

Southwest Delaware County Municipal Authority
One Gamble Lane
P.O. Box 2466
Aston, PA 19014-0466
Minutes of the Meeting
September 22, 2025

The General Meeting was called to order by Chairman Leonard Balestrieri at 8:09 p.m. with a quorum present.

Board members in attendance:

Mr. Leonard Balestrieri
Mr. Thomas Cozza
Mr. John Zwiercan
Mr. Steve Maiale
Ms. Laura Goodrich-Cairns
Ms. Sharon McDermond
Mr. Stephen Abate

Also in attendance:

Mr. Stephen A. Durham, Esquire
Mr. James Gade, P.E., Stantec Consulting Services, Inc.
Mr. Frederick Tasker, Contract Services Coordinator
Ms. Cecelia Nelson, Authority Administrator

Pledge of Allegiance

The Pledge of Allegiance was recited by all present.

In Attendance

Mr. Stephen Iacobucci

Board Actions

A motion was made by Ms. Goodrich-Cairns, second by Mr. Cozza and approved on a 7 to 0 vote to approve the July engineering escrow releases to Stantec totaling \$4,640.50 for the following projects:

2270.98	Rose Hill	\$3,150.00
2271.02	Chase Bank 4513 Pennell Road	117.00
2271.04	Aston Township Municipal Building	151.00
2271.05	Christiana Care 700 Turner Way	75.50
2271.07	Tsaganos Office/Retail	796.00
2271.08	RIC Municipal Center	298.50
2271.10	Fink 5563 Pennell Road	52.50

A motion was made by Mr. Cozza, second by Mr. Abate and approved on a 7 to 0 vote to approve the August engineering escrow releases to Stantec totaling \$2,260.00 for the following projects:

2270.95	Aston Self Storage 3471 Concord Rd	\$ 376.25
2271.02	Chase Bank 4513 Pennell Road	630.25
2271.08	RIC Municipal Center	199.00
2271.10	Fink 5563 Pennell Road	1,054.50

A motion was made by Mr. Cozza, second by Mr. Maiale and approved on a 7 to 0 vote to authorize the Authority Chairman and Secretary to execute the Amendment to the Public Site Improvement Fund Agreement for the Rose Hill development, as prepared and reviewed by the Authority Solicitor, Authority Engineer and Authority Administrator.

A motion was made by Mr. Zwiercan, second by Mr. Abate and approved on a 7 to 0 vote to approve Resolution 2025-05 accepting the Rose Hill Developers, LP transfer of ownership to the SWDCMA of the therein described sanitary sewer system and associated easements and rights of way, along with the required instruments and documents for the real estate development known as Rose Hill, generally located at the intersection of Llewellyn Road and Lenni Road, which is located in Chester Heights Borough, Delaware County PA, such acceptance conditioned on the receipt of the appropriate dedication documents and other requirements of the Sewer Improvement Development Agreement, Public Site Improvement Fund Agreement and related agreements and amendments between the Rose Hill Developers, LP by its General Partner RI Communities General Partner, LLC and SWDCMA, all subject to the final review and approval of the form and content of the transfer of ownership documents and instruments, by Authority staff, the Authority Engineer and the Authority Solicitor.

A motion was made by Ms. Goodrich-Cairns, second by Ms. McDermond and approved on a 7 to 0 vote to authorize the Authority Administrator to reduce the WSFS Bank construction loan for Rose Hill Developers, LP on the Rose Hill project in the amount of \$29,667.00 (from \$29,667.00 to \$0.00) based on Escrow Release Request #7, as approved by the Authority Engineer.

A motion was made by Mr. Maiale, second by Ms. McDermond and approved on a 7 to 0 vote to authorize payment to A to U Services for their Payment Application #1 in the amount of \$74,053.20 for manhole repairs made under the COVID-19 ARPA PA Small Water and Sewer Grant Program, as approved by the Authority Engineer.

A motion was made by Mr. Abate, second by Ms. McDermond and approved on a 7 to 0 vote to authorize the Authority Administrator to execute the Purchase Agreement Extension-Municipalities with the Delaware County Public Schools Healthcare Trust for the period of 1/1/26-12/31/27 to provide health insurance coverage to the eligible SWDCMA staff.

Operations Committee and Engineer's Report

Mr. Gade presented an update on the ongoing operations issues at the work session.

Mr. Gade stated that he had a conversation with the Borough Engineer for Chester Heights in which he inquired whether the Authority would approve the 1 Smithbridge Road project and the Smithbridge Road Force Main Extension project being combined into one project and completed by Chester Heights Borough. Mr. Gade was directed by the Board to advise the Borough Engineer that this proposal is acceptable. Mr. Gade advised the Board that the Borough has prepared their engineering escrow for this project.

Mr. Gade updated the Board on the completion of the punchlist that was provided to the developer of the low pressure system in the Rose Hill development, as well as along Llewellyn Road, as part of the dedication process. Mr. Gade reported that all of the required work by the developer was completed; however, the manufacturer did not issue a report on the failed fitting. In order to complete the dedication process, an amendment to the Public Site Improvement Fund Agreement is being presented tonight that allows for a cash escrow to be posted in lieu of a maintenance bond and that the escrow will be held for 30 months, which is an additional 12 months longer than required on projects, with the condition that if there are no issues with the infrastructure within 18 months of dedication, the cash escrow will be returned to the developer and the infrastructure will then be operated and maintained by the Authority. Mr. Gade reported that Stantec has issued their Acceptance of Total Completion certificate for this project and has approved the developer's escrow release request #7.

Ms. Nelson reported that since the Rose Hill development was built by developer, DR Horton, there remains open issues for them to complete relating to the homeowner owned grinder pumps. Ms. Nelson reported that the Authority is holding their escrow until the required tasks are completed, as stated in the Partial Assignment Agreement for Rose Hill.

Mr. Gade reported that the purchase order to Municipal Maintenance was issued for pump and valve installation at the Team Road Pump Station. Valve installation is still to be scheduled; pumps are on backlog.

Mr. Gade reported that the HVAC and electrical work as part of the Woodbrook Pump Station upgrades project are currently ongoing. The PECO service upgrade from 240V to 480V is currently scheduled for 11/12/25.

Mr. Gade reported that the PennDOT improvements along Route 322 continue. He restated the planned PECO power outage scheduled for October that will affect the Woodbrook Pump Station; however, the new generator should handle it. Stantec continues to closely monitor this work and the proposed locations to avoid damage to the force main

Mr. Gade reported that the work on the Manhole Rehabilitation project under the 2023 PA Small Water and Sewer Grant program is nearly completed. Pay Request #1 in the amount of \$74,053.20 is included in tonight's Board motions for approval.

Mr. Gade previously provided sample easement verbiage to the Authority Solicitor for access to the West Branch Chester Creek Interceptor as this proposed easement will run through Township open space. In the interim, the Authority has obtained verbal authorization from the Maple Lane property owner to allow access to the West Branch Chester Creek Interceptor for purposes of maintaining our easement and sewer lines. The Authority Solicitor stated again that he will work to formalize an access easement for the future.

Mr. Gade reported on the unresolved land issues in Upper Chichester Township and the latest developments involving this parcel. Mr. Gade had previously provided a sample blanket easement to the Authority Solicitor for this parcel as well. Mr. Balestrieri stated that until this issue is resolved, the Authority must keep the parcel mowed and maintained as to not interfere with the surrounding residential property owners.

Ms. Nelson reported that Chester Water Authority has not provided any additional information on the Comcast Building at Toby Farms Elementary but feels they are obtaining water from the trailers on site. They will continue to work on this to obtain confirmation.

Mr. Gade provided updates on the new connections in the service area.

Discussion was held on the issue of easements and the Authority's right to access properties on which sanitary sewer lines are located. Mr. Balestrieri asked that this become a project and funds budgeted in 2026 to identify all Authority easements and the properties containing sanitary sewer easements. Ms. Nelson and Mr. Gade agreed to schedule a meeting to discuss how best to proceed with this task.

Ms. Nelson provided the flow information through August 31, 2025 to the Board, which includes the annual true up of the Delcora budgeted flows.

