

Monthly Meeting 10/8/2015

Consent Agenda

A. Odum Road Service

- upgrade lines to Lempkin
- pressure issues
- small leak in Clarifier tank
- Calvin will take sewer license

B. Cesar

- little problem @ sewer plant
 - TCEQ notification
- balancing the wells ??
- good THM levels

Candace / Denise	4	vote
	1	vote

Letter to Board ...

① Fire hydrants versus flush valves to service Fire Dept. - Calvin to decide -

② If we install Fire Hydrants -

③ PUC

Monthly Meeting 11/12/2015

GM Report

- Replaced 3 Motors

Operators Report

- Backlog Samples "All Good"
- THM is low
- Sewer plant handled heavy rain
- Permit is proceeding w/ Engineering Firm
- Well No 2 pumping capacity is down
measurably
 - May have to pull pump estimated \$7,000.00

Financials

- Insurance paid \$18K
- Recommend Mistry Culpepper's Proposal

Consent Agenda -

- A. Accepted Mistry Culpepper for this new year
- B. Discussed Loan to F. State Bank

Special Meeting
11/17/2015

Avalon's right to lay public lines is clear.
\$300^{ee}

MONTHLY MEETING
DEC 10, 2015

2.

A. GM Report - water leaks
employee handbook

B. Operator's Report - Eore sample - lining material
- Eng. will submit 95% complete
ready for Jan 2016

C. Financials -

Heutler
SWOT

/ Joe

Colin
Heather

MONTHLY MEETING JAN 14, 2014

Kay
Morris
Carol
Dawn

GM Report - replace 6 older meters.

Well No 2 - trouble shooting
Operator's Report - Cesar is absent.

Permit application complete/sent next wk.

Capital Improvement Fund from 2015 - \$33K

Credentials Committee

- Mtg April 4th
- Call Matilda -
- Call JoBeth -

Avalon USSC
Dec 11 Regular Monthly
mtg

AVALON002366

Log Mtg
11/10/2011

Visitors
Carolee
Carol
Marius
Woods
John Sanders

Board Members
Robin
Ricky Green
Manuel
Gary Loei
David Wain
Jacob Curle

7:00

Ricky Green
Johnston

1. Meeting Order

2. Operations - Manager Report

Finance - to Kendall Stone

New Customer - Lanning

Hypoth. before to Airman

before we can do

TCLQ Lead & Copper 2 months
10 samples

Blue Water Park discussed the

people complaining about water

the city, let's see, can't affect it

manufacture & install check

with advice on how to process

AVALON002367

In Mr. Gray - met with Dick Cattle
Company. Company is happy
to work & handle repairs on this area
at their expense that Avalon WSC

Hatter -

Quick books RVS & Quick books
interface less work

Lift Station on 34 7/3/14
Leak

T&Q coming tomorrow @ 1:30 ^{pm} plant

Dino Report welcome Hatter

Ed acted as Q general mgt

5 Operation — Business side
assignment of responsibilities of personnel

Jan. 2 Gary won't be @ office every day
In Mr. but close enough to ~~work~~ ^{work}
from home

Be consistent with all customers
Hlt the Line

At any time Gary can say I need help

AVALON002368

~~George Washington~~
~~Washington~~

or I can't do this anymore

Mezz will to work with the
5. Ricky motor ^{looked for notes Ben Lynn} Manual 2nd
motor carried
I should have noted by Jan
Arden & Candace Bunker

6. June 19th minutes

Director Jacob odd Jacob Carter
Gary & I ^{notes} Director
John Arnold notes Ben 2nd Present
not

7. June 23rd minutes

Ricky motor Jacob 2nd
motor carried

8. June 30th minutes

Robin Donaldson present
Secretary

Arnold (didn't change temp)

Gary motor Jacob 2nd

Carried

Energy cost switching
(Electricity)

9. Peak ^{meeting} Financial Gary 2nd ^{meeting} arrived

10. Victor Ledesma - not present. Victor
11. Jimmy Brown - not present ^{lemon} ^{freight} ^{not} ^{not}

12. Cpu Screen - ^{reaction} ^{period} TOMA

agrs helps + is not in conflict with tariff + bids

13 Adjournment -

8:30 Robt adjourns Gary 2nd
meeting

~~George [unclear] [unclear] [unclear]~~
~~June~~

Oh I can't do this any more

Pepper will work w/ [unclear]

