Earned	0.60%
	1 Credit(s) This Period	\$450.98	Interest Days	31
	0 Debit(s) This Period	\$0.00	Interest Earned	\$0.00
12/31/2018	Ending Balance	\$885,428.20	Interest Paid This Period	\$450.98
			Interest Paid Year-to-Date	\$3,695.91
			Minimum Balance	\$884,977.22

### Deposits

Date	Description	Amount
12/31/2018	Accr Earning Pymt Added to Account	\$450.98

### Daily Balances

Date	Amount	Date	Amount
12/01/2018	\$884,977.22	12/31/2018	\$885,428.20

### Overdraft and Returned Item Fees

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

1000/1000 474200 686300 144152 684E0







2 East Main Street  
Berryville, VA 22611

## Statement Ending 12/31/2018

Page 1 of 2

### ADDRESS SERVICE REQUESTED

>003678 2519791 0001 092332 10Z

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



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- Mailing Address P.O. Box 391  
Berryville VA 22611

### Summary of Accounts

Account Type	Account Number	Ending Balance
Public Fund Chk	XXX6264	\$200,001.00

### Public Fund Chk-XXX6264

#### Account Summary

Date	Description	Amount
12/01/2018	Beginning Balance	\$200,001.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
12/31/2018	Ending Balance	\$200,001.00

#### Daily Balances

Date	Amount
12/01/2018	\$200,001.00

#### Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00



1000/1000 156100 64 9600 646152 01960

**EDA Cash Reconciliation**

**778-0000-101.01-09**

As of EOM: Dec 2018

<b>GL balance, Beginning of Month:</b>		274,697.64 ✓
Plus Deposits and Other Credits		6,906.39
Less Check Registers for Nov		(10,032.86)
Less Other Debits and Service Charges		<u>(71.36)</u>
<b>GL Balance @ Dec 2018</b>		<b>271,499.81 ✓</b>
Plus Outstanding Checks @ 12/30/18		-
<b>Adjusted GL @ Dec 2018</b>		<b>271,499.81</b>
<b>BB&amp;T Bank Balance @ Dec 2018</b>		<b><u>271,499.81</u></b>
<b>Difference</b>		<b><u>-</u></b>

CB  
1/9/19

778 ECONOMIC DEVELOPMENT AUTH

	DEBITS	CREDITS
<b>ASSETS</b>		
101.01-09		
101.01-10	CHECKING ACCOUNT / EDA BB&T CHECKING	271,499.81 *
104.02-01	CHECKING ACCOUNT / EDA BANK OF CLARKE COUNTY	1,085,429.20
115.10-20	STATE POOLED FUNDS / LGIP	43,832.05
116.01-03	MISCELLANEOUS / BILLING SYSTEM	192,184.60
116.01-04	NOTES RECEIVABLE / NOTES RECEIVABLE	177,134.60
116.01-05	NOTES RECEIVABLE / FACADE LOANS	20,232.64
161.02-01	BUILDINGS & IMPROVEMENTS / REVOLVING LOANS	88,084.85
165.00-00	BUILDINGS & IMPROVEMENTS / PROPERTIES HELD FOR DEVE	1,584,552.19
165.10-00	FIXED ASSETS / MACHINERY & EQUIPMENT	9,779.00
	MACHINERY & EQUIPMENT / ACCUMULATED DEPRECIATION	
	TOTAL ASSETS	3,463,699.94
<b>LIABILITIES</b>		
201.00-00	CURRENT LIABILITIES / PAYABLES	265,000.00
202.06-02	DEFERRED REVENUE / LOANS	399.60
	TOTAL LIABILITIES	265,399.60
<b>FUND EQUITY</b>		
	RETAINED EARNINGS	3,198,300.34
	TOTAL FUND EQUITY	3,198,300.34
	TOTAL LIABILITIES AND FUND EQUITY	3,463,699.94