Minutes of the Previous Meeting

The minutes from the July 28, 2025 General Board Meeting were presented on a motion by Ms. McDermond, second by Mr. Zwiercan and approved on a 7 to 0 vote.

Treasurer's Report

Mr. Zwiercan presented the September treasurer's report in oral form followed by a review of the Authority's statement of cash. The September 22, 2025 Treasurer's Report, inclusive of accounts payable disbursements for August and September, was presented on a motion by Mr. Maiale, second by Ms. Goodrich-Cairns and approved on a 7 to 0 vote.

Finance Committee

Mr. Zwiercan presented the August 2025 adjustments for sewer service accounts, which totaled \$794.25 net credit. On a motion by Ms. Goodrich-Cairns and second by Ms. McDermond, August sewer service account adjustments were approved on a 7 to 0 vote.

Mr. Zwiercan presented the September 2025 adjustments for sewer service accounts, which totaled \$894.01 net credit. On a motion by Ms. McDermond and second by Ms. Goodrich-Cairns, September sewer service account adjustments were approved on a 7 to 0 vote.

Long Range Planning Committee

None

Negotiations Committee

None

Solicitor's Report

Mr. Durham provided an update on his legal matters for the Authority.

Executive Session

The Board and Ms. Nelson entered into Executive Session from 8:13 p.m. until 8:23 p.m. for discussion of real estate and personnel matters.

Other Business

None

Adjournment

The meeting was adjourned at 8:24 p.m.

Attested by,



Secretary, Board of Directors

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY

Treasurer's Report

For Period of July 29, 2025 - September 22, 2025

Opening Cash Balance @ 7/29/25 available for Operations	\$ 4,772,622.45	
Citizens Customer Deposit Accounts		\$ 1,345,781.73
Citizens Operating Account		\$ (11,614.41)
Citizens Capital Improvement Account		\$ 781,367.81
Citizens Deferred Income Account		\$ 2,096,904.22
Citizens Escrow - Utility		\$ 12,000.00
Citizens Escrow - Project		\$ 547,448.93
IWSB Operating Account		\$ 734.17
Total Receipts for Reporting Period	\$ 1,665,954.21	
Deposits - A/R Collections		\$ 1,606,963.84
Deposits - New Connection Fees		\$ 12,799.00
Deposits - Escrow Payments - Delinquent Accounts		\$ -
Deposits - Escrow Payments - Engineering Fees		\$ 3,600.00
Deposits - Escrow Payments - Developer Projects		\$ 11,981.75
Deposits - Insurance and Damage Claim Reimbursements		\$ -
Deposits - Property Sale and Easement Conveyance		\$ -
Deposits - Interest Income		\$ 27,125.07
Deposits - Deferred Income		\$ -
Deposits - Grant Funds		\$ -
Deposits - COBRA		\$ -
Deposits - Utility Reimbursement/PA One Call Refund		\$ 3,484.55
Deposits - Misc Income		\$ -
Total Disbursements for Reporting Period	\$ (1,384,432.95)	
Vendor Disbursements		\$ (1,327,951.65)
Payroll		\$ (56,062.95)
Sewer Revenue Note - Series of 2017 Payments		\$ -
Account Transfers Sent		\$ (3,064,071.55)
Account Transfers Received		\$ 3,064,071.55
Bank Service Charges		\$ (418.35)
Ending Cash Balance @ 9/22/25 available for Operations	\$ 5,054,143.71	
Citizens Customer Deposit Accounts		\$ 1,581,947.17
Citizens Operating Account		\$ 35,225.19
Citizens Capital Improvement Account		\$ 786,685.85
Citizens Deferred Income Account		\$ 2,121,374.95
Citizens Escrow - Utility		\$ 12,000.00
Citizens Escrow - Project		\$ 516,176.38
IWSB Operating Account		\$ 734.17
Accounts Receivable	\$ 525,499.54	
Total Accounts Payable for Board Approval	\$ 1,326,573.77	
Total Disbursements for Board Signature on 8/25/25	\$ (1,075,505.52)	
Total Disbursements for Board Signature on 9/22/25	\$ (251,068.25)	
Accounts Payable Balance after Disbursements of 9/22/25	\$ -	

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY

Cash Accounts Summary

For Period of July 29, 2025 - September 22, 2025

	1130.1-1130.2 Citizens	1130.3 Citizens Customer Deposits Investment	1130.4 Citizens Operating Account	1130.5 Citizens Capital Improvements	1130.6 Citizens Deferred Income	1130.7 Citizens Escrow - Utility	1130.8 Citizens Escrow - Projects	1132 IWSB Operating Account
Opening Balances @ 7/29/25	\$ 66,235.01	\$ 1,279,546.72	\$ (1,614.41)	\$ 783,367.81	\$ 2,096,904.22	\$ 12,000.00	\$ 547,448.93	\$ 794.17
Deposits - A/R Collections	\$ 1,606,963.84							
Deposits - New Connection Fees	\$ 12,799.00							
Deposits - Escrow Payments - Delinquent Accounts								
Deposits - Escrow Payments - Engineering Fees	\$ 3,600.00							
Deposits - Escrow Payments - Developer Projects	\$ 11,981.75							
Deposits - Insurance and Damage Claim Reimbursements								
Deposits - Property Sale and Easement Conveyance								
Deposits - Interest Income		\$ 10,135.30		\$ 5,318.04	\$ 11,671.73			
Deposits - Deferred Income								
Deposits - Grant Funds								
Deposits - COBRA								
Deposits - Utility Reimbursement/Vendor Refund	\$ 3,484.55							
Deposits - Misc. Income								
Disbursements for Operations								
Payroll								
Bank Fees								
Note Payable - S&T Sewer Revenue Note - Series of 2017								
Account Transfers Received		\$ 1,620,000.00	\$ 1,431,272.55		\$ 12,799.00			
Account Transfers Sent	\$ (1,620,000.00)	\$ (1,412,799.00)					\$ (31,272.55)	
Ending Balances @ 9/22/25	\$ 85,064.15	\$ 1,496,883.02	\$ 35,225.19	\$ 786,685.85	\$ 2,121,374.95	\$ 12,000.00	\$ 516,176.38	\$ 794.17
CASH AVAILABLE FOR OPERATIONS	\$ 5,054,143.71							