5. Ricky note twice for [unclear] [unclear] 2nd

motion carried

Special error noted by [unclear]

Spoken. 4. Canbace Brewster

6. June 19th minutes

Motion Jacob [unclear] Jacob Carter
[unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear]
[unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear]
[unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear] [unclear]

7. June 23rd minutes

Ricky motion Jacob 2nd
motion carried

8. June 30th minutes

Robin Donalson present

Secretary

(didn't change [unclear])

Amended

Jerry motion Jacob 2nd

Carried

Become aggressive to get grant 5.1 funds
CCN ~~help~~ not brought out totally

Low interest loans

Finance plan Capital Imp Safe & what
we intend to do at next years meeting

Annual mtg

Set attached

6. Review 2012 Auditor's report when I don
had you... Ed Hittinger ^{Shoted} last about 21K last year

~~2012 Auditor's report~~

2013 Audit not complete at this time

7. Open Forum. ~~Comments~~ 2013 3. ~~after~~
Answer

8. Election

Wahlman 25

Chris 12

Berg Love 41

Joe Carter 46

Frank Wicks 50

Denny Brown 35

9

11. Comments now

help

13. Manual as shown

Reim 2000

7:30 PM

Regular Monthly Meeting
4/10/14

Robin, Manuel, Denise, David, Jeremy
(James) Ricky Johnston

Ed Heltgen, Gregg Rodriguez, Jan Heltgen

Tommy Withy election judge & Dennis Hernandez

Carole & Chris Brewster Carol & Marion

Guuspa Mary Bates Kimberly Walsh

Patsy Russell John Hordley Patsy

Harold Jacob Carter & wife

~~Be couples~~

Reg Meetings

Cards, Marcia, Mary, Chan, Carden
Imma Mrs. Ed Carter Gregg Ed
Jun

Jacob, David, Rosa, Denise, Ricky +
Manuel

1. 7.39 David

Ricky declared

motion

motion

2. Minutes, comments or concerns

3. Elect Pres, V Pres, Sec, Treasurer

David Winsor - I volunteered for President

Jacob Carter - V Pres

Ron Donnell Sec

Ricky motion Manuel 2nd

motion

Carrick

4. Credentials Committee

Ricky Johnston chair, Denise Committee

Carden, Brudette, Committee

motion Manuel Ron 2nd

Manuel Carrick

motion 5. Ricky motion Manuel 2nd

motion Carrick

(Denise not a member)

AVALON002374

6. Financial

1200' pump waste plant

3500' Pine creek

detached reports attached

Manual meter removed 2nd corner

7. Review & discuss Drought Response for

Response for Public Water Systems

No action

8. TWDB no action taken

9. Power supply switched & will

do more research before we

No action taken cut meter off @

well #1

"Just Energy" Amigo - energy

10. USDA loans

~~throwed~~ ^{top to} pay off 1 USDA loan

w/D \$6,666.00 from General Fund to reimburse

Realty

Remu
inter

corner

11. Discussion of obtaining new credit
card for company. one for
Ed & one for George FSB

Motion to obtain 5000.00
Manual Risky 2.00 Meter can

12. Jim Lunt speaks from the floor
speaking 3 min
motion Risky Manual carries

13. Operation Mgrs report
Next week 1-4-0 Cartwright
cont. meet April 18th deadline
Ed has called them we will
call again. No action

14. In Mgrs Report
- Customer Presence Form
accept Motion denied 2.00
Meter carries

15. President's Report
no report announced meeting

16. Oper. Mgrs - Customer Presence
Form
from Jim (presence form) out at the

Ady

8:48

Risky

Denise

Lyndee Caprus

AVALON002377

May 8 2014

1:00: Jacob Carter

2:12 emerg
Robin, Denise, Manuel, Jacob, Gary
~~Richy~~ Richy

Cardace said we can not have emergency
after iter. Guerrero form was not
~~agreed~~ agreed next month

Gary motion accept
Manuel 2nd

4. Review financial report by Jan

Manuel Motz
Denise 2nd

5. Replace Richy Credential
up for election

Gary volunteered to person on

6. Refinish large storage tank
Several estimates

H&O Steel Contractors (2)
Cale Wicks

per
per
12,500
per

take to 2 to 3 weeks

Richy motion
22500
Manuel 2nd

AVALON002378

7. Operations

Waste - pump modifications
brackets
Alternate between pumps
on timers
working on Load Box on