FUND 778 ECONOMIC DEVELOPMENT AUTH		-----TRANSACTION-----		D E S C R I P T I O N		D E B I T S		C R E D I T S		BEGINNING / ENDING BALANCE
APP NUMBER	PER.	CD	DATE	NUMBER						
MR 03296	06/19	AJ	12/03/18	MR	778-0000-101.01-09 CHECKING ACCOUNT / EDA BB&T CHECKING		1,247.92			274,697.64
					06 0013634 AR					
					MISC RECEIVABLES					
MR 03342	06/19	AJ	12/05/18	MR	06 0014870 AR		1,347.67			
					MISC RECEIVABLES					
CR 03453	06/19	AJ	12/11/18	0015919	TAYLOR MAN. FEE		3,541.67			
					ERSLD 12/11/18 06					
MR 03454	06/19	AJ	12/11/18	MR	06 0015919 AR		766.99			
					MISC RECEIVABLES					
GM 03551	06/19	AJ	12/14/18	**OFFSET**	AP DISBURSEMENT 112			9,332.18		
GM 03721	06/19	AJ	12/21/18	**OFFSET**	AP DISBURSEMENT 122			700.68		
GM 03998	06/19	AJ	12/31/18	BUSINESS O	December Transactions			71.36		
GM 03998	06/19	AJ	12/31/18	BUSINESS O	Record Interest Income		2.14			
ACCOUNT TOTAL							6,906.39	10,104.22		271,499.81
FUND TOTAL							6,906.39	10,104.22		271,499.81
							.00			

PREPARED 01/09/2019, 15:34:36  
PROGRAM GM362LA

GENERAL LEDGER ACTIVITY

FISCAL YEAR: 2019

ACCOUNT NUMBER SELECTION

ACCOUNT: 778-0000-101.01-09

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

PERIOD...FROM: 06 TO: 06

PRINT SUMMARY TOTALS ONLY (Y/N) : N  
SUPPRESS PRINTING OF ACCOUNTS WITHOUT ACTIVITY (Y/N) : N  
EXCLUDE REVENUE AND EXPENSE SUMMARY ACCOUNTS (Y/N) : N  
PRINT PERIOD BALANCE (Y/N) : N  
PAGE BREAK ON ACCOUNT (Y/N) : N  
PAGE BREAK BY FUND (Y/N) : Y



448-01-01-00 47001 8 C 001 30 S 66 002  
ECONOMIC DEVELOPMENT AUTHORITY  
OF THE CITY OF WINCHESTER VIRGINIA  
15 N CAMERON ST  
WINCHESTER VA 22601-6082

# Your account statement

For 12/31/2018

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### Three Great Business Credit Cards The Choice is Yours

No matter your preference, there's a BB&T business credit card to meet your needs! Save on interest with the low annual percentage rate on our BB&T Bright® for Business credit card. Earn cash back on the things you buy for your business every day with the BB&T Spectrum Cash Rewards for Business credit card or make travel purchases more rewarding with the BB&T Spectrum Travel Rewards for Business credit card. Visit [BBT.com/SmallBusinessCards](http://BBT.com/SmallBusinessCards) or your local BB&T financial center to learn more.

BB&T, Member FDIC. Credit cards are issued by Branch Banking and Trust and are subject to credit approval.

#### ■ PUBLIC FUND INT CHECKING 0005137104980

##### Account summary

Your previous balance as of 11/30/2018	\$288,496.58
Checks	- 23,831.80
Other withdrawals, debits and service charges	- 71.36
Deposits, credits and interest	+ 6,906.39
Your new balance as of 12/31/2018	= \$271,499.81

##### Interest summary

Interest paid this statement period	\$2.14
2018 interest paid year-to-date	\$26.81
Interest rate	0.01%
2018 Federal tax withheld year-to-date	6.38

##### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	
12/07	2354	EDA CC Payment 225.75	12/07	2357	Improvement Grant 10,000.00	12/31	2360	Improvement Grant 173.47	
12/07	2355	SVEC 31.52	12/20	2358	Attorney 2,154.60	12/31	2361	Improvement Grant 527.21	
12/11	2356	Taylor Man. Fee 3,541.67	12/21	2359	TRIAD Engineering 7,177.58				
								Total checks	= \$23,831.80

##### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
12/03	BUS ONLINE MANAGE USERS FEE 7261	5.00
12/04	ACH CORP DEBIT SALE D.A.H. ENTERPRIS SHAWN HERSHBERGER CUSTOMER ID QuickBooks Online	21.95
12/04	ACH CORP DEBIT SALE D.A.H. ENTERPRIS SHAWN HERSHBERGER CUSTOMER ID QuickBooks Online	21.95
12/04	ACH CORP DEBIT SALE D.A.H. ENTERPRIS SHAWN HERSHBERGER CUSTOMER ID Quickbooks Online	21.95
12/31	INTEREST WITHHOLDING	0.51
Total other withdrawals, debits and service charges		= \$71.36