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY

Summary of Operating Income and Expenses

Year	Month	Total Income	Total Expenses	Total +/- This Month	Total +/- YTD
Opening Balance					\$ 123,123.06
2022	Jan	\$ 283,899.65	\$ 310,570.13	\$ (26,670.48)	\$ 96,452.58
	Feb	\$ 1,161,730.79	\$ 1,187,206.77	\$ (25,475.98)	\$ 70,976.60
	Mar	\$ 264,920.28	\$ 249,332.38	\$ 15,587.90	\$ 86,564.50
	Apr	\$ 413,508.30	\$ 235,819.87	\$ 177,688.43	\$ 264,252.93
	May	\$ 1,067,278.97	\$ 1,195,551.87	\$ (128,272.90)	\$ 135,980.03
	Jun	\$ 194,768.14	\$ 241,501.67	\$ (46,733.53)	\$ 89,246.50
	Jul	\$ 236,479.26	\$ 249,805.86	\$ (13,326.60)	\$ 75,919.90
	Aug	\$ 1,221,286.17	\$ 1,220,805.79	\$ 480.38	\$ 76,400.28
	Sep	\$ 242,073.91	\$ 270,911.21	\$ (28,837.30)	\$ 47,562.98
	Oct	\$ 301,433.76	\$ 275,799.00	\$ 25,634.76	\$ 73,197.74
	Nov	\$ 1,335,308.20	\$ 1,198,300.24	\$ 137,007.96	\$ 210,205.70
	Dec	\$ 115,835.08	\$ 243,431.33	\$ (127,596.25)	\$ 82,609.45
YTD TOTALS		\$ 6,838,522.51	\$ 6,879,036.12		
2023	Jan	\$ 573,420.43	\$ 243,225.85	\$ 330,194.58	\$ 412,804.03
	Feb	\$ 1,030,594.81	\$ 1,280,188.68	\$ (249,593.87)	\$ 163,210.16
	Mar	\$ 325,012.78	\$ 282,073.17	\$ 42,939.61	\$ 206,149.77
	Apr	\$ 256,592.31	\$ 229,889.56	\$ 26,702.75	\$ 232,852.52
	May	\$ 1,352,829.98	\$ 1,272,844.49	\$ 79,985.49	\$ 312,838.01
	Jun	\$ 209,505.83	\$ 303,717.67	\$ (94,211.84)	\$ 218,626.17
	Jul	\$ 290,703.85	\$ 247,975.44	\$ 42,728.41	\$ 261,354.58
	Aug	\$ 1,183,053.36	\$ 812,179.47	\$ 370,873.89	\$ 632,228.47
	Sep	\$ 733,697.41	\$ 312,616.82	\$ 421,080.59	\$ 1,053,309.06
	Oct	\$ 338,958.19	\$ 278,525.51	\$ 60,432.68	\$ 1,113,741.74
	Nov	\$ 1,116,339.60	\$ 1,223,356.40	\$ (107,016.80)	\$ 1,006,724.94
	Dec	\$ 257,790.85	\$ 225,049.97	\$ 32,740.88	\$ 1,039,465.82
YTD TOTALS		\$ 7,668,499.40	\$ 6,711,643.03		
2024	Jan	\$ 196,817.93	\$ 240,714.46	\$ (43,896.53)	\$ 995,569.29
	Feb	\$ 1,384,409.62	\$ 1,321,768.62	\$ 62,641.00	\$ 1,058,210.29
	Mar	\$ 221,236.51	\$ 524,612.16	\$ (303,375.65)	\$ 754,834.64
	Apr	\$ 326,112.63	\$ 275,350.91	\$ 50,761.72	\$ 805,596.36
	May	\$ 1,385,767.75	\$ 1,259,035.22	\$ 126,732.53	\$ 932,328.89
	Jun	\$ 210,752.86	\$ 242,096.00	\$ (31,343.14)	\$ 900,985.75
	Jul	\$ 295,010.79	\$ 309,165.40	\$ (14,154.61)	\$ 886,831.14
	Aug	\$ 1,206,363.60	\$ 954,677.72	\$ 251,685.88	\$ 1,138,517.02
	Sep	\$ 182,836.18	\$ 193,173.49	\$ (10,337.31)	\$ 1,128,179.71
	Oct	\$ 2,331,954.28	\$ 278,796.75	\$ 2,053,157.53	\$ 3,181,337.24
	Nov	\$ (1,030,527.54)	\$ 1,501,475.10	\$ (2,532,002.64)	\$ 649,334.60
	Dec	\$ 251,726.31	\$ 176,937.48	\$ 68,233.63	\$ 724,123.43
YTD TOTALS		\$ 6,962,460.92	\$ 7,284,358.51		
2025	Jan	\$ 589,881.64	\$ 149,525.00	\$ 440,356.64	\$ 1,164,480.07
	Feb	\$ 1,050,920.81	\$ 1,240,140.89	\$ (189,220.08)	\$ 975,259.99
	Mar	\$ 289,450.91	\$ 196,977.66	\$ 92,473.25	\$ 1,067,733.24
	Apr	\$ 185,306.18	\$ 180,914.95	\$ 4,391.23	\$ 1,072,124.47
	May	\$ 1,373,085.50	\$ 1,190,383.33	\$ 182,702.17	\$ 1,254,826.64
	Jun	\$ 215,439.45	\$ 123,260.70	\$ 92,178.75	\$ 1,347,005.39
	Jul	\$ 363,270.83	\$ 116,055.56	\$ 247,215.27	\$ 1,594,220.66
	Aug	\$ 1,184,378.35	\$ 1,107,679.38	\$ 76,698.97	\$ 1,670,919.63
	Sep	\$ 217,711.51	\$ 270,724.61	\$ (53,013.10)	\$ 1,617,906.53
	Oct			\$ -	\$ 1,617,906.53
	Nov			\$ -	\$ 1,617,906.53
	Dec			\$ -	\$ 1,617,906.53
YTD TOTALS		\$ 5,469,445.18	\$ 4,575,662.08		

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - S&T/MSB Operating, Developers Escrow and Customer Deposits Accounts
 For Period of January 1, 2023 - December 31, 2023