8. Gen Manager Report

Idle company
1.01 acres of Land from
Mississippi 5,095 + expenses assoc
w/ class
Sign Rescission
all Board members sign
Engineer to sign off TRWA
on it Gregg has discussed
put's

Complaints Hot water Ed repair
Water loss 68⁰⁰ per meter
Ed apology

9. President's report Rom Dried at
here

7-36 10. Candace spoke about
Ored Dan replied talk after mtg
Rom Rena
Approl

May 15, 2014

Open Time:

Special Meeting

Bd - Robin, Denise, Manuel, Ricky

Gary Low,

Ed Hettiger - Su Inga Hugg

Visitors Jimmy Brown, Candace

+ Chris Carol

Jim Hettiger

Marcia

Victor Ledesma

1. Prepare Quorum -

2. Approve & sign Corporate related
to purchase of land adjacent to Waste
Water Treatment Plant

+ sign Gary Low entertained note to approve
Manuel Ricky
motion carried

Carol asked Resolution be read
aloud.

Close June 1

3. Victor Ledesma

(2) water bills of two different
locations

next agenda

AVALON002380

Chris Braxton 70M

Gary Low Future T OMA will complete
followed

Candace stated an officer (board director)
should preside at meeting

The Dept door closed & locked Jimmy
Brown told be next agenda for \$ film
350 gallons The Dept

on order
shipped
take per

Manual meter adju
Demon 2nd

7:16

June 19, 2014

Regular monthly meeting

Patsy

Par

Tommy Jaye

Genny Brown

Jan Helling

Candice Brewster

Manuel

Dennis

Ross

David

Gary Dow

Gregg Ed

7:00 David Waishes

Gary declared Quorum

Ed - Notice Legally posted

2. Jacob David Ross
Signature Cards @ FSE

Gary - motion
Jacob - 2nd

3. Safe Deposit Box @ August air
FSB 5X10 rent
2 Keys possession David & Ed

Manuel 1 Denis 2nd

Carrie

4. Recommendation by Hon
Moving Drop Box ~~to~~ Fire Dept
to office ^{water} door left open
they know @ Fire Dept

eliminate our
poll in negligence if no way to,

Notice on water bill for change
signage for notices etc
with new drop box

Improve Op

Easy to Monitor

Notice to members

Good signage @ Fire Dept
& office

Box will be as secure
as it at Fire Dept
Disclaimer

Jacobi Mot

Manuel 2nd

Carried

~~Don't know~~
① Lediema could be present re
Jacob Ben month

② Jimmy fire dept - ^{soon} Solvan
activating

403 108, 109 4650m
Hay 34
Richardson

③ 1250⁰⁰ approx

3 pieces prop w/ meter

back

membership 100⁰⁰

lease rate monthly

David talked to lawyer
+ SKC WSC

Contact H&Co via letter
Jimmy Brown

Exact Cost 6 years
Documentation

Wally
or

Be has no copies not
specific dates amts

Paper trail

Q.

Evidence to substantiate
email

Motion

Letter

phone call

Jimmy's

Motion Jacob to send
letter

Manual 2nd Called

Do not have to wait
until next annual mtg
TCKQ says we need
to sign & appron Annual
Mtg Minutes on correction
to Gary Loues
Motion
Denise
Jacob 2nd
Motion Carver

May 8 2014 no meeting mins
Motion Jacob
Manual 2nd
Motion Carver

⑨ Spec Mtg minutes May 15
Motion Manual
Denise 2nd
Carver

10. Financial Report Ed. Jenk
see attached
water loss questions
Motion
2nd

Discussion loss
rooters outlet

25% loss of water

Replacement of meters

4.60 per 1000

Canal & Irrigation

Day meters are not
being read

water meter
2nd day
current

10. Rate increase to pay
Manager when Ed & Jr
stop

Base

1500⁰⁰

Was

1000

Do not have to wait
until next annual mtg

TCKQ say we need
to sign & approve Annual
Mtg minutes one correction
to Gary Lowes

