

Quarterly Reconciliation Report – Third Quarter 2026

July 1 – September 30, 2026 · Prepared by Trisha Zeimet, Accounting & Office Director

The Association's operating checking and investment accounts reconcile to their bank and brokerage statements for July through September 2026, with no unexplained differences. Cash and investments at September 30, 2026 total **\$14,408,374.00**: \$196,797.71 in operating checking and \$14,211,576.29 in the investment account.

Operating checking – American Bank

All four bank statements for the quarter reconcile to the books with a \$0.00 difference. September has two statements because of the bank's merger.

Statement period	Beginning balance	Deposits	Withdrawals	Ending balance	Difference
Jul 1 – Jul 31	\$205,934.05	\$303,672.55	\$227,178.87	\$282,427.73	\$0.00
Aug 1 – Aug 31	\$282,427.73	\$69,036.52	\$277,854.16	\$73,610.09	\$0.00
Sep 1 – Sep 13	\$73,610.09	\$17,210.54	\$32,907.90	\$57,912.73	\$0.00
Sep 14 – Sep 30	\$57,912.73	\$309,753.03	\$177,700.07	\$189,965.69	\$0.00
Quarter total	\$205,934.05	\$699,672.64	\$715,641.00	\$189,965.69	\$0.00

Deposits include two \$250,000 transfers from the investment account (July 30 and September 24).

Book-to-bank reconciliation at September 30, 2026

The September 30 bank balance plus items not yet cleared equals the checking balance on the books, \$196,797.71.

Item	Amount
Bank statement balance, September 30	\$189,965.69
Add: deposits in transit – 22 owner payments received Sept 23–30, cleared in October	\$8,849.01
Add: deposit in transit – boat ramp permit payment of Feb 5, 2026, not yet matched to the bank	\$21.65
Less: outstanding payments – 6 vendor payments dated Aug 26 – Sept 30	(\$827.34)
Less: outstanding checks – 3 aerator reimbursements issued July 16, not yet cashed	(\$1,211.30)
Book balance, September 30	\$196,797.71
Unreconciled difference	\$0.00

Investment account – Herndon Plant Oakley

The investment account's book balance equals the Herndon Plant Oakley statement at each month-end of the quarter. The account decreased \$483,436.43 in the quarter, mainly from \$500,000 transferred to operating checking.

Month-end	Brokerage statement	Books	Difference
June 30	\$14,695,012.72	\$14,695,012.72	\$0.00
July 31	\$14,502,858.23	\$14,502,858.23	\$0.00
August 31	\$14,559,116.19	\$14,559,116.19	\$0.00
September 30	\$14,211,576.29	\$14,211,576.29	\$0.00

Quarter activity

Activity, July 1 – September 30	Amount
Beginning value, June 30	\$14,695,012.72
Interest and dividends	\$143,905.62
Fund fee rebates	\$310.21
Management and wire fees	(\$2,550.00)
Transfers to operating checking (July 30, September 24)	(\$500,000.00)
Change in market value	(\$125,102.26)
Ending value, September 30	\$14,211,576.29

Holdings

Category	June 30	September 30
Cash equivalents	\$556,855.69	\$82,800.95
U.S. Treasury notes, CDs and bond funds	\$12,779,739.39	\$12,802,564.70
Equity mutual funds	\$1,358,417.64	\$1,326,210.64
Total	\$14,695,012.72	\$14,211,576.29