	Jan-23	Feb-23*	Mar-23	Apr-23	May-23*	Jun-23	Jul-23	Aug-23*	Sept-23	Oct-23	Nov-23*	Dec-23	YTD
Cash Balance - Beginning	\$ 118,617.74	\$ 251,391.49	\$ 277,812.83	\$ 42,578.83	\$ 87,682.46	\$ 275,566.76	\$ 56,401.74	\$ 136,714.92	\$ 273,152.06	\$ 102,075.30	\$ 259,138.62	\$ 247,215.44	
Customer Deposits Account	\$ 99,794.92	\$ 99,794.92	\$ 99,794.92	\$ 103,394.92	\$ 103,394.92	\$ 103,394.92	\$ 103,394.92	\$ 106,894.92	\$ 106,894.92	\$ 580,552.92	\$ 580,552.92	\$ 580,552.92	
Developer's Escrow Account	\$ 5,849.44	\$ 27,420.73	\$ (1,129,228.89)	\$ 19,116.34	\$ 5,901.83	\$ (69,566.35)	\$ 22,263.37	\$ 16,165.72	\$ 33,020.30	\$ 25,194.07	\$ 25,195.48	\$ 32,299.77	
Operating Account	\$ 219,262.10	\$ 378,607.14	\$ (751,621.14)	\$ 163,290.09	\$ 196,979.23	\$ 309,394.33	\$ 182,060.08	\$ 259,773.56	\$ 413,067.28	\$ 707,822.29	\$ 864,887.02	\$ 860,068.13	
Total Cash Balance - Beginning	\$ 459,862.54	\$ 1,027,539.03	\$ 267,108.10	\$ 228,765.92	\$ 1,441,418.01	\$ 205,788.97	\$ 285,581.96	\$ 1,181,014.72	\$ 243,388.24	\$ 317,799.14	\$ 1,059,837.28	\$ 244,899.54	\$ 6,640,304.45
Accounts Receivable Collections	\$ 12,498.00		\$ 15,914.00						\$ 16,299.00	\$ 12,799.00		\$ 12,799.00	\$ 70,310.00
New Connection Fees													\$ -
Conveyance Fees													\$ -
Escrow - Delinquent Customer Accounts			\$ 1,800.00	\$ 1,800.00	\$ 5,220.64	\$ 3,500.00	\$ 3,500.00	\$ 3,000.00	\$ 3,000.00		\$ 3,500.00		\$ 18,820.64
Escrow - Engineering													\$ 470,658.00
Escrow - Developer's Projects													\$ -
Sale of Property and Easement Conveyance													\$ -
Insurance Claim Reimbursement	\$ 8,872.19	\$ 2,416.19		\$ 1,951.98		\$ 3,557.05	\$ 1,445.09			\$ 7,978.34			\$ 7,978.34
Utility Reimbursement/PA One Call Refund	\$ 11.16	\$ 5.18	\$ 0.44	\$ 10.37	\$ 12.37	\$ 27.34	\$ 10.76	\$ 15.38	\$ 25.59	\$ 13.76	\$ 22.73	\$ 28.69	\$ 18,250.46
Interest Income													\$ 183.77
Deferred Income			\$ 37.99										\$ 37.99
Grant Funds													\$ -
COBRA Payment													\$ -
Misc Income - Insurance Policy Cancellation					\$ 22.98								\$ -
Total Cash Receipts	\$ 481,274.89	\$ 1,029,960.40	\$ 268,946.53	\$ 247,942.22	\$ 1,446,674.01	\$ 209,383.37	\$ 287,092.72	\$ 1,182,473.19	\$ 753,371.83	\$ 338,590.24	\$ 1,063,360.01	\$ 257,527.23	\$ 7,226,566.64
Cash Disbursements	\$ 26,106.54	\$ 20,894.95	\$ 26,926.40	\$ 21,541.12	\$ 21,541.12	\$ 26,954.40	\$ 21,569.12	\$ 24,167.08	\$ 26,838.65	\$ 21,322.95	\$ 26,556.70	\$ 21,439.96	\$ 285,839.00
Payroll (net payroll, taxes and processing fee)	\$ 105,785.98	\$ 105,593.51	\$ 105,281.04	\$ 105,028.56	\$ 104,776.09	\$ 104,528.62	\$ 104,271.14	\$ 104,018.67	\$ 103,766.20	\$ 103,513.73	\$ 103,261.26	\$ 103,008.78	\$ 1,252,768.58
2017 Sewer Note		\$ 30,000.00											\$ 30,000.00
MTSA Note Payable													\$ -
Sales - Credits Refunded	\$ 278.09	\$ 170.10		\$ 283.12	\$ 342.53	\$ 142.08		\$ 198.60	\$ 91.08		\$ 25.00		\$ 1,529.60
Refund of Customer Escrow													\$ 6,246.00
Refund of Engineering Escrow													\$ -
Refund of Developer's Escrow													\$ 3,500.00
Capital Improvements		\$ 49,438.46	\$ 8,436.48		\$ 44,038.00	\$ 19,950.00	\$ 9,524.80		\$ 46,102.50	\$ 6,075.00	\$ 11,227.50	\$ 7,200.00	\$ 185,992.74
Prepaid Expenses	\$ 3,528.00	\$ 3,528.00	\$ 3,528.00	\$ 3,528.00	\$ 3,528.00	\$ 3,528.00	\$ 3,570.00	\$ 5,544.00	\$ 3,557.00	\$ 3,537.00	\$ 3,557.00	\$ 3,537.00	\$ 30,471.75
Insurance Expense	\$ 1,047.00	\$ 1,117.00	\$ 1,304.50	\$ 707.50	\$ 2,124.50	\$ 6,877.75	\$ 293.50	\$ 1,270.50	\$ 1,395.00	\$ 149.50	\$ 1,190.00	\$ 1,400.00	\$ 42,455.00
Escrow Release - Engineering Fees	\$ 1,518.95	\$ 956,710.95	\$ 1,599.12	\$ 665.56	\$ 957,365.82	\$ 780.80	\$ 1,338.42	\$ 532,998.79	\$ 2,785.28	\$ 2,585.20	\$ 957,638.30	\$ 2,709.30	\$ 17,616.75
Cost of Goods Sold													\$ 3,418,677.49
Plant													\$ -
Collections	\$ 70,674.02	\$ 84,067.85	\$ 83,301.10	\$ 67,351.26	\$ 108,254.05	\$ 120,393.79	\$ 83,106.76	\$ 98,336.46	\$ 98,717.59	\$ 116,982.54	\$ 82,482.68	\$ 65,492.23	\$ 1,079,150.34
Maintenance													\$ -
Administration	\$ 34,287.27	\$ 28,727.86	\$ 51,171.58	\$ 30,784.44	\$ 27,374.37	\$ 27,067.23	\$ 24,301.70	\$ 28,771.62	\$ 29,383.32	\$ 24,379.58	\$ 25,859.96	\$ 15,276.70	\$ 347,385.78
Total Cash Disbursements	\$ 243,225.85	\$ 1,280,188.68	\$ 282,073.17	\$ 229,889.56	\$ 1,272,844.49	\$ 303,711.67	\$ 247,975.44	\$ 812,179.47	\$ 312,616.82	\$ 276,525.51	\$ 1,223,356.40	\$ 228,049.97	\$ 6,711,663.03
Account Transfers	\$ 167,000.00	\$ 18,000.00	\$ 1,335,037.87	\$ 138,636.48	\$ 1,092,585.58	\$ 291,000.00	\$ 178,596.25	\$ 725,000.00	\$ 201,000.00	\$ 220,000.00	\$ 1,127,177.50	\$ 128,500.00	\$ 128,500.00
Account Transfers Received	\$ (245,674.00)	\$ (898,000.00)	\$ (403,000.00)	\$ (123,000.00)	\$ (854,000.00)	\$ (324,000.00)	\$ (120,000.00)	\$ (942,000.00)	\$ (327,000.00)	\$ (128,000.00)	\$ (972,000.00)	\$ (296,000.00)	\$ (296,000.00)
Account Transfers Sent	\$ (78,674.00)	\$ (880,000.00)	\$ (928,037.87)	\$ (15,636.48)	\$ (238,585.58)	\$ (93,000.00)	\$ (58,596.25)	\$ (217,000.00)	\$ (126,000.00)	\$ (97,000.00)	\$ (155,177.50)	\$ (167,500.00)	\$ (167,500.00)
Total Account Transfers (difference to MMA #2)	\$ 167,000.00	\$ 18,000.00	\$ 1,335,037.87	\$ 138,636.48	\$ 1,092,585.58	\$ 291,000.00	\$ 178,596.25	\$ 725,000.00	\$ 201,000.00	\$ 220,000.00	\$ 1,127,177.50	\$ 128,500.00	\$ 128,500.00
Cash Balance - Ending	\$ 378,607.14	\$ (751,621.14)	\$ 163,290.09	\$ 196,979.23	\$ 309,394.33	\$ 182,060.08	\$ 259,773.56	\$ 413,067.28	\$ 707,822.29	\$ 864,887.02	\$ 860,068.13	\$ 725,045.39	

*Denotes Due Data month on quarterly billing

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - S&T/W/SB Operating, Developers Escrow and Customer Deposits Accounts
For Period of January 1, 2024 - December 31, 2024