Motion

Denise

2nd

Carver

May 8 2014 no meeting minutes

Motion Jacob

Manual 2nd

Motion Carver

9 Spec Mtg minutes May 15

Motion Manual

Denise 2nd

Carver

10. Financial Report Ed Jenkins

see attached

water loss questions

Motion

2nd

Many our calls are
comparable

Incorporation sales tax
add to day operation

Hilco Infrastructure

Grants etc
Rate 

Capital Improvement plan from
Hilco No

More \$

Operations limitations commu

Bids for improvements
not operations

11. Table Rate increase

Action plan

Water Loss - investigate
Special Committees member

Notes

Jacob + Gary volunteer to
investigate Water Loss + school ^{has} _{use}

first 1000

485 per

20-30

5.10 per

ster
Chocolate

Big School higher rate?

Manuel motion

Denial 2nd

Carried

12 Church base bill

investigate
another church

Gary motion

Manuel 2nd

motion carried

Many our calls are
comparable

Incorporation sales tax
day to day operation

Hilco Infrastructure

Grants etc
Rate 

Capital Improvement plan from
Hilco No

More \$

Operations limitations common

Prices for improvements
not operations

11. Table Rate increase
Action plan

Water Loss - investigate
Special Committees members

13. Office Admin have
Authority

run tariff & bylaws accord
form in compliance to be
& tariff

Jacob Gray Carried

14. ~~Proposed~~ Procedures relating
to volunteer workers

Comment no action

15. Gregg Op Mfg report

replace effluent line

Blue water tank repaired
Gregg did 2 water samples
good

Repaired back on line &
operation

Canterweight Rd work
done & working

Front Galvanized tank
Leak

5 yr inspection pressure
North side down
1 pump working @ this for
need repairs

KU Meter Calibrate
Well #3
Waste water
TCRQ Annual Test
repaired

Well 2 gets back in soon
Calibrate it as well

Report well down islands
Ed will speak to that

West Tee's Road
Creek bank + cotton
repair 2 1/2 - 3 ft exposure

~~for~~ options for fixing

Mr. Davis called by David

Mr. Myers

Texas Workforce - Audit
Help 2000 Dean Carrell

Turned into TCEQ
nonincorporated

Our request for permit

will be place on unConte
D. Doshel

Late July

Arnee Hess expense

Jacob asked to have
them placed on agenda
Brewster

9:09

Executive session

Ed expressed concern
family illness

no action

9:43

discuss replacement
of Hatterges

no action taken

18. No president's
report

Ed called about abandoned
wheel

After 1st Sept for inspection
Special session ^{meeting} Monday

20. Open Forum

Cardale said she didn't
file a complaint for husband
did. Uncalled
for Ed remarks & the apology.

Cardale Resign Credential Committee
Sept 108 B/Horn Rel
Lmo

21. Adjournment 9:57 Rob Carr
Special

so many meters (10?)

Start replacing ~~motors~~ per month
within 3 months
Start consecutively.

Well pricing - Todd Wilson
meter & pump

Cleaned out well

Charges

pictures

not results he wanted

30 horse motor

soft start

VFD - Variable

filter variator

38 K

in power

40 K

percent

44 K

upd 5400" already check w/ Todd

1/2 up front

Back to #12 ^{agenda}

Julia - Jimmy met
all 7 items

Dinner 2nd

15. President's Report

number of issues we have been dealing with

AVALON002397

all Revenue family

Cost Cont. Priority maintain our
system water valuable commodity
we must defend and preserve.

Jimmy Brown will talk to TXD
Bryan Watson about moving water for

16. Open Forum

17. Adjourn

8:41

Rob

Jimmy

Current

Special Meeting
Feb 27 2014

7:01 - Robin called meeting to order
Denice - Susan - Required

David Ariaga - Concern about lat. no
and fee

* Manuel ^{made} motion ^{to accept} packet Ricky 2nd
for Election

* Manuel makes motion to Table bids
for new water well Ricky 2nd

* TECA made inspection - pipes
need to be fix owner refused
to give permission - Call attorney
Denice made motion to adj
Manuel Second,