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/03	DEPOSIT Bonnie Blue December Loan	1,247.92
12/05	DEPOSIT Once Upon A Find, Book Gallery, Iron Rose Facade and RLF Loans	1,347.67

continued

■ PUBLIC FUND INT CHECKING 0005137104980 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
12/11	DEPOSIT Kimberly's Loan and Taylor Management From City	4,308.66
12/31	INTEREST PAYMENT	2.14
Total deposits, credits and interest		= \$6,906.39

**AMENDMENT TO THE BUSINESS SERVICES PRODUCT AND PRICING GUIDE**

Effective February 10, 2019, the Overdraft Protection Transfer fee from a linked BB&T Business Visa® Credit Card will be 4% of each overdraft transfer (\$10.00 minimum, \$75.00 maximum). The fee will be charged to the BB&T Business Visa Credit Card. Limit one fee per linked account, per day. Please refer to your BB&T Commercial Card Plan Agreement for applicable rates and fees when using a linked BB&T Business Visa Credit Card.

Impacted products: all commercial checking accounts, except Business Value 500 Checking. The fee does not apply to Business Value 500 Checking.

Overdraft Transfer Fee thru other, non- BB&T Business Visa® Credit Card sources remains unchanged @\$12.50. The fee is limited to one fee per linked account per day and does not apply to Business Value 500 Checking clients.

Continued use of your account after February 10, 2019 constitutes your acceptance of these changes. If you do not have a copy of the Business Services Pricing Guide, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228) to request a current copy.

**BB&T Overdraft Fees and Options**

1. Overdraft Protection is available through linking your checking account to other accounts at BB&T.
2. Available funds can be transferred between accounts manually or automatically during nightly posting when necessary to prevent overdraft or returned item fees.
3. Accounts available as a single funding source to link as overdraft protection option include: Business Money Rate Savings, Business Investor's Deposit Account, BB&T Business Visa® Credit Card, BB&T Business Advantage Credit Line (secured only).
4. Refer to your BB&T Commercial card Plan Agreement for applicable rates and fees when using a linked BB&T Business Visa® Credit Card.



## Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

### Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management  
P.O. Box 996  
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing rights summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division  
P.O. Box 200  
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____				
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount





PREPARED 01/09/2019, 12:03:52  
 PROGRAM: GM172L  
 CITY OF WINCHESTER  
 BANK: 20 EDA BB&T Checking

RECONCILED CHECKS REGISTER  
 SELECTED BY PAID DATE  
 FROM: 12/01/2018 TO: 12/31/2018

PAGE 1  
 ACCOUNTING PERIOD 06/2019  
 REPORT NUMBER 27

CHECK NO	VENDOR NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DATE CLEARED	BANK CODE
2354	6851	BB&T FINANCIAL, FSB	11/28/2018	225.75	12/31/2018	20
2355	13337	SHENANDOAH VALLEY ELECTRIC COO	11/28/2018	31.52	12/31/2018	20
2356	16656	TAYLOR MASTER TENANT LLC	11/28/2018	3,541.67	12/31/2018	20
2357	17373	WINCHESTER EAST LC	11/28/2018	10,000.00	12/31/2018	20
2358	10497	NATE L ADAMS III PC	12/14/2018	2,154.60	12/31/2018	20
2359	850	TRIAD ENGINEERING INC	12/14/2018	7,177.58	12/31/2018	20
2360	11452	EUGENE B SMITH GALLERY INC	12/21/2018	173.47	12/31/2018	20
2361	17401	LOVE'S AFFECT JEWELRY	12/21/2018	527.21	12/31/2018	20

NO. OF CHECKS: 8 TOTAL CHECKS RECONCILED 23,831.80 \*\*\*

PREPARED 01/09/2019,12:04:10  
PROGRAM: GM172L  
CITY OF WINCHESTER  
BANK: 20 EDA BB&T Checking

OUTSTANDING CHECKS REGISTER  
SELECTED BY CHECK DATE  
FROM: 01/01/2018 TO: 12/31/2018

PAGE 1  
ACCOUNTING PERIOD 06/2019  
REPORT NUMBER 65

CHECK NO	VENDOR NAME	CHECK DATE	CHECK AMOUNT	BANK CODE
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NO. OF CHECKS: TOTAL CHECKS OUTSTANDING .00 \*\*\*