	Jan-24	Feb-24*	Mar-24	Apr-24	May-24*	Jun-24	Jul-24	Aug-24*	Sep-24	Oct-24	Nov-24*	Dec-24	YTD
Cash Balance - Beginning													
Customer Deposits Account	\$ 114,182.69	\$ 219,512.03	\$ 299,944.49	\$ 79,672.98	\$ 156,740.22	\$ 260,069.50	\$ 142,144.88	\$ 270,768.29	\$ 493,171.51	\$ 79,364.86	\$ 181,448.22		
Developer's Escrow Account	\$ 580,552.92	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91	\$ 566,857.91		
Operating Account	\$ 30,309.78	\$ 29,057.53	\$ 20,988.78	\$ 39,006.67	\$ 49,404.88	\$ 49,404.88	\$ 52,829.26	\$ 34,922.11	\$ 45,265.96	\$ 19,109.59	\$ 16,329.43	\$ 1,506.68	
Total Cash Balance - Beginning	\$ 725,045.39	\$ 803,425.87	\$ 887,190.98	\$ 678,536.56	\$ 742,288.05	\$ 870,331.69	\$ 761,834.45	\$ 872,547.65	\$ 1,045,244.78	\$ 665,325.76	\$ 197,777.65	\$ 1,506.68	
Cash Receipts													
Accounts Receivable Collections	\$ 266,909.74	\$ 1,324,837.62	\$ 210,594.10	\$ 323,439.03	\$ 1,108,969.90	\$ 206,823.19	\$ 298,975.20	\$ 1,210,940.69	\$ 152,749.26	\$ 455,407.74	\$ 140,925.53		\$ 5,682,356.00
New Connection Fees		\$ 12,799.00						\$ 12,799.00		\$ 4,825.00			\$ 30,423.00
Conveyance Fees													
Escrow - Delinquent Customer Accounts						\$ 3,500.00		\$ 18,500.00	\$ 29,500.00				\$ -
Escrow - Engineering		\$ 9,500.00											\$ -
Escrow - Developer's Projects	\$ 2,174.75	\$ 2,102.00											\$ 55,000.00
Sale of Property and Equipment Conveyance													\$ -
Insurance Claim Reimbursement													\$ -
Utility Reimbursement/PA One Call Refund	\$ 1,000.41	\$ 21,695.83	\$ 1,994.54	\$ 2,676.40	\$ 967.88		\$ 888.70	\$ 2,539.47		\$ 2,400.63	\$ 12.56		\$ 33,508.86
Interest Income	\$ 11.04	\$ 19.38	\$ 29.90	\$ 16.57	\$ 24.08	\$ 27.82	\$ 17.70	\$ 21.69	\$ 11.21	\$ 22.73	\$ 12.56		\$ 214.68
Deferred Income													\$ -
Grant Funds					\$ 275,137.00								\$ 275,137.00
COBRA Payment													\$ -
Misc Income - RTX Fees						\$ 244.75							\$ 244.75
Total Cash Receipts	\$ 270,095.94	\$ 1,361,954.83	\$ 212,008.54	\$ 326,082.00	\$ 1,385,098.86	\$ 210,595.76	\$ 294,881.60	\$ 1,244,794.85	\$ 182,254.47	\$ 462,656.10	\$ 140,958.09	\$ -	\$ 6,091,361.04
Cash Disbursements													
Payroll (net payroll, taxes and processing fee)	\$ 28,288.16	\$ 27,465.80	\$ 22,181.64	\$ 22,064.64	\$ 27,614.30	\$ 22,091.44	\$ 22,091.44	\$ 27,614.30	\$ 22,091.44	\$ 27,490.60	\$ 123.70		\$ 249,115.46
2017 Sewer Note	\$ 102,756.31	\$ 102,509.84	\$ 102,251.36	\$ 101,998.89	\$ 101,746.42	\$ 101,495.95	\$ 101,241.48						\$ 713,992.25
MTSA Note Payable			\$ 30,000.00										\$ 30,000.00
Sales - Credits Refunded		\$ 6,372.85	\$ 200.00	\$ 925.88	\$ 128.44	\$ 544.81		\$ 574.24	\$ 417.49				\$ 9,163.71
Return of Customer Escrow													\$ (619.28)
Refund of Engineering Escrow													\$ -
Refund of Developer's Escrow		\$ 20,269.50				\$ 9,119.00							\$ 23,376.50
Bank Transfer										\$ 340,000.00			\$ 340,000.00
Capital Improvements	\$ 3,150.00	\$ 10,000.00	\$ 10,000.00							\$ 10,662.50			\$ 39,812.50
Prepaid Expenses		\$ 2,690.00											\$ 2,690.00
Insurance Expense	\$ 3,537.00	\$ 3,537.00	\$ 3,537.00	\$ 3,537.00	\$ 3,537.00	\$ 3,537.00	\$ 2,985.00	\$ 3,110.00	\$ 5,143.00	\$ 3,729.00			\$ 36,169.00
Escrow Release - Engineering Fees	\$ 586.75	\$ 1,161.00	\$ 820.75	\$ 1,406.50	\$ 1,000.50	\$ 616.00	\$ 2,658.50	\$ 1,332.00	\$ 4,249.00	\$ 5,863.00			\$ 19,405.00
Cost of Goods Sold	\$ 2,478.80	\$ 993,993.54	\$ 546.08	\$ 454.90	\$ 992,955.55	\$ 752.99	\$ 480.51	\$ 789,297.04	\$ 946.62	\$ 352.28			\$ 2,780,598.11
Plant													\$ -
Collections	\$ 69,858.12	\$ 109,036.62	\$ 327,765.70	\$ 91,852.06	\$ 101,284.13	\$ 87,836.35	\$ 143,528.66	\$ 86,329.62	\$ 133,698.02	\$ 199,968.00	\$ 329.58		\$ 1,345,486.91
Maintenance													\$ -
Administration	\$ 36,047.32	\$ 44,806.47	\$ 27,909.63	\$ 53,111.04	\$ 32,388.11	\$ 22,110.46	\$ 36,200.01	\$ 48,420.52	\$ 27,227.92	\$ 31,032.37	\$ 316.29	\$ 1,688.27	\$ 358,608.41
Total Cash Disbursements	\$ 240,714.46	\$ 1,321,768.62	\$ 524,612.16	\$ 275,950.91	\$ 1,259,035.22	\$ 242,096.00	\$ 309,185.40	\$ 954,677.72	\$ 193,173.49	\$ 278,796.75	\$ 340,789.57	\$ 1,638.27	\$ 5,941,798.37
Account Transfers													
Account Transfers Received	\$ 130,695.61	\$ 1,216,577.50	\$ 439,950.00	\$ 171,000.00	\$ 1,182,000.00	\$ 150,000.00	\$ 190,000.00	\$ 965,000.00	\$ 167,000.00	\$ 3,286,508.07	\$ 325,954.26	\$ 131.59	\$ 5,941,798.37
Account Transfers Sent	\$ (31,695.61)	\$ (1,173,000.00)	\$ (336,000.00)	\$ (159,000.00)	\$ (1,130,000.00)	\$ (227,000.00)	\$ (65,000.00)	\$ (1,082,420.00)	\$ (536,000.00)	\$ (3,957,715.53)	\$ (922,373.75)		\$ (5,941,798.37)
Total Account Transfers (difference to MMA #2)	\$ 49,000.00	\$ 43,577.50	\$ 103,950.00	\$ 13,000.00	\$ 2,000.00	\$ (77,000.00)	\$ 125,000.00	\$ (117,420.00)	\$ (369,000.00)	\$ (651,407.46)	\$ 3,560.51	\$ 131.59	\$ -
Cash Balance - Ending	\$ 803,426.87	\$ 887,190.58	\$ 678,536.96	\$ 742,286.05	\$ 870,331.69	\$ 761,831.45	\$ 872,547.65	\$ 1,045,244.78	\$ 665,325.76	\$ 197,777.65	\$ 1,506.68	\$ -	\$ -

*Denotes Due Date month on quarterly billing.

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Bank Operating, Customer Deposits Accounts and Customer Deposit Investment
 For Period of January 1, 2024 - December 31, 2024

	Jan-24	Feb-24*	Mar-24	Apr-24	May-24*	Jun-24	Jul-24	Aug-24*	Sep-24	Oct-24	Nov-24*	Dec-24	YTD
Cash Balance - Beginning													
Customer Deposit Accounts											\$ 2,621.52	\$ 649,187.00	
Customer Deposit Investment											\$ 35,214.86		
Operating Account											\$ 2,980,308.07	\$ (90,705.53)	
Total Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,982,929.59	\$ 647,696.33	
Cash Receipts													
Accounts Receivable Collections									\$ 2,621.52		\$ 895,456.47	\$ 249,012.32	\$ 1,146,090.31
New Connection Fees													\$ -
Bank Transfer													\$ -
Escrow - Engineering													\$ -
Escrow - Developer's Projects													\$ -
Sale of Property and Easement Conveyance													\$ -
Insurance Claim / Damage Reimbursements													\$ -
Utility Reimbursement/PA One Call Refund											\$ 21,109.01		\$ 21,109.01
Interest Income											\$ 1,810.76	\$ 1,670.96	\$ 1,670.96
Deferred Income											\$ 2,049.03	\$ 3,853.79	\$ 3,853.79
Grant Funds													\$ -
COBRA Payment													\$ -
Misc Income - RTK Fees													\$ -
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,621.52	\$ 918,376.24	\$ 251,726.31	\$ 1,177,724.07	\$ 1,177,724.07
Cash Disbursements													
Payroll (net payroll, taxes and processing fee)											\$ 22,091.44	\$ 22,091.44	\$ 44,182.88
2017 Sewer Note													\$ -
MTSA Note Payable													\$ -
Sales - Credits Refunded													\$ -
Return of Customer Escrow											\$ 539.88	\$ 971.28	\$ 1,511.16
Refund of Engineering Escrow													\$ -
Refund of Developer's Escrow											\$ 8,676.88		\$ 8,676.88
Bank Transfers													\$ -
Capital Improvements													\$ -
Prepaid Expenses													\$ -
Insurance Expense											\$ 11,870.00		\$ 11,870.00
Escrow Release - Engineering Fees											\$ 3,692.00	\$ 3,692.00	\$ 7,223.00
Cost of Goods Sold											\$ 7,678.00	\$ 6,456.25	\$ 14,134.25
Plant											\$ 991,845.79	\$ 414.54	\$ 992,260.33
Collections													\$ -
Maintenance											\$ 81,161.57	\$ 106,669.69	\$ 187,831.26
Administration											\$ 39,310.97	\$ 35,738.18	\$ 69,049.15
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,160,705.53	\$ 176,033.38	\$ 1,336,738.91
Account Transfers													
Account Transfers Received									\$ 2,980,308.07		\$ 2,573,404.10	\$ 1,117,000.00	
Account Transfers Sent											\$ (4,666,308.07)	\$ (1,117,000.00)	
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,980,308.07	\$ (2,092,908.97)	\$ -	\$ -	
Cash Balance - Ending	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 647,696.33	\$ 723,389.26	