Visitors
 Maria
 Carol
 Jan
 Candace
 Chris
 Mike
 Henry

AVALON WSSC
 Feb 13, 2014

Denise
 Manuel
 Jimmy
 Robin
 David

1 Call meeting to order
 7:00 by David Waisher
 VP Jimmy Brown presence of quorum

2 Visitors comments & concerns

Candace air in lines 3. Gregg
 said after leaks air from storage tank
 no contaminants. Gregg will check on
 Manuel & Denise some air also

around minutes
 3. Dec 19, 2013 -

motion carried
 minutes

4. Jan 9, 2014

Jimmy motion: Ron &
 Ricky came by office to
 to approve since he would
 not be @ Feb meeting
 motion: Jan Denise 2nd
 motion carried

5 Review & possibility approve audit 2012

motion - Jimmy to accept audit as
 2nd Denise present

motion carried

6: Jan reported & prepared Maria on
 financial report tax 2012 & 2013

7. Review & possibility of financial

AVALON002400

Lyndie Carras

8. Discuss + determine when late charge
applies - ~~the late charge~~

No action taken. Ed + Jan will enforce
as tariff states

9. Discuss + determine late charge for Arriaga
account money order dated 18 ^{18th January} ~~18th~~ ^{Rec'd}

Tariff applies. Jimmy Denise
David not present as he said. Carried
Arriaga no work

10. Review CCN application from City of Itasca
determine action required. No enforcement
No action to be taken

11. Discuss tank coating + possible determine
how to proceed

US Undercoat Spc 1849⁰⁰ min 1500⁰⁰ per day 250⁰⁰ per

cup 2 gal 2 parts

new tanks epoxy

2-4 days to cure depending on weather
conditions

Jimmy Brown Manuel Carras

12. Move line on Cartwright road (Orion Creek

Bar 3rd line 3457⁰⁰ (Bid) ^{2400⁰⁰ 55}

under (pres 2 in)

Knock 500⁰⁰ to do for car

AVALON002401

at same time lunch now replace w/ Birch
Brygg will join pipes at the end
Open sup financially we are able to do it.
Mendel 3 guaranteed price
Meter

held open until
13. Oper after mgs cold weather - freezing
sewer pipe well 2 low pressure
aw in line storage bad tank causing
problems Water loss - rail
meter's not reading correctly 3
leaks W Tar Rd 55 post area wide
Jimmy will give gallons used monthly

14. General Manager Report -

11,000⁰⁰ - IRS 2012, 2013 Late fees,
Awards TRWK personal liability
24 Facility - reduced cost

3 applications for director

100 - 150 per mo Steve Mertz

800,000 Jimmy Bm
leaks Dept Slow Meters (6778)
flushing
meter for Truck for fuel

Hand written
notes
from street #45



FIRST STATE BANK

Kandace Richards

235

My ~~com~~ requested a history and paid 235 and on the history it only show 147. as if getting low fees 30.00 each month. She wants to know where the rest of the money and said

David said he has instructed my to except cash and asked if she had a receipt she said no.

David stated he is writing on going so she can discuss it with him and stated we will look into on July 19th to see what the issue is.

Stated she was on 11.45 and on one way there to give her a receipt.

David said he will direct support to review her account to reconfirm the BCT.

Reber Morgan also stated his bill came up 100.00 short on his bill ~~used~~ said he still received 48.00 credit.

David again stated no cash at all!!

Sherriff Dep - was called on his end

David also told Robert Morgan he would look into it

arron asked:

Water Quality Report would have to be sent in
and David stated it just had to be filled.

Bern. said that if you order, Concessions
you only had to put it not sent to every
customer.

David said that we dropped a major contract
they was in the case because could not afford it
and is trying to move forward with that one

David stated that Dean and David had to
had a phone conversation to terminate work
contract and David accepted his resignation
on July 1 and accepted 7.26

AVALON WATER SUPPLY & SEWER SERVICE CORP
BANK RECONCILIATION
DECEMBER 2011

Bank	<u>Citizens State Bank - Itasca</u>	131.25	Fund Account	<u>30404970</u>	<u>Construction</u>
Book	Balance as of November 30, 2011			\$	415.27
Debits:					
	Deposits	\$	-		
	Interest	\$	-		
	Misc.	\$	-		
	Subtotal			\$	415.27
Credits:					
	Checks	\$	-		
	Returned Checks & ACH Returns	\$	-		
	Returned Check Charges	\$	-		
	Bank Service Charges	\$	-		
	Misc Adjustments	\$	-		
	Check Printing	\$	-		
	Balance After Adjustments:			\$	415.27
	Balance as of December 31, 2011			\$	415.27
	Outstanding Deposits to bank	\$	-		
	Outstanding Deposits to book	\$	-		
		\$	-		
	Misc Adjustments	\$	-		
		\$	-		
	Subtotal	\$	-	\$	415.27
	Outstanding Checks	\$	-		
	Other Outstanding Withdrawals				
	Balance After Adjustments:			\$	415.27

Prepared by:

Date:

Reviewed by: Paula Farguhar

Date: 1-9-12

AVALON002406



**CITIZENS
STATE BANK**

PO Box 373
Buffalo TX 75831
Phone (902) 323-4256

ACCOUNT:
DOCUMENTS:

304-4970
0
PAGE:
12/30/11

Return Service Requested

BUFL

003034 0 9970 AV 0.740 TR00015

AVALON WATER SUPPLY POWER SERV
CONSTRUCTION ACCOUNT
P O BOX 246
WASCO TX 76785-0246

<D> 10-2
0
0

ID THEFT PROTECTION TIP: Never give out account numbers or other personal financial information, unless you can validate the authenticity of the request.

COMMERCIAL CHECKING ACCOUNT 30404970

LAST STATEMENT 11/30/11	415.27
CREDITS	.00
DEBITS	.00
THIS STATEMENT 12/30/11	415.27

ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
* TOTAL OVERDRAFT FEES:	.00	.00
* TOTAL RETURNED ITEM FEES:	.00	.00

BUFL 001-003034-001 000-126132 003004 904
76059024646

01/09/2012 11:06:35 AM Avalon Water Supply Revision 50314 Page 1

General Ledger
Transaction Detail

DEC 2011 To DEC 2011

Date	Journal Description	Accts	Mod	Code	Reference	Dept	Debit	Credit	Balance
Account 013125	CASH IN BANK - AVALON WATER CONS					Department 0	415.27	0.00	415.27
Grand Total Beginning Balances:								0.00	
Grand Total Transactions:							415.27	0.00	415.27
Grand Total:								0.00	

AVALON WATER SUPPLY & SEWER SERVICE CORP
BANK RECONCILIATION
 Nov-11

Bank:	Citizens State Bank - Itasca	131.25	Fund Account:	30404870	Construction
Book:	Balance as of October 31, 2011			\$	415.27
Debits:					
	Deposits	\$	-		
	Interest	\$	-		
	Misc	\$	-		
	Subtotal			\$	415.27
Credits:					
	Checks	\$	-		
	Returned Checks & ACH Returns	\$	-		
	Returned Check Charges	\$	-		
	Bank Service Charges	\$	-		
	Misc Adjustments: Check Printing	\$	-		
	Balance After Adjustments:	\$	-	\$	415.27
	Balance as of November 30, 2011			\$	415.27
	Outstanding Deposits to bank:	\$	-		
	Outstanding Deposits to book:	\$	-		
	Misc Adjustments:	\$	-		
	Subtotal	\$	-	\$	415.27
	Outstanding Checks	\$	-		
	Other Outstanding Withdrawals				
	Balance After Adjustments:			\$	415.27

Prepared by:

pe id

Date:

12/6/11

Reviewed by:

Paula Farguhar

Date:

12-6-11

AVALON002409



**CITIZENS
STATE BANK**

PO Box 278
Buffalo TX 75831
Phone (903) 322-4256

ACCOUNT:
DOCUMENTS:

10404870
11/30/11

BUFF

Return Service Requested

002997 0.4500 AV 0.340 TR00010

AVALON WATER SUPPLY, SPWIF SEVI
TEMPER. FILM ACCOUNT
F + RCN 246
176 STA TX 0455 0246

10.2

IN THEFT PROTECTION STOP-never give out account numbers or other personal financial information, unless you can validate the authenticity of the request.

COMMERCIAL CHECKING ACCOUNT 10404870

LAST STATEMENT 10/31/11 415.27
CREDITS .00
DEBITS .00
THIS STATEMENT 11/30/11 415.27

ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
* TOTAL OVERDRAFT FEES:	.00	.00
* TOTAL RETURNED ITEM FEES:	.00	.00

BUFF 001 063977 001 000-111281 382977 X03
7605402446

AVALON002410