*Perpetes Due Date month on quarterly billing

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Bank Operating, Customer Deposits Accounts and Customer Deposit Investment
 For Period of January 1, 2025 - December 31, 2025

	Jan-25	Feb-25*	Mar-25	Apr-25	May-25*	Jun-25	Jul-25	Aug-25*	Sep-25	Oct-25	Nov-25*	Dec-25	YTD
Cash Balance - Beginning	\$ 25,870.28	\$ 203,053.69	\$ 204,899.82	\$ 78,166.65	\$ 95,187.15	\$ 184,931.23	\$ 28,312.31	\$ 265,995.86	\$ 244,555.64				
Customer Deposit Accounts	\$ 654,257.89	\$ 916,951.12	\$ 786,577.17	\$ 967,761.25	\$ 955,046.99	\$ 1,002,568.35	\$ 1,269,546.72	\$ 1,255,861.43	\$ 1,384,682.02				
Customer Deposit Investment	\$ 43,995.26	\$ 44,470.26	\$ 38,783.00	\$ 21,805.34	\$ 20,890.39	\$ 67,407.06	\$ 49,146.96	\$ 74,363.35	\$ 41,883.97				
Operating Account	\$ 724,123.48	\$ 1,154,480.07	\$ 975,259.99	\$ 1,067,733.24	\$ 1,072,124.47	\$ 1,254,826.64	\$ 1,347,005.39	\$ 1,594,220.66	\$ 1,670,919.63				
Total Cash Balance - Beginning	\$ 584,584.54	\$ 1,013,855.96	\$ 269,792.78	\$ 180,220.50	\$ 1,271,998.21	\$ 208,687.61	\$ 315,678.28	\$ 1,170,731.49	\$ 217,711.51				\$ 5,232,960.83
Accounts Receivable Collections	\$ 137,789.00								\$ 12,799.00				\$ 150,588.00
New Connection Fees													
Bank Transfer													
Escrow - Delinquent Customer Accounts													
Escrow - Engineering			\$ 15,000.00	\$ 1,800.00		\$ 1,800.00	\$ 11,981.75						\$ 30,581.75
Escrow - Developer's Projects													
Sale of Property and Easement Conveyance													
Insurance Claim / Damage Reimbursement													
Utility Reimbursement/Vendor Refund	\$ 2,789.87	\$ 3,985.17	\$ 1,474.05	\$ 3,285.68	\$ 945.87	\$ 993.47	\$ 23.57	\$ 3,484.55					\$ 13,886.55
Interest Income	\$ 2,482.25	\$ 3,624.05	\$ 3,184.08	\$ 3,285.68	\$ 3,541.42	\$ 3,959.87	\$ 4,314.79	\$ 5,820.57					\$ 30,215.13
Deferred Income													
Grant Funds					\$ 96,900.00								\$ 96,900.00
COBRA Payment													
Misc Income - RTK/Sewer Certification Fees	\$ 25.00							\$ 4,341.74					\$ 4,366.74
Total Cash Receipts	\$ 727,670.64	\$ 1,021,467.18	\$ 289,480.91	\$ 185,306.18	\$ 1,373,085.50	\$ 215,439.45	\$ 331,998.28	\$ 1,184,378.35	\$ 230,510.51				\$ 5,559,307.00
Cash Disbursements	\$ 36,732.45	\$ 23,197.12	\$ 23,168.12	\$ 23,168.12	\$ 28,979.38	\$ 23,187.93	\$ 28,517.11	\$ 30,426.02	\$ 19,656.96				\$ 237,091.01
Payroll (net payroll, taxes and processing fee)													
2017 Sewer Note													
MTSA Note Payable		\$ 30,000.00											\$ 30,000.00
Sales - Credits Refunded	\$ 104.24	\$ 672.12	\$ 391.17	\$ 140.61	\$ 256.87	\$ 57.59	\$ 620.90	\$ 804.40	\$ 391.28				\$ 3,139.18
Return of Customer Escrow													
Refund of Engineering Escrow													
Refund of Developer's Escrow													
Bank Transfers													
Capital Improvements													
Prepaid Expenses	\$ 2,380.00												\$ 2,380.00
Insurance Expenses	\$ 3,717.00												\$ 3,717.00
Escrow Release - Engineering Fees	\$ 2,060.00	\$ 2,816.75	\$ 2,098.00	\$ 5,985.75	\$ 4,914.50	\$ 2,765.50	\$ 2,105.00	\$ 9,484.00	\$ 4,589.00				\$ 36,353.00
Cost of Goods Sold	\$ 894.56	\$ 1,020,870.24	\$ 575.16	\$ 590.84	\$ 1,020,569.38	\$ 434.39	\$ 409.95	\$ 972,742.95	\$ 409.95				\$ 29,084.00
Plant													
Collections	\$ 74,294.19	\$ 150,122.62	\$ 75,595.06	\$ 107,539.50	\$ 94,895.22	\$ 68,179.54	\$ 30,819.97	\$ 62,322.90	\$ 209,415.37				\$ 873,578.17
Maintenance													
Administration	\$ 29,842.56	\$ 42,962.04	\$ 57,402.13	\$ 39,806.33	\$ 36,681.98	\$ 24,944.35	\$ 25,247.83	\$ 31,899.11	\$ 29,368.15				\$ 317,655.50
Total Cash Disbursements	\$ 149,525.00	\$ 1,240,140.89	\$ 196,977.66	\$ 180,914.95	\$ 1,190,383.33	\$ 123,260.70	\$ 116,095.56	\$ 1,107,679.98	\$ 270,724.61				\$ 4,575,662.08
Account Transfers													
Account Transfers Received	\$ 688,000.00	\$ 2,245,453.63	\$ 598,000.00	\$ 347,000.00	\$ 2,321,000.00	\$ 473,000.00	\$ 253,272.55	\$ 2,273,000.00	\$ 507,000.00				\$ 12,799,000.00
Account Transfers Sent	\$ (835,789.00)	\$ (2,215,000.00)	\$ (598,000.00)	\$ (347,000.00)	\$ (2,321,000.00)	\$ (473,000.00)	\$ (202,000.00)	\$ (2,273,000.00)	\$ (519,799.00)				\$ (12,799,000.00)
Total Account Transfers	\$ (137,789.00)	\$ 29,453.63	\$ -	\$ -	\$ -	\$ -	\$ 31,272.55	\$ -	\$ (12,799.00)				\$ -
Cash Balance - Ending	\$ 1,164,480.07	\$ 975,259.99	\$ 1,067,733.24	\$ 1,072,124.47	\$ 1,254,826.64	\$ 1,347,005.39	\$ 1,594,220.66	\$ 1,670,919.63	\$ 1,617,906.53				\$ 5,232,960.83

*Denotes Due Date month on quarterly billing

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Capital Improvement
For Period of January 1, 2024 - December 31, 2024

	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	YTD
Cash Balance - Beginning													
Capital Improvement													
Total Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Receipts													
New Connection Fees													
Interest Income													
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,025.55	\$ 2,235.86	\$ 4,261.41
Cash Disbursements													
Bond Payment													
Bank Fees													
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received													
Account Transfers Sent													
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 635,634.41	\$ -	\$ 635,634.41
Cash Balance - Ending	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 635,634.41	\$ 637,895.82	\$ 639,634.41

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Capital Improvement
For Period of January 1, 2025 - December 31, 2025

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	YTD
Cash Balance - Beginning													
Capital Improvement	\$ 637,895.82	\$ 640,062.67	\$ 642,026.22	\$ 644,206.92	\$ 646,324.86	\$ 648,520.59	\$ 781,367.81	\$ 784,022.32	\$ 786,685.85	\$	\$	\$	\$
Total Cash Balance - Beginning	\$ 637,895.82	\$ 640,062.67	\$ 642,026.22	\$ 644,206.92	\$ 646,324.86	\$ 648,520.59	\$ 781,367.81	\$ 784,022.32	\$ 786,685.85	\$	\$	\$	\$
Cash Receipts													
New Connection Fees													
Interest Income	\$ 2,166.85	\$ 1,963.55	\$ 2,180.70	\$ 2,117.94	\$ 2,195.73	\$ 2,889.22	\$ 2,654.51	\$ 2,663.53	\$	\$	\$	\$	\$
Total Cash Receipts	\$ 2,166.85	\$ 1,963.55	\$ 2,180.70	\$ 2,117.94	\$ 2,195.73	\$ 2,889.22	\$ 2,654.51	\$ 2,663.53	\$	\$	\$	\$	\$
Cash Disbursements													
Bond Payment													
Bank Fees													
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received						\$ 130,458.00							\$ 130,458.00
Account Transfers Sent													\$ -
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 130,458.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 130,458.00
Cash Balance - Ending	\$ 640,062.67	\$ 642,026.22	\$ 644,206.92	\$ 646,324.86	\$ 648,520.59	\$ 781,367.81	\$ 784,022.32	\$ 786,685.85	\$ 786,685.85	\$ -	\$ -	\$ -	\$ -

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY

Statement of Cash Position - Citizens Deferred Income

For Period of January 1, 2025 - December 31, 2025

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	YTD
Cash Balance - Beginning	\$ 1,218,507.15	\$ 1,360,676.87	\$ 1,364,851.14	\$ 1,369,486.98	\$ 1,373,989.40	\$ 1,378,657.20	\$ 1,252,473.92	\$ 2,101,436.82	\$ 2,108,575.95	\$ -	\$ -	\$ -	\$ -
Deferred Income	\$ 142,169.72	\$ 4,174.27	\$ 4,635.84	\$ 4,502.42	\$ 4,667.80	\$ 4,274.72	\$ 4,532.60	\$ 7,135.13	\$ -	\$ -	\$ -	\$ -	\$ 982,219.30
Total Cash Balance - Beginning	\$ 1,218,507.15	\$ 1,360,676.87	\$ 1,364,851.14	\$ 1,369,486.98	\$ 1,373,989.40	\$ 1,378,657.20	\$ 1,252,473.92	\$ 2,101,436.82	\$ 2,108,575.95	\$ -	\$ -	\$ -	\$ 982,219.30
Cash Receipts	\$ 137,789.00						\$ 844,430.30						\$ 982,219.30
New Connection Fees	\$ 4,380.72	\$ 4,174.27	\$ 4,635.84	\$ 4,502.42	\$ 4,667.80	\$ 4,274.72	\$ 4,532.60	\$ 7,135.13	\$ -	\$ -	\$ -	\$ -	\$ 982,219.30
Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash Receipts	\$ 142,169.72	\$ 4,174.27	\$ 4,635.84	\$ 4,502.42	\$ 4,667.80	\$ 4,274.72	\$ 848,962.90	\$ 7,135.13	\$ -	\$ -	\$ -	\$ -	\$ 982,219.30
Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers Received	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers Sent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Balance - Ending	\$ 1,360,676.87	\$ 1,364,851.14	\$ 1,369,486.98	\$ 1,373,989.40	\$ 1,378,657.20	\$ 1,252,473.92	\$ 2,101,436.82	\$ 2,108,575.95	\$ 2,121,374.95	\$ -	\$ -	\$ -	\$ 1,020,526.80

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
 Statement of Cash Position - Citizens Utility Escrow
 For Period of January 1, 2024 - December 31, 2024

	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	YTD
Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Deferred Income													
Total Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Receipts													
Utility Escrow													\$ 12,000.00
Interest Income													\$ -
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,000.00
Cash Disbursements													
Bond Payment													\$ -
Bank Fees													\$ -
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received											\$ 12,000.00		\$ 12,000.00
Account Transfers Sent													\$ -
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,000.00	\$ -	\$ 12,000.00
Cash Balance - Ending	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Utility Escrow
For Period of January 1, 2025 - December 31, 2025

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	YTD
Cash Balance - Beginning	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Deferred Income	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Total Cash Balance - Beginning	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00
Cash Receipts													
Utility Escrow													
Interest Income													
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Disbursements													
Bond Payment													
Bank Fees													
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received													
Account Transfers Sent													
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Balance - Ending	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY

Statement of Cash Position - Citizens Project Escrow

For Period of January 1, 2024 - December 31, 2024

	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	YTD
Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Deferred Income													
Total Cash Balance - Beginning	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Receipts													
Developer's Escrow													
Interest Income													
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Disbursements													
Bond Payment													
Bank Fees													
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received													
Account Transfers Sent													
Total Account Transfers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Balance - Ending	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
Statement of Cash Position - Citizens Project Escrow
For Period of January 1, 2025 - December 31, 2025

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	YTD
Cash Balance - Beginning	\$ 576,902.56	\$ 576,902.56	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 516,176.38	\$ 516,176.38	\$ -	\$ -	\$ -	\$ -
Deferred Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash Balance - Beginning	\$ 576,902.56	\$ 576,902.56	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 516,176.38	\$ 516,176.38	\$ -	\$ -	\$ -	\$ -
Cash Receipts													
Developer's Escrow													\$ -
Interest Income													\$ -
Total Cash Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Disbursements													
Bond Payment													\$ -
Bank Fees													\$ -
Total Cash Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Account Transfers													
Account Transfers Received													\$ -
Account Transfers Sent	\$ (29,453.63)	\$ (29,453.63)	\$ -	\$ -	\$ -	\$ -	\$ (31,272.55)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (60,725.18)
Total Account Transfers	\$ -	\$ (29,453.63)	\$ -	\$ -	\$ -	\$ -	\$ (31,272.55)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (60,725.18)
Cash Balance - Ending	\$ 576,902.56	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 547,448.93	\$ 516,176.38	\$ 516,176.38	\$ 516,176.38	\$ -	\$ -	\$ -	\$ -

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY					
Analysis of Collections on Accounts Receivable					
For Period of January 1, 2025 - January 31, 2026					
	<u>1/31/2025</u>	<u>4/30/2025</u>	<u>7/31/2025</u>	<u>10/31/2025</u>	<u>1/31/2026</u>
ACCOUNTS RECEIVABLE BALANCES BY TYPE					
Accounts Receivable - Sewer (Res, Comm, Ind)	\$ 1,701,797.64	\$ 1,908,028.91	\$ 1,748,576.23		
Accounts Receivable - Township	\$ -	\$ -	\$ 121,172.26		
Accounts Receivable - Pretreatment	\$ 13,725.00	\$ 10,930.00	\$ 10,330.00		
Accounts Receivable - Northwest Assessment	\$ 65,848.25	\$ 62,270.57	\$ 62,617.33		
Total Accounts Receivable	\$ 1,781,370.89	\$ 1,981,229.48	\$ 1,942,695.82	\$ -	\$ -
ACCOUNTS RECEIVABLE COLLECTIONS					
Feb, Mar, Apr	\$ 1,463,869.24				
May, Jun, Jul		\$ 1,796,064.05			
Aug, Sep, Oct			\$ 1,388,443.00		
Nov, Dec, Jan				\$ -	
Collection % per Billing Period	82%	91%	71%	#DIV/0!	#DIV/0!
DELINQUENT NOTICES					
	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3
Date Delinquent Notices Mailed	12/9/2024	3/7/2025	6/7/2025	9/8/2025	
Total Number of Accounts Billed	7594	7,597	7604	7615	
Total Number of Delinquent Accounts	1742	1,639	1,646	1671	
Total Number of Delinquent Notices Mailed	1742	1,639	1,646	1671	
Penalty Charges	\$ 33,260.58	\$ 30,347.41	\$ 29,265.06	\$ 33,075.29	
Interest Charges	\$ 12,079.88	\$ 10,890.57	\$ 12,370.20		
Total Late Fees Charged	\$ 45,340.46	\$ 41,237.98	\$ 41,635.26	\$ 33,075.29	

SOUTHWEST DELAWARE COUNTY MUNICIPAL AUTHORITY
S&T/IWSB Operating and Customer Deposits Accounts - Analysis Current Year to Prior Year
For Period of August 2025 to August 2024

	Citizens Aug-25*	S&T Aug-24*	Variance
Cash Balance - Beginning			
Customer Deposits Account	\$ 263,995.86	\$ 270,768.23	\$ (6,772.37)
Developer's Escrow Account	\$ 1,255,861.45	\$ 566,857.31	\$ 689,004.14
Operating Account	\$ 74,363.35	\$ 34,922.11	\$ 39,441.24
Total Cash Balance - Beginning	\$ 1,594,220.66	\$ 872,547.65	\$ 721,673.01
Cash Receipts			
Accounts Receivable Collections	\$ 1,170,731.49	\$ 1,210,940.69	\$ (40,209.20)
New Connection Fees		\$ 12,799.00	\$ (12,799.00)
Conveyance Fees			\$ -
Escrow - Delinquent Customer Accounts			\$ -
Escrow - Engineering		\$ 18,500.00	\$ (18,500.00)
Escrow - Developer's Projects			\$ -
Sale of Property and Easement Conveyance			\$ -
Insurance Claim Reimbursement			\$ -
Utility Reimbursement/PA One Call Refund	\$ 3,484.55	\$ 2,533.47	\$ 951.08
Interest Income	\$ 5,820.57	\$ 21.69	\$ 5,798.88
Deferred Income			\$ -
Grant Funds			\$ -
COBRA Payment			\$ -
Misc Income - 941 Refund, Insurance Class Action Settlement	\$ 4,341.74		\$ 4,341.74
Total Cash Receipts	\$ 1,184,378.35	\$ 1,244,794.85	\$ (60,416.50)
Cash Disbursements			
Payroll (net payroll, taxes and processing fee)	\$ 30,426.02	\$ 27,614.30	\$ 2,811.72
2017 Sewer Note			\$ -
MTSA Note Payable			\$ -
Sales - Credits Refunded	\$ 804.40	\$ 574.24	\$ 230.16
Return of Customer Escrow			\$ -
Refund of Engineering Escrow			\$ -
Refund of Developer's Escrow			\$ -
Bank Transfer			\$ -
Capital Improvements			\$ -
Prepaid Insurance/Expenses			\$ -
Insurance Expense	\$ 9,484.00	\$ 3,110.00	\$ 6,374.00
Escrow Release - Engineering Fees		\$ 1,332.00	\$ (1,332.00)
Cost of Goods Sold	\$ 972,742.95	\$ 789,297.04	\$ 183,445.91
Plant			\$ -
Collections	\$ 62,322.90	\$ 86,329.62	\$ (24,006.72)
Maintenance			\$ -
Administration	\$ 31,899.11	\$ 46,420.52	\$ (14,521.41)
Total Cash Disbursements	\$ 1,107,679.38	\$ 954,677.72	\$ 153,001.66
Account Transfers			
Account Transfers Received	\$ 2,273,000.00	\$ 965,000.00	\$ 1,308,000.00
Account Transfers Sent	\$ (2,273,000.00)	\$ (1,082,420.00)	\$ (1,190,580.00)
Total Account Transfers (difference to MMA #2)	\$ -	\$ (117,420.00)	\$ 117,420.00
Cash Balance - Ending	\$ 1,670,919.63	\$ 1,045,244.78	\$ 625,674.85

SWDCMA
Customer Adjustments for Approval

Customer #	Sep-25 Amount	Description	Debit Adjustments	Credit Adjustments	GL Fiscal Period	ML Posted Date
212480-001-0	(\$50.00)	Credit - NSF Fee waived due to bank error	\$0.00	(\$50.00)	9	9/8/2025
124820-001-0	(\$73.32)	Credit - Penalty Charged in Error	\$0.00	(\$73.32)	9	9/8/2025
117000-001-0	(\$13.52)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$13.52)	9	9/8/2025
105610-001-0	(\$4.05)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$4.05)	9	9/8/2025
135630-001-0	(\$22.92)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$22.92)	9	9/8/2025
151760-001-0	(\$9.48)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$9.48)	9	9/8/2025
167060-001-1	(\$16.20)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$16.20)	9	9/8/2025
100240-001-1	\$48.44	Debit Transfer Credit Balance to New Owner #100240-001-2 / Finalization	\$48.44	\$0.00	9	9/8/2025
100240-001-2	(\$48.44)	Credit Transfer Credit Balance From Former Owner #100240-001-1 / Finalization	\$0.00	(\$48.44)	9	9/8/2025
133030-001-0	(\$17.55)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$17.55)	9	9/9/2025
121030-001-0	(\$13.52)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$13.52)	9	9/9/2025
212430-001-0	(\$22.25)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/29/25	\$0.00	(\$22.25)	9	9/9/2025
154810-001-0	(\$11.50)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/30/25	\$0.00	(\$11.50)	9	9/9/2025
323625-001-0	(\$17.11)	Credit Penalty Charged in Error Received Payment in Mail 9/8/25 Post Mark Date 8/27/25	\$0.00	(\$17.11)	9	9/9/2025
302700-001-0	(\$634.57)	Credit Account Balance Transfer to New Account #302700-001-1 / Finalization	\$0.00	(\$634.57)	9	9/9/2025
220803-001-0	\$634.57	Debit Account Balance From Former Owner #302700-001-0 / Finalization	\$634.57	\$0.00	9	9/9/2025
223501-001-0	\$148.60	Debit Refund duplicate payment from tenant made in error	\$148.60	\$0.00	9	9/9/2025
159530-001-0	\$242.68	Debit Refund duplicate payment made on account	\$242.68	\$0.00	9	9/9/2025
314090-001-0	(\$12.84)	Credit - one time courtesy penalty waiver	\$0.00	(\$12.84)	9	9/12/2025
351820-001-0	(\$741.36)	Credit - one time courtesy penalty waiver	\$0.00	(\$741.36)	9	9/15/2025
159540-001-0	(\$24.46)	Credit - one time courtesy penalty waiver	\$0.00	(\$24.46)	9	9/15/2025
131360-001-0	(\$24.46)	Credit - one time courtesy penalty waiver	\$0.00	(\$24.46)	9	9/15/2025
131360-001-0	\$85.00	Debit - Lien Satisfaction Fee Charge on Sewer Certification Not Done	\$85.00	\$0.00	9	9/17/2025
131360-001-0	(\$24.21)	Credit Penalty One Time Courtesy	\$0.00	(\$24.21)	9	9/17/2025
128290-001-0	(\$12.84)	Credit Penalty One Time Courtesy	\$0.00	(\$12.84)	9	9/17/2025
222337-001-0	(\$17.55)	Credit Penalty One Time Courtesy	\$0.00	(\$17.55)	9	9/17/2025
155155-001-0	(\$13.52)	Credit Penalty One Time Courtesy	\$0.00	(\$13.52)	9	9/17/2025
222337-001-0	(\$20.24)	Credit Penalty One Time Courtesy	\$0.00	(\$20.24)	9	9/17/2025
155160-001-1	(\$12.84)	Credit Penalty One Time Courtesy	\$0.00	(\$12.84)	9	9/17/2025
113090-001-0	(\$23.60)	Credit - Penalty Charged in Error	\$0.00	(\$23.60)	9	9/17/2025
151630-001-0	(\$14.86)	Credit - Penalty Charged in Error	\$0.00	(\$14.86)	9	9/17/2025
104730-001-0	(\$11.50)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$11.50)	9	9/17/2025
150370-001-1	(\$12.84)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$12.84)	9	9/17/2025
122120-001-0	(\$17.72)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$17.72)	9	9/17/2025
157880-001-0	(\$13.52)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$13.52)	9	9/17/2025
119320-001-0	(\$20.24)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$20.24)	9	9/17/2025
211206-001-0	(\$21.51)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$21.51)	9	9/17/2025
133390-001-0	(\$16.20)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$16.20)	9	9/17/2025
127000-001-0	(\$14.19)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$14.19)	9	9/19/2025
120890-001-0	(\$12.17)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$12.17)	9	9/19/2025
154930-001-0	(\$16.20)	Credit - Penalty Waived due to batch of online banking checks being lost in mail	\$0.00	(\$16.20)	9	9/19/2025
0	\$0.00		\$0.00	\$0.00		
0	\$0.00		\$0.00	\$0.00		
0	\$0.00		\$0.00	\$0.00		
0	\$0.00		\$0.00	\$0.00		
0	\$0.00		\$0.00	\$0.00		
	(\$894.01)	TOTAL ADJUSTMENTS - SEPTEMBER 2025	\$1,159.29	(\$2,053.30)		

John T. Zurek

Approved By: