



**Hidden Valley Lake Community Services District  
Finance Committee Meeting Agenda  
Wednesday, May 13, 2026 – 1:00 PM  
19400 Hartmann Road, Hidden Valley Lake, CA**

*The agenda and all supporting documents are available for public review at 19400 Hartmann Road, Hidden Valley Lake, CA 95467, 72 hours in advance of each regularly scheduled meeting. Materials related to any items on this agenda submitted to the Board after distribution of the agenda, and not otherwise exempt from disclosure, will be made available for public review during normal business hours.*

*Assistance for Disabled: If you are disabled in any way and need accommodation to participate in the meeting, please call the Clerk of the Board at 707-987-9201 so the necessary arrangements can be made.*

**1. Opening Greeting**

- a. Call to Order
- b. Roll Call:
- c. Pledge of Allegiance
- d. Approval or Amendment of the Agenda

**2. Public Discussion**

*The public is welcomed and encouraged to address the Board at this time on matters not on the agenda. Please be advised that pursuant to Government Code Section 54954.2, the Board is not permitted to act on any matter not on the agenda unless it determines an emergency or the need to act arose after the posting of the agenda. This period will be limited to thirty minutes, and individual speakers will be limited to five minutes.*

**3. Discussion and Possible Recommendation:** Review and Recommend the Consideration of Proposals of Banking Services.

**4. Discussion and Possible Recommendation:** Review and Recommend the Consideration of Proposals of Social Media, Communications, and Public Relations Services: Archer Public Affairs / Duran Kinst Strategies (DKS), CV Strategies or Tripepi Smith

**5. Discussion and Possible Recommendation:** Review and Recommend the Approval of Piazza Construction's Bid of \$186,507 for the Installation of 7 Isolation Valves

- 6. Discussion and Possible Recommendation:** Review and Recommend the Approval of GHD's Wastewater Treatment Plant Master Plan Proposal for \$167,500
- 7. Discussion and Possible Recommendation:** Review and Recommend the Approval of RSA+'s Proposal to Provide Wastewater Treatment Plant Monitoring and Reporting Program Assistance
- 8. Discussion and Possible Recommendation:** Draft Budget Review for Fiscal Year 2026-2027
- 9. Discussion and Possible Recommendation:** Monthly Financials
- 10. Discussion and Possible Recommendation:** Projects Update
- 11. Committee Member Comment**
- 12. Adjourn**

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** Yes

**Meeting:** Finance Committee

**Budgeted Amount:** \$4,500.00

**To:** Finance Committee

**Cost Estimate:** N/A

**From:** General Manager

**Funding Source:** 120/130 (Wastewater/Water)

**Written by:** Accounting Supervisor

**Funding Account #:** 5-00-5075

**Project Name:** N/A

**Project #:** N/A

### AGENDA ITEM #: 3

**AGENDA ITEM TITLE:** Review and Recommend the Consideration of Proposals of Banking Services.

**SUMMARY:** In March 2026, the District issued a Request for Proposals (RFP) for banking services to confirm that current services and pricing remain competitive and to identify the best overall banking partner for the District's operational needs.

**BACKGROUND/ANALYSIS:** The District has maintained a long-standing financial partnership with West America Bank, which has served as its primary banking institution since 1985. Following the issuance of a formal request for proposals, which concluded on April 30, 2026, the District received submissions from three qualified financial institutions: 5 Star Bank, West America Bank, and River City Bank. Upon conducting a comprehensive evaluation of these submissions, staff assessed each proposal based on completeness, service capability, and overall cost-effectiveness, ultimately determining that all three institutions meet the District's requirements and represent viable options for continued banking services.

Operationally, the District currently makes daily in-person bank deposits. If the District selects a bank outside Lake County, the District will need to implement an armored-car cash pickup service and establish Remote Deposit Capture (RDC) to securely deposit checks.

The following table provides an account analysis fee comparison for December 2025, January 2026, and February 2026, including earning credit rates/amounts and net analysis position.

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

Account Analysis Comparisons	5 Star Bank	West America Bank	River City Bank
<b>December 2025</b>			
Earning Credit Rate	1.00%	0.20%	1.00%
Earning Credit Amount	\$1,067.23	\$212.33	\$954.92
Total Cost of Services Rendered	\$822.12	\$578.71	\$247.58
<b>Net Analysis Position</b>	<b>\$245.11</b>	<b>-\$366.38</b>	<b>\$707.34</b>
<b>January 2026</b>			
Earning Credit Rate	1.00%	0.20%	1.00%
Earning Credit Amount	\$929.87	\$185.39	\$833.93
Total Cost of Services Rendered	\$772.28	\$526.87	\$232.90
<b>Net Analysis Position</b>	<b>\$157.59</b>	<b>-\$341.48</b>	<b>\$601.03</b>
<b>February 2026</b>			
Earning Credit Rate	1.00%	0.20%	1.00%
Earning Credit Amount	\$699.10	\$138.99	\$625.02
Total Cost of Services Rendered	\$795.64	\$497.59	\$236.87
<b>Net Analysis Position</b>	<b>-\$96.54</b>	<b>-\$358.60</b>	<b>\$388.15</b>
<b>Total Est. Quarterly Analyzed Service Charges (Dec 2025 - Feb 2026)</b>	<b>\$96.54</b>	<b>\$1,066.46</b>	<b>\$0.00</b>

With Finance Committee input on service priorities, operational considerations, and evaluation criteria, staff will complete the review (including any needed follow-up questions and final terms) and return on May 20, 2026, at the Regular Board Meeting with a recommended bank selection for Board consideration.

**RECOMMENDATION:** Provide input on the evaluation of the banking services to guide staff’s final recommendation to the Board on May 20, 2026.

**ATTACHMENTS:** A) 5 Star Bank Proposal, B) West America Bank Proposal, C) River City Bank Proposal.

**RESPONSE TO REQUEST FOR PROPOSAL**  
PREPARED FOR

# Hidden Valley Lake Community Services District



[www.fivestarb.com](http://www.fivestarb.com)

**NASDAQ: FSBC**

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# Cover Letter



## COVER LETTER

List the name, address, and telephone number of the Institution.

Five Star Bank  
855 Harter Parkway, Suite 350B, Yuba City, CA 95993  
530-431-0950

Provide a list of the institution's hours and holidays.

Branch operations are open 9:00 AM – 4:00 PM: Monday through Friday. The Five Star Bank team is normally available 8:00 AM – 5:00 PM PST: Monday through Friday.

Five Star Bank observes the following holidays:

New Year's Day	Labor Day
Birthday of Martin Luther King, Jr.	Columbus Day
Washington's Birthday	Veterans Day
Memorial Day	Thanksgiving Day
Juneteenth National Independence Day	Christmas Day
Independence Day	

April 30, 2026

Mr. Paul Kelley, General Manager  
Ms. Trish Wilkinson, Accounting Supervisor Manager  
Hidden Valley Lake Community Services District  
19400 Hartmann Road  
Hidden Valley Lake, CA 95467

Dear Mr. Kelley and Ms. Wilkinson:

Five Star Bank is pleased to present this proposal to serve as the primary banking partner for the Hidden Valley Lake Community Services District (HVLCS D). We understand that the District is seeking a banking partner that ensures the security of public funds, improves operational efficiency, and supports staff with responsive, knowledgeable service all at a reasonable and transparent cost.

Five Star Bank is uniquely positioned to meet these priorities. As a California based community bank with more than \$1.3 billion in public funds on deposit across 125+ public agencies, including 20 Community Services Districts, Five Star Bank brings deep experience supporting districts similar in size, complexity, and mission to HVLCS D. Our government banking platform is designed specifically for public agencies that require strong internal controls, full compliance with California Government Code, and practical tools that reduce administrative burden on limited staff resources. Our approach is centered on three key commitments:

### **1. Protecting Public Funds and Reducing Operational Risk**

Five Star Bank provides a fully collateralized banking structure compliant with California Government Code requirements, supplemented by FDIC insurance through IntraFi services when appropriate. Robust fraud prevention tools, including Positive Pay with payee validation, ACH Positive Pay, dual control wire transfers, and wire transfer call back verification that enhance internal controls and significantly reduce fraud risk. In addition, our use of remote deposit capture and armored carrier services minimizes staff exposure to risk by eliminating the need for District personnel to transport cash or checks offsite.

### **2. Improving Staff Efficiency with Modern, Practical Banking Tools**

We understand that HVLCS D operates with a lean staff focused on delivering essential water and wastewater services. Five Star Bank's treasury platform is designed to simplify day to day operations, reduce manual processing, and provide clear visibility into cash activity. Our goal is not just to replace your current bank, but to make banking easier for your staff.

Key benefits include:

- Same day deposit processing and next day check availability
- Flexible ACH origination and payroll services
- Integrated online banking with secure role based access
- Support for Tyler Incode IX Pro workflows
- Dedicated implementation and ongoing support teams
- A net risk reduction from enhanced deposit processing (no staff transport of cash)

### 3. Delivering Transparent Value and Measurable Cost Savings

Five Star Bank proposes an analyzed public checking account structure designed to minimize or eliminate out of pocket banking fees through earnings credits. Based on the District's historical activity, our analysis demonstrates significant fee savings compared to HVLCS D's current banking relationship, even after factoring in weekly armored carrier services. Additionally, we offer a Public Money Market Account that matches the LAIF rate, helping the District maximize yield while maintaining liquidity and safety.

HVLCS D will be supported by a dedicated government banking team with direct access to decision makers, not call centers. Our team conducts regular service reviews and remains available as the District's needs evolve. Five Star Bank is committed to providing HVLCS D with a secure, efficient, and cost effective banking relationship that supports the District's mission today and into the future.

Five Star Bank is prepared to support a smooth transition in advance of the District's desired July 1, 2026, implementation date. This proposal shall remain firm for 90 days from the April 30, 2026, submission deadline. We appreciate the opportunity to be considered and welcome the chance to partner with HVLCS D in support of its critical mission to serve the Hidden Valley Lake community.

Sincerely,



**REAGAN BALLO, CTP**  
**SVP/Managing Director of Government Banking**

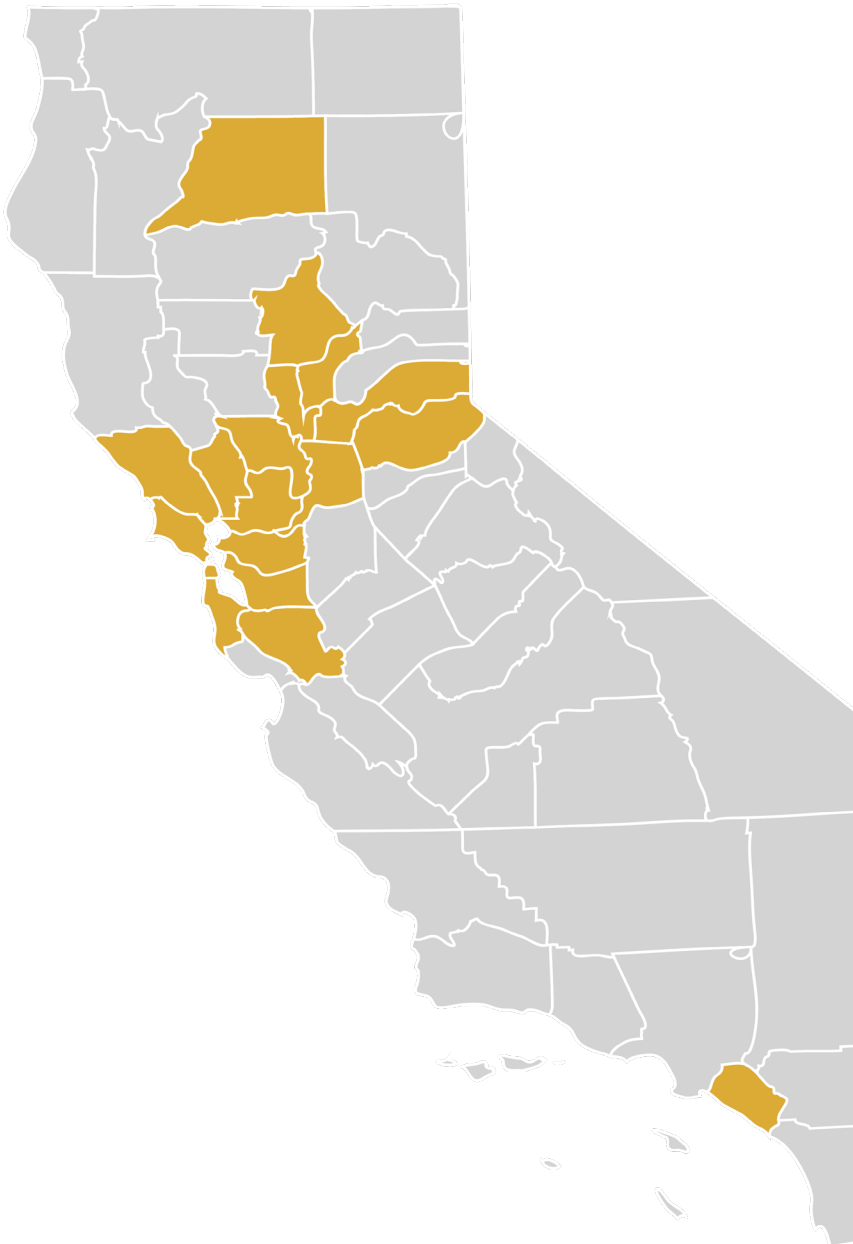
**t:** 916.660.5752 | **m:** 805.305.1882

**e:** rballo@fivestarbanc.com

**a:** 3100 Zinfandel Drive, Suite 650 (Banking Office: Suite 100)  
Rancho Cordova, CA 95670

Provide the location of the Institution's headquarters. In addition, provide a regional map with the location of all banking institutions, offices and ATM locations in the County of Lake and the immediate surrounding communities.

Five Star Bancorp is a bank holding company headquartered in Roseville, California. Our headquarters are located at 2240 Douglas Blvd., Suite 100, Roseville, CA 95661. Five Star Bancorp operates through its wholly owned banking subsidiary, Five Star Bank. The Bank has 11 office locations in Northern California. Though the Bank has no office location within the County of Lake, the District can access any ATM in the County and Five Star Bank will reimburse the fee for the use of that ATM.



## BRANCH LOCATIONS:

### CHICO OFFICE

1370 E. Lassen Avenue, Suite 100  
Chico, CA 95973  
530.924.5121

### DOWNTOWN SACRAMENTO OFFICE

(Administrative Office)  
555 Capitol Mall, Suite 985  
Sacramento, CA 95814  
916.306.1655

### ELK GROVE OFFICE

9250 Laguna Springs Drive, Suite 102  
Elk Grove, CA 95758  
916.714.2444

### NATOMAS OFFICE

2400 Del Paso Road, Suite 100  
Sacramento, CA 95834  
916.640.1500

### NEWPORT BEACH OFFICE

(Administrative Office)  
4100 Newport Place, Suite 660  
Newport Beach, CA 92660

### RANCHO CORDOVA OFFICE

3100 Zinfandel Drive, Suite 100  
Rancho Cordova, CA 95670  
916.851.5440

### REDDING OFFICE

356 Hartnell Avenue, Suite B  
Redding, CA 96002  
530.223.6652

### ROSEVILLE OFFICE

2240 Douglas Boulevard, Suite 100  
Roseville, CA 95661  
916.626.5000

### SAN FRANCISCO OFFICE

345 California Street, Suite 2875  
San Francisco, CA 94104  
415.316.0014

### WALNUT CREEK OFFICE

1333 North California Street, Suite 510  
Walnut Creek, CA 94596  
925.465.6436

### YUBA CITY OFFICE

855 Harter Parkway, Suite 350B  
Yuba City, CA 95993  
530.431.0950



Provide a general overview and brief history of the organization, including parent and/or subsidiary companies and the numbers of employees.

Five Star Bank was founded in 1999 by a group of Sacramento's entrepreneurs who wanted to create the kind of personalized banking services they desired themselves – services provided by industry experts who were committed to partnerships grounded in shared vision and goals. Today, Five Star Bank is a community business bank guided by purpose-driven banking, community stewardship, regional and industry expertise, and a commitment to economic development. In May 2021, we completed our initial public offering. For over 25 years, Five Star Bank has strategically pursued organic growth through the thoughtful expansion of our presence in Northern California and key markets beyond. This sustained development has been achieved by investing in our team, enhancing internal processes, fostering community partnerships, and strengthening our brand. In 2023, this strategic expansion included entry into the San Francisco Bay Area market.

Today Five Star Bank is a \$4.8 Billion community business bank serving government clients statewide. Our principal geographic market is the Capital Region (Rancho Cordova, Roseville, Sacramento and Elk Grove), the North State (Chico, Redding and Yuba City) the nine-county San Francisco Bay Area, and Southern California. Five Star Bancorp is a bank holding company headquartered in Roseville, California. Five Star Bancorp operates through its wholly owned banking subsidiary, Five Star Bank. Five Star Bank is proud to employ 247 people as of 4/1/2026.

Five Star Bank employs a high-tech/high-touch approach to business banking, providing clients with consistent, direct access to their dedicated banker at all times. You deserve a banking partner you can call directly, who knows your name and District, and who is an advocate for you and those you serve. Our relationship-based banking model ensures direct access to trusted and knowledgeable bankers, prioritizing dedicated, personalized service over impersonal general 1-800 service lines. As a community business bank, we believe in action over words and recognize that it is the effort of our entire team that allows us to donate, volunteer, engage, and lead. On a continual basis, we work through enhancements to our community outreach efforts. We always will. We are focused on the health and success of our employees, shareholders, customers, and community partners so that we may continue to fulfill our purpose as stewards of the communities we serve.

## REGIONS WE SERVE

Five Star Bank serves clients through branch locations in Northern California, including the Capital Region, North State, Southern California, and San Francisco Bay Area.

## VERTICALS WE SERVE

### Government

Food, Agribusiness & Diversified Industries  
 Commercial Real Estate & Construction  
 Enterprise (Businesses & Associations)  
 Manufactured Housing, RV & Self Storage  
 Private Practice & Professional Services  
 Venture Banking, Technology & Start-up  
 Small Business Administration (“SBA”)  
 Contractors & Manufacturers  
 Faith Based Community  
 Healthcare  
 Non-Profit

## AWARDS & RECOGNITION



S&P Global Market Intelligence  
 Top 3 Best-Performing Community Banks  
 2025



Piper Sandler's Sm-All Stars  
 2025



Raymond James Community  
 Bankers Cup Winner  
 2024  
**Ranked in top 10% of Community Banks in the Nation**

Bauer Financial	—————	5 Stars (out of 5)
Findley Report	—————	Super Premier Performing Bank
IDC	—————	Superior Rating
Sacramento Business Journal	—————	2023 Best Places to Work & 2025 Fastest Growing Businesses

# Scope of Services



Five Star Bank will provide the District with an account structure to meet the needs of the District's accounts payables, accounts receivables, and treasury needs including the following services:

Provide month end statements and images of paid checks by the 5th of the following month.

Five Star Bank will provide month end statements and images of paid checks by the 5th of the following month. Deposit items are imaged and available via Online Banking the following day. Images of checks are included with bank statements which can be mailed to the District. (Statements are retained online for 7 years.) Account Analysis Statements will be available online by the 10th of the following month for your review.

Provide wire services to transfer money to and receive funds from other institutions, along with appropriate security levels for wire transfer initiations and approvals.

Wires can be entered via online banking and once a wire is created, the user can save the beneficiary as a recipient to use for future use. Once the wire is drafted and approved by HVLCSO, Five Star Bank is alerted and will continue with sending the wire once a call back verification has been completed. Online Banking wire cut-off time is 2:30 PM PT to ensure same day execution. To log in to the Online Banking Portal, users must complete a two-factor authentication process to ensure secure login. The Bank offers dual control or single control for wires, it's dependent on HVLCSO's specifications. Once a wire is initiated, HVLCSO can have a user be a draft only and then a second person can be an approver for the outgoing wire. Daily limits are established for wire transfers to protect the District. The limits are established based upon the District's specifications.

Provide "positive pay" service that allows the District to refuse payment on items submitted to the bank, which do not match our disbursement records, as well as automatic clearinghouse (ACH) "positive pay."

- Five Star Bank offers Positive Pay, Payee Positive Pay, and ACH Positive Pay.
- Five Star Bank has the ability to manually enter one-time check disbursements into Positive Pay.
- The fields included in our Positive Pay are the following: Payee Name, Check Date, Check Number, Check amount. For ACH Positive Pay, fields include Account numbers, Description, Company ID, SEC Code, and max allowable amount.
- Five Star Bank offers two different methods for file transfers: SFTP to our hosted server or manual upload through our Online Banking system. With both methods, the District initiates the transfer at their preferred schedule, remaining mindful of daily processing cutoffs, etc. Our system accepts file formats in Excel, Delimited text, and Fixed length text. Five Star Bank's Implementations team will work closely with HVLCSO staff to map check files to ensure they meet specifications.

Provide Remote Deposit Capture (RDC) hardware and software integration.

Five Star Bank will provide Remote Deposit Capture services for the District's check deposits. Our secure online portal allows you to scan incoming checks and make same-day deposits. Checks are made available the following business day unless a hold is placed on the check. The bank will follow the standard Regulation CC schedule. The cutoff time for same day deposits is 5:00 PM PST. Five Star Bank will provide two complimentary check scanners to HVLCSO for Remote Deposit Capture use. Remote Deposit Capture incurs a \$25 monthly fee and a \$1.00 per deposit transaction cost of which these charges can be included in the District's monthly account analysis.

Process non-sufficient funds (NSF) checks twice before being returned to the District. NSF checks must be returned to the District within five business days.

For returned items, we will automatically attempt to re-run the check and collect funds. If the return reason is for "NSF", "Uncollected funds" etc. we can re-deposit. If the return reason is "Stop Payment, "Refer to Maker" or similar we cannot re-deposit, and the check will be charged back to the District's account. We will mail a notice and a legal copy of the check if this occurs. You will also receive a mailed notice when we attempt to re-deposit an item. For larger items, we will reach out to the District via phone and alert them of the return reason if we cannot collect funds. There is not an NSF check fee for the first and/or second return on a check being deposited into the District's account.

Provide details of deposit discrepancies within one business day of the transaction.

If there is a discrepancy or need to make an adjustment in the account, please contact your Five Star Bank team directly. Five Star Bank will respond to that matter immediately and should an adjustment be made, this will be addressed right away.

Provide support for answering questions, troubleshooting problems and resolving issues in a prompt manner.

Five Star Bank will provide immediate client support for any troubleshooting needs or issues for HVLCSO. We pride ourselves on speedily serving our clients' needs as we are never more than a phone call away from assisting HVLCSO.

Provide means to inquire about/request canceled checks and stop payment on checks upon proper authorization.

Stop payments can be placed within the online banking platform for checks written within the past 90 days or less. The user will need to input the check number, date, payee, and amount to place the stop payment. Checks written older than 90 days will need assistance from our bank staff. Stop payments are valid for 6 months. Confirmation is immediate whether input online or with bank staff. Inquiry about canceled checks or stop payments can be made online within our online banking platform or with the support of the Five Star Bank team.

Banking Supplies: The Institution will be required to provide a supply of coin rollers, security bank bags, deposit slips, and endorsement stamps. The cost of supplies shall be charged to the District's account.

Five Star Bank will provide HVLCSO with the necessary supplies to successfully process cash and check deposits. The cost of these supplies will be included in the District's account analysis cost structure unless otherwise noted as complimentary in this RFP.

Direct Deposit for Payroll: The Institution should be able to provide this service, and the cost should be noted in the proposal.

Five Star Bank has the capabilities to provide direct deposit for the payroll needs of HVLCSO. Five Star Bank offers three methods for ACH file uploads: NACHA, CSV, or manual input through our Online Banking system. Our Implementations team will work closely with HVLCSO to map check files to ensure they meet specifications.

ACH Cutoff Times:

- Same day outgoing: 9:45am and 11:45am to be received by End of Day. If the transaction is input after 11:45am the transaction will be sent the following business day or day specified by inputter.
- If a NACHA file is being utilized the file MUST be uploaded and approved by 4:45pm the prior business day for next day payment. For example, Friday payroll dates, the file must be uploaded on Thursday or the prior business day (Holidays excluded).
- The drop-dead deadline to guarantee employee posting for a same day ACH transaction is 11:45 AM.
- If "Dual Approval" is in place, the transaction will need to be both "Drafted" and "Approved" within these time frames.
- There are no additional fees for processing same day transactions. If a deadline is missed the transaction will need to be resubmitted.
- The fees are not different if the direct deposit files are delivered prior to the cutoff deadline.

Direct deposit for payroll service costs \$2.50 per ACH Batch Origination and \$0.15 per ACH transaction of which these costs will be included in the District's account analysis cost structure.

ACH Direct Debit: The District offers an ACH direct debit option to its customers (currently 150 participants). If the District's current hardware, software and/or special programming are not compatible with the Institution's service, the cost and other associated fees to implement the Institution's service must be provided. If there is a limit on the number of these transactions that are allowed in a month or other period of time, it should be noted.

Five Star Bank can provide the District with ACH direct debit transactions to accept customer payments. There are no limits on the number of transactions that are allowed in a month for ACH direct debit transactions.

Credit/Debit Card Services: The District accepts credit and debit card payments on site through the District's website, text-to-pay, and interactive voice response (IVR) phone options. Because there are costs associated with these transactions, the District may choose to assess a surcharge, fee, or service charge on customers who make these payments.

Five Star Bank can accept the credit and debit card payments being processed by the District currently. Five Star Bank offers a full suite of merchant service solutions and can assist the District in evaluating various merchant service solutions to determine which solution would best fit the needs of HVLCSO should the District want to explore other options beyond its current practices.

Investments: The Institution must be able to make available to the District those investments allowed by California Government Code Section 53601 and the Investment Policy of the District.

Five Star Bank offers a public interest-bearing money market account with the rate matching the most recently posted monthly rate at LAIF (currently 3.826%). As LAIF resets their monthly rate, we adjust ours. We've been doing this since August 2016 and will continue to match LAIF. Five Star Bank can provide HVLCSO with easier access to their funds (24 hours a day, 7 days a week), later availability than LAIF for outgoing wires (2:30pm vs. 10am) and more frequent compounding of interest (monthly vs. quarterly). In keeping with the three priorities for public funds – Safety, Liquidity, and Yield – we can offer the District this interest-bearing public money market account in a fully collateralized or fully FDIC insured public money market account. The collateral is supported by California Government Code Section 53630 to ensure that the District's funds are fully collateralized and kept safe per state law.

Five Star Bank is a member of IntraFi and offers FDIC Insured Cash Sweep accounts, which provides FDIC insurance up to \$200MM. With IntraFi Cash Service (ICS), HVLCSO can enjoy the safety and simplicity that come with access to multi-million-dollar FDIC insurance through a single bank relationship.



- **Peace of Mind** | Rest assured knowing that funds are eligible for FDIC insurance protection in amounts well into the millions, all backed by the full faith and credit of the federal government. And since deposit accounts are not subject to floating net asset values, you can feel secure knowing that market volatility will not negatively affect principal.
- **Interest** | Put cash balances to work in money market deposit accounts.
- **Liquidity** | Enjoy access to funds placed through ICS into money market deposit accounts.
- **Time Savings** | Work directly with just us—a bank you know and trust—to access multi-million dollar FDIC insurance and forego the need to track collateral on an ongoing basis, or to manually consolidate statements and disbursements from multiple banks.
- **Community Support** | Feel good knowing that the full amount of funds placed through ICS can stay local to support lending opportunities that build a stronger community.
- **How Does ICS Work?** Five Star Bank, like other institutions that offer ICS, are members of the IntraFi network. When we place your deposit through ICS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The amounts are then placed into deposit accounts at multiple FDIC insured banks. As a result, you can access FDIC coverage from many institutions while working directly just with us. Receive one statement from our bank and access key details about your accounts online, 24/7. And, as always, know that your confidential information is protected.

Aside from Five Star Bank's Public Money Market Account and ICS Account, the Bank offers competitively priced Certificate of Deposits (CDs) that can be used for short-term investment options. CDs are a bank product and as such Five Star Bank strictly adheres to the California Government Code as a trusted financial institution holding public funds on deposit subject to Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630) of the Government Code of the State of California. Five Star Bank follows and adheres to the applicable laws surrounding banking services for public entities in California.

Direct Deposit Relationship – State of California and Local Agency Investment Fund (LAIF) and California Cooperative Liquid Assets Securities System (California CLASS): The institution must be an approved State of California Depository and be able to process payments from these institutions.

Five Star Bank is not one of the seven State of California Depository banks. Though this does not limit the ability of Five Star Bank to serve HVLCSD as we are currently serving the banking needs of over 125 public entities all throughout the state. Operationally, this does not impair the daily banking capabilities of Five Star Bank. These seven State of California Depository banks serve the banking needs of the State of California and as such does not impact Five Star Bank's ability to serve our public entity clients. Furthermore, we can send and receive funds from LAIF and CLASS to fully service the banking needs of the District without interruptions which is a practice many of our clients perform today.

The Institution must have at least one full-size branch or main office within Lake County, California, or, in the alternative, provide a secure courier service capable of fulfilling all cash management and deposit requirements specified in this RFP.

Despite Five Star Bank not having a full-service branch or main office in Lake County, Five Star Bank can completely service the banking needs of the District. For check deposits, the Bank will provide HVLCSD a Remote Deposit Capture machine to electronically deposit any checks. With respect to the cash needs of the District, Five Star Bank will work with Garda, an armored carrier service, to meet the cash deposit needs of the District. Additionally, change orders can be placed through Garda to service the petty cash needs of the District. These services not only provide operational efficiencies by saving staff time from going to the Bank for these deposits. They also reduce liability to the District by not exposing staff to any potential threats associated with transporting cash to a local bank. Utilizing an armored carrier service improves operational efficiency, reduces risk exposure, and will be included in the District's account analysis structure to minimize the fiscal impact of armored carrier services while fully satisfying the RFP's alternative requirement.

The Institution must be qualified depository of public funds in compliance with Section 53649 of the California Government Code.

Five Star Bank follows and adheres to the applicable laws surrounding banking services for public entities in California and is in compliance with California Government Code.

The investment activities of the District will in no way be affected by the appointment of an Institution to handle the District's regular demand account.

Five Star Bank can provide the regular demand accounts needed for the District's day-to-day banking needs. These accounts do not affect the investment activities of HVLCSD.

# Account Manager Information



## ACCOUNT MANAGER INFORMATION

Five Star Bank has extensive experience working with public entity clients across the entire state of California. Reagan Ballo, Brittany Silveira, and Edward Grogg will respond directly to Hidden Valley Lake Community Service District for any day-to-day banking requests and service needs.

Reagan Ballo, SVP/Managing Director of Government Banking at Five Star Bank, reports directly to our EVP/Chief Banking Officer, Mike Rizzo. The District will have direct access to their dedicated banker, Reagan, and his team with knowledge in government banking at all times. Here at Five Star Bank, we pride ourselves on service and execution, ensuring that our clients' needs are consistently met. As the District evolves and grows over time, Reagan along with the entire Government Team will serve as the primary point of contact for the discussion and implementation of new banking products and services. Reagan and team are here to be a banking resource for the District throughout the entirety of the District's banking relationship with Five Star Bank, ensuring that there is a continuous and constant point of contact at Five Star Bank. Your Five Star Bank team will conduct an annual review of services with the District to ensure that your banking practices remain optimized, efficient, and relevant. Again, there is an entire government team at Five Star Bank ready to support the District for all their banking needs.



### REAGAN BALLO, CTP

SVP / Managing Director of Government Banking  
rballo@fivestarbanc.com | 916.660.5752

Reagan is your primary point of contact at Five Star Bank, serving as your internal advocate and managing every product, service, and team member involved in your banking experience.

Reagan Ballo joined Five Star Bank in 2018 and serves as Senior Vice President / Managing Director of Government Banking. In this role, he leads the bank's government banking efforts and assists government banking clients throughout California. Mr. Ballo is a Certified Treasury Professional through the Association for Financial Professionals. He attended the University of California, Davis and graduated with a Bachelor of Science in Managerial Economics and a minor in Contemporary Leadership.



### BRITTANY SILVEIRA

VP / Treasury Solutions Advisor  
bsilveira@fivestarbanc.com | 530.924.5127

Brittany is your expert in treasury solutions and will ensure your onboarding is swift, seamless and efficient.

Brittany Silveira joined Five Star Bank in 2021 as Assistant Vice President / Relationship Manager. She soon transitioned to her current role of Vice President, Treasury Solutions Advisor. Ms. Silveira is actively involved with the Chico Chamber of Commerce's Young Professionals Organization and is a graduate of California State University, Chico with a degree in Business Management. She helps our clients streamline their banking processes and add efficiencies that save them time and money.



### EDDIE GROGG

AVP / Relationship Manager  
egrogg@fivestarbanc.com | 916.306.1348

Eddie will be your day-to-day banker setting up your accounts, providing transaction support, and your "go-to" for any operational questions.

Eddie Grogg joined Five Star Bank in 2018 and currently serves as AVP/Relationship Manager. Previously, he headed up the Bank's corporate credit card program as our Credit Card Product Manager. In his current role, he focuses on assisting public entity clients all throughout the state of California. He attended the University of Oregon and graduated with a Bachelor of Science in Economics.

Once the RFP has been awarded, the Bank will schedule an in-depth Discovery Meeting with your team and Brittany Silveira, VP/Treasury Solutions Advisor, to ensure that all online banking capabilities have been appropriately identified, and any additional services that the District may need have been discussed to properly meet your needs. Brittany will create a personalized implementation schedule with your team to ensure all District priorities are met, go live dates are understood, and proper meeting accommodations can be made; whether in-person, ZOOM, or over the phone. We will work closely with you every step of the way to create a smooth transition to Five Star Bank. We will provide training and testing to ensure that the determined go live date has a successful deployment, and the transition occurs as planned based upon the District's preferred time schedule. Five Star Bank is happy to accommodate the District's timing and will customize dates appropriately. Five Star Bank will work with the appropriate and designated District staff during this transition process and we look forward to meeting the District's team.

A typical conversion timeframe consists of approximately a 6–8-week process. Though factors that could impact the conversion period are the following but are not limited to staffing resources of the District, timeliness of returning transition deliverables from District staff, third party shipping delays, and federal holidays. We will consider these factors that could impact the timing of the conversion process and create a timeframe that allows for a successful go live date.

**Transition Deliverables and Documentation:**

- Contract for Deposit of Monies – To be completed and signed by HVLCSD
- Signature Letter – To be completed and signed by HVLCSD
- Cash Management Agreement – To be completed and signed by HVLCSD
- Armored Carrier Services Agreement – To be completed and signed by HVLCSD
- Remote Deposit Capture – To be delivered to HVLCSD by Five Star Bank
- Check Stock, Deposit Slips, and Banking Supplies – To be delivered to HVLCSD by Five Star Bank
- Online Training – To be scheduled and provided by Five Star Bank

We understand that transitioning to a new bank takes time. As such, we will not charge any set-up fees for the accounts and treasury services, and we will provide the District with up to two (2) complimentary check scanners for the Remote Deposit Service (a value of approximately \$1,500) along with the initial supply of check stock, deposit tickets and endorsement stamps as required to get started with your new Five Star Bank accounts.

# Relevant Experience and Qualifications



## RELEVANT EXPERIENCE AND QUALIFICATIONS

Describe the experience of the Institution in providing similar banking services for governmental entities.

The Bank's Government Team knows cost-effective banking services are critical to safeguarding public funds, managing liquidity and maximizing return. We also know our clients depend on our speed to serve. Five Star Bank employs a high-tech/high-touch approach to business banking, providing clients with consistent, direct access to their dedicated banker at all times. You deserve a banking partner you can call directly, who knows your name and District, and who is an advocate for you and those you serve. Our relationship-based banking model ensures direct access to trusted and knowledgeable bankers, prioritizing dedicated, personalized service over impersonal general 1-800 service lines. We consistently communicate with our clients to see how we can best serve them and communicate when new treasury tools become available to share how they can bring about operational efficiencies. Our commitment to our public sector clients goes beyond simply providing banking services. As a long-time partner for many government clients, we understand their unique financial challenges. Five Star Bank is a proud platinum level business affiliate sponsor of the California Special District's Association and is keenly knowledgeable of the nuances involved in providing banking services to public entities. We are privileged to work with over 125 public agency clients, of which the majority are special districts and 20 are community service districts. Our public sector clients total over \$1.3 billion of public funds on deposit as of March 31, 2026. Five Star Bank strictly adheres to the applicable laws surrounding banking services for public entities in California Government Code as a trusted financial institution holding public funds on deposit subject to Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630) of the Government Code of the State of California.

Describe the banking institution's ability to collateralize all collected balances, more than the balances insured by the Federal Deposit Insurance Corporation (FDIC), as required by the California Government Code.

Our collateralization policy strictly adheres to the California Government Code as a trusted financial institution holding public funds on deposit subject to Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630) of the Government Code of the State of California. Five Star Bank follows and adheres to the applicable laws surrounding banking services for public entities in California.

Include a copy of the most recent audited annual financial statement and the latest 10-K report with the proposal.

A copy of the most recent audited annual financial statement and the latest 10-K report is included with this proposal.

Proved ratings for the Institution and/or bank holding company from two agencies: Standard & Poor's, Moody's and/or other established banking institution-rating agency. If the proposer is not rated by two of these rating organizations, provide other evidence of the institution's credit quality.

Credit Rating:

- Five Star Bancorp: Kroll Bond Rating Agency (KBRA) assigned a senior unsecured debt rating of BBB, a subordinated debt rating of BBB-, and a short-term debt rating of K3. Egan-Jones assigned a subordinated debt rating of A.
- Five Star Bank: Kroll Bond Rating Agency (KBRA) assigned a senior unsecured debt rating of BBB+, a subordinated debt rating of BBB, and a short-term debt rating of K2. Egan-Jones assigned a subordinated debt rating of A-.
- Bauer Financial: 5 Stars (out of 5) (see appendix)
- Findley Report: Super Premier Performance
- IDC Financial: Superior Rating (see appendix)
- CRA Rating: Satisfactory (CRA Performance Evaluation was conducted by the FDIC, Division of Depositor and Consumer Protection on July 22, 2024).

# References



## REFERENCES

### **Nipomo Community Services District**

Raymond Dienzo, General Manager

E: rdienzo@ncsd.ca.gov

O: (805) 929-1133

*Annual Revenue: Approximately \$16 million*

*Annual Expenses: Approximately \$13 million*

### **Twain Harte Community Services District**

Tom Trott, General Manager

E: ttrott@twainhartecsd.com

O: (209) 586-3172

*Annual Revenue: Approximately \$6 million*

*Annual Expenses: Approximately \$5 million*

### **San Miguel Community Services District**

Kelly Dodds, General Manager

E: kelly.dodds@sanmiguelcsd.org

O: (805) 467-3388

*Annual Revenue: Approximately \$4 million*

*Annual Expenses: Approximately \$3 million*

### **Amador Water Agency**

Karen Gish, HR/Risk Management Manager

E: kgish@amadorwater.org

O: (209) 257-5234

*Annual Revenue: Approximately \$23 million*

*Annual Expenses: Approximately \$18 million*

### **Valley of the Moon Water District**

Matt Fullner, General Manager

E: mfullner@vomwd.org

O: (707) 996-1037

*Annual Revenue: Approximately \$10 million*

*Annual Expenses: Approximately \$7 million*

“

Valley of the Moon Water District began working with Reagan and the team at *Five Star Bank* approximately one year ago, and the experience has been nothing short of a game-changer for our organization. Since transitioning to Five Star Bank, we have realized several meaningful improvements, including:

- Higher yields on our savings, which have allowed us to move to an armored cash service in a cost-neutral manner, enhancing safety for our staff while improving the security of our customers’ funds;
- Improved internal controls through the implementation of a daily account sweep, providing clearer visibility into balances and supporting compliance with our financial policies;
- Enhanced fraud protection through Five Star Bank’s Positive Pay services, which safeguard against both check and ACH fraud and demonstrate a strong commitment to financial security;
- Expanded in-house capabilities with the addition of two check scanners, enabling more secure, efficient processing and built-in redundancy (with training included);
- A seamless transition from our prior bank, managed professionally by a knowledgeable, responsive, and customer-focused Five Star Bank team; and
- Clear, proactive communication, with regular updates from Reagan regarding rate changes and other relevant information, ensuring we are always well informed.

Overall, I cannot say enough about the high level of professionalism, responsiveness, and genuinely friendly customer service provided by Reagan and the Five Star Bank team. We are extremely pleased with our decision to move our banking relationship to Five Star Bank and would confidently recommend them to other public agencies and organizations. ”

”

**MATTHEW FULLNER**
*General Manager*
**Valley of the Moon Water District**

“ Switching to *Five Star Bank* is one of the best decisions we’ve made as a district. Transition can be daunting, but Five Star’s excellent and personal customer service made it easy. Through this banking model, Five Star has helped us put more dollars back in our community so we can efficiently provide the services that matter most. ”

**TOM TROTT**

*General Manager*

Twain Harte Community Services District

# Fee Proposal



## FEE PROPOSAL

Five Star Bank has the technical capabilities to process the payable and receivable needs of HVLCSD. The Bank can handle the check deposit and cash deposit needs of the District while also providing efficient methods for vendor payments and payroll.

The Bank is proposing that the District utilize an analyzed public checking account for its operating account needs. The current Earnings Credit Rate on the Bank's analysis account is 1.00%. The Earnings Credit Rate of 1.00% will be fixed for the duration of the five-year agreement with HVLCSD. Included on the following pages are prepared analysis proforma's based upon the statements provided by HVLCSD.

For the three months of analysis statements provided, HVLCSD paid Westamerica Bank \$1,066.47 in banking fees. In comparison to those same months of bank activity HVLCSD would have paid Five Star Bank \$96.54 in banking fees which includes the cost of the added service of a weekly armored carrier pickup by Garda. Resulting in a \$969.93 direct cost savings to HVLCSD, which does not factor in the value of reducing exposure to liability by no longer taking cash into the local bank. Nor does this analysis include the operational efficiency and time savings of being able to service all deposit needs from the District's office.

Furthermore, Five Star Bank is pleased to offer HVLCSD the following:

- A public money market account that matches the most recently published monthly rate at LAIF currently paying 3.826% as of 4/30/2026\* – The rate is reset each month to match the most recently published monthly LAIF rate. Interest is compounded daily and posted at the end of the month.

\*\*\* Variable deposit rates are subject to change at any time based on market and other conditions.

- An extensive suite of treasury services to help you efficiently manage your banking needs. Including Online Banking with enhanced reporting, ACH Origination, Wire Transfers, Positive Pay with Payee Validation, ACH Positive Pay, Account Reconciliation, Remote Deposit Capture (RDC), Corporate Credit Cards, and Armored Carrier Services.
- Five Star Bank will provide your initial order of checks, deposit slips, and endorsement stamps at no charge. Five Star Bank will also provide up to two complimentary check scanner(s) for RDC transactions.

We understand that transitioning to a new bank takes time. For this reason, we will waive the first 90 days of account analysis fees to allow HVLCSD time to transfer the District's accounts and services to the Bank. All 3rd Party one-time/installation/set-up fees will be put into suspense and will be allocated to the account analysis account on the 4th month.

Included below is our treasury summary of fees schedule. The treasury summary of fees schedule is subject to change at any time based on market and other conditions.

Service Type	Fee per Month	Service Type	Fee per Item
Bank Administration Fee Annual Rate	.0010*	On-Us Checks Deposited	\$0.15
Account Maintenance	\$15.00	Transit Checks Deposited	\$0.15
ACH Filter	\$10.00	Branch Deposit	\$1.25
Cash Management	\$25.00	RDC Deposit	\$1.00
RDC Monthly Fee	\$25.00	Cash Deposit (per \$100)	\$.12
Positive Pay	\$15.00	Mobile Deposit	No Fee
Bill Pay	\$5.00	Cash Paid-Out	No Fee
Integrated Payables	TBD**	Checks Paid	\$0.18
Lock Box Services	TBD**	ACH Debit(s)	\$0.15
Armored Car Services	TBD**	ACH Credit(s)	\$0.15
Mission Courier Services	TBD**	ACH Batch Originated	\$2.50
Five Star Bank Courier Services	TBD**	Returned Deposited Items	\$10.00
		Stop Payments	\$20.00
		Incoming Wire	\$10.00
		Outgoing Domestic Wire	\$15.00
		Outgoing International Wire	\$20.00
		Official Check	\$5.00

\* Fee is calculated on the average daily ledger balance during the statement cycle.

\*\* Fees are assessed/negotiated by third party provider.

Hidden Valley Lake Community Services District  
 19400 Hartmann Road  
 Hidden Valley Lake, CA 95467

Statement Period: 12/31/2025  
 Business Development Officer: Reagan Ballo  
 Treasury Solutions Advisor: Brittany Silveira

### Pro Forma Analysis Statement

Balance Details	Five Star Bank	Westamerica Bank
<b>Average Ledger Balance</b>	\$1,256,572.90	\$1,256,572.90
<b>Less Required Reserves</b>	\$0.00	\$0.00
<b>Less Average Daily Float</b>	\$0.00	\$6,569.74
<b>Net Investible Balance</b>	\$1,256,572.90	\$1,250,003.16
<b>Earnings Credit</b>	1.00%	0.20%
<b>Days In Period</b>	31	31
<b>Current Period Earnings Credit</b>	\$1,067.23	\$212.32
<b>Less Total Analysis Activity Charges</b>	\$822.12	\$578.71
<b>Net Analysis Position</b>	\$245.11	-\$366.38

### Proforma Details

Depository Services	Activity	Five Star Bank Unit Price	Five Star Bank Activity Charge	WA Bank Unit Price	WA Bank Activity Charge
Account Maintenance - Monthly	1	\$15.00	\$15.00	\$19.00	\$19.00
ACH Credit	95	\$0.15	\$14.25	\$0.20	\$19.00
Bank Administration Fee Annual Rate	1	\$106.16	\$106.16	\$146.69	\$146.69
Branch Deposit - Per Deposit	21	\$1.25	\$26.25	\$1.40	\$29.40
Cash Deposit - Per \$100	11590	\$0.00	\$13.91	\$0.00	\$15.07
Check Deposit (On Us) - Per Item	82	\$0.15	\$12.30	\$0.15	\$12.30
Check Deposit (Transit) - Per Item	419	\$0.15	\$62.85	\$0.15	\$62.85
Check Paid - Per Item	88	\$0.18	\$15.84	\$0.20	\$17.60
Return Deposit - Per Item	1	\$10.00	\$10.00	\$0.00	\$0.00
<b>Subtotal: Depository Services</b>			<b>\$276.56</b>		<b>\$321.91</b>

<b>Commercial Online Banking</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Commercial Bill Pay - Monthly	1	\$5.00	\$5.00	\$0.00	\$0.00
Commercial Dvd	1	No Charge	\$0.00	\$50.00	\$50.00
Commercial Dvd Items	88	No Charge	\$0.00	\$0.04	\$3.52
Commercial Online Banking - Monthly	1	\$25.00	\$25.00	\$20.00	\$20.00
Onsite Banker Plus Items	7	No Charge	\$0.00	\$0.04	\$0.28
Onsite Banker Plus Items	200	No Charge	\$0.00	\$0.05	\$10.00
Subtotal: Commercial Online Banking			<b>\$30.00</b>		<b>\$83.80</b>

<b>ACH</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
ACH Origination Return Item	2	No Charge	\$0.00	\$12.00	\$24.00
Onsite Banker Plus ACH Itm 1-100	100	No Charge	\$0.00	\$0.25	\$25.00
Onsite Banker Plus ACH Itm101-500	78	No Charge	\$0.00	\$0.20	\$15.60
Onsite Banker Plus ACH Origination	1	No Charge	\$0.00	\$20.00	\$20.00
Onsite Banker Plush ACH Files	3	No Charge	\$0.00	\$8.00	\$24.00
Subtotal: ACH			<b>\$0.00</b>		<b>\$108.60</b>

<b>Positive Pay</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Positive Pay - Monthly	1	\$15.00	\$15.00	\$60.00	\$60.00
Positive Pay Items	88	No Charge	\$0.00	\$0.05	\$4.40
Subtotal: Positive Pay			<b>\$15.00</b>		<b>\$64.40</b>

<b>Armored Carrier - Garda</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Transportation – 1x Weekly Pickups (Thursday)	1	\$500.00	\$500.00	\$0.00	\$0.00
Subtotal: Armored Carrier			<b>\$500.00</b>		<b>\$0.00</b>

**Min. Balance Required to Offset All Costs \$967,977.65**

*The proposed pricing included in this proforma analysis statement will terminate if this proposal is not accepted within 90 days of 03/30/2026.*

Hidden Valley Lake Community Services District  
 19400 Hartmann Road  
 Hidden Valley Lake, CA 95467

Statement Period: 1/31/2026  
 Business Development Officer: Reagan Ballo  
 Treasury Solutions Advisor: Brittany Silveira

### Pro Forma Analysis Statement

Balance Details	Five Star Bank	Westamerica Bank
<b>Average Ledger Balance</b>	\$1,094,849.55	\$1,094,849.55
Less Required Reserves	\$0.00	\$0.00
Less Average Daily Float	\$0.00	\$3,426.84
<b>Net Investible Balance</b>	\$1,094,849.55	\$1,091,422.71
<b>Earnings Credit</b>	1.00%	0.20%
<b>Days In Period</b>	31	31
<b>Current Period Earnings Credit</b>	\$929.87	\$185.39
Less Total Analysis Activity Charges	\$772.28	\$526.87
<b>Net Analysis Position</b>	\$157.59	\$-341.48

### Proforma Details

Depository Services	Activity	Five Star Bank Unit Price	Five Star Bank Activity Charge	WA Bank Unit Price	WA Bank Activity Charge
Account Maintenance - Monthly	1	\$15.00	\$15.00	\$19.00	\$19.00
ACH Credit	93	\$0.15	\$13.95	\$0.20	\$18.60
Bank Administration Fee Annual Rate	1	\$92.70	\$92.70	\$127.79	\$127.79
Branch Deposit - Per Deposit	19	\$1.25	\$23.75	\$1.40	\$26.60
Cash Deposit - Per \$100	8975	\$0.00	\$10.77	\$0.00	\$11.67
Check Deposit (On Us) - Per Item	80	\$0.15	\$12.00	\$0.15	\$12.00
Check Deposit (Transit) - Per Item	382	\$0.15	\$57.30	\$0.15	\$57.30
Check Paid - Per Item	64	\$0.18	\$11.52	\$0.20	\$12.80
Subtotal: Depository Services			<b>\$236.99</b>		<b>\$285.76</b>

<b>Commercial Online Banking</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Commercial Dvd	1	No Charge	\$0.00	\$50.00	\$50.00
Commercial Dvd Items	64	No Charge	\$0.00	\$0.04	\$2.56
Commercial Online Banking - Monthly	1	\$20.00	\$20.00	\$20.00	\$20.00
Onsite Banker Plus Items	183	No Charge	\$0.00	\$0.05	\$9.15
Subtotal: Commercial Online Banking			<b>\$20.00</b>		<b>\$81.71</b>

<b>ACH</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
ACH Origination Return Item	1	No Charge	\$0.00	\$12.00	\$12.00
Onsite Banker Plus ACH ltm 1-100	100	No Charge	\$0.00	\$0.25	\$25.00
Onsite Banker Plus ACH ltm101-500	76	No Charge	\$0.00	\$0.20	\$15.20
Onsite Banker Plus ACH Origination	1	No Charge	\$0.00	\$20.00	\$20.00
Onsite Banker Plush ACH Files	3	No Charge	\$0.00	\$8.00	\$24.00
Subtotal: ACH			<b>\$0.00</b>		<b>\$96.20</b>

<b>Positive Pay</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Positive Pay - Monthly	1	\$15.00	\$15.00	\$60.00	\$60.00
Positive Pay Items	0	No Charge	\$0.00	\$64.00	\$3.20
Subtotal: Positive Pay			<b>\$15.00</b>		<b>\$63.20</b>

<b>Armored Carrier - Garda</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Transportation – 1x Weekly Pickups (Thursday)	1	\$500.00	\$500.00	\$0.00	\$0.00
Subtotal: Armored Carrier			<b>\$500.00</b>		<b>\$0.00</b>

**Min. Balance Required to Offset All Costs \$909,297.43**

*The proposed pricing included in this proforma analysis statement will terminate if this proposal is not accepted within 90 days of 03/30/2026.*

Hidden Valley Lake Community Services District  
 19400 Hartmann Road  
 Hidden Valley Lake, CA 95467

Statement Period: 2/28/2026  
 Business Development Officer: Reagan Ballo  
 Treasury Solutions Advisor: Brittany Silveira

### Pro Forma Analysis Statement

Balance Details	Five Star Bank	Westamerica Bank
<b>Average Ledger Balance</b>	\$911,332.94	\$911,332.94
Less Required Reserves	\$0.00	\$0.00
Less Average Daily Float	\$0.00	\$5,437.96
<b>Net Investible Balance</b>	\$911,332.94	\$905,894.98
<b>Earnings Credit</b>	1.00%	0.20%
<b>Days In Period</b>	28	28
<b>Current Period Earnings Credit</b>	\$699.10	\$138.98
Less Total Analysis Activity Charges	\$795.64	\$497.59
<b>Net Analysis Position</b>	\$-96.54	\$-358.61

### Proforma Details

Depository Services	Activity	Five Star Bank Unit Price	Five Star Bank Activity Charge	WA Bank Unit Price	WA Bank Activity Charge
Account Maintenance - Monthly	1	\$15.00	\$15.00	\$19.00	\$19.00
ACH Credit	92	\$0.15	\$13.80	\$0.20	\$18.40
Bank Administration Fee Annual Rate	1	\$69.91	\$69.91	\$106.31	\$106.31
Branch Deposit - Per Deposit	19	\$1.25	\$23.75	\$1.40	\$26.60
Cash Deposit - Per \$100	10376	\$0.00	\$12.45	\$0.00	\$13.49
Check Deposit (On Us) - Per Item	72	\$0.15	\$10.80	\$0.15	\$10.80
Check Deposit (Transit) - Per Item	381	\$0.15	\$57.15	\$0.15	\$57.15
Check Paid - Per Item	71	\$0.18	\$12.78	\$0.20	\$14.20
Subtotal: Depository Services			<b>\$215.64</b>		<b>\$265.95</b>

<b>Commercial Online Banking</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Commercial Dvd	1	No Charge	\$0.00	\$50.00	\$50.00
Commercial Dvd Items	71	No Charge	\$0.00	\$0.04	\$2.84
Commercial Online Banking - Monthly	1	\$20.00	\$20.00	\$20.00	\$20.00
Onsite Banker Plus Items	189	No Charge	\$0.00	\$0.05	\$9.45
Subtotal: Commercial Online Banking			<b>\$20.00</b>		<b>\$82.29</b>

<b>ACH</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Onsite Banker Plus ACH Itm 1-100	100	No Charge	\$0.00	\$0.25	\$25.00
Onsite Banker Plus ACH Itm101-500	84	No Charge	\$0.00	\$0.20	\$16.80
Onsite Banker Plus ACH Origination	1	No Charge	\$0.00	\$20.00	\$20.00
Onsite Banker Plush ACH Files	3	No Charge	\$0.00	\$8.00	\$24.00
Subtotal: ACH			<b>\$0.00</b>		<b>\$85.80</b>

<b>Positive Pay</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Positive Pay - Monthly	1	\$15.00	\$15.00	\$60.00	\$60.00
Positive Pay Items	71	No Charge	\$0.00	\$0.05	\$3.55
Subtotal: Positive Pay			<b>\$15.00</b>		<b>\$63.55</b>

<b>Armored Carrier - Garda</b>	<b>Activity</b>	<b>Five Star Bank Unit Price</b>	<b>Five Star Bank Activity Charge</b>	<b>WA Bank Unit Price</b>	<b>WA Bank Activity Charge</b>
Transportation – 1x Weekly Pickups (Thursday)	1	\$500.00	\$500.00	\$0.00	\$0.00
Subtotal: Armored Carrier			<b>\$500.00</b>		<b>\$0.00</b>

**Min. Balance Required to Offset All Costs \$1,037,175.14**

*The proposed pricing included in this proforma analysis statement will terminate if this proposal is not accepted within 90 days of 03/30/2026.*

# Additional Services



## ADDITIONAL SERVICES

### Corporate Card/Purchasing Card Features and Benefits.

Our Corporate Card is a secure and convenient payment solution for business expenditures, including travel and entertainment expenses. It is a powerful cash management tool for routine purchases and procurement with advanced controls to help streamline your invoice payment processes.

#### Card benefits include:

- Robust Online Portal: Real-time online card management tool to manage issued cards. Card management options include card issuance/cancellation, limit changes, Merchant Category Code (MCC) restrictions, balance and transaction reporting, and online statements.
- **Multiple Card Types Available**
  - Card-in-hand: Physical cards issued to each card holder for purchases.
  - Ghost Cards: A secure non-plastic card type that can be used to assign a designated card number to a department, function/purpose or vendor name for repetitive subscription payments, card on file payments, online and telephone payments.
  - Virtual Cards: A secure non-plastic card type that secures your account information via a unique one-time use card number for payment to a specified merchant/supplier for a specified amount. Once the virtual card number is used, it expires.
- Complimentary Online Expense Management Application – Available for card transactions, employee personal expenses, and mileage reimbursements. GL mapping and configurable extract files are available to automate the posting of transactions to your financial accounting system.
- Alerts and Control Notifications – Receive real-time card balance and transaction alerts via text and/or email.
- Cash Incentive Rebate Available – A cash rebate option up to 1% is available on qualified purchases. Rebates are automatically credited to your Five Star Bank account the following year in January (as seen on the page below).
- No Annual Fee – No annual fee is assessed
- Interest – Interest will not be charged on purchases when you pay your entire statement balance by the due date each month.
- Mastercard Benefits – Includes comprehensive travel benefits and MasterCoverage® liability protection program.
- Local Underwriting – All credit limits and limit changes are underwritten and approved in-house by Five Star Bank.

**Corporate Card/Purchasing Card Sample Program Disclosure**

**PURCHASING CARD  
ANNUAL REBATE PROGRAM DISCLOSURE**

The terms associated with your **Purchasing Card Annual Rebate Program** are summarized below. All terms and conditions of the Purchasing Card Account Agreement remain in full force and effect.

**PROGRAM SUMMARY**

For the purposes of this disclosure, Five Star Bank may be referred to as “we,” “us,” or “our” and **[Customer Name]** and its Authorized Users may be referred to as “you,” “your,” or “yours.”

**PROGRAM ELIGIBILITY** If you are approved to participate in the Annual Rebate Program, your Account will be automatically enrolled. Your Purchasing Card Account must remain open to future transactions and your Five Star Bank deposit account and over-all Five Star Bank relationship; including but not limited to, deposit accounts, loans, lines of credit, letters of credit, and other Bank services must also be open, active, and maintained in good standing to receive the Rebate. **A Minimum of \$25,000 Qualified Net Purchase Activity is required during the Rebate Period to participate in the Program.**

**REBATE** You can earn a rebate for each \$1.00 of Net Purchases (defined below) posted to your Purchasing Card Account. You are solely responsible for any taxes that may be owed as a result of receiving a Rebate.

**Rebate Tiers** Five Star Bank offers a rebate based on annual Qualified Net Purchase volume as follows:

Qualified Net Purchase Activity	Rebate %
\$25,000 - \$250,000	0.25%
\$250,001 - \$750,000	0.50%
\$750,001 and over	1.00%

**FORFEITURE** If the Purchasing Card Account or your deposit account is closed for any reason, enrollment in the Purchasing Card Annual Rebate Program will be terminated and any accumulated Rebate(s) that have not already been credited to your deposit account will be forfeited. Additionally, you will no longer be eligible to earn or otherwise participate in the Annual Rebate Program.

**REBATE PERIOD** The Rebate Period begins once you are enrolled into the Annual Rebate Program and after your first Purchasing Card transaction. The Rebate Period ends on December 31<sup>st</sup> each year and resumes at the beginning (January 1) of the next year, ending again on December 31<sup>st</sup> of subsequent years.

**QUALIFIED NET PURCHASE ACTIVITY** You will earn a Rebate for each one dollar (\$1.00) of all new retail purchases **less** credits, returns and adjustments (“Net Purchases”) charged in the Rebate Period made by you using the Purchasing Card.

*Page 1 of 2 (continued)*

The following are not considered **Qualified Net Purchase Activity**:

- Balance Transfers
- Cash advances
- Cashier’s checks
- Money Orders
- Convenience checks
- Gift cards
- Prepaid cards
- ATM cash disbursements
- Purchases of foreign currency
- Returns and Credits
- Disputed charges (pending investigation)
- Unauthorized/Fraudulent transactions
- Fees
- Loan Payments
- Interest charges

**ANNUAL REBATE DISBURSEMENT** Five Star Bank will post your Rebate earnings by the last day of January, following the Rebate Period. Rebates will be posted to your Five Star Bank deposit account based on your Net Purchases from the preceding year. There is no minimum or maximum Rebate you may earn. Rebates earned will be paid in U.S. Dollars and rounded to the nearest cent.

**AMENDMENTS and TERMINATION** Five Star Bank may change or terminate the Program or the amount of the Rebate in its discretion at any time with or without prior notice except where required by law. Five Star Bank also reserves the right, at its sole discretion, to disqualify **[Customer Name]** and its Authorized Users from receiving Rebates and to forfeit any and all Rebates earned but not yet paid for abuse, fraud, or any violations of these terms, the Purchasing Card Account Agreement terms and conditions, or your deposit account agreement terms.

**DISPUTES** If you dispute any aspect with respect to your Purchasing Card Annual Rebate Program, including a dispute regarding the Rebates earned or deposited, you must notify us within sixty (60) days of the date of the Annual Rebate Disbursement, in writing at:

**Five Star Bank**  
**Attn: Credit Card Operations**  
**2240 Douglas Blvd, Suite 100**  
**Roseville, CA 95661**  
[creditcardops@fivestarb.com](mailto:creditcardops@fivestarb.com)  
**Toll Free: (800) 416-6117**

If you do not properly notify us in this timeframe, we will have no obligation to you to adjust any error.

**SIGNATURES**

I (we) hereby affirm that I have reviewed and agree to the above stated Purchasing Card Annual Rebate Program terms. By signing below, I authorize Five Star Bank to issue a rebate based on the terms above on an annual basis.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Thank You

Thank you for the opportunity to share Five Star Bank's story and extensive capabilities with you. It would be our privilege to serve you.

Please contact SVP / Managing Director of Government Banking, Reagan Ballo, CTP directly at 916.660.5752.



[www.fivestarkbank.com](http://www.fivestarkbank.com)

**NASDAQ: FSBC**

# Appendix



# Bank LLAMAS Report Bundle

Includes:  
Summary Report  
&  
Analytical Report



[BauerFinancial.com](http://BauerFinancial.com)

# Bank Summary Report

Five Star Bank  
Roseville, CA  
(FDIC Cert.#35361)

Rated 5-Stars as of 2/26/2026 based on  
financial data as of 12/31/2025

[BauerFinancial.com](http://BauerFinancial.com)



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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BauerFinancial Inc.  
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Coral Gables, Florida 33114-3520  
800.388.6686 \* FAX 800.230.9569  
[customerservice@bauerfinancial.com](mailto:customerservice@bauerfinancial.com)

This Bank Summary Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

**Definitions:**

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	Anything of value owned by the bank.
Average Tangible Assets	Total average assets less intangible assets.
Tier 1 Capital	Per regulators, primarily stock + retained earnings - intangible assets
Leverage Capital Ratio	Tier 1 Capital divided by tangible assets. (Minimum regulatory requirement is 4%.)
CET 1 Ratio	Common Equity Tier 1 Capital divided by risk-weighted assets. (Minimum regulatory requirement is 4.5% - not reported by all banks effective 2020.)
Total Risk-based Ratio	Total net worth divided by risk-weighted assets. (Minimum regulatory requirement is 8%; not reported by all banks effective 2020.)
Profit (Loss)	Profit or loss for the period noted.
Return on Assets (ROA)	Annualized net income as a percent of average assets.
Return on Equity (ROE)	Annualized net income as a percent of average equity.
Delinquent Loans	Loans past due 90 days or more plus nonaccrual loans.
Other Real Estate Owned (Repos)	Real estate owned but not being used by the bank. Usually acquired via foreclosure.
Nonperforming Assets % Tangible Assets	Delinquent loans and other real estate owned as a percent of tangible assets.
Nonperforming Assets % Tier 1 Capital	Delinquent loans and other real estate owned as a percent of Tier 1 Capital.

**Star Ratings:**

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by <b>Bauer</b> .
4-Stars	Excellent. These institutions are recommended by <b>Bauer</b> .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

[BauerFinancial.com](http://BauerFinancial.com)

**BauerFinancial, Inc.**  
**Bank Summary Report**

**Five Star Bank - Roseville, CA (FDIC Cert.#35361)**

(916) 626-5000

[www.fivestarbanc.com](http://www.fivestarbanc.com)

Five Star Bank was established in 1999 and has 9 branch(es).

**CRA Rating:** Satisfactory

<b>Data as of:</b>	<b>12/31/2025</b>	<b>09/30/2025</b>	<b>06/30/2025</b>	<b>03/31/2025</b>	<b>12/31/2024</b>
<b>Bauer's Star Rating:</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>

**Recommended for 53 consecutive quarters.**

<b>Number of Employees</b>	233	228	225	208	204
<b>Total Assets:</b>	\$4,752.354	\$4,639.784	\$4,411.742	\$4,243.340	\$4,052.812
<b>Average Tangible Assets:</b>	\$4,685.249	\$4,504.211	\$4,268.352	\$4,104.102	\$4,073.547
<b>Tier 1 Capital:</b>	\$510.067	\$495.722	\$484.601	\$472.723	\$468.583
<b>Leverage Capital Ratio:</b>	10.89%	11.01%	11.35%	11.52%	11.50%
<b>CET 1 Ratio:</b>	11.89%	12.13%	12.29%	12.48%	12.61%
<b>Total Risk-based Capital Ratio:</b>	12.92%	13.15%	13.30%	13.50%	13.58%
<b>Current Quarter's Profit (Loss):</b>	\$19.092	\$17.794	\$16.012	\$14.435	\$14.615
<b>Year-to-date Profit (Loss):</b>	\$67.333	\$48.241	\$30.447	\$14.435	\$50.841
<b>Profit (Loss) Previous Calendar Year</b>	\$50.841				
<b>Profit (Loss) 2 Calendar Years Ago:</b>	\$52.636				
<b>Return on Assets (annualized):</b> (Tax equivalent for Sub S corporations.)	1.53%	1.50%	1.45%	1.41%	1.37%
<b>Return on Equity (annualized):</b> (Tax equivalent for Sub S corporations.)	14.16%	13.71%	13.14%	12.59%	12.44%
<b>Delinquent Loans:</b>	\$3.096	\$2.130	\$2.278	\$1.765	\$1.798
<b>Other Real Estate Owned:</b>	\$0.000	\$0.000	\$0.000	\$0.091	\$0.087
<b>Nonperforming Assets % of Tangible Assets:</b>	0.07%	0.05%	0.05%	0.05%	0.05%
<b>Nonperforming Assets % of Tier 1 Capital:</b>	0.61%	0.43%	0.47%	0.39%	0.40%

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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**BauerFinancial, Inc.  
Bank Summary Report**

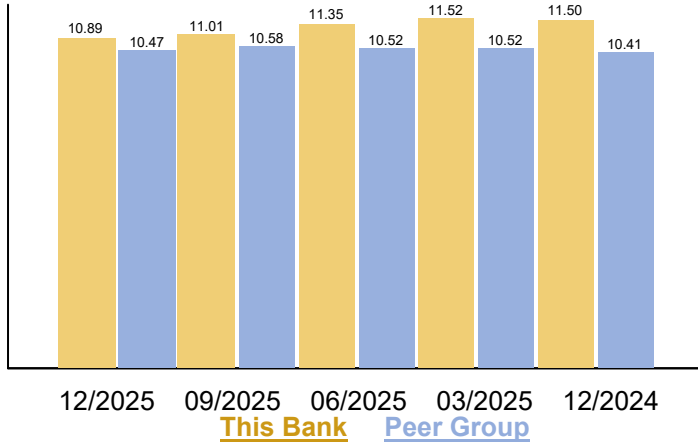
**Five Star Bank - Roseville, CA (FDIC Cert.#35361)**  
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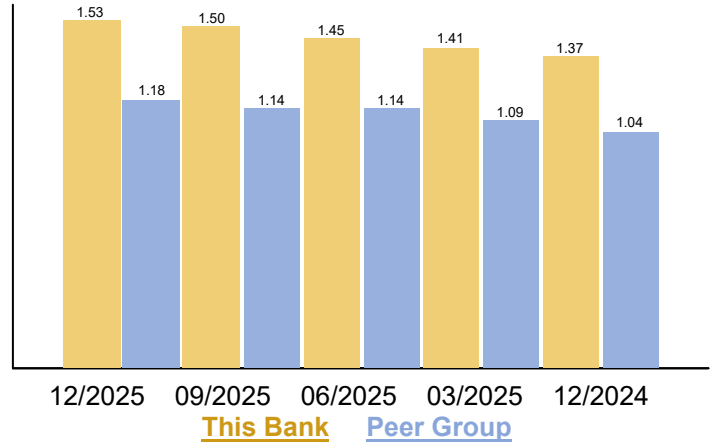
**Leverage Capital Ratio**

Min. for Adequately Capitalized is 4%



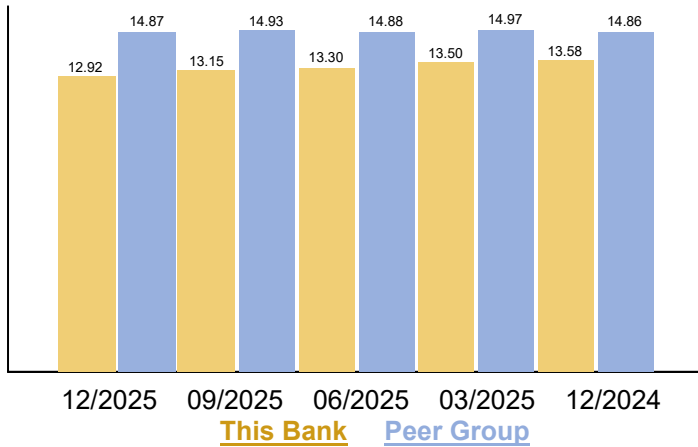
**Return on Assets (annualized)**

(Tax equivalent for Sub S corporations.)

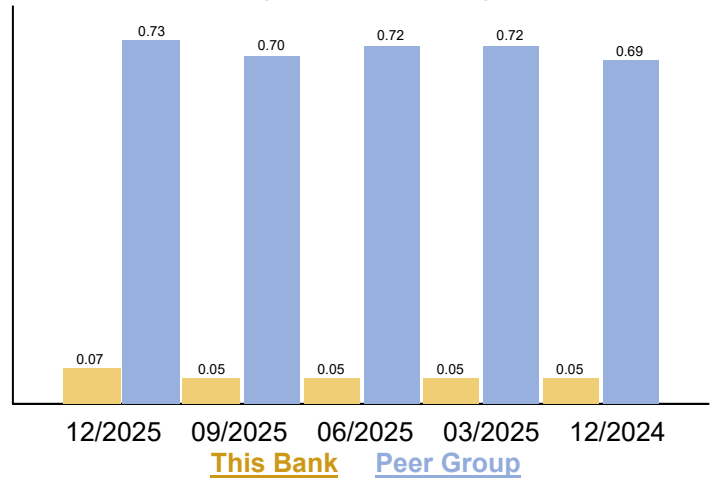


**Risk-based Capital Ratio**

(not available for all banks beginning March 2020 Data)



**Nonperforming Asset % of Tangible Assets**



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

**Peer Groups:**

- Group 1 Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
- Group 2 Assets >= \$3 billion
- Group 3 Assets >= \$1 billion and < \$3 billion
- Group 4 Assets >= \$300 million and < \$1 billion
- Group 5 Assets >= \$100 million and < \$300 million
- Group 6 Assets < \$100 million

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# Bank Analytical Report

Five Star Bank  
Roseville, CA  
(FDIC Cert.#35361)

Rated 5-Stars as of 2/26/2026 based on  
financial data as of 12/31/2025  
[BauerFinancial.com](http://BauerFinancial.com)



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

## Introduction

The financial data used to prepare this report, unless otherwise noted, was compiled from data reported to Federal Regulators. Although the information obtained from these sources is consistently reliable, the accuracy and completeness of this data cannot be guaranteed by BauerFinancial. In fact, an astute investor would agree, and experience has shown, that marginally performing institutions sometimes give themselves the benefit of the doubt when filing their reports. Our historical data helps us detect these variances.

## STAR RATING SYSTEM

**BauerFinancial's** star ratings classify each institution based upon a complex formula factoring in current and historical data. The first step of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, current and proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. Four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by <b>Bauer</b> .
4-Stars	Excellent. These institutions are recommended by <b>Bauer</b> .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

### Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

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**BauerFinancial, Inc.**  
**Bank Analytical Report**  
**Five Star Bank - Roseville, CA**

Rated 5-Stars based on financial data as of 12/31/2025

**A. Financial Statements as of 12/31/2025**

Balance Sheet: (\$ millions)

Assets:

Cash & Due From Banks	\$ 506.951
Securities & Fed Funds Sold	\$ 96.888
Loans (net)	\$ 4,030.520
Other Real Estate Owned	\$ 0.000
Premises & Fixed Assets	\$ 12.911
Investments in Subsidiaries	\$ 0.000
Intangible Assets	\$ 1.268
Other Assets	\$ 103.816

Total Assets:	\$ 4,752.354
---------------	--------------

Liabilities & Owner's Equity:

Non-Interest Bearing Deposits	\$ 1,093.142
Interest Bearing Deposits	\$ 3,116.547
Fed Funds Purchased & Securities Sold w/ Repurchase Agreements	\$ 0.000
Subordinated Debt	\$ 0.000
Other Borrowed Money	\$ 0.000
Other Liabilities	\$ 41.597

Total Liabilities:	\$ 4,251.286
--------------------	--------------

Owner's Equity:

Preferred Stock	\$ 0.000
Common Stock & Surplus	\$ 329.996
Retained Earnings	\$ 180.216
Other Equity (Includes net unrealized gains/losses on AFS securities)	\$(9.144)

Total Equity	\$ 501.068
--------------	------------

Total Liabilities and Equity:	\$ 4,752.354
-------------------------------	--------------

Year-to-Date Income Statement (\$ millions)

Interest Income:	\$ 250.903
Interest Expense:	\$ 92.382

Net Interest Income:	\$ 158.521
----------------------	------------

(plus) Non-Interest Income	\$ 5.924
(plus) Gains (losses) Securities Transactions	\$ 0.000
(minus) Non-Interest Expense	\$ 63.149
(minus) Provisions	\$ 9.700
(minus) Income Taxes	\$ 24.263
(plus) Other Income (Expense)	\$ 0.000

Net Year-to-date Income:	\$ 67.333
--------------------------	-----------

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**BauerFinancial, Inc.**  
**Bank Analytical Report**  
**Five Star Bank - Roseville, CA**

Rated 5-Stars based on financial data as of 12/31/2025

Year Established: 1999  
 Number of Branches: 9

Telephone Number: (916) 626-5000  
 WebSite: [www.fivestarkbank.com](http://www.fivestarkbank.com)

**B. CAPITAL ADEQUACY.** In order to be classified as at least adequately capitalized, current regulatory capital requirements include a leverage capital ratio  $\geq 4\%$ , a Common Equity Tier 1 (CET1) Ratio  $\geq 4.5\%$ , a Tier 1 Risk-based Capital Ratio  $\geq 6\%$  AND a Total Risk-based Capital Ratio  $\geq 8\%$ . (Note: Certain well-capitalized banks are not required to report the data for the CET1 Ratio and Risk-based ratios; in those cases, you will see N.A.)

	This Bank	Peer Group
Leverage Capital Ratio:	10.89%	10.47%
CET1 Ratio:	11.89%	13.58%
Tier 1 Risk-based Capital Ratio:	11.89%	13.65%
Total Risk-based Capital Ratio:	12.92%	14.87%
Regulatory Capital Classification:	Well-Capitalized	

**C. REGULATORY STATUS.** The Community Reinvestment Act (CRA) is intended to ensure institutions help meet the credit needs of the communities in which they operate. If available, the institution's CRA Rating is noted below. Similarly, if the institution's primary regulator has made public any enforcement actions that could impact the safety and soundness of the institution, the regulator will be noted. If applicable, you can find the details by visiting the regulator's website (link below). (Disclaimer: Enforcement Action data is maintained by BauerFinancial based on media releases issued by the agencies; the accuracy and completeness cannot be guaranteed by BauerFinancial, Inc.)

Search Regulatory Enforcement Actions via these links: [OCC](#) [FDIC](#) [FEDERAL RESERVE](#)

**CRA Rating:** Satisfactory

**Supervisory Action:** None

**D. ASSET QUALITY.** The quality of an institution's assets is determined by two factors: what specifically is the asset and how does it relate to the entire portfolio. Asset quality can be the difference between survival and insolvency during periods of economic uncertainty. For each of the following eight measures, a lower ratio is better.

	This Bank	Peer Group
Reposessed Assets/Net Worth:	0.00%	0.29%
Nonaccrual Loans & Other Loans Past Due 90 Days or More/Net Worth:	0.62%	5.90%
Nonperforming Assets/Tangible Net Worth+Reserves (a/k/a Texas Ratio):	0.57%	5.01%

**The following five ratios refer to the nonperforming assets and reserves in the bank's portfolio:**

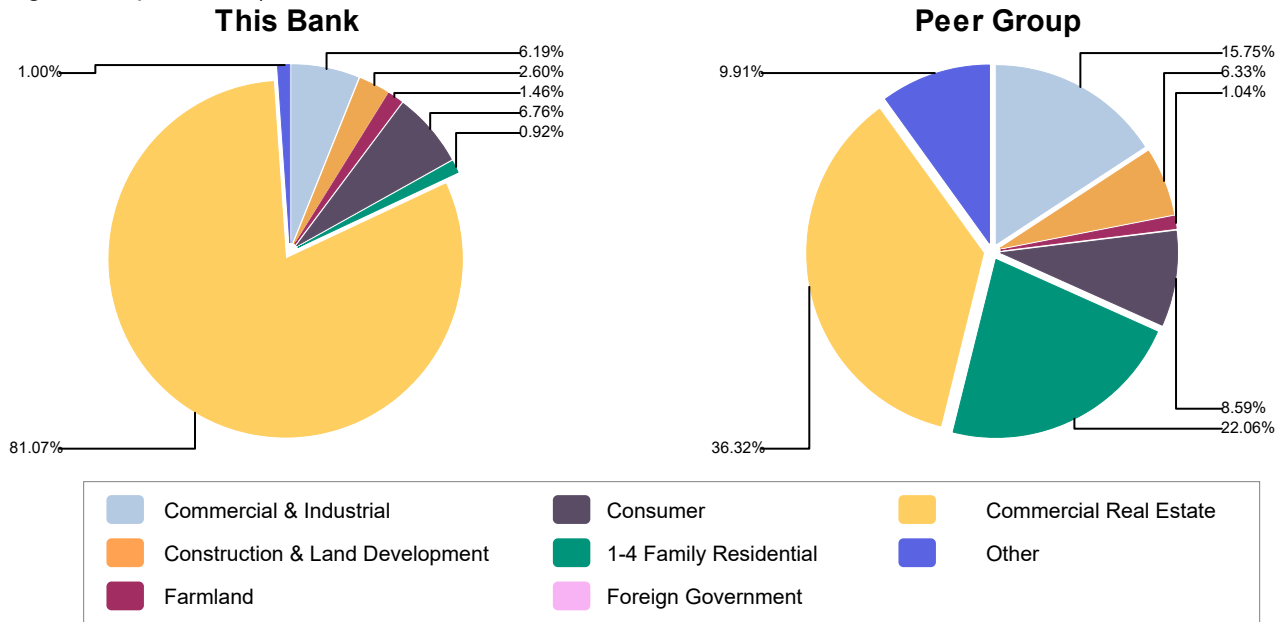
	This Bank	Peer Group
Nonperforming Assets/Total Assets:	0.07%	0.72%
Delinquent Loans/Total Loans:	0.08%	0.99%
Reposessed Assets/Total Assets:	0.00%	0.03%
Annualized Net Year-to-Date Chargeoffs/Total Loans:	0.08%	0.38%
Loan Loss Reserve/Total Loans:	1.09%	1.40%

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**BauerFinancial, Inc.**  
**Bank Analytical Report**  
**Five Star Bank - Roseville, CA**

Rated 5-Stars based on financial data as of 12/31/2025

**D. ASSET QUALITY, Continued.** Generally speaking, the more risky loans in a bank's portfolio are usually construction, commercial real estate, and foreign loans. Local economic conditions cause regional variances. Individuals or businesses interested in obtaining a loan or line of credit should check that the bank is actively engaged in that type of lending. Undercapitalized banks may be required to limit their lending activity due to an effort to shrink their asset size (thus increasing their capital ratios).



Loans to executive officers, principal shareholders and their related parties (with or without collateral) are not unusual in the banking industry. However, excessive lending to insiders can cause problems if the loans are not subject to the same arm's length underwriting standards as similar loans to other customers (as is required).

	This Bank	Peer Group
Loans to Insiders/Total Loans:	0.34%	0.41%
Loans to Insiders/Total Net Worth:	2.77%	2.48%

Intangible assets are acquired by various transactions in which the purchase price exceeds the book value. For example, a bank may buy a branch of another bank for more than its book value; the premium paid would be an intangible asset to the purchaser known as "goodwill". The leverage capital ratio on page 4 excludes most intangible assets.

	This Bank	Peer Group
Intangible Assets/Net Worth:	0.25%	17.59%

Investments in unconsolidated subsidiaries and related companies can be a drain on a bank's net worth. If the book value of the subsidiary declines, so does that of the bank.

	This Bank	Peer Group
Investments in Subsidiaries/Net Worth:	0.00%	0.00%

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Rated 5-Stars based on financial data as of 12/31/2025

**E. LIQUIDITY.** Liquidity ratios measure the relationship between current assets and current liabilities; they are indicators of an institution's ability to meet current obligations. Higher ratios reflect a reliance on funding sources that may not be available in times of financial stress or adverse changes in market conditions.

	This Bank	Peer Group
Loans to Deposits:	96.80%	84.64%
Non-core Funding Dependence:	1.21%	9.72%
Brokered Deposits/Total Deposits:	7.59%	7.28%
Deposits Acquired from use of Listing Services/Total Deposits:	0.00%	0.49%

**F. GROWTH.** As a general rule, growth in a bank is considered normal and desirable. If the growth accelerates to a point where it becomes difficult to manage, however, it can lead to a situation of capital inadequacy and/or unprofitability. Asset shrinkage could indicate a cutback in lending and equity shrinkage could portend negative trends.

	This Bank	Peer Group
% Change in Assets (year):	17.26%	8.36%
% Change in Equity (year):	9.96%	12.91%
% Change in Deposits (year):	18.02%	8.39%
% Change in Loans (year):	15.24%	9.43%

**G. PROFITABILITY.** Standard measures of profitability are Return on Assets and Return on Equity which reflect the percentage of each that has been earned during the current period. The ratios facilitate comparisons between institutions and time periods, as the same dollar figure of net income may be good or bad, depending on the balance sheet of the institution.

Current quarter's profit:	\$19.092	million
Year-to-date profit:	\$67.333	million
Profit for Previous Calendar Year:	\$50.841	million
Profit for Calendar Year 2 Years Ago	\$52.636	million

	This Bank	Peer Group
Annualized Return on Assets:	1.53%	1.18%
Annualized Return on Equity:	14.16%	9.89%

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.



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**John Davis John Davis**

[jdavis@fivestarbanc.com](mailto:jdavis@fivestarbanc.com)

## FIVE STAR BANK

(FIVE STAR BK)

LOCATION: ROSEVILLE, CA

TYPE: BANK

TOTAL ASSETS: \$4,752MM

## IDC Rank of Financial Ratios 2025-Q4:

**268**

Superior (200 - 300)

## CAMEL Analysis

### **C**apital Ratios - A Foundation for Safety and Soundness

---

Tier 1 Capital % Tier 1 Assets	10.9%
Risk Based Capital % Risk Based Assets	12.9%
Tier I Capital % Risk Based Assets	11.9%

***Well Capitalized***

### **A**dequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

---

Loan Loss Reserve % Tier I Capital	8.7%
Loans 90 Days Delinquent % Tier I Capital	0.0%
Loans Nonaccrual + REO % Tier I Capital	0.6%

***More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency***

### **M**argins Measure Management

---

Common Shareholder's Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr)	14.1%
Cost of Equity COE (1yr)	7.7%

**ROE Adds Substantial Value**

Net Interest % Earning Assets (1yr)	3.68%
Noninterest Income % Earning Assets (1yr)	0.14%
Noninterest Expense % Earning Assets (1yr)	1.46%

Operating Profit Margin OPM (1yr)	61.6%
-----------------------------------	-------

**Wide OPM**

OPM Risk Standard Deviation	2.4%
-----------------------------	------

**Low OPM Risk**

**Earnings Return on Equity Equals the Operating Return Plus the Financial Return**

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA)	3.41%
--	-------

**High Operating Return**

Return on Financial Leverage (ROFL) = Spread X Leverage	10.66%
---	--------

**High Financial Return**

ROEA less COF AT = Leverage Spread	1.48%
------------------------------------	-------

**Wide Spread**

Leverage Multiplier	7.21
---------------------	------

**Average Multiplier**

**Liquidity Determines the Ability to Grow**

Balance Sheet Cash Flow % Tier I Equity	9.9%
Percent Annual Growth in Equity Capital	9.6%
Nonperforming Assets % Total Loans	0.1%
Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity	81.7%

Interest-Bearing Liabilities % Earning Assets

66.7%

*Liquidity Ample to Support Growth*

## Supplemental Ratios

Investment Yield

3.9%

Loan Yield

6.1%

Cost of Adjusted Debt - After Tax

1.9%

Net Income % Avg Assets

1.5%

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#### Limitations to Use of Financial Ratios and Ranks

Ranks are designed to provide IDC Financial Publishing, Inc.'s opinion as to the relative value of financial ratios, and are subject to limitations in their use. The ranks have no value in forecasting the direction of future trends of financial ratios. While in our opinion the selected ratios provide an ample financial picture for evaluating a financial institution, the quality of individual financial institutions can also be influenced by factors not taken into account in this analysis.

The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios. The data utilized for calculations, ranks, and other information was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations, or liability for their use.

## Banking Services

---

A Proposal to

# Hidden Valley Lake Community Services District

**Angela Reymundo**  
Customer Service Manager

**Middletown Branch**  
210658 Calistoga Road, Middletown, CA 95461

**Telephone**  
(707) 987-8650

**Fax**  
(707) 987-0388

**Email**  
middletownbranch@westamerica.com

**Hours**  
Monday - Thursday 9 a.m. to 4 p.m., Friday 9 a.m. to 6 p.m.





April 30, 2026

Hidden Valley Lake Community Services District  
19400 Hartmann Road  
Hidden Valley Lake CA 95467

RE: Proposal for Banking Services

Westamerica Bank is pleased to submit the enclosed proposal in response to the Hidden Valley Lake Community Services District's (District) Request for Proposal for Banking Services. We appreciate the opportunity to continue our longstanding relationship with the District and provide details regarding our capabilities, services, and commitment to supporting the District's financial operations.

Westamerica Bank meets all qualifying requirements for providing commercial banking services to the District. Westamerica is a State of California chartered financial institution, a member of the Federal Reserve System with access to all related services, and a qualified depository for public funds. As a full-service bank in good standing, we are well positioned to provide the banking, treasury management, and customer support services sought by the District.

Westamerica Bank has had the privilege of providing banking services to the District since 1985. Throughout this longstanding partnership, we have remained committed to delivering responsive customer service, local daily support, and reliable banking solutions tailored to the District's needs. Our experienced and dedicated staff take pride in providing personal, prompt, and accurate financial services to both the District and its employees who entrust us with their banking relationships.

We look forward to the opportunity to continue our long-term business relationship with Hidden Valley Lake Community Services District and appreciate your consideration of our proposal.

All questions regarding details included in our RFP response can be directed to:

Sierra Marquez  
Vice President, Regional Service Manager  
Westamerica Bank  
(925) 719-0960  
sierra.marquez@westamerica.com

**All proposed terms shall remain valid for ninety (90) days from the date of submission. Westamerica is pleased to commit to a five year agreement as requested by the District.**

Sincerely,



Sierra Marquez  
Vice President  
Regional Service Manager

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## About Westamerica

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Westamerica Bank meets all of the qualifying requirements for providing commercial banking services to the District. Westamerica is a State of California chartered financial institution. We are a member of the Federal Reserve System and have access to all services. We are a qualified depository for public funds. Westamerica Bank is a full service bank in good standing among other comparable banks and is capable of providing the services sought by the District. The Bank employs experienced and dedicated staff who are committed and capable of servicing your accounts.

Your relationship will continue to be domiciled at our Middletown Branch.

Branch Address: 21058 Calistoga Road, Middletown, CA 95461

Phone: (707) 987-8650

Fax: (707) 987-0388

Primary Contact: Angela Reymundo, Customer Service Manager

Westamerica has had the privilege of providing banking services to the District since 1985. We will continue to make it our top priority to provide excellent customer service and local daily support for all your banking needs. Our staff strives to provide personal, prompt, and accurate financial services to the District and to your employees who entrust us with their banking relationships. We look forward to the opportunity to continue a long-term business relationship with the District.

### **Westamerica Bancorporation**

Westamerica Bancorporation is a bank holding company with combined assets of over \$5.0 billion. Westamerica Bank benefits from the strong financial backing of our holding company. The philosophy of the corporation stresses a commitment to community banking which includes an emphasis on local management and local decision makers.

### **Westamerica Bank**

Westamerica Bank is a regional community bank with 700 employees, 75 branches and 2 trust offices serving Northern and Central California. In the early 1980s, the holding company brought its banks together under the Westamerica name, with one board of directors and one president. Our senior management team has been a steady force, attesting to our clear, consistent direction and long-term stability.

Our capital ratios significantly exceed regulatory minimum requirements, and independent bank rating agencies consistently reaffirm their positive ratings.

## Acquisitions

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On August 20, 2010, Westamerica Bank purchased the assets and assumed the liabilities of Sonoma Valley Bank.

On August 15, 2009, Westamerica Bank purchased the assets and assumed the liabilities of County Bank from the Federal Deposit Insurance Corporation (FDIC). County Bank had approximately \$1.6 billion in assets and 39 branches.

On March 1, 2005, Westamerica Bancorporation completed the merger with Redwood Empire Bancorp. Redwood Empire Bancorp had approximately \$511 million in assets and seven branches in Sonoma and Lake Counties.

On June 21, 2002, Westamerica Bancorporation completed the merger with Kerman State Bank. Kerman State Bank had approximately \$106 million in assets and three branches in Fresno County.

On August 17, 2000, Westamerica Bancorporation completed the merger with First Counties Bank with approximately \$95 million in assets and five branches in Lake, Napa, and Colusa counties.

On April 12, 1997, Westamerica Bancorporation completed the merger of ValliCorp Holdings, Inc. into Westamerica. This merger added \$1.3 billion in deposits and over 30 Central California branches to the Westamerica system.

Three bank acquisitions were completed in 1995. In each of these instances, the acquired bank was merged into Westamerica Bank. The three banks were:

- Pacific Valley National Bank, with \$135 million in deposits in five Modesto area branches, was added to Westamerica Bank's branch network in the first quarter of 1995.
- CapitolBank Sacramento, with \$112 million in deposits in one downtown Sacramento branch, was added to Westamerica Bank in the second quarter of 1995.
- Novato National Bank, with \$80 million in deposits in three North Bay branches, was combined with nearby Westamerica branches in the third quarter of 1995.

In the fourth quarter of 1995, Westamerica Bank also acquired two branches from Bank of America.

In 1993, Westamerica completed the acquisition of Napa Valley Bancorp, adding branches in Napa, Lake, and Solano counties and deposits of approximately \$550 million.

In 1992, Westamerica completed the acquisition of John Muir National Bank, adding \$51 million in deposits and branches in Contra Costa County.

## Historical Milestones

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- 1884 – First National Bank of Mendocino County (California) was founded.
- 1973 – First National Bank of Mendocino County, Bank of Marin, and Bank of Sonoma County form Independent Bankshares Corporation.
- 1983 – Westamerica Bank forms through merger of six banks, including VacaValley Bank and Gold Country Bank.
- 1992-1995 – Through growth and acquisition of John Muir National Bank, Napa Valley Bancorp (Napa Valley Bank and Bank of Lake County), PV Financial (Pacific Valley Bank), Capitol Bank Sacramento, North Bay Bancorporation (Novato National Bank), plus two branches of Bank of America, Westamerica grows to 57 branches.
- 1996 – Westamerica builds consolidated administrative and service center in Solano County.
- 1997 – ValliWide Bank merges into Westamerica Bank.
- 2000 – First Counties Bank merges into Westamerica Bank.
- 2002 – Kerman State Bank merges into Westamerica Bank.
- 2005 – National Bank of the Redwoods merges into Westamerica Bank.
- 2009 – Westamerica Bank acquires failed County Bank from the FDIC.
- 2010 – Westamerica Bank acquires failed Sonoma Valley Bank from the FDIC.

## 2026 Holidays

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Westamerica will observe the following holidays in 2026:

New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
Presidents' Day	Monday, February 16
Memorial Day	Monday, May 25
Juneteenth National Independence Day	Friday, June 19
Independence Day	Saturday, July 4
Labor Day	Monday, September 7
Indigenous Peoples' Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

# Branch and ATM Network



  
 Equal Opportunity Employer  
 westamerica.com  
 1-800-848-1088  
 Member FDIC

**Customer Service**  
 Toll-free 1-800-848-1088

**Corporate Headquarters**  
 1108 Fifth Avenue  
 San Rafael CA 94901

## Branch and ATM Locations

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### Alameda County

Pleasanton – 5700 Stoneridge Mall Rd., Ste. 110, (925) 734-1510

### Contra Costa County

Brentwood – Los Medanos College, 1351 Pioneer Square (ATM Only)

Concord – 1401 Willow Pass Rd., Ste. 140, (925) 688-0808

Martinez – 590 Center Ave., (925) 335-3060

Pittsburg – Los Medanos College, 2700 East Leland Rd. (ATM Only)

Pleasant Hill – Diablo Valley College, 321 Golf Club Rd. (ATM Only)

San Pablo – Contra Costa College, 2600 Mission Bell Dr. (ATM Only)

Walnut Creek – 1676 N. California Blvd., Ste. P-120, (925) 287-4670

### Fresno County

Clovis – 536 Shaw Ave., (559) 297-5940

Firebaugh – 1312 P St., (559) 659-6050

Fresno – 5751 S. Elm Ave., (559) 266-5356

7032 N. First St., (559) 437-5870

1172 E. Shaw Ave., (559) 243-4370

2150 W. Shaw Ave., (559) 437-4914

2440 Tulare St., Ste. 110, (559) 495-4150

Huron – 36582 Dinero Way, (559) 945-5077

Kerman – 306 S. Madera Ave., (559) 846-7333

Kingsburg – 1400 Draper St., (559) 897-6490

Sanger – 1500 7th St., (559) 875-1941

### Kern County

Bakersfield – 2130 Chester Ave., #100, (661) 864-4900

Lake Isabella – 6100 Lake Isabella Blvd., (760) 379-2691

Shafter – 600 James St., (661) 746-8080

### Kings County

Hanford – 890 W. Lacey Blvd., (559) 585-6683

### Lake County

Clearlake – 15342 Lakeshore Dr., (707) 995-4140

Kelseyville – 4025 Main St., (707) 279-6850

Lakeport – 650 North Main St., Ste. A, (707) 262-5714

Middletown – 21058 Calistoga Rd., (707) 987-8650

Hidden Valley Lake – 18983 Hartmann Rd. (ATM only)

### Madera County

Madera – 401 W. Yosemite Ave., (559) 675-5258

### Marin County

Larkspur – 1115 Magnolia Ave., (415) 464-3600

Mill Valley – 64 East Blithedale Ave., (415) 389-4710

750 Redwood Hwy., Frontage Rd., Ste. 1222, (415) 389-4800

Novato – 7333 Redwood Blvd., (415) 898-2003

300 Ignacio Blvd., (415) 883-0180

San Anselmo – 834 Sir Francis Drake Blvd., (415) 721-1169

San Rafael – 1108 Fifth Ave., (415) 257-8057

1177 E. Francisco Blvd., (415) 256-5444

One Mitchell Blvd., (415) 491-5930

Sausalito – One Harbor Dr., (415) 289-0200

### Mariposa County

El Portal – 11134 Highway 140 (ATM Only)

Mariposa – 5121 Highway 140, (209) 966-7561

### Mendocino County

Gualala – 39225 Highway 1 South, (707) 884-5250

Ukiah – 325 East Perkins St., (707) 463-3800

### Merced County

Atwater – 735 Bellevue Rd., (209) 357-5220

Dos Palos – 1507 Center St., (209) 392-2300

Hilmar – 8019 N. Lander Ave., (209) 668-5440

Livingston – 640 Main St., (209) 394-8422

Los Banos – 953 W. Pacheco Blvd., (209) 826-7760

Merced – 605 W. 18th St., (209) 384-6880

490 W. Olive Ave., (209) 383-8520

### Napa County

American Canyon – 3421 Broadway, Ste. E2, (707) 558-1166

Calistoga – 1110 Washington St., (707) 942-7400

Napa – 1507 West Imola Avenue, (707) 258-3120

One Financial Plaza, (707) 255-8301

St. Helena – 1000 Adams St., (707) 968-3535

Yountville – 6470 Washington St., (707) 944-4422

### Nevada County

Grass Valley – 375 Brunswick Rd., (530) 477-4040

Penn Valley – 11240 Pleasant Valley Rd., (530) 432-7470

### Sacramento County

Rancho Cordova – 2893 Sunrise Blvd., Ste. 106, (916) 852-6954

Sacramento – 1610 Arden Way, Ste. 199, (916) 648-6580

300 Capitol Mall, #150, (916) 449-8300

### Solano County

Benicia – 20 Solano Square, (707) 747-3480

Fairfield – 2400 Hilborn Rd., (707) 429-7450

Vacaville – 138 Peabody Rd., (707) 451-6980

Vallejo – 1660 Tennessee St., (707) 558-1100

### Sonoma County

Forestville – 6550 Front St. (ATM Only)

Glen Ellen – 13751 Arnold Dr., (707) 935-4160

Guerneville – 16265 Main St., (707) 869-0665

Healdsburg – 511 Healdsburg Ave., (707) 473-4390

Petaluma – 203 S. McDowell Blvd., (707) 766-7880

Rohnert Park – 300 Rohnert Park Expwy., (707) 586-3110

Santa Rosa – 2498 Guerneville Rd., (707) 576-3694

111 Santa Rosa Ave., (707) 576-3600

Sebastopol – 105 N. Main St., (707) 823-7841

Sonoma – 202 W. Napa Street, (707) 935-3200

### Stanislaus County

Ceres – 1788 Mitchell Rd., Ste. 104, (209) 556-1120

Modesto – 901 North Carpenter Road, (209) 572-8581

1524 McHenry Ave., (209) 572-8580

Turlock – 2891 Geer Rd., (209) 664-1390

### Tulare County

Tulare – 1917 Hillman St., (559) 687-3100

Visalia – 800 W. Main St., (559) 738-7868

### Tuolumne County

Sonora – 1311-A Sanguinetti Rd., (209) 536-1000



For further information, please contact your local WestAmerica Community Banker, visit us online at [www.westamerica.com](http://www.westamerica.com), or call Customer Service at 1-800-848-1088, toll-free, 5:00 a.m. to midnight, seven days a week. Hearing impaired customers may use TDDs to contact us at 1-800-TDD-1088, toll-free, 5:00 a.m. to midnight, seven days a week.

## Account Manager Information

---

### **Angela Reymundo**

Customer Service Manager, Middletown Branch  
Office: (707) 987-8650  
Fax: (707) 987-0388  
Years of Service: 12  
middletownbranch@westamerica.com

Along with staff from our Middletown Branch, Angela would be a primary source of contact and support for all services, transactions, and matters needing further level of escalation or review. District staff would have direct contact capabilities during normal business hours for all matters pertaining to the total relationship of banking services.

### **Cecile Stifle**

AVP/Business Banking Officer, Solano, Napa, Tri-Counties Regions  
Office: (707) 558-1100  
Cell: (707) 980-5079  
Fax: (707) 552-2304  
Years of Service: 47  
cecile.stifle@westamerica.com

Direct support and response to the District for any commercial/business loans or line of credit needs. Assist with evaluation of total relationship of banking services and participate in meetings with District staff.

### **Sierra Marquez**

VP/Regional Service Manager, Greater Sacramento, John Muir, Solano, Tri-Counties Regions  
Office: (707) 254-3777  
Fax: (707) 255-5127  
Cell: (925) 719-0960  
Years of Service: 19  
sierra.marquez@westamerica.com

Direct support to District staff in all matters pertaining to relationship of banking services. Provide support to all local branch staff, product support specialist, and internal departments on all matters requiring further level of escalation or review. Would assist with ongoing evaluation of current services and recommendations to meet evolving product and service needs. Work as a primary source of contact to the District during normal and outside business hours of operation.

## Account Manager Information (continued)

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### **Sheraton Jordan**

Product Support Specialist

Cell: (707) 330-0524

Office: (707) 863-6224

Fax: (707) 863-6547

Years of Service: 17

sheraton.jordan@westamerica.com

Direct source of support for current treasury management products and services, would also provide fulfillment to evolving service needs. The District would have direct contact capabilities during normal business hours.

### **Summary**

Our team offers decades of combined experience in a commercial banking environment providing premium tailored support to business clients throughout Westamerica to include State and local government and other public agencies (refer to Client References).

### **Westamerica Bank**

Middletown Branch

21058 Calistoga Road

Middletown CA 95461

Office: (707) 987-8650

Fax: (707) 987-0388

middletownbranch@westamerica.com

Information about products, services and corporate details can be found at:  
<https://westamerica.com>

## Relevant Experience and Qualifications

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Westamerica Bank has extensive experience providing banking and treasury management services to governmental entities. We have supported public agencies, municipalities, and special districts with solutions tailored to the unique operational, regulatory, and reporting requirements of the public sector. Our services include cash management, ACH and wire processing, merchant services, fraud prevention tools, and investment-related transaction support. This experience enables us to deliver reliable, compliant, and efficient banking services aligned with the needs of government clients.

Westamerica Bank has provided business banking services to governmental agencies in Lake County and the surrounding region since 1985. Over this time, we have developed strong relationships and a deep understanding of the local community and the specific needs of public sector clients.

### Local Presence and Accessibility:

Westamerica Bank maintains a strong physical presence in Lake County, with four full-service branch offices currently serving the area. These offices provide convenient access for deposits, in-person support, and banking services, ensuring the District has local, responsive assistance when needed. In addition, we operate a local ATM and night drop within the Hidden Valley Lake community to further support accessibility and convenience for residents and District stakeholders.

Our established presence in Lake County demonstrates our long-term commitment to the region and our ability to maintain accessible, relationship-based service for the District.

Westamerica Bank's current branch offices serving Lake County:

#### **Middletown**

21058 Calistoga Road  
Middletown, CA  
(707) 987-8650  
Fax: (707) 987-0388  
Hours: M-Th 9 a.m. - 4 p.m, Fri 9 a.m. - 6 p.m.

#### **Kelseyville**

4025 Main Street  
Kelseyville, CA  
(707) 279-6850  
Fax: (707) 279-1542  
Hours: M-Th 9 a.m. - 4 p.m, Fri 9 a.m. - 6 p.m.

#### **Clearlake**

15342 Lakeshore Drive  
Clearlake, CA  
(707) 995-4140  
Fax: (707) 994-0944  
Hours: M-Th 9 a.m. - 4 p.m,  
Fri 9 a.m. - 6 p.m., Sat 9 a.m. - 1 p.m.

#### **Lakeport**

650 North Main Street, Suite A  
Lakeport, CA  
(707) 262-5714  
Fax: (707) 263-5498  
Hours: M-Th 9 a.m. - 4 p.m, Fri 9 a.m. - 6 p.m.

## **Collateralization of Public Funds**

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Westamerica Bank fully complies with the collateralization requirements established under the California Government Code for public funds on deposit. All collected balances in excess of applicable Federal Deposit Insurance Corporation (FDIC) insurance limits will be collateralized in accordance with State requirements for public agency deposits.

As an approved State of California Depository, Westamerica Bank maintains the necessary procedures and pledged collateral arrangements to ensure public deposits are secured and protected as required by law.

A letter confirming Westamerica Bank's collateralization practices and compliance with California Government Code requirements will be included with this proposal.



Hidden Valley Lake Community Services  
District  
19400 Hartmann Rd  
Hidden Valley Lake CA 95467

April 29, 2026

**Westamerica Bank  
Collateralization of Public Funds**

By law per Government Code Section 53652, all public funds must be secured by investment grade securities at the rate of 110% deposits to current market value of pledged securities. The agent, BNY Mellon, holds the investment securities pledged by Westamerica Bank in trust. The Administrator of Local Agency Security Program monitors our public deposits weekly to ensure that pledged collateral exceeds 110% of deposits. In addition, the Administrator reviews our pledged securities for suitability quarterly.

The Investment Department verifies adequate collateral on a weekly basis, by comparing total public funds deposits (times 110%) against current market value of pledged securities. As of March 31, 2026 Westamerica Bank had pledged collateral with an approximate market value of \$686,059,389.97 versus public funds deposits (times 110%) of \$398,247,444.36.

If you wish to verify Westamerica Bank's excess collateral to public deposits, please contact the Department of Financial Protection and Innovation at One Sansome Street, Suite 600, San Francisco, CA 94104.

If you have any questions regarding this matter, please contact me at (707) 863-6843.

Sincerely,

A handwritten signature in cursive script, appearing to read "Sue Randle".

Sue Randle  
Investment Operations

## Annual Report

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Please use the link below to access the Annual Report.

<https://www.westamerica.com/wp-content/uploads/2026/03/WAB-2026-Proxy-10K-Web.pdf>

## Rating Agencies

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Westamerica Bank is not currently rated by Standard & Poor's or Moody's. However, additional information demonstrating the Bank's credit quality, financial strength, and overall performance is included within the enclosed Annual Report materials, along with other available ranking and financial information.

For further reference, the following sections provide detailed information regarding the Bank's investment portfolio quality and loan portfolio performance:

- Pages 35 and 37 of the Annual Report (PDF pages 92 and 94) - Credit rating breakdown of the investment portfolio
- Pages 40-43 of the Annual Report (PDF pages 97-100) - Loan quality and portfolio performance tables

Additional ranking and financial performance information can also be found throughout the referenced Annual Report sections. These materials demonstrate Westamerica Bank's prudent financial management practices, strong asset quality, and overall stability as a financial institution.

### **Westamerica Receives Positive Ratings**

Independent bank rating agencies have consistently reaffirmed their positive ratings of Westamerica Bank and Westamerica Bancorporation, including:

- Findley Reports: 2024 "Super Premier" Performing Bank
- Bauer Financial: Bank Rating of 5 Stars (Superior)
- Nasdaq: US Broad Dividend Achievers Index Performer

Westamerica Bancorporation's stock trades on the NASDAQ under the symbol "WABC".

Westamerica's exemplary financial performance and business success has prompted positive analyst reports from investment banking firms located in San Francisco and New York City.

# TOP 25 BANKS

RANKINGBANKING.

Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy		Asset Quality		Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity / Tang Assets (%)	TCE Rank	NPAs/ Loans & OREO (%)	NPA Rank	
1	Westamerica Bancorp.	WABC	CA	6,076	2.13	6	13.71	40	12.90	12	0.02	7	65
2	Northeast Community Bancorp	NECB	NY	2,010	2.46	3	15.62	21	15.84	4	0.28	71	99
3	Farmers & Merchants Bancorp	FMCB	CA	5,370	1.64	24	15.35	25	10.46	53	0.05	10	112
4	West Coast Community Bancorp	SCZC	CA	2,680	1.85	12	13.75	38	10.14	62	0.03	8	120
5	Commerce Bancshares	CBSH	MO	31,997	1.73	18	16.79	11	9.92	75	0.11	20	124
6	River City Bank	RCBC	CA	5,144	1.40	40	16.10	16	9.42	99	0.00	1	156
7	HBT Financial	HBT	IL	5,033	1.55	30	15.04	28	9.42	100	0.19	43	201
8	Central Banccompany	CBCY.B	MO	19,243	1.76	17	11.43	95	14.59	8	0.34	86	206
9	MetroCity Bankshares	MCBS	GA	3,594	1.81	14	16.17	14	11.54	25	0.58	159	212
10	First National Bank Alaska	FBAK	AK	4,998	1.22	81	13.52	42	10.34	56	0.17	37	216
11	Bank First Corp.	BFC	WI	4,495	1.67	22	11.35	97	10.31	58	0.21	49	226
12	East West Bancorp	EWBC	CA	75,976	1.61	25	16.01	17	9.61	88	0.36	98	228
13	Five Star Bancorp	FSBC	CA	4,053	1.22	78	12.60	60	9.79	81	0.05	11	230
14	City Holding Co.	CHCO	WV	6,459	1.90	11	16.93	10	9.06	123	0.35	88	232
14	Unity Bancorp	UNTY	NJ	2,654	1.69	20	15.08	27	11.07	31	0.56	154	232
16	Mercantile Bank Corp.	MBWM	MI	6,052	1.39	42	14.26	36	8.91	131	0.12	25	234
17	Bank OZK	OZK	AR	38,259	1.96	9	13.22	48	12.52	14	0.66	177	248
18	Cashmere Valley Bank	CSHX	WA	2,122	1.35	54	13.08	51	10.47	52	0.35	92	249
19	1st Source Corp.	SRCE	IN	8,932	1.55	29	12.01	78	11.61	24	0.46	120	251
20	ACNB Corp.	ACNB	PA	2,395	1.41	38	11.82	82	10.72	45	0.37	103	268
20	ServisFirst Bancshares	SFBS	AL	17,352	1.39	43	15.01	29	9.24	112	0.33	84	268
22	Northeast Bank	NBN	ME	4,083	2.07	7	18.11	7	10.87	38	0.86	225	277
23	Preferred Bank	PFBC	CA	6,923	2.01	8	18.73	6	11.02	34	0.92	234	282
24	Community Trust Bancorp	CTBI	KY	6,193	1.40	41	11.25	101	11.29	27	0.45	115	284
25	Republic Bancorp	RBCA.A	KY	6,847	1.47	35	10.50	127	13.96	10	0.43	113	285
				Median	1.64		14.26		10.47		0.34		
				Mean	1.67		14.30		11.00		0.33		

Source: Piper Sandler & Co., S&P Global Market Intelligence, company reports and regulatory filings

RankingBanking uses four metrics to assess performance. Profitability is captured by return on equity and return on assets. Asset quality is represented by nonperforming assets. Capital adequacy is a function of a bank's tangible common equity ratio. Banks are scored on each of the four metrics. The scores are then merged into an overall score, which determines the ranking — the lower the score, the higher the rank. Data is based on calendar year 2024 results.

**“The Mercantile Bank credit culture can be described as both consistent and disciplined, emphasizing prudent lending practices, thorough risk assessment and strong commitment to maintaining credit quality across all market conditions.”**

Raymond Reitsma, Mercantile Bank Corp.



# FINANCIALLY **SOUND** FOR YOUR **PEACE OF MIND**

**First chartered in 1884, Westamerica is one of the largest commercial banks headquartered in California and one of the most stable community banks in the nation.**

**Our financial numbers speak for themselves:**

- ▶ \$5.9 billion in total assets<sup>1</sup>
- ▶ \$5.6 billion in cash, securities and capital<sup>1</sup>
- ▶ \$4.9 billion in deposits<sup>1</sup>
- ▶ \$481 million in other assets under management<sup>1</sup>
- ▶ A 15.8% loan-to-deposit ratio<sup>1</sup>
- ▶ “Well Capitalized” FDIC capital classification.<sup>1</sup>

As a member of the FDIC, your deposits have the maximum insurance available. You can have confidence that the Community Bankers at Westamerica will keep your finances secure.



<sup>1</sup> FDIC, Consolidated Reports of Conditions and Income, FFIEC 041, 3/31/2025



## Client References

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Client Name	Contact Person	Contact Number	# Years/WAB
CITY OF LAKEPORT 255 Park Street Lakeport CA 95453	Kelley Donaldson Government Accountant	(707) 263-5615, ext. 302	33 Years
<i>Services: Electronic Banking, Lockbox, Express Deposit (Remote Capture), ACH Origination</i>			
CITY OF SUISUN 701 Civic Center Boulevard Suisun City CA 94585	Elizabeth Luna Finance Manager	(707) 421-3215	33 Years
<i>Services: Stop Payments, Positive Pay, ACH Origination, Wires, Electronic Banking, Remit One</i>			
BERRY JOE CORPORATION DBA FOODS ETC. 15290 Lakeshore Drive Clearlake CA 95422	Andrew Pierson CFO	(707) 994-6423	30 Years
<i>Services: Positive Pay, Payee Positive Pay, Electronic Banking</i>			
TOWN OF YOUNTVILLE 6550 Yount Street Yountville CA 94599	Celia King Administrative Services Director	(707) 994-8851	33 Years
<i>Services: Lockbox, ACH Positive Pay, ACH Origination, PC Outgoing Wires, Electronic Banking</i>			
FINANCE FOR PEOPLE PO Box 907 Redwood Valley CA 905470	Sandi Studer Owner	(707) 485-8481	26 Years
<i>Services: Positive Pay, EDI Services, Electronic Banking</i>			

## Scope of Services

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### **A. Checking Account**

*The District utilizes a checking account for accounts payable, payroll, and customer cash payments. Currently, District staff deliver the deposit to its banking branch daily during the workweek. The deposits are to be processed and credited to the District's account same day. Other checking services should at least consist of:*

- a.** *Provide month end statements and images of paid checks by the 5th of the following month.*

#### **Month End Statements**

Westamerica Bank provides comprehensive month-end statements, including images of paid checks, with all statement delivery completed and available no later than the 5th business day of the following month. Our solutions ensure the District has secure, timely, and reliable access to all account information.

#### Commercial DVD Image Statements:

The District currently utilizes our Commercial DVD Image Statement service. This option includes a DVD containing images of all statements, deposits, checks deposited, and cleared checks. Each DVD is accompanied by user-friendly software that allows the District to easily sort, search, and view items. Data can also be exported to other software platforms to support reconciliation, reporting, and recordkeeping requirements. All monthly DVDs are produced and delivered by the 5th of the following month.

#### Secure Electronic Statements:

In addition to the current DVD service, Westamerica Bank also offers secure electronic statements as an alternative or supplement. These statements provide the same level of detail as paper statements, including images of cleared checks. The District would receive notifications when statements are available, and authorized users can access them through a secure online banking portal at any time. All electronic statements and associated check images are also available by the 5th of the following month.

## Scope of Services (continued)

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***b.** Provide wire services to transfer money to and receive funds from other institutions, along with appropriate security levels for wire transfer initiations and approvals.*

### **Wire Transfer Services and Security Controls**

Westamerica Bank understands the District's need for secure, efficient wire transfer capabilities and offers a comprehensive solution to send and receive funds between financial institutions. Our wire services are designed to support operational efficiency while maintaining strong internal controls and regulatory compliance.

Our wire service include:

- **LAIF Expertise:** As one of only seven LAIF Depository Banks, Westamerica Bank has extensive experience supporting transactions with the State Local Agency Investment Fund (LAIF). Our knowledgeable team ensures these transactions are processed accurately, efficiently, and in full compliance with applicable requirements.
- **Dual-Control Approval:** Our online banking platform supports dual-control functionality for all outgoing wires, requiring separate users to initiate and approve transactions. This segregation of duties enhances internal controls and reduces the risk of unauthorized activity.
- **Advanced Security Features:** We employ multiple layers of security, including configurable daily wire limits to manage transaction thresholds and mitigate risk. All wire initiations and approvals require multi-factor authentication (MFA) using secure token technology, ensuring only authorized personnel can access and process wire transactions.

**Wire Scheduling and Templates:** The District can initiate one-time wires, schedule future-dated transactions, and create reusable templates for recurring or frequent payments such as investments or debt service. For recurring wire needs, our dedicated wire team can assist with processing to ensure accuracy and timeliness.

Westamerica Bank is committed to providing a secure, flexible, and user-friendly wire transfer solution that meets the District's operational needs while maintaining the highest standards of security and control.

## Scope of Services (continued)

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**c.** Provide “positive pay” service that allows the District to refuse payment on items submitted to the bank, which do not match our disbursement records, as well as automatic clearinghouse (ACH) “positive pay.”

### **Positive Pay and ACH Positive Pay Services**

Westamerica Bank provides a comprehensive Positive Pay solution designed to give the District enhanced control over disbursements while significantly reducing the risk of fraud. Our services include both check Positive Pay and ACH Positive Pay capabilities, ensuring protection across paper and electronic payments.

#### Check Positive Pay (Standard Model):

We are currently providing Positive Pay services under the “standard” model, which verifies key check details including check number, issue date, and dollar amount, as well as identifying potential duplicate items. This process effectively detects discrepancies such as altered checks, stale-dated items, and unmatched transactions.

While the standard model does not include payee-level verification, it provides a strong and reliable layer of fraud protection and aligns with the District’s current operational needs for efficient reconciliation and risk mitigation.

#### Online Exception Review and Decisioning:

Each check presented for payment is matched against the issue file transmitted by the District. Any exceptions are flagged for review, and the District maintains full control to approve or return items. Through our secure online portal, authorized users can review exceptions daily until 2:00 PM, ensuring timely decision-making.

#### Exception Reporting and Alerts:

The platform provides detailed exception reporting, supporting informed decision-making and maintaining a complete audit trail of user activity. In addition, customizable alerts and notifications can be configured to notify the District of discrepancies, enabling prompt action.

## Scope of Services (continued)

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ACH Positive Pay (ACH Fraud Control):

Westamerica Bank also offers ACH Positive Pay services to safeguard electronic transactions. This includes:

- ACH Filters: Establish authorized companies approved to debit the account.
- ACH Blocks: Prevent all unauthorized ACH debits or credits on designated accounts.
- Exception Management: Unauthorized ACH transactions are flagged for review, allowing the District to approve or reject items.

These controls provide robust protection against unauthorized electronic debits and help ensure only approved transactions are processed.

Enhanced Option – Payee Positive Pay:

To further strengthen fraud prevention, Westamerica Bank offers Payee Positive Pay, an advanced enhancement to the standard service. In addition to verifying check number, date, and amount, Payee Positive Pay includes payee name validation by comparing the issued check file to the presented item. This significantly reduces the risk of altered or counterfeit checks by ensuring the payee matches exactly as issued.

Dedicated Support:

Our experienced client support team is available to assist with setup, ongoing maintenance, and any questions related to Positive Pay services, ensuring the District receives responsive and knowledgeable support.

## Scope of Services (continued)

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*d. Provide Remote Deposit Capture (RDC) hardware and software integration.*

### **Remote Deposit Capture**

We offer a Remote Deposit Capture (RDC) solution, ExpressDeposit, which enables the District to securely deposit checks directly from its office without the need to physically deliver items to the bank.

ExpressDeposit utilizes a standard PC in conjunction with a certified check-scanning device to capture both front and back images of each check. The system reads and digitizes check data, creating a two-sided electronic image that is transmitted to the bank via a secure, encrypted internet connection. Electronic deposit files are delivered directly to Westamerica for processing.

Westamerica Bank will cover the cost of the check scanner as well as all standard implementation and setup costs, ensuring there is no financial burden to the District for deploying this service.

This solution provides seamless integration between RDC hardware and software, ensuring an efficient, user-friendly deposit process while maintaining high security and compliance standards.

#### **Key Benefits:**

- **Operational Efficiency:** Eliminates or significantly reduces courier expenses and the need for in-person bank visits.
- **Convenience and Flexibility:** Deposits can be prepared and transmitted from the District's office 24 hours a day, 7 days a week.
- **Automation:** Streamlines deposit preparation with an automated process, reducing manual handling and potential errors.
- **Fraud Mitigation:** Accelerates check clearing, enabling earlier identification of returned items and strengthening overall fraud detection and collection efforts.
- **Improved Funds Availability:** Deposits are received by the bank sooner, allowing the District to benefit from earlier availability schedules.

#### **Reporting and Data Access:**

The system provides robust reporting capabilities, including the ability to print images of deposited items and export detailed reports for deposits, individual items, returns, and adjustments. Additionally, the District can access and review detailed deposit information for up to 90 calendar days, supporting reconciliation and audit requirements.

## Scope of Services (continued)

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*e. Process non-sufficient funds (NSF) checks twice before being returned to the District. NSF checks must be returned to the District within five business days.*

### **Non-Sufficient Funds (NSF) Check Processing**

Westamerica Bank will process non-sufficient funds (NSF) checks in accordance with the District's requirements by automatically redepositing eligible NSF items a second time prior to return. This automated redeposit process is designed to improve collection success rates and reduce manual intervention.

If an item remains unpaid after the second presentment, it will be returned to the District within five (5) business days. The District may choose to pick up returned items at a local branch or have them delivered via mail, based on its preference.

The five-business-day return timeframe is contingent upon external factors, including timelines associated with the paying bank and the overall clearing process. Westamerica Bank will make every effort to meet this requirement and ensure prompt handling and communication throughout the process.

Our approach provides an efficient and flexible solution to support the District's receivables process while maximizing the opportunity for successful collection.

*f. Provide details of deposit discrepancies within one business day of the transaction.*

### **Deposit Discrepancy Notification and Resolution**

Westamerica Bank provides timely and transparent notification of any deposit discrepancies, ensuring the District is informed within one business day of the transaction.

When a discrepancy is identified, a transaction description of "Deposit Correction DR/CR" will be posted to the District's account and made visible through the online banking platform within one business day. This entry will include access to an image of the corresponding adjustment ticket, allowing the District to quickly review and reconcile the correction.

For additional detail, supporting documentation can be delivered via mail or secure email. The District may also contact branch personnel directly to request further information or clarification, with staff available to provide prompt assistance and explanation of the adjustment.

## Scope of Services (continued)

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*g. Provide support for answering questions, troubleshooting problems and resolving issues in a prompt manner.*

### **Customer Support and Issue Resolution**

Westamerica Bank is committed to providing unparalleled support to the District, ensuring questions are answered, issues are resolved, and services operate smoothly at all times. As highlighted in the Account Manager Information section, the District will be supported by a seasoned, dedicated relationship team focused on delivering responsive and effective service.

The District will have direct access to experienced account management professionals who understand your operational needs and provide personalized support. In addition, our specialized teams are available to assist with online banking, treasury services, and technical troubleshooting, ensuring timely resolution of any issues that may arise.

Our support model includes:

- **Dedicated Relationship Management:** A primary point of contact backed by a knowledgeable support team to ensure continuity and accountability.
- **Treasury and Online Banking Support:** Access to experts who can assist with system navigation, user setup, entitlements, and troubleshooting.
- **Timely Issue Resolution:** Prompt response and follow-through on inquiries, with escalation procedures in place to address urgent matters efficiently.
- **Ongoing Service Commitment:** Proactive communication and regular engagement to ensure services continue to meet the District's evolving needs.

## Scope of Services (continued)

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*h. Provide means to inquire about/request canceled checks and stop payment on checks upon proper authorization.*

### **Check Inquiry, Canceled Checks, and Stop Payment Services**

Westamerica Bank provides the District with secure and efficient tools to inquire about transactions, access images of canceled checks, and initiate stop payment requests, all supported by appropriate authorization controls.

Through our online banking platform—Onsite Banker Plus, authorized District users can view detailed transaction information, including images of canceled checks, in a centralized and user-friendly environment. The platform provides real-time access to prior-day transactions, available balances, and current-day activity such as ACH receipts, ACH disbursements, and wire transfers—ensuring full visibility into account activity.

#### **Stop Payment Services:**

Westamerica Bank offers a secure, flexible, and easy-to-use solution for managing stop payments:

- **Online Initiation and Management:** Authorized users can quickly place stop payments on individual checks or a range of checks directly through the online banking platform.
- **Authorization Controls:** Access is permission-based, ensuring only designated users can initiate or manage stop payment requests.
- **Duration and Renewal:** Stop payment orders remain effective for a minimum of six months. The District will receive advance notification prior to expiration and may renew the request either online or by contacting a bank representative.
- **Visibility and Reporting:** The platform provides full visibility into all stop payment activity, including check number, date, and current status. Reporting tools allow the District to review and manage stop payments efficiently, with detailed reports available for audit and reconciliation purposes.

In addition to online access, the District will continue to be supported by local branch personnel for any additional assistance, research requests, or exception handling related to canceled checks or stop payments.

## Scope of Services (continued)

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### **B. Banking Supplies**

*The Institution will be required to provide a supply of coin rollers, security bank bags, deposit slips, and endorsement stamps. The cost of supplies shall be charged to the District's account.*

Westamerica will supply coin rollers and security bank bags at no cost to the District.

Deposit slips and endorsement stamps will be charged to the District and run through the analysis relationship.

## Scope of Services (continued)

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### **C. Direct Deposit for Payroll**

*The Institution should be able to provide this service, and the cost should be noted in the proposal.*

Westamerica Bank provides comprehensive Direct Deposit (ACH Credit) services to support the District's payroll processing needs. The District currently submits its payroll files through our cash management portal, and this process will continue without disruption, as our system fully supports and integrates with the District's existing file transmission procedures.

Key Features:

- **Seamless Integration:** No changes to the District's current file submission process are required.
- **Secure Transmission:** Payroll files are transmitted through secure, encrypted channels to ensure data protection.
- **Enhanced Security Controls:** Money movement activities, including payroll processing, are protected by multi-factor authentication (MFA) with token-based challenge ensuring only authorized users can initiate and approve transactions.
- **Scheduling Flexibility:** The District can schedule payroll in advance to ensure timely and accurate employee payments.
- **Dedicated Support:** Our ACH support teams are available to assist with file processing, troubleshooting, and ongoing service needs.

Cost:

Pricing for Direct Deposit (ACH Origination) services is included in the fee schedule provided with this proposal. There are no additional implementation costs, as the District is already utilizing this service.

## Scope of Services (continued)

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### **D. ACH Direct Debit**

*The District offers an ACH direct debit option to its customers (currently 150 participants). If the District's current hardware, software and/or special programming are not compatible with the Institution's service, the cost and other associated fees to implement the Institution's service must be provided. If there is a limit on the number of these transactions that are allowed in a month or other period of time, it should be noted.*

Westamerica Bank is committed to providing a stable, scalable, and secure ACH Direct Debit solution allowing the District to efficiently manage its receivables program.

As the District is already utilizing our ACH platform, there are no compatibility issues with existing hardware, software, or file transmission processes. Additionally, there are no implementation costs or special programming fees required to continue or expand this service.

Our ACH system integrates seamlessly with the District's current file transfer process, ensuring the smooth, secure, and efficient transmission of payment files. We continue to deliver a high level of reliability and support aligned with the District's operational needs.

#### Key Features and Benefits:

- **No Transaction Limits:** There are no limits on the number of ACH transactions the District can process within a given month or period, providing full scalability as participation grows.
- **Same-Day ACH:** For time-sensitive transactions, same-day ACH processing is available upon request, enabling faster settlement when needed.
- **Scheduled Payments:** The District can schedule ACH transactions in advance, reducing administrative effort and ensuring timely and consistent processing.
- **Secure Processing:** All ACH files are transmitted through secure channels, maintaining data integrity and confidentiality.
- **Dedicated ACH Support:** Our experienced ACH support team is available to assist with file transmission, troubleshooting, and any operational questions, ensuring continuity and responsiveness.

## Scope of Services (continued)

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### **E. Credit/Debit Card Services**

*The District accepts credit and debit card payments on site through the District's website text-to-pay, and interactive voice response (IVR) phone options. Because there are costs associated with these transactions, the District may choose to assess a surcharge, fee, or service charge on customers who make these payments.*

Westamerica Bank provides a robust Merchant Services solution to support the District's acceptance of credit and debit card payments across onsite, website, text-to-pay, and IVR channels. Our program is designed to deliver secure, reliable processing with transparent and scalable pricing.

Pricing and Cost Management:

We offer a competitive Interchange Plus pricing model, with rates tailored to the District's transaction profile to ensure cost efficiency. Based on the District's Merchant Category Code (MCC), transactions typically qualify for Utility Interchange, one of the most cost-effective categories available.

Flexible Payment Solutions:

We support in-person, online, mobile, and gateway-based payment processing. While we understand the District currently utilizes existing systems, we would welcome the opportunity to further evaluate compatibility and integration options to ensure a seamless transition or continuation of services.

Surcharge and Fee Capabilities:

Our platform supports surcharge, convenience fee, or service fee programs, including:

- Compliance with applicable state and card brand rules
- Automated fee calculation across all payment channels
- Clear customer disclosures and detailed reporting
- Flexibility for District-paid or customer-paid fee models

Security and Reliability:

Our processing environment includes advanced fraud monitoring, proactive alerts, and 99.95% system uptime supported by redundant data centers and disaster recovery protocols.

Support and Flexibility:

The District will receive dedicated local and merchant services support, along with next-day funding and flexible settlement options. Our program is offered with no long-term contracts or termination fees, ensuring flexibility as the District's needs evolve.

## Scope of Services (continued)

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### **F. Investments**

*The Institution must be able to make available to the District those investments allowed by California Government Code Section 53601 and the Investment Policy of the District.*

All Public Fund accounts held at Westamerica Bank are collateralized by funds allowed by California Government Code 53601 (refer to Collateralization letter in Relevant Experience and Qualifications).

## Scope of Services (continued)

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### **G. Direct Deposit Relationship - State of CA, LAIF and California CLASS**

*The institution must be an approved State of California Depository and be able to process payments from these institutions.*

Westamerica Bank is an approved State of California Depository, meeting all requirements to process payments to and from State entities, including the Local Agency Investment Fund (LAIF) and the California Cooperative Liquid Assets Securities System (California CLASS).

As one of only seven LAIF Depository Banks, we bring a high level of expertise and established capability in handling these transactions. Our experienced team has a deep understanding of the specific processing, timing, and compliance requirements associated with LAIF and other State-related investment programs. This specialized support enables the District to confidently manage its investment activity with reliable and timely execution.

## Fee Proposal

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Westamerica Bank is pleased to provide the enclosed fee proposal and supporting documentation for the District. Our goal is to provide transparent, competitive, and flexible pricing that supports the District's operational and treasury management needs.

At the end of each statement cycle, Westamerica Bank will promptly mail account analysis statements directly to the District office. Should the District require expedited delivery of an available monthly statement at any time, arrangements can be made by contacting our Middletown branch directly.

The District's account analysis statement will include detailed activity for each individual account, as well as a consolidated analysis statement summarizing all account relationships and applicable services.

The following exhibits are included for reference:

- Exhibit A – Fee Schedule
- Exhibit B – Current Account Analysis Statement
- Exhibit C – Sample Analysis Statement Including Recommended Services

In addition, we have included a description of how the account analysis earnings allowance works to assist the District in understanding how eligible balances may offset service charges associated with the services.

These exhibits are intended to provide a clear overview of pricing, account activity reporting, earnings allowance methodology, and recommended treasury management services designed to support the District's banking operations.

## Collected Balances and Earnings Allowance

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For maintaining positive collected balances, you are credited with an Earnings Allowance. To calculate your Earnings Allowance, the Bank first calculates the Average Ledger Balance for your Account. This is done by taking the ledger balance for your account for the end of each day during the billing period, adding these balances together, and dividing the balances by the number of days in the billing period. For weekends and holidays included in the billing period, the prior business day's ending ledger balance is used in the calculation.

The Bank next calculates the "Average Float" for the account. This figure is the portion of the Average Ledger Balance which was not immediately available to the Bank due to checks or other items deposited in the eligible account being in the process of collection. To determine this Average Float, the Bank calculates the float for each "item" (check or other item deposited to the account) by multiplying the dollar amount of that item by the number of days between the time the item is posted to the account and the time that funds become available to the Bank through the check clearing process. The float for all items is then added together and divided by the number of days in the billing period to arrive at the Average Float.

By subtracting the Average Float from the Average Ledger Balance, the Bank arrives at the Average Positive Collected Balance. Using the Average Positive Collected Balance, the Bank calculates the "Legal Reserve." The Legal Reserve is the amount of funds that the Bank is required to maintain on deposit at the Federal Reserve Bank to meet its reserve requirements with respect to the Average Positive Collected Balance. This amount is calculated by multiplying the Average Positive Collected Balance by a factor equal to the highest reserve percentage required for transaction accounts (currently 0%). When the Legal Reserve is subtracted from the Average Positive Collected Balance, the Bank has the Investable Balance.

Whenever the Investable Balance is a positive figure, you will be given an Earnings Credit to offset all or part of the price of services charged to your account during the period. The amount of the Earnings Credit is calculated by multiplying the Investable Balance by the Earnings Credit Rate and by the number of days in the analysis period, and then dividing the result by 365/366. The Earnings Allowance Rate is currently 0.20. The rate may change without prior notification.

The Bank will calculate a Negative Collected Balance Fee for the days that your collected balance is less than \$0. The Negative Collected Balance Fee will be calculated by multiplying the average collected balance for those days by a negative earnings allowance rate and by the number of days in the analysis period, then dividing the result by 365 or 366. The negative earnings allowance rate is the Bank's Index Rate plus a spread. The Bank's Index Rate is a rate established by the Bank in its discretion based on its costs and other factors, and may change from time-to-time without prior notification. See Calculations, next page.

## Collected Balances and Earnings Allowance (continued)

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The following formulas are used in the Bank's calculations:

Average Ledger Balance:

$$\frac{\text{Total End-of-Day Ledger Balances for Period}}{\text{Calendar Days in Period}}$$

Average Float:

$$\frac{\text{Total Float for Each Item Deposited During Period}}{\text{Calendar Days in Period}}$$

Average Collected Balance:

$$\text{Average Ledger Balance} - \text{Average Float}$$

Average Positive Collected Balance:

$$\frac{\text{Total End-of-Day Positive Collected Balances for Period}}{\text{Number of Days in Period}}$$

Legal Reserve:

$$\text{Average Positive Collected Balance} \times \text{Reserve Rate (\%)}$$

Investable Balance:

$$\text{Average Positive Collected Balance} - \text{Legal Reserve}$$

Earnings Credit:

$$\frac{\text{Investable Balance} \times \text{Earnings Credit Rate} \times \text{Days in the Period}}{\text{Number of Calendar Days in Year}}$$

Average Negative Collected Balance:

$$\frac{\text{Total End-of-Day Negative Collected Balances for Period}}{\text{Number of Days in Period}}$$

Negative Collected Balance Fee:

$$\frac{\text{Average Negative Collected Balance} \times \text{Negative Earnings Rate} \times \text{Days in the Period}}{\text{Number of Calendar Days in Year}}$$

## Fee Schedule

## EXHIBIT A

Service Description	*Monthly Volume	Unit Price	Total Fee
<i>*Monthly volume based on March 2026 activity</i>			
<b>Balance &amp; Compensation Information</b>			
Deposit Insurance Charge	1099	0.1167	128.25
<b>General Account Services</b>			
Account Maintenance	1	22.00	22.00
<b>Depository Services</b>			
Credits And Deposits	21	1.40	29.40
Coin & Currency Deposited	10980	0.0020	21.96
Checks Deposited, Westamerica	74	0.15	11.10
Checks Deposited, Non - Westamerica	401	0.15	60.15
Return Items	3	0.00	0.00
Resubmitted Return Deposited Item	0	3.00	0.00
<b>Paper Disbursement Services</b>			
Checks and Debits paid	64	0.20	12.80
Commercial Dvd Items	64	0.04	2.56
Commercial Dvd	1	50.00	50.00
<b>Acct Recon / Positive Pay Services</b>			
Positive Pay Monthly	1	60.00	60.00
Positive Pay Items	64	0.05	3.20
<b>ACH Services</b>			
ACH Received Debit/Credit	98	0.20	19.60
Onsite Banker Plus ACH Item 1-100	100	0.25	25.00
Onsite Banker Plus ACH Item 101-500	85	0.20	17.00
Onsite Banker Plus ACH Item 501-1000	0	0.15	0.00
Onsite Banker Plus ACH Item 1001+	0	0.10	0.00
Onsite Banker Plus ACH Origination	1	20.00	20.00
Onsite Banker Plus ACH Files	3	8.00	24.00
<b>Wire Transfer Service</b>			
Incoming Wire	1	15.00	15.00
Outgoing Wire (In Branch) - International	0	50.00	0.00
Outgoing Wire (In branch) - Domestic	0	40.00	0.00
Outgoing Wire (PC) - International	0	40.00	0.00
Outgoing Wire (PC) - Domestic	0	30.00	0.00
<b>Electronic Banking Services</b>			
Onsite Banker Plus Basic Fee	1	20.00	20.00
Onsite Banker Plus Add'L Accounts	0	5.00	0.00
Onsite Banker Plus Items, 1-200	194	0.05	9.70
Onsite Banker Plus Items, 801+	0	0.04	0.00
Onsite Banker Plus Items, 1-200	0	0.03	0.00
Online Stop Payments	0	18.30	0.00
eStatements - Online Statements	0	0.00	0.00
<b>Additional Recommended Services</b>			
ACH Positive Pay	1	30.00	30.00
Payee Positive Pay	1	60.00	6.00
Payee Positive Pay Per Item Fee	64	0.08	5.12
Express Deposit Monthly Fee	1	50.00	50.00
Express Deposit Items		0.10	0.00
Express Deposit Scanner Fee	Waived	700.00	Waived
Express Deposit Set Up Fee	Waived	150.00	Waived

Five year agreement for proposed fees.



P.O. Box 1200,  
Suisun City, CA 94585-1200

**Account Analysis**  
**March 2026**

Account Number	[REDACTED]
Settlement Period Ends	March 2026
Statement Date	April 6, 2026
	Page 1 of 3

For Questions Regarding Your Statement, Contact:  
ANGELA REYMUNDO  
(707) 987-8650

HIDDEN VALLEY LAKE COMMUNITY SERVICES  
DISTRICT  
19400 HARTMAN RD  
HIDDEN VALLEY LAKE CA 95467

1 (287) D 0537473605

**Balance Summary**

Average Ledger Balance	\$1,099,077.03
Less Average Float	\$3,776.23
Average Collected Balance	\$1,095,300.80
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$1,095,300.80
Investable Balance	\$1,095,300.80
Positive Collected Balance	\$1,095,300.80
Less Balance Required for Services	\$3,185,097.73
Excess/(Deficit) Balance	( \$2,089,796.93)

**Results Summary**

**Analyzed Results**

Earnings Credit at 0.200000% of Investable Balance	\$186.05
Less Total Analyzed Fees	\$541.03
Total Analyzed Results	( \$354.98)
Total Analyzed Service Charges This Statement	\$354.98

The Total Deficit Analyzed Result of \$354.98 will be Charged to Account 0537473605 on 04/15/26.



P.O. Box 1200,  
Suisun City, CA 94585-1200

**Account Analysis**  
**March 2026**

HIDDEN VALLEY LAKE COMMUNITY SERVICES

Account Number	[REDACTED]
Settlement Period Ends	March 2026
Statement Date	April 6, 2026
	Page 2 of 3

**Service Detail**

Service Description	Volume	Unit Price	Total Fee	Balance Required
<b>Balance &amp; Compensation Information</b>				
Deposit Insurance Charge	1,099	\$0.1167	\$128.25	\$755,020.58
<b>General Account Services</b>				
Account Maintenance	1	\$19.0000	\$19.00	\$111,854.90
<b>Depository Services</b>				
Credits And Deposits	21	\$1.4000	\$29.40	\$173,080.74
Coin / Currency Deposited	10,980	\$0.0013	\$14.27	\$84,008.92
Checks Deposited, Westamerica	74	\$0.1500	\$11.10	\$65,346.81
Checks Deposited Non - Westamerica	401	\$0.1500	\$60.15	\$354,109.07
Return Item	3		\$0.00	
<b>Paper Disbursement Services</b>				
Checks And Debits Paid	64	\$0.2000	\$12.80	\$75,354.88
Commercial Dvd Items	64	\$0.0400	\$2.56	\$15,070.98
Commercial Dvd	1	\$50.0000	\$50.00	\$294,355.00
<b>Acct Recon / Positive Pay Services</b>				
Positive Pay Monthly	1	\$60.0000	\$60.00	\$353,226.00
Positive Pay Items	64	\$0.0500	\$3.20	\$18,838.72
<b>ACH Services</b>				
ACH Received Debit/Credit	98	\$0.2000	\$19.60	\$115,387.16
Onsite Banker Plus ACH Itm 1-100	100	\$0.2500	\$25.00	\$147,177.50
Onsite Banker Plus ACH Itm 101-500	85	\$0.2000	\$17.00	\$100,080.70
Onsite Banker Plus ACH Origination	1	\$20.0000	\$20.00	\$117,742.00
Onsite Banker Plus ACH Files	3	\$8.0000	\$24.00	\$141,290.40
<b>Wire Transfer Services</b>				
Incoming Wire	1	\$15.0000	\$15.00	\$88,306.50
<b>Electronic Banking Services</b>				
Onsite Banker Plus Basic Fee	1	\$20.0000	\$20.00	\$117,742.00
Onsite Banker Plus Items	194	\$0.0500	\$9.70	\$57,104.87
Total Analyzed Fees			\$541.03	\$3,185,097.73
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$5,887.10 in Positive Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.



P. O. Box 1200,  
Suisun City, CA 94585-1200

**Account Analysis**  
**March 2026**

HIDDEN VALLEY LAKE COMMUNITY SERVICES

Account Number [REDACTED]  
Settlement Period Ends March 2026  
Statement Date April 6, 2026  
Page 3 of 3

**Historical Summary**

Month	Average Ledger Balance	Average Positive Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
April	1,061,240	1,057,391	1,057,391	-1,246,005	261	568	0	307
May	858,401	855,413	855,413	-1,222,222	218	529	0	311
June	1,062,577	1,047,715	1,047,715	-1,195,536	258	553	0	295
July	994,327	990,955	990,955	-1,076,789	252	527	0	274
August	660,772	653,371	653,371	-1,219,510	166	477	0	311
September	792,330	787,552	787,552	-1,511,247	168	491	0	323
October	976,531	973,227	973,227	-1,859,004	198	577	0	379
November	1,106,815	1,103,243	1,103,243	-1,545,843	218	523	0	305
December	1,256,573	1,250,003	1,250,003	-2,156,920	212	579	0	366
January	1,094,850	1,091,423	1,091,423	-2,010,314	185	527	0	341
February	911,333	905,895	905,895	-2,337,327	139	498	0	359
March	1,099,077	1,095,301	1,095,301	-2,089,797	186	541	0	355
<b>Average</b>	<b>989,569</b>	<b>984,291</b>	<b>984,291</b>	<b>-1,622,543</b>	<b>205</b>	<b>532</b>	<b>0</b>	

SAMPLE ACCOUNT ANALYSIS STATEMENT

HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT
19400 HARTMAN RD
HIDDEN VALLEY LAKE CA 95467

Add Express Deposit,
ACH Positive Pay,
Payee Positive Pay
Remove CD-Rom

STATEMENT PERIOD:
March 2026
31 days in this cycle

CONSOLIDATED ACCOUNT ANALYSIS

Rel. Account Number: [Redacted]
Number of Accounts: 1

BALANCE INFORMATION

Table with 2 columns: Description and Amount. Rows include Average Ledger Balance (CURRENT 1,099,077.03), Less Average Float (3,776.23), Average Collected Balance (\$1,095,300.80), Average Positive Collected Balance (1,095,300.80), Less Legal Reserve (0.00), and Positive Balance Available for Earnings Allowance (\$1,095,300.80).

EARNINGS ALLOWANCE INFORMATION

Table with 4 columns: Description, AVERAGE BALANCES, RATE, and AMOUNT. Rows include Earnings Allowance on Positive Balance Available (1,095,300.80, 0.200%, 186.05), Expense on Negative Collected Balance (0.00, 12.50%, 0.00), and Net Earnings Allowance (\$186.05).

ACCOUNT POSITION

Table with 2 columns: Description and Amount. Rows include Net Earnings Allowance (186.05), Less Activity Charges (-693.88), and Amount Due (\$507.83).

Your account will be charged at the end of the month. \$507.83
Collected Balance required per \$1.00 of service charge is \$6,541.22
This service charge could have been avoided by maintaining
an additional Average Positive Collected Balance of \$3,321,841.49

**SAMPLE ACCOUNT ANALYSIS STATEMENT**  
**HIDDEN VALLEY LAKE COMMUNITY SERVICES**

31 days in this cycle

**SERVICE ACTIVITY CHARGES FOR ACCOUNT:**

TMA CODE	SERVICE DESCRIPTION	VOLUME	PRICE	SERVICE CHARGE	BAL REQUIRED
<b>01 GENERAL ACCT SERVICES</b>					
000230	DEPOSIT INSURANCE CHARGE (per \$1,000)	1,099	0.1167	128.25	838,932.88
001000	ACCOUNT MAINTENANCE	1	22.00	22.00	143,906.81
<b>06 EXPRESS DEPOSIT SERVICES</b>					
100055	EXPRESS DEPOSIT MONTHLY FEE	1	50.00	50.00	327,060.93
10022A	EXPRESS DEPOSIT ITEMS	496	0.10	49.60	324,444.44
<b>10 DEPOSITORY SERVICES</b>					
100000	CREDITS AND DEPOSITS	21	1.40	29.40	192,311.83
10011Z	COIN & CURRENCY DEP	10980	0.0020	21.96	143,645.16
100220	CHECKS DEPOSITED	74	0.15	11.10	72,607.53
100222	CHECKS DEPOSITED, NON-WESTAMERICA	401	0.15	60.15	393,454.30
100400	RETURN ITEM	3	0.00	0.00	0.00
<b>15 PAPER DISBURSMENT SERVICES</b>					
150102	CHECKS AND DEBITS PAID	64	0.20	12.80	83,727.60
<b>20 ACCT RECON / POSITIVE PAY SERVICES</b>					
200000	ACH POSITIVE PAY BASE	1	30.00	30.00	196,236.56
200001	POSITIVE PAY BASE	1	60.00	60.00	392,473.12
200002	POSITIVE PAY PER ITEM	64	0.05	3.20	20,931.90
200008	PAYEE POSITIVE PAY BASE	1	60.00	60.00	392,473.12
200009	PAYEE POSITIVE PAY PER ITEM	64	0.08	5.12	33,491.04
<b>25 ACH SERVICES</b>					
250100	ONSITE BANKER "PLUS" ACH ITM 0-100	100	0.25	25.00	163,530.47
250101	ONSITE BANKER "PLUS" ACH ITM 101-500	85	0.20	17.00	111,200.72
250102	ONSITE BANKER "PLUS" ACH ITM 501-1000	0	0.15	0.00	0.00
250103	ONSITE BANKER "PLUS" ACH ITM 1001+	0	0.10	0.00	0.00
250202	ACH RECEIVED DEBIT/CREDIT	98	0.20	19.60	128,207.89
250504	ONSITE BANKER "PLUS" ACH TRANSMISSION	3	8.00	24.00	156,989.25
251100	ONSITE BANKER "PLUS" ACH USAGE	1	20.00	20.00	130,824.37
<b>35 WIRE TRANSFER SERVICES</b>					
350302	INCOMING WIRE	1	15.00	15.00	98,118.28
<b>40 ELECTRONIC BANKING SERVICES</b>					
400000	ONSITE BANKER "PLUS" BASIC FEE	1	20.00	20.00	130,824.37
400220	ONSITE BANKER "PLUS" ADD ACCT FEE		5.00	0.00	0.00
400221	ONSITE BANKER "PLUS" PER ITEM FEE (1-200)	194	0.05	9.70	63,449.82
400222	ONSITE BANKER "PLUS" PER ITEM FEE (201-1000)	0	0.04	0.00	0.00
400223	ONSITE BANKER "PLUS" PER ITEM FEE (1001- )	0	0.03	0.00	0.00
<b>TOTAL ACTIVITY CHARGES</b>				<b>693.88</b>	<b>4,538,842.37</b>

# **BANKING SERVICES PROPOSAL FOR**



## **Response to the 2026 RFP for Banking Services**

**April 30, 2026**

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## Cover Letter

On behalf of the entire River City Bank (“RCB”) team, we would like to express our gratitude for this opportunity to establish a banking relationship with the Hidden Valley Lake Community Services District (the “District”). Our responding bid (“Proposal”) outlines how we expect to assist the District in meeting - and exceeding - its banking needs and goals.

As background on our institution, River City Bank has been a trusted financial partner in the Sacramento region since our founding in 1973. While still majority-owned by the original founding Kelly family, we have grown to become California’s premier commercial bank with **~\$5.15 billion in assets as of 12/31/2025**.

River City Bank takes a concierge approach to taking care of clients and provides high-touch service with dedicated relationship management teams. We pride ourselves on proactively managing our relationships and reaching out if we identify any services or changes to account structures which would be beneficial for our clients. Your relationship manager, designated account officers, and the cash management team are all readily available and accessible by phone and e-mail during business hours (and outside of business hours, in the case of emergencies) and will ensure that the District is promptly supported with all its needs, questions, and requests.

River City Bank remains committed to serving local communities and government agencies – our dedication to these efforts was officially memorialized by the establishment of the **Public Sector Banking Division** in January 2025, after having **serviced public sector clients for nearly 40+ years**. The Division offers a full suite of customized banking services tailored to the unique loan, deposit, and banking needs of various public entities, municipalities, governmental non-profits, tribal nations, joint powers authorities, and other public agencies. As of 4/1/2026, the Bank’s Public Sector Banking Division currently manages over **\$2.4 billion in public fund deposits**, demonstrating our experience, familiarity, and capacity to support large-scale public sector operations.

We believe River City Bank is an excellent fit for the District because of our proven dedication to the public sector, along with our deep Sacramento roots. Our headquarters, and the domicile of the Public Sector Banking Division, are located at **2480 Natomas Park Drive, Suite 150, Sacramento, CA 95833**. The Bank also maintains 8 active branches with in-person banking services across the Sacramento region, and **the ability to coordinate courier services** for clients out of Bank’s branch footprint.

At River City Bank, we strongly believe in giving back to the communities we serve, and one meaningful way we can do that is by providing cost-effective banking solutions to help agencies preserve taxpayer dollars. Ultimately, we are pleased to present this Proposal for the District’s consideration, which features account structuring and banking services recommendations to **meet the District’s requested needs** and help **maximize the District’s interest earnings potential via our market-based investment products** and **minimizing its monthly banking fees (~\$350 average monthly cost savings assessed based on RCB’s current **1.00% Earnings Credit Rate**)**.

Please don’t hesitate to reach out to Olivia Gray at the contact information below, should you have any additional questions or follow-ups to our Proposal. **Lastly, the Bank confirms that the terms and fees in this Proposal shall be firm for at least 90 days following the 4/30/2026 RFP proposal submission deadline.**

Sincerely,



**Stephen Fleming**

President & CEO

(916) 549-4595

[sfleming@rivercitybank.com](mailto:sfleming@rivercitybank.com)



**Olivia Gray**

VP, Portfolio Manager

(925) 285-1119

[olivia.gray@rivercitybank.com](mailto:olivia.gray@rivercitybank.com)

## Bank Overview

### Bank Background

River City Bank is the largest independent, locally owned, and managed bank in the Sacramento region. Our headquarters are located at 2480 Natomas Park Drive, Suite 150, Sacramento, CA 95833. As of April 2026, RCB's staff was comprised of 160 employees, with 130 working locally and the remainder working remotely across the US. Governance is provided through RCB's executive team and its 10-member Board of Directors.

### Public Sector Banking Qualifications & Experience

RCB's dedicated Public Sector Banking Division has extensive experience with providing a range of deposit, cash management, and financing services (e.g., municipal debt arrangements, project financing, lending opportunities) to a variety of public entities and agencies, such as counties, cities, towns, municipalities, joint powers authorities, local water districts and utility companies, local public programs, and sovereign tribal entities. *References are provided in the applicable "References" section of this RFP response, and more information can be provided upon specific request.*

River City Bank is a qualified depository of public funds in the State of California and maintains the ability to collateralize public fund deposits in accordance with the State's public fund deposit requirements. **As of 12/31/2025, RCB held \$2.4 billion in public funds deposits amongst 49 public sector clients**, of which **~\$1.064 billion was Bank-collateralized** in accordance with the State of California's public fund deposit security requirements and the remainder was fully insured via 100% FDIC-insured deposit account products.

Overall, RCB is extremely familiar with the nuanced account opening process, general account structuring limitations, and collateralization requirements necessary to bank with public entities and accept public fund deposits, associated with its 40+ years of public sector banking experience.

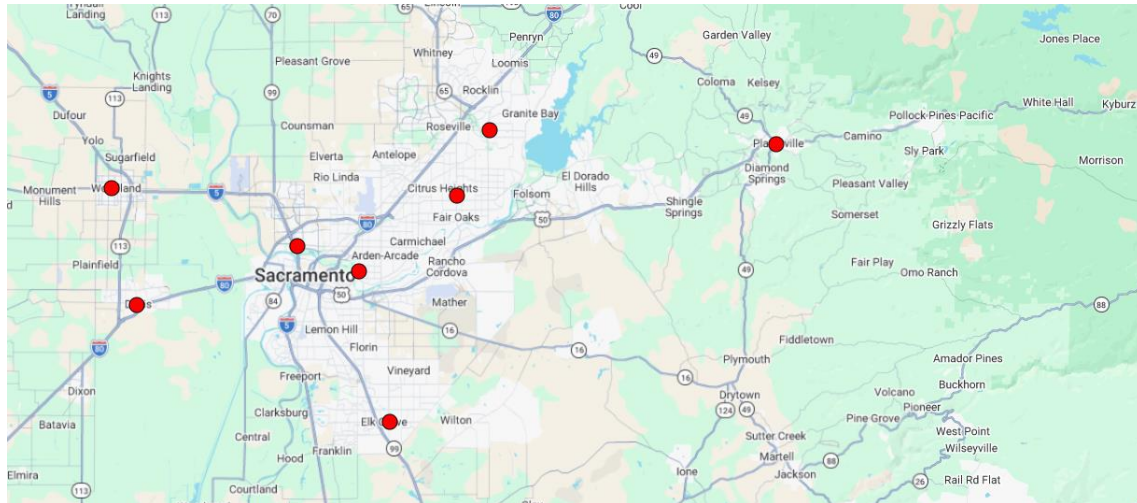
Additional public fund reporting considerations include:

1. The Bank's dedicated Public Sector Banking Division team maintains robust knowledge on California Government Code for public fund deposits and stays apprised of any changes to legislation.
2. The Division also works closely with RCB's Finance and Accounting team to monitor RCB's public fund collateral positions closely to ensure compliance.
3. The Bank submits weekly and quarterly public fund collateralization reports to the FDIC, which may be provided to the District upon specific request. Other evaluation and status reports may be provided upon inquiry, if applicable to RCB.
4. The Bank can complete and respond to all legitimate transaction, account, compliance and/or data information requests from the District or its verified auditors, including submission of the Bank's financial statements for the District's review.
5. A copy of River City Bank's Contract for Deposit of Public Funds (our public client banking service agreement) is included in the Appendix for the District's reference and review.

### Locations – Branches, Offices, ATMs

- River City Bank maintains **8 active branches** with in-person, local banking services available. All branches are mapped out for the District’s convenience, with the specific address and access hours provided below.

Although the Bank does not maintain any branches in Lake County or near the District’s general service area (nor are any expected to be opened in the near-term), Bank may coordinate courier services to arrange any requisite pick-ups/drop-offs between the District, the courier provider, and Bank’s local correspondent bank facilities/partners.



**Citrus Heights**

5650 Sunrise Blvd.  
Citrus Heights, CA  
95610  
(916) 863-2265

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.

**Placerville**

348 Main St.  
Placerville, CA 95667  
(530) 626-0700

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.  
  
Closed between 1:00  
p.m. – 2:00 p.m. daily

**Davis**

239 E St.  
Davis, CA 95616  
(530) 753-1131

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.  
Closed between 1:00  
p.m. – 2:00 p.m. daily

**Sacramento**

900 Howe Ave.  
Sacramento, CA 95825  
(916) 567-2800

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.

**Elk Grove**

8923 Elk Grove Blvd.  
Elk Grove, CA 95624  
(916) 503-7200

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.

**Sacramento  
(Corporate)**

2480 Natomas Park  
Dr., Suite 100  
Sacramento, CA 95833  
(916) 567-2669

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.  
No weekend access.

**Granite Bay**

4033 Cavitt Stallman  
Rd., Suite 200  
Granite Bay, CA 95746  
(916) 780-6515

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.

**Woodland**

199 Main St.  
Woodland, CA 95695  
(530) 666-6681

**Hours:**  
Monday-Friday:  
10:00 a.m. – 4:00 p.m.

- RCB ATM locations and other customer banking services can be located through MoneyPass, at this link: <https://www.moneypass.com/atm-locator.html>

- RCB maintains **2 corporate offices** in California, located at 2480 Natomas Park Drive, Suite 150, Sacramento, CA 95833 (RCB headquarters) and 201 Mission Street, Suite 1300, San Francisco, CA 94105 (RCB's Commercial Banking satellite office).
- RCB observes and recognizes the following holidays as bank holidays (i.e., branches and offices are closed):
  - New Year's Day
  - Martin Luther King, Jr. Day
  - Presidents' Day
  - Memorial Day
  - Juneteenth
  - Independence Day
  - Labor Day
  - Columbus Day / Indigenous People's Day
  - Veteran's Day
  - Thanksgiving Day
  - Christmas Day

### Financial Condition

Your money is safe at River City Bank due to our proven conservative financial management over the past 52 years. Since our founding in 1973, River City Bank has maintained a rigorous policy of conservative risk management. This is reflected in the numbers, as well as in the accolades we have earned from numerous respected independent ratings agencies, and it all contributes to the confidence that the District will experience when banking with us. The strength of a bank's balance sheet is typically based on three factors: its loan quality, capital levels, and liquidity position:

- **Loan Quality.** The Bank's philosophy is to seek out clients that are well-managed and have proven success over a sustained period of time. These clients' sound financial practices include on-time payments. The Bank's \$4.6 billion loan portfolio had a delinquency percentage of 0.00% as of December 31, 2025.
- **Capital Strength.** As of September 30, 2025, RCB's Common Equity Tier 1 Capital Ratio was 12.8%. Additionally, as of December 31, 2025, RCB's Non-performing Assets/(Total Loans+ Other Real Estate Owned) was 0.00%. These figures culminate in RCB's risk-based capital classification as being Well Capitalized per FDIC capitalization requirements.
- **Healthy Liquidity.** With a net loan-to-deposit ratio of 87% as of December 31, 2025, River City Bank has a liquid balance sheet; this means that the District can rest assured that River City Bank is able to meet all its deposit withdrawal needs in a timely fashion. In addition to our balance sheet liquidity, River City Bank has immediate access to funding sources from other financial institutions and government agencies.

For our public funds clients, such as the District, it is also important to note that all funds will be collateralized or fully FDIC insured in accordance with CA Government Code requirements.

River City Bank’s reported capital and asset positions for the last three fiscal years are provided in the table below:

<b>Metrics</b>	<b>FYE 12/31/2023</b>	<b>FYE 12/31/2024</b>	<b>FYE 12/13 2025</b>
<b>Capital Position</b>	\$417,730,000	\$484,740,000	\$548,491,000
<b>Total Assets</b>	\$4,932,029,000	\$5,143,528,000	\$5,801,890,000
<b>Tier 1 Leverage Ratio</b>	8.2%	9.1%	9.4%
<b>Total Risk Based Capital Ratio</b>	13.2%	13.5%	14.0%

RCB remains in an extremely healthy financial condition and recently reported another strong year of net profits in FY’25. A copy of RCB’s FY’25 financials can be found at the following link: [River City Bank – 2025 Annual Report](#).

### Credit Rating

River City Bank does not currently maintain a credit rating. However, top independent bank rating services have awarded RCB consistently exceptional ratings as evidenced by BauerFinancial’s “5-Star Superior” rating (included in the Appendix), Veribanc’s highest “Green Three Out of Three” rating, and Findley Reports’ “Super Premier” rating. RCB was also ranked #6 on Bank Director’s 2025 list of “The Best U.S Banks” (out of 4,000 banks operating nationally).

Should the District have any banking needs that require a credit rating, those services are available through our correspondent banking partnership with US Bank N.A. More information on those services is available upon request.

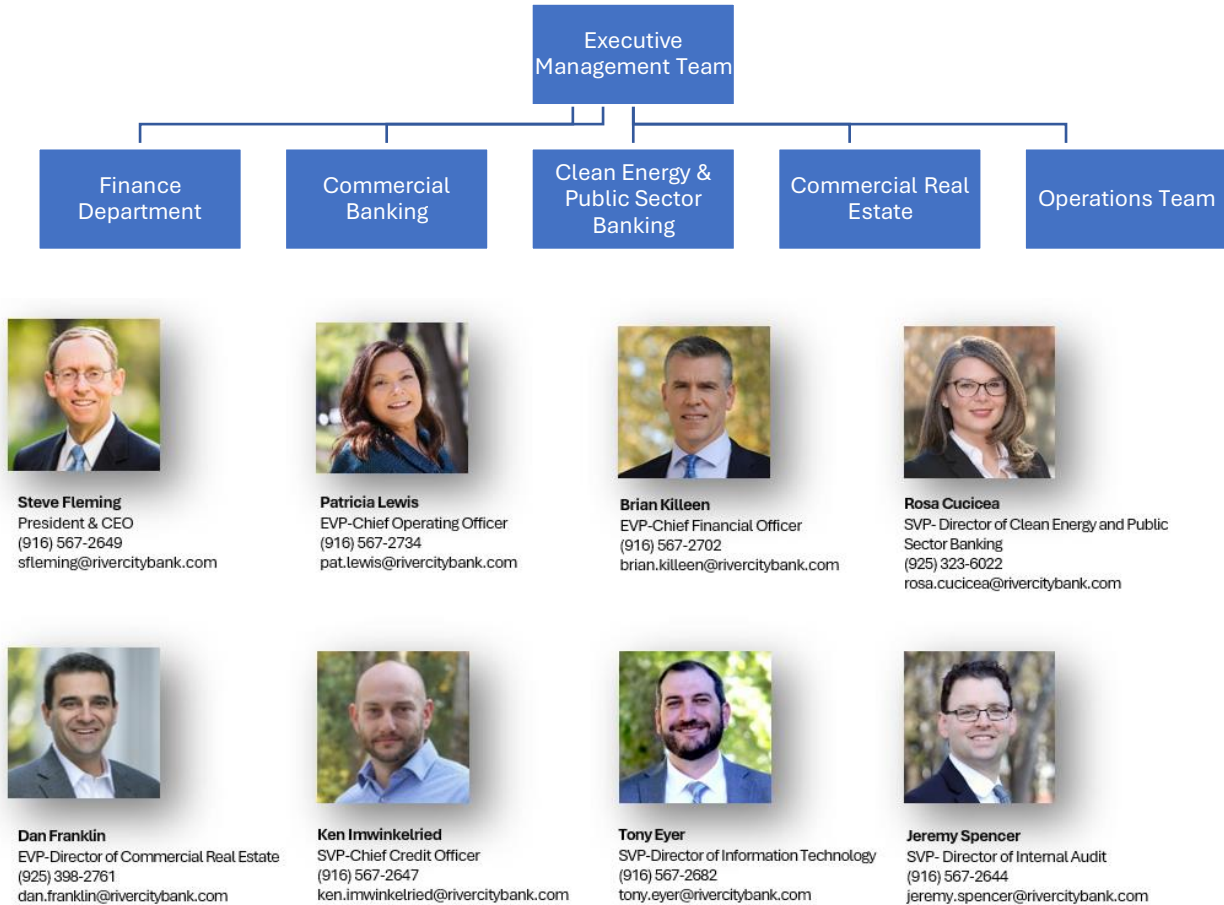
Our correspondent bank’s current and historic credit ratings are summarized in the table below.

<b>Year</b>	<b>Moody’s</b>	<b>S&amp;P</b>	<b>Fitch</b>
<b>2025</b>	A2 / Stable (Long-Term) P-1 (Short-Term)	A+ / Stable (Long-Term) A-1 (Short-Term)	A+ / Stable (Long-Term) F1 (Short-Term)
<b>2024</b>	A2 / Negative (Long-Term) P-1 (Short-Term)	A+ / Stable (Long-Term) A-1 (Short-Term)	A+ / Stable (Long-Term) F1 (Short-Term)
<b>2023</b>	A2 / Negative (Long-Term) P-1 (Short-Term)	A+ / Stable (Long-Term) A-1 (Short-Term)	A+ / Stable (Long-Term) F1 (Short-Term)

## Key Personnel

### Management & Organizational Chart

Please see an overview of the Bank’s organizational structure below, along with a list of the current executive team with contact information.



### Dedicated Relationship Team & Account Managers

The District’s banking services implementation, relationship, and day-to-day service requests will be managed by Olivia Gray (VP, Portfolio Manager) and the Bank’s local Cash Management team, with oversight provided by Steve Fleming (President & CEO) and Rosa Cucicea (SVP, Director of the Clean Energy & Public Sector Banking Divisions). **Your relationship manager will provide highly-responsive service and support, and can be reached during standard business hours and business days (and outside of business hours or on weekends should a time-sensitive or urgent banking emergency arise).**

The District may also contact RCB’s Cash Management and Customer Support teams in Sacramento at **(916) 567-2899** or **(800) 564-7144**. These representatives are available **Monday through Friday from 8:00 a.m. to 6:00p.m. and Saturday from 9:00 a.m. to 1:00 p.m.**

Altogether, RCB will ensure the District’s needs are addressed promptly, and that the Bank is fulfilling its contractual obligations. Furthermore, **annual meetings are scheduled with all RCB clients to conduct a comprehensive relationship review**, including formally reviewing all accounts and services to determine if any changes or additions are needed, confirming the client’s operating

activities and preferences as it pertains to banking services, and hosting an in-depth cyber security and information security discussion to share best practices and educational materials.



**Stephen Fleming**  
President & CEO  
(916) 567-2649 Ph  
sfleming@rivercitybank.com

As President & CEO, Steve will oversee the relationship with the District and will be involved in all major decisions. Since September 2008, Steve has been President & Chief Executive Officer of River City Bank, the largest and most profitable bank based in Sacramento. Under his leadership RCB has grown from \$800 million to \$5.8 billion in total assets. Steve's leadership was instrumental in RCB's decision to become a leader in the Public Sector, especially with RCB's involvement in supporting the energy-related Community Choice Aggregator's and later other public sector entities such as cities, counties, and special districts.

He has over 40 years of banking experience, including over 20 years with Bank of America in Sacramento and London, England. Steve received a BA in Economics from the University of California at Davis and was awarded membership in the Phi Beta Kappa honor society. He also completed his MBA at the University of California at Berkeley.



**Rosa Hilmarsdottir Cucicea**  
SVP – Director of Public Sector Banking Division  
(925) 323-6022 Cell  
rosa.cucicea@rivercitybank.com

**Note:** Rosa is currently on maternity leave through July/August 2026. Once she returns, she will oversee the District's relationship, with Olivia Gray maintaining her role as the District's day-to-day contact.

As Senior Vice President and Director of the Public Sector Banking Division, Rosa Cucicea oversees the Bank's public sector banking portfolio. Rosa is also a member of RCB's Executive Management team and reports directly to the President & CEO, Steve Fleming. Under her stewardship RCB has become a clean energy and public sector leader in California by serving a majority of the state's Community Choice Aggregators, providing financing to new and existing renewable energy projects, and supporting other local sustainability efforts and public agency banking needs.

Rosa graduated with honors from the University of California, Davis with a bachelor's degree in economics and obtained an MBA from the Berkeley Haas School of Business.



**Olivia Gray**  
VP – Portfolio Manager  
Clean Energy & Public Sector Banking Divisions  
(925) 285-1119 Cell  
olivia.gray@rivercitybank.com

Olivia will serve as the District's primary account officer and contact for day-to-day deposit account questions, inquiries, support, and other needs. Olivia has been with River City Bank since 2019 and officially joined the Clean Energy Division in 2021 (and Public Sector Banking upon 2025 establishment). She is well-versed in the RCB's banking offerings, cash management services, and deposit account products - especially those tailored for public fund clients along with the nuanced public fund banking restrictions and requirements. She is readily available to offer banking support, and enjoys brainstorming about creative solutions to optimize client banking needs.

Her former roles include Commercial Banking Associate and Credit Analyst, and eventual promotion to Portfolio Manager in 2024 and VP in early 2025. In 2024, Olivia was also the youngest recipient to have been awarded RCB's prestigious President's Club Award.

Olivia graduated summa cum laude from UC Davis in 2019, with a Bachelor of Arts Degree in Economics, with minors in Environmental Horticulture and European History.



**Jason Arebalo**

VP, Business Development Officer  
Clean Energy & Public Sector Banking Divisions  
(415) 226-5533 Cell  
jason.arebalo@rivercitybank.com

Jason is the Business Development Officer for RCB's Clean Energy & Public Sector Banking Divisions, and is based out of RCB's San Francisco office. Through his role, Jason identifies and supports prospective public sector clients (e.g., municipalities, special districts, public agencies, etc.) by establishing and maintaining meaningful connections, providing thoughtful, community-centered service, building trusted client relationships, and coming up with creative solutions to meet the stated business banking needs.

Jason officially joined the RCB team in January 2026, but has 20+ years of financial and banking experience. Prior to his role with RCB, Jason previously worked with a large community credit union that was focused on civic, government, and community engagement initiatives. Jason earned a BS in Marketing from Sonoma State University.



**Max Baker**

Portfolio Manager  
Clean Energy & Public Sector Banking Divisions  
(530) 965-0168 Cell  
max.baker@rivercitybank.com

Max will assist Olivia and Jason as the District's secondary account officer and is available for day-to-day deposit questions and account support. Max joined River City Bank in 2024 after graduating magna cum laude from the University of Southern California with a degree in Business Administration, emphasis in finance.



**Ben Tescher**  
 AVP – Cash Management Supervisor  
 (916) 567-2660 Ph | (916) 337-9257 Cell  
 ben.tescher@rivercitybank.com

Ben helps oversee the daily operations of the Cash Management team. He is responsible for account opening, onboarding, and daily support to clients. Ben has nearly 10 years of banking experience and has been with River City Bank since 2017. Prior to his role as Cash Management Supervisor, Ben worked as a Cash Management Representative and Cash Management Officer, and as RCB’s Electronic Banking Analyst.



**Kinzie Nichols-Petifer**  
 VP – Cash Management Manager  
 (916) 567-2658 Ph | (916) 533-8201 Cell  
 kinzie.nichols@rivercitybank.com

Kinzie manages and oversees the daily operations and support functions of RCB’s Cash Management department. She is responsible for account opening, onboarding activities, customer implementation, and staff development of the Cash Management products and daily procedures. Kinzie has been with River City Bank since 2005.

### Implementation Timeline & Support

Please see the estimated timeline below for the Bank’s new account opening and banking service implementation process, assuming the District selects Bank as its banking partner around July 1, 2026. The timeframes quoted are estimates, but Bank will endeavor to provide expeditious and prompt service and/or will aim to accommodate the District’s desired schedule.

The Bank will provide implementation and new account support via phone, e-mail, written instructions, and/or employee training sessions via virtual Team/Zoom meetings as-needed. Vendor demos may be offered and scheduled upon request after RCB account opening is complete (e.g., Merchant Services, Commercial Card).

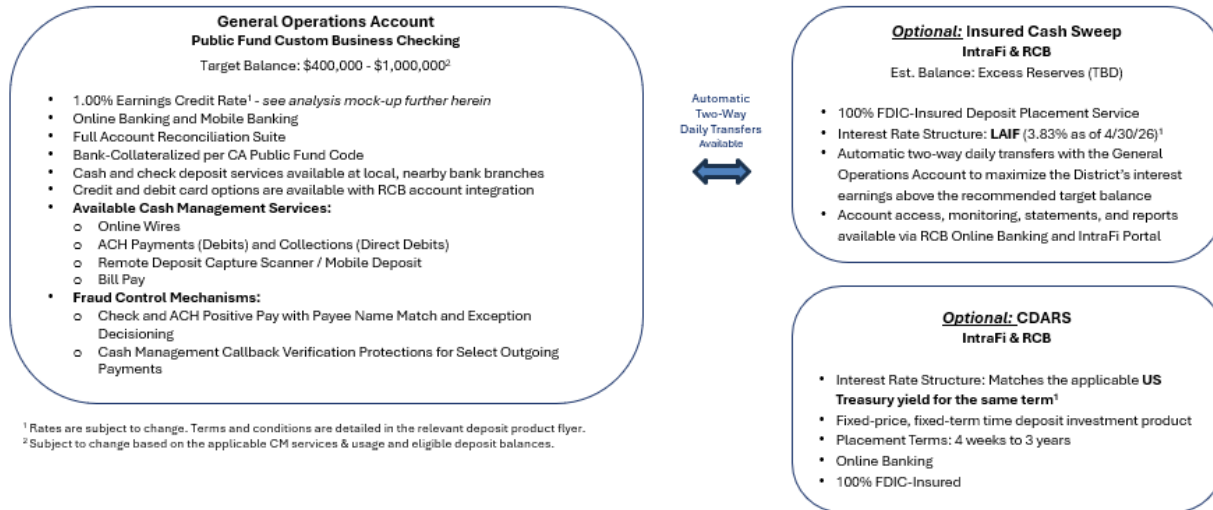
River City Bank - New Deposit Client Implementation Timeline				
Task Name	Duration	Responsible Party	Start	Finish
<b>Account Opening</b>				
Hidden Valley Lake CSD Selects Bank Partner	0 days	District	7/1/2026	7/1/2026
Contract/Initial Agreements Reviewed & Executed	15 days	District / RCB RM	7/1/2026	7/16/2026
Gather Legal and Account Documents	15 days	District / RCB RM	7/16/2026	7/31/2026
Open Deposit Accounts	1 day	District / RCB RM / RCB CM	7/31/2026	7/31/2026
<b>Cash Management Service Set-Up</b>				
Initial Cash Management Meeting with District	5 days	District / RCB CM	7/31/2026	8/5/2026
Bank Completes Cash Management Risk Review	10 days	District / RCB CM	8/5/2026	8/15/2026
Complete Online Set-Up	5 days	RCB CM	8/15/2026	8/20/2026
Administrator/Staff Training	10 days	District / RCB CM	8/20/2026	8/30/2026
<b>GO LIVE with RCB Accounts and Services</b>				
	60 days			
<b>Responsible Parties</b> <ul style="list-style-type: none"> <li>• RCB RM = Olivia Gray</li> <li>• RCB CM = Ben Tescher</li> <li>• District = Hidden Valley Lake Community Services District</li> </ul>				

## Summary of Proposed Banking Services

**To emphasize, Bank confirms that the terms and fees in this Proposal shall be firm for at least 90 days following the 4/30/2026 RFP proposal submission deadline.**

### Recommended Accounts & Structure Overview

In order to meet the District’s stated goals, River City Bank recommends utilizing the following business relationship for Hidden Valley Lake Community Services District.



<sup>1</sup> Rates are subject to change. Terms and conditions are detailed in the relevant deposit product flyer.  
<sup>2</sup> Subject to change based on the applicable CM services & usage and eligible deposit balances.

- **Analyzed Checking Account** for the General Operations Account, with optional connection to an Insured Cash Sweep Account (proposed below) to maximize interest earnings.
  - In that scenario, RCB recommends a target **balance for the General Operations ranging between \$400,000 to \$1,000,000**, with two-way automatic daily sweeps to facilitate automatic deposit transfers and minimize manual transfer management.
  - **All RCB cash management and banking fees expected to be fully offset by RCB’s 1.00% Earnings Credit Rate, under both the \$400,000 and \$1,000,000 target balance scenarios.**
- **IntraFi Insured Cash Sweep (“ICS”)** savings/investment account to hold a portion of the District’s excess reserves, featuring 100% FDIC-insurance and a competitive, market-based interest rate that will track the most recent **Local Agency Investment Fund (“LAIF”)** yield published by the State of California’s Treasury Department. ICS deposit accounts are permissible for public agencies under CA Gov. Code 53601.8.

The ICS product may serve as a possible investment substitute or enhancement to the District’s LAIF holdings based on the similar rate structure, albeit with simplified liquidity and fund access (all funds in ICS are available for same-day withdrawal).

**ICS® – IntraFi Cash Service**

With ICS, you will only need to work with River City Bank for your deposits, investments, withdrawals and statements. Enjoy the simplicity of working with one bank, one rate and one statement which includes the list of accounts, interest and other details.

**Access to multi-million-dollar FDIC protection on saving deposits**

- Earn money market deposit account level interest rates
- Enjoy the convenience of working directly with only one bank
- Have the security of knowing that your funds are eligible for protection backed by the full faith and credit of the federal government

**How It Works**

- Establish a transaction account with River City Bank
- We place your ICS funds into MMDA or Demand Accounts at other banks in the ICS Network
- Both principal and interest are eligible for FDIC insurance protection by depositing amounts less than the standard FDIC insurance maximum
- Your funds will receive coverage from many banks while working with just one.

\*Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the agreements for the service, including the Deposit Placement Agreement (“DPA”). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any arrangements it finds necessary to have such balances adequately protected in a manner consistent with applicable law.

- **IntraFi Certificate of Deposit Account Registry Service (“CDARS”)** for optional longer-term, fixed-price, time deposit investments, featuring 100% FDIC-insurance and rates that track to the **corresponding US Treasury yield by term.**

The chart below examples the Bank’s Public Fund CDARS rates effective as of 4/29/2026. Terms and conditions are included in the CDARS product disclosure, provided in the Appendix.

<b>RCB CDARS Rates*</b>	<b>US Treasury Term</b>	<b>1 Mo</b>	<b>3 Mo</b>	<b>6 Mo</b>	<b>1 Yr</b>	<b>2 Yr</b>	<b>3 Yr</b>
	<i>Corresponding CDARS Term</i>	<i>4 Wks</i>	<i>13 Wks</i>	<i>26 Wks</i>	<i>52 Wks</i>	<i>2 Yrs</i>	<i>3 Yrs</i>
Daily US Treasury Par Yield Curve Rates		3.68%	3.68%	3.73%	3.75%	3.92%	3.94%
<b>RCB CDARS Rate</b>		<b>3.68%</b>	<b>3.68%</b>	<b>3.73%</b>	<b>3.75%</b>	<b>3.92%</b>	<b>3.94%</b>

\*As of 4/29/2026

**CDARS® - Certificate of Deposit Account Registry Service**

With CDARS®, you get one bank, one rate and one statement which includes the list of CDs, the maturity dates and issuers, interest earned and other details. River City Bank team members will be the only people you will work with at any time or for any service.

**Through the CDARS® service, clients have easy access to multi-million-dollar FDIC protection on CD investments.**

- Enjoy the benefit of CD-level interest rates.
- Convenience of working with only one bank.
- Have the security knowing your large deposits eligible for FDIC insurance.

**How It Works**

- When large deposits are made through the CDARS® service, River City Bank places those funds into CDs issued by other banks in the CDARS® Network.
- Deposits are in increments less than the standard FDIC insurance maximum ensuring that both principal and interest are eligible for FDIC insurance protection.
- Your CDs will receive coverage from many banks while working directly with just one.

\*Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the agreements for the service, including the Deposit Placement Agreement (“DPA”). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any arrangements it finds necessary to have such balances adequately protected in a manner consistent with applicable law.

**Banking and Cash Management Services**

RCB offers a variety of cash management and banking solutions that aim to meet all the District’s banking needs, streamlines its processes, improve safety and security of assets, and minimize risk of fraudulent activity. More information on the available products and services is discussed hereafter.

**RCB Commercial Online Banking – Functionality, Controls, and Reports**

River City Bank can meet all of the District’s electronic banking needs via our Commercial Online Banking platform, in which all cash management (“CM”) services will be implemented, all accounts will be integrated, transaction history reporting is available, and account management and security controls are available.

More specifically, the District can manage and monitor deposits submitted via Remote Deposit Capture or Mobile Deposit, initiate payments or disbursements via ACH Payments Origination or

Online Wires and access a full account reconciliation suite (which includes both check Positive Pay and ACH Positive Pay) for routine account monitoring and accounting purposes.

RCB's Commercial Online Banking platform offers access to accounts, transactions, and reporting 24 hours a day, 7 days a week. Online Banking Administrators can create and edit sub-users – for security, each user is assigned its own user ID and should maintain private log-in credentials; multi-factor authentication is required for all system logins; and log-in tokens are available upon request.

- **Reports & Statements.** Reports include date range transaction searches, searches for specific transactions, service-specific reports (for authorized/entitled users), and user activity reports (for online administrators only).
  - All reporting is available online at no cost, and reports or selected data can be exported to Excel, CSV, BAI2 and other common reporting formats.
  - Reporting may be available as soon as the next business day for the date or transaction in question. Prior day reports are generally available around 3:00am PST.
  - Transactions are posted in real-time and are maintained on the site for a period of eighty-four months.
  - Account statements are available On-Demand to the District via RCB's Commercial Online Banking, and a prepared on the 1<sup>st</sup> business day following the prior month-end (applicable to the general public fund checking and savings accounts).
- **Online Banking Transactions & Dual Controls.** Via RCB's Commercial Online Banking, users can set-up and initiate both ACH and Online Wire transactions (along with manage or use other CM services, such as Remote Deposit Capture, Bill Pay, and/or Open Access).
  - Dual controls and other control settings can be enabled by the District to enhance security for online payment transactions. You can set a specific number of approvals required for certain transactions based on dollar amount and can also require the approving user to be separate from the user that entered the transaction.
  - In addition to dual controls and collecting all required approvals, all outgoing ACH and Online Wire transactions require verification via a one-time security code sent via a phone call or text message to the approving user's phone number on record.
- **Check Images.** Electronic images of cleared checks are visible in RCB's Commercial Online Banking platform. Checks that have been approved and cut, but not yet cleared, can be visible through the file upload within Positive Pay (no images available until cleared). Images of paid checks are available via the Commercial Cash Management platform the day after the check clears the account.
  - Images are available online for 84 months. Images of cleared checks will also appear on the monthly statement. At the City's request, images can be mailed or faxed if needed.
  - Via our Positive Pay service, the District can update the status of issued checks immediately after submission. This includes the ability to manually update the amount, check number and/or name of outstanding check items entered into Positive Pay.

- Additionally, the District can upload a file containing multiple checks to ‘delete’ them from Positive Pay. Items that are erroneously flagged as exceptions for serial number or amount mismatch can be ‘corrected’ on the date they present for a decision via our ‘Correct exceptions’ feature.

### Armored Car or Courier Services – Cash & Check Pickup/Dropoff

River City Bank can arrange armored car services or courier services for the District to coordinate local pick-ups and drop-offs at the Bank’s vaults, branches, and/or correspondent banking locations since there are no local branches near the District’s location. Bank can also collaborate with the District’s existing armored car or courier provider (if applicable), provided that vendor is on Bank’s approved third-party vendor list.

Regardless of the implementation method, Bank recommends that the District contract with the armored car and/or courier service provider directly (i.e., negotiate all costs and terms with the desired provider). In that scenario, **Bank would not typically expect to charge any additional fees for such services (none were included in the analysis mock-up further herein)**, but it may depend on the specific pick-up/drop-off needs, route, schedule, and frequency.

Bank can procure a quote once the specific armored car/courier service needs are confirmed or clarified, and the District has confirmed its preferred service provider. Regardless, it’s reasonably expected that any costs of armored car and/or courier services would be covered by the monthly earnings credit (~\$500 average surplus credit calculated).

### Remote Deposit Capture (“RDC”)

River City Bank offers both traditional desktop remote deposit capture options (using a designated deposit scanner for upload and integration with RCB accounts), and an easy, convenient mobile deposit option in the Commercial Banking mobile app.

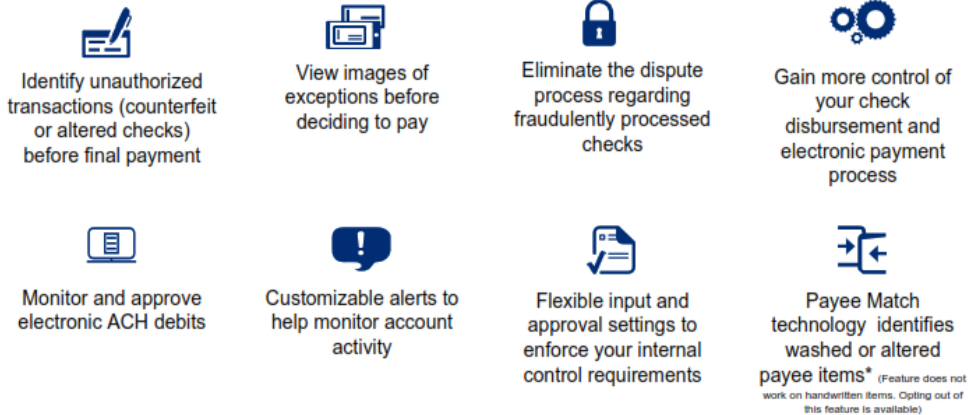
RCB utilizes a state-of-the-art RDC platform that is accessible and managed via single log-in to RCB’s online banking platform. Our system offers the District the ability to scan multiple batches from multiple locations in the same day. Our service is compatible with most commercial remote deposit check scanners. The Bank can work at procuring the District a new scanner if needed.

Upon implementation, the Bank will work with the District to develop appropriate daily deposit limits. Single deposits or daily deposit totals that exceed the limit will be reviewed by the CM Team. This does not mean the District will be ‘stopped’ from making a deposit over the defined limits, but is utilized to help monitor deposit activity.

Deposits will post to the District’s account as batches and become available the business day after the deposit is submitted. The cut-off time for next day availability on deposits submitted via RDC is 5:00pm PST during banking days. Deposits that meet this deadline will become available for withdrawal at opening of business on the first business day following deposit.

### Positive Pay & Fraud Prevention Tools

RCB offers Positive Pay services for both Check payments issued and ACH debits against your account, with Payee Name Matching verification. The comprehensive Positive Pay service is recommended for all customers as a fraud prevention and fraud monitoring mechanism.

**Check and ACH Positive Pay allows:**

- RCB’s ACH Positive Pay service allows clients tight oversight and controls with monitoring, managing, and reviewing all ACH debits placed against its enrolled accounts. Furthermore, ACH Positive Pay allows you to set-up various parameters surrounding these ACH debits such as whitelisting a specific vendor (by ACH ID number), setting dollar limits for ACH debits that automatically clear or require approval, the number of instances a transaction may occur, etc.
- Our Payee Name Matching is a two-line verification for paper checks issued, allowing for up to 96 characters to be input across the two lines for the check payee name. While we do not have restrictions on some formatting aspects (e.g., fonts), we do have a list of recommendations for check printing layouts to help reduce the amount of check misreads or false positives (we aim to keep those at 5% or less of total Positive Pay Check our target for misreads – this can be provided during implementation.
- As an additional security and control measure, RCB vets every all wire and ACH Payment transactions over a certain dollar amount initiated from your RCB accounts to check if it’s a recurring or repeat payment/payee, or if the destination account and payee is new or different from what RCB has on file. RCB also performs outbound verbal callback confirmations on a secured line for all ACH Payments, and for Online Wires above a certain dollar threshold.
  - For originated ACH Transactions, River City Bank also utilizes a proprietary ACH fraud tool which detects new ACH entries as well as changes to previous entries (such as the funds being sent to a different account number for an employee compared to their last payment). In the event of a new or changed entry, River City Bank’s practice is to verbally confirm the information with an authorized individual of the District.
  - For originated online Wire transactions, the Bank vets every wire to see if it has been originated by the District in the past, or if the wire instructions differ from wires previously sent to the beneficiary. The Bank also places outbound phone calls for ALL wires that exceed certain dollar thresholds.

## Banking Service Cutoff Times/Availability

Cutoff times for all cash management services or client decisions are detailed below.

- Check Positive Pay (Decision): 1:00pm PST
- ACH Positive Pay (Decision): 4:00pm PST
- Online Wires (Payment): 1:45pm PST
- ACH Origination (Payment): 3:00pm PST
- Bill Pay (Payment): 5:00pm PST
- Remote Deposit Capture (Same-Day Processing): 5:00pm PST

## Confirmation of Bank & Service Requirements

### Confirmation of Requested Service Requirements

- *A. Checking Account: The District utilizes a checking account for accounts payable, payroll, and customer cash payments. Currently, District staff deliver the deposit to its banking branch daily during the workweek. The deposits are to be processed and credited to the District's account same day. Other checking services should at least consist of:*
  - a. *Provide month end statements and images of paid checks by the 5th of the following month.*  
Yes, all statements will be available by the 1<sup>st</sup> business day of the following month.
  - b. *Provide wire services to transfer money to and receive funds from other institutions, along with appropriate security levels for wire transfer initiations and approvals.*  
Yes, see above sections about RCB's Commercial Online Banking Platform.
  - c. *Provide "positive pay" service that allows the District to refuse payment on items submitted to the bank, which do not match our disbursement records, as well as automatic clearinghouse (ACH) "positive pay."*  
Yes, see above "Positive Pay & Fraud Prevention Tools" section.
  - d. *Provide Remote Deposit Capture (RDC) hardware and software integration.*  
Yes, see information in the preceding RDC section.
  - e. *Process non-sufficient funds (NSF) checks twice before being returned to the District. NSF checks must be returned to the District within five business days.*

River City Bank's general handling of NSF items is to submit for redeposit once (i.e., two deposit attempts total) with customer's approval – it is standard practice for the Bank to notify customers about the NSF item before resubmitting or returning any checks.

If declined for a second time (i.e., if both the original deposit attempt and redeposit attempt are unsuccessful), then the check will be rejected and mailed to the customer, along with a notification of the return provided over both e-mail and mailed to the customer. The item will be made available electronically via RCB's online banking platform typically 2-3 business days after the rejection and return. There is no charge for returned deposits or re-presentation of returned deposits.

- f. *Provide details of deposit discrepancies within one business day of the transaction.*

Bank follows all applicable laws and regulations when it comes to the handling of account discrepancies. Generally, we request that the District notify us immediately if there is any discrepancy noticed on the accounts so that the Bank can take proper steps to immediately investigate and remedy, if and when possible.

Furthermore, the Bank may initiate account adjustments whenever a correction or change is noticed and required. For example, these types of adjustments may occur if a deposit is recorded or keyed-in for the wrong amount, or if certain items deposited are returned unpaid. Adjustments are made at Bank's discretion and with appropriate notice to customers. Notices are provided via e-mail from your account officer, and e-mail and/or text alerts for any Online Banking account notices requiring customer's review can also be enabled.

Note that Bank's discretion shall apply for any potential account adjustments needed due to customer's or a third-party's (e.g., another financial institution) error, should the quantified value of the error be \$5.00 or less, but would cost Bank more than \$5.00 to make such adjustment.

- g. *Provide support for answering questions, troubleshooting problems and resolving issues in a prompt manner.*

Yes, as detailed in the "Dedicated Relationship Team & Account Managers" section, RCB holds itself to a high standard when it comes to professional, prompt, and thoughtful customer support.

- h. *Provide means to inquire about/request cancelled checks and stop payment on checks upon proper authorization.*

Yes, an authorized signer for the District can request a Stop Payment over the phone – they would need to provide the account number, check number, exact amount (dollars and cents), check or transaction date and the name of the payee.

Stop Payment requests can also be entered via the RCB BeB platform by users with the correct entitlements. Once placed, stop payment orders are in effect for 6 months and can then be renewed at the District's discretion. Once placed, Stop payments are in effect immediately. Once placed, stop payment orders are in effect immediately and for 6 months thereafter. Additional renewals for the stop payment effective period can be made at the District's discretion for an additional cost; automatic renewal is not available after the initial 6 month period.

However, rather than place a stop payment on an item, the item can be 'voided' in Positive Pay. All voided items will present as exceptions if negotiated and can then be returned by the District within Positive Pay.

Cancelled checks and online images are maintained for up to 84 months (7 years), and can be accessed via RCB's Online Banking platform or upon request of a verified authorized signer (or a verified former signer if the accounts have since been closed but Bank can attest to the individual's identity).

- *B. Banking Supplies: The Institution will be required to provide a supply of coin rollers, security bank bags, deposit slips, and endorsement stamps. The cost of supplies shall be charged to the District's account.*

Yes, River City Bank offers all the standard materials needed for accepting cash deposits, currency, coins, checks, etc. These items are offered to customers as needed and priced based upon the Bank's then-applicable cost of materials (subject to change based on the underlying vendor's pricing).

Therefore, while the Bank does not have a standard fee schedule for these deposit-related materials (some of which are provided at no cost, like deposit slips), the Bank ensures any costs charged will be determined fairly and appropriately.

- *C. Direct Deposit for Payroll: The Institution should be able to provide this service, and the cost should be noted in the proposal.*

Yes, confirmed that Bank can accommodate Direct Deposit for Payroll, which is processed via ACH. Customer would prepare a NACHA file and upload it to the Bank's Online Banking platform. Standard ACH fees would apply (\$25/month for the service, and \$0.25/transaction) as shown in the analysis mock-up. There are no fees charged specifically for the direct deposit function.

- *D. ACH Direct Debit: The District offers an ACH direct debit option to its customers (currently 150 participants). If the District's current hardware, software and/or special programming are not compatible with the Institution's service, the cost and other associated fees to implement the Institution's service must be provided. If there is a limit on the number of these transactions that are allowed in a month or other period of time, it should be noted.*

Yes, the Bank offers ACH Direct Debit or "ACH Collections" that can be used to debit a customer's authorized account for collection of payment owed to the District, by uploading a NACHA file for the desired transactions to RCB's Online Banking portal. Standard ACH service fees apply.

There is no limit to the number of ACH Collection transactions/volumes permitted, but as a high-risk service (due to risk or impact of potential errors), there are strict rules surrounding excessive returns or rejected attempts. RCB and the CM team would explore those risks and determine limits in the initial CM implementation risk meeting.

- *E. Credit/Debit Card Services: The District accepts credit and debit card payments on site through the District's website, text-to-pay, and interactive voice response (IVR) phone options. Because there are costs associated with these transactions, the District may choose to assess a surcharge, fee, or service charge on customers who make these payments.*

Confirmed that is acceptable to Bank, as the payments would be processed through the District's merchant services provider/institution (Chase) with any associated payments then remitted to Bank. Please note that the Bank also offers a customer payment processing platform via its merchant services partner (Serve First Solutions) that would integrate directly with your River City Bank accounts.

More information on the Bank's merchant services product is provided in the "Additional Banking Service Enhancements" section further herein, and the Appendix.

- *F. Investments: The Institution must be able to make available to the District those investments allowed by California Government Code Section 53601 and the Investment Policy of the District.*

Confirmed, at least for the certain public fund banking, deposit, and investment products available through a commercial bank institution.

- *G. Direct Deposit Relationship – State of California and Local Agency Investment Fund (LAIF) and California Cooperative Liquid Assets Securities System (California CLASS): The institution must be an approved State of California Depository and be able to process payments from these institutions.*

RCB is not technically an “approved State of California Depository institutions” as defined by the Department of General Services and the State Treasurer’s Office for LAIF for the 7 approved financial institutions that are approved depository banks for CA’s centralized banking.

However, RCB has plenty of experience with sending, receiving, and processing funds from public fund investment options such as LAIF, CLASS, and CAMP. The District may transfer funds to/from LAIF, CLASS, and Bank at its discretion and through its preferred transfer method, which could include processing an outgoing Online Wire or ACH origination from the Bank’s online banking platform, or initiating the transfer from the District’s LAIF/CLASS account through the available processing methods on those platforms.

### Required Bank Conditions

River City Bank confirms that the following three conditions will be met based on the proposed banking services herein. Specific armored car or courier services will need to be discussed in more detail, but Bank has both experience with and the ability to coordinate those services statewide.

- I. The Institution must have at least one full-size branch or main office within Lake County, California, or, in the alternative, provide a secure courier service capable of fulfilling all cash management and deposit requirements specified in this RFP.
- II. The Institution must be qualified depository of public funds in compliance with Section 53649 of the California Government Code.
- III. The investment activities of the District will in no way be affected by the appointment of an Institution to handle the District’s regular demand account.

## Bank Fees & Analysis

All Bank Fees as outlined in the Cash Management Fee Schedule (contained in the **Appendix**) can be applied to and passed through the District’s proposed account analysis. Furthermore, any fees or costs for value-added services or products offered directly by RCB that the District chooses to add to eligible checking accounts will be applied through account analysis.

- An in-depth analysis banking service and fee mock-up, standard cash management fee schedule, and account disclosures are included in the Appendix. The fees, earnings credits, and interest rates are accurate as of the date of this Proposal, but may change after the accounts are opened and after conclusion of the District’s RFP review period.
- Services obtained via a third-party, including any third-party partners or vendors recommended by RCB, are **not** eligible to count towards account analysis. However, if the District needs any additional third-party services in the future, RCB is open to discussing those and related fees or account analysis considerations in the future.
- Under analysis, RCB considers average ledger balances, float balances, the FDIC’s 10% reserve requirement, and the 1% earnings credit to determine the eligible analysis balance for analysis purposes, exemplified by the following formula.

*Eligible Analysis Balance*

$$= (Average\ Ledger\ Balance - Average\ Float) - (Average\ Ledger\ Balance * 10\%)$$

$$Earnings\ Credit = Eligible\ Analysis\ Balance * 1.0\% \text{ Earnings Credit} * (Days\ in\ Month \div 365)$$

$$Net\ Fees = Cost\ of\ Service - Earnings\ Credit$$

- If the resulting “Net Fees” are positive, that amount will be charged to the lead analysis account on the 25<sup>th</sup> of the following month.
- If the resulting “Net Fees” are negative, that means the earnings credit generated was sufficient to offset all monthly CM and service fees incurred, so no fees shall be charged.

Please see the **Appendix** for the full sample analysis mock-up based on RCB’s recommendations in this Proposal, and the District’s historic account balances and banking services usage. An excerpt of the conclusions is provided below:

Analysis Assumption Comparison & Overview Hidden Valley Lake Community Services District								
Analysis Statement Month	Total Cost of Services Rendered		Net Service Charges		Earnings Credit Rate / Amount			
	WestAmerica Actual	River City Bank Estimate	WestAmerica Actual	River City Bank Estimate	WestAmerica Actual	River City Bank Estimate	WestAmerica Actual	River City Bank Estimate
Dec-25	\$578.71	\$247.58	\$366.38	<b>\$0.00</b>	0.20%	\$212.33	<b>1.00%</b>	\$954.92
Jan-26	\$526.87	\$232.90	\$341.48	<b>\$0.00</b>	0.20%	\$185.39	<b>1.00%</b>	\$833.97
Feb-26	\$497.59	\$236.87	\$358.60	<b>\$0.00</b>	0.20%	\$138.99	<b>1.00%</b>	\$625.02
RCB Proposal	-	\$254.12	-	<b>\$0.00</b>	-	-	<b>1.00%</b>	\$760.14

- Per the analysis mock-up contemplating the historic and recommended banking services, RCB projects that the District will incur an average \$800 in monthly CM fees. To completely offset these fees (while maximizing interest-bearing ICS deposits), RCB recommends that the District maintain an **average ledger balance of \$1,000,000** in the General Operating Account, with automatic sweeps with the ICS Account for funds in excess (or incoming sweeps to replenish the account).
- Under the recommended account structure, **RCB estimates that the District will pay \$0 in monthly cash management and banking fees** (for services provided directly by RCB, not including or assessing any third-party banking services) – **a solution that should provide for immediate banking cost savings of ~\$350/month on average** (based on the District’s historical monthly service charges shown in the analysis statements submitted).

To recap, RCB’s proposed account structure would **meaningfully improve the District’s monthly banking cost savings (through RCB’s higher 1.00% ECR and competitive fee schedule)** and opportunities for **enhanced interest earning opportunities via the ICS Account** (tracks LAIF) and **CDARS Placements** (tracks US Treasury yields).

## Additional Banking Service Enhancements





In addition to the services discussed in the Proposal and Scope of Services, River City Bank would like to inform the District about three optional and supplemental banking service enhancements that may assist with further streamlining the District’s banking processes (Open Access Connect, Merchant Processing, and Integrated Payables).

Summaries are provided below and product flyers are included in the Appendix – more information or a vendor demo can be provided upon request.

### Potential Enhancement: Open Access Connect

**Our Open Access Connect service allows your business to securely connect your River City Bank accounts to financial management software utilizing financial data aggregators-giving you a unified, real-time view of your cash positions. This enhanced capability helps simplify accounting, improve financial reporting, and strengthen treasury management.**

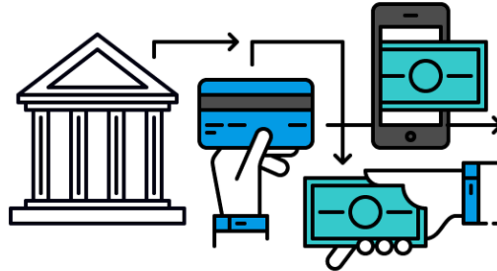
With this service, your business can authorize connection to nine aggregators, enabling data to flow safely and automatically into your preferred financial management software.

<p><b>Supported Aggregators</b></p> <ul style="list-style-type: none"> <li>Plaid</li> <li>Yodlee</li> <li>Morningstar</li> <li>Akoya</li> <li>Stripe</li> <li>MasterCard</li> <li>MX</li> <li>Intuit &amp; Quicken</li> </ul>	<p><b>Key Benefits</b></p> <ul style="list-style-type: none"> <li> <b>Seamless Integration.</b> Allows your accounting, treasury, property management, or ERP platforms to automatically sync financial data.</li> <li> <b>Security-Focused Connection.</b> Connections are powered by modern, token-based protocols—significantly reducing risk compared to legacy methods.</li> <li> <b>Reduce Manual Data Entry.</b> Eliminate re-keying, imports/exports, and time-consuming reconciliation steps.</li> <li> <b>Better Cash Flow Insight.</b> Improve forecasting and decision-making with up-to-date account visibility.</li> </ul>	<p><b>Ideal For</b></p> <ul style="list-style-type: none"> <li>• Businesses using financial management software such as QuickBooks, NetSuite, or other ERPs.</li> <li>• Companies with complex cash management or <u>multibanking</u> relationship</li> <li>• Treasury-intensive operations in real estate, healthcare, manufacturing, or non-profits</li> <li>• Organizations seeking streamlined financial reporting or automated reconciliation</li> </ul>
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## Potential Enhancement: Merchant Processing

Cutting-edge technology for payment processing that is fast and secure with competitive pricing to help you maximize your efficiency and profitability.

- Extensive array of card acceptance options
- Competitive and transparent pricing
- Robust PCI compliance program
- Industry leading client support
- High-ticket processing
- Level III B2B payment processing
- Surcharging available in California



## Potential Enhancement: Integrated Payables

Integrated Payables is a web-based, B2B and B2C payments platform that can take a payment file from your accounting system and execute, V-Card, ACH, check and wire through a single online portal to support your payments. By streamlining the AP process, Integrated Payables creates a streamlined process while reducing AP costs and mitigating fraud.



- 1 Streamline payments**  
— Execute AP payments to individuals and suppliers across the globe through a single online portal.
- 2 Mitigate fraud**  
— Mitigate fraud risk associated with gathering and maintaining supplier payment information.
- 3 Reduce costs**  
— Reduce supplier enablement costs as well as the cost of printing and mailing checks

## Potential Enhancement: Commercial Card

Cards, expenses and travel made easier.

Replace manual processes with a single platform for card, expense and travel management.

Built to scale with your growing business, the Elan Financial Services Commercial Rewards Card is backed by an all-in-one card, expense and travel management platform powered by TravelBank. It replaces time-consuming manual processes with a single intuitive interface that helps companies better manage cash flow, get core insights into spend and integrate with other business systems easily.



### Seamless accounting integration

Close your books fast, thanks to easy integration with QuickBooks Online, Xero, NetSuite and more.



### No personal liability

With liability at the corporate level, you don't have to worry about personal liability.



### Increased visibility

Track the progress of transactions while adhering to policy with advanced spend control and visibility.



## References

River City Bank has extensive history working with local governments, public agencies, and municipalities. A few of the Bank's active public fund relationships with comparable deposit and banking services are provided below to serve as references for the District's verification.

### Reference 1:

<b>Customer Name</b>	City of Davis
<b>Contact Name &amp; Title</b>	Kelly Stachowicz, Interim City Manager
<b>Telephone &amp; Email</b>	<a href="tel:530-757-5602">530-757-5602</a> ; <a href="mailto:Stachowicz@cityofdavis.org">Stachowicz@cityofdavis.org</a>
<b>Street Address</b>	23 Russell Blvd
<b>City, State, Zip Code</b>	Davis, CA 95616
<b>Services Utilized</b>	<p>The City of Davis maintains its full operating banking relationship with River City Bank, inclusive of ICS accounts linked to Public Fund ZBA accounts, Public Fund CD products, and its operating, payroll, and disbursement accounts. River City Bank won this relationship via an RFP in 2011.</p> <p>Cash Management services include Online Banking, Online Wires, ACH Payments, Positive Pay, Remote Deposit Capture, physical lockbox services, and cash pick-up/drop-off services.</p>

### Reference 2:

<b>Customer Name</b>	El Dorado Hills Community Services District
<b>Contact Name &amp; Title</b>	Stephanie McGann Jantzen, Interim General Manager
<b>Telephone &amp; Email</b>	916-614-3213; <a href="mailto:smjantzen@edhcsd.org">smjantzen@edhcsd.org</a>
<b>Street Address</b>	1021 Harvard Way
<b>City, State, Zip Code</b>	El Dorado Hills, CA 95762
<b>Services Utilized</b>	<p>El Dorado Hills Community Services District maintains its full operating banking relationship with River City Bank, as well as a lending relationship, established in August 2025.</p> <p>The banking relationship covers the District's Operating accounts, program accounts, ICS with automatic sweeps, and public fund money market savings accounts. Cash Management services include Online Banking, Online Wires, Remote Deposit, ACH Payments, and Positive Pay.</p>

## Reference 3:

<b>Customer Name</b>	District of Sacramento
<b>Contact Name</b>	Chad Rinde, CFO
<b>Telephone &amp; Email</b>	(916) 874-7450; <a href="mailto:rindec@sacDistrict.gov">rindec@sacDistrict.gov</a>
<b>Street Address</b>	651 L Street
<b>City, State, Zip Code</b>	Sacramento, CA 95814
<b>Services Utilized</b>	<p>The District of Sacramento maintains a banking relationship with River City Bank, established in February 1997. The banking relationship extends predominantly to a business checking account, as well as various CDARS. Cash Management services include Online Banking, ACH Payments, and Positive Pay.</p> <p>The District of Sacramento has been a customer since 1997 via the District Jail Department, however a broader relationship with the District via its CRA program was recently established in 2025.</p>

## Reference 4:

<b>Customer Name</b>	City of Sacramento
<b>Contact Name</b>	Patrick Zalansky, Senior Investment Officer
<b>Telephone &amp; Email</b>	(916) 808-5832; <a href="mailto:pzalasky@cityofsacramento.org">pzalasky@cityofsacramento.org</a>
<b>Street Address</b>	915 I Street
<b>City, State, Zip Code</b>	Sacramento, CA 95814
<b>Services Utilized</b>	City of Sacramento maintains a banking relationship with River City Bank. The City of Sacramento is a long-term RCB depositor, with accounts first established in August 1988.

Reference 5:

<b>Customer Name</b>	Valley Clean Energy Alliance
<b>Contact Name</b>	Bruce Burnham, Director of Finance and Internal Operations
<b>Telephone &amp; Email</b>	530-446-2750; <a href="mailto:edward.burnham@valleycleanenergy.org">edward.burnham@valleycleanenergy.org</a>
<b>Street Address</b>	604 2nd Street
<b>City, State, Zip Code</b>	Davis, CA 95616
<b>Services Utilized</b>	<p>Valley Clean Energy (a Community Choice Aggregator and Joint Powers Authority) maintains its full banking relationship with River City Bank as well as a lending relationship, first established in January 2018.</p> <p>The banking relationship includes Public Fund Operating, Revenue, Reserve, and program accounts, with some accounts structured with automatic ICS sweeps.</p> <p>Some of VCE’s Cash Management services include Online Banking, Online Wires, ACH Payments, Mobile Deposit, Positive Pay, RCB debit cards, custodial lockbox services (non-physical).</p>

## Appendix

The following documents are included to support the information provided in this Proposal.

- **Analysis Mock-Ups (RCB Recommended & Historical Comps)**
- **Cash Management Fee Schedule**
- **Cash Management Overview**
- **Check and ACH Positive Pay**
- **Contract for Deposit of Public Funds**
- **Product Disclosures**
  - Public Fund Custom Checking (Analysis) Account
  - Public Fund IntraFi CDARS Product Disclosure
  - Public Sector IntraFi ICS Product Disclosure
- **Optional Banking Enhancements**
  - Open Access Connect
  - Integrated Payables
  - Serve First Solutions – Merchant Services One Pager
  - Serve First Solutions – Merchant Services Brochure
- **River City Bank Reports & Financials**
  - Bauer Financial Report (5-Star Rating)
  - 12/31/2025 Quarterly Earnings Report



# River City Bank

## Account Analysis

(RCB mock-up based on recommended banking services)

Assumption for: Hidden Valley Lake Community Services District

Analysis of Account Activity	Unit Charge	Volume	Charge Amount	Relationship Balance Analysis
<b>General Account Services</b>				Average Ledger Balance \$1,000,000.00
Monthly Maintenance Fee	15.00	1	\$15.00	Average Float (0.5% estimated) \$5,000.00
<b>Account Activity</b>				Average Collected Balance \$995,000.00
Deposits - Per Ticket	1.25	20	\$24.58	Reserve Required \$895,000.00
Deposits - Per Item	0.10	472	\$47.20	Number of Days in the Month Analyzed 31
Debits Paid	0.14	74	\$10.41	
ACH Credits	0.10	52	\$5.17	
ACH Debits	0.14	42	\$5.83	
Currency/Coin Deposited - Per \$1000	1.20	10314	\$12.38	
<b>Miscellaneous Account Fees</b>				
Stop Payments	30.00	0	\$0.00	
Deposited Item Returned Unpaid	10.00	0	\$0.00	
Re-Deposited Item	4.00	0	\$0.00	
<b>Wire Transfers</b>				
Incoming Wires	15.00	1	\$15.00	
Outgoing Wires - Domestic	35.00	0	\$0.00	
Outgoing Wires - International	45.00	0	\$0.00	
Outgoing Wires - FX Surcharge	30.00	0	\$0.00	
<b>Commercial Cash Management Services</b>				
Online Banking - Multi-User Access	5.00	1	\$5.00	
Online Bill Pay - Includes 20 Payments	10.00	0	\$0.00	
Online Bill Pay - 21+ Payments	0.55	0	\$0.00	
<b>ACH Services</b>				
ACH - Monthly Maintenance	25.00	1	\$25.00	
ACH - Origination Per Item	0.25	179	\$44.83	
ACH - Tax Payment Per Item	0.25	0	\$0.00	
ACH - Same Day Per Item	0.35	0	\$0.00	
<b>Online Wire Transfer Services</b>				
Online Wire Transfer - Monthly Maintenance	25.00	0	\$0.00	
Online Wire Transfer - Outgoing - Domestic	20.00	0	\$0.00	
Online Wire Transfer - Outgoing - International	22.50	0	\$0.00	
<b>Remote Deposit Services</b>				
Remote Deposit - Monthly Maintenance	25.00	0	\$0.00	
Remote Deposit - Scanner Rental / Purchase	50.00	0	\$0.00	
Remote Deposit - Per Batch	1.25	0	\$0.00	
Remote Deposit - Per Item	0.10	0	\$0.00	
<b>Positive Pay Services</b>				
Positive Pay - Monthly Maintenance	25.00	1	\$25.00	
Positive Pay - Per Account	10.00	1	\$10.00	
Positive Pay - Per Item Issued / Uploaded	0.03	74	\$2.23	
Positive Pay - Per Payee Name Matched	0.02	74	\$1.49	
Positive Pay - ACH - Per Account	5.00	1	\$5.00	
Positive Pay - Account Reconciliation Per Account	25.00	0	\$0.00	
<b>Total Cost of Services Rendered</b>			<b>\$254.12</b>	
				<b>Summary</b>
				<b>Earnings Credit 1.00% \$760.14</b>
				Less Cost of Service <b>\$254.12</b>
				<b>Excess Credit \$506.02</b>
				<i>The figures below are based on the assumption that your account activity will remain substantially the same as reflected herein.</i>
				Additional Average Collected Balance
				Required to Offset Services Rendered / (Excess Earnings Credit) <b>-\$655,378.28</b>
				<b>Minimum Average Ledger Balance (No Float) \$334,300.00</b>
				<b>Required to Offset all CM Fees</b>

\* The above calculations are assumptions based upon activity provided by your company. These are estimates and may not reflect exact fees charged by Bank. If your earnings credit is less than the accumulated total of fees for services used within a given month, a designated account will be charged on the 25th day of the next month. You will receive an itemized statement monthly. If your earnings credit is more than the accumulated total of fees for services used within a given month, you will not receive monetary credit nor will a credit be carried to the following month. See our Deposit Agreement and Disclosure for other terms and conditions applicable to these accounts. Also refer to our Schedule of Miscellaneous Fees and Service Charges Disclosure Statement for additional information about other activity fees and service charges that may apply to your account.



# River City Bank

## Account Analysis

(derived from Dec '25 Westamerica Bank Analysis Statement)

Assumption for: Hidden Valley Lake Community Services District

Analysis of Account Activity	Unit Charge	Volume	Amount of Charge	Analysis of Balance	
<b>General Account Services</b>				Average Ledger Balance	\$1,256,572.90
Monthly Maintenance Fee	15.00	1	\$15.00	Average Float	\$6,569.74
<b>Account Activity</b>				Average Collected Balance	\$1,250,003.16
Deposits - Per Ticket	1.25	21	\$26.25	Reserve Required	\$1,124,345.87
Deposits - Per Item	0.10	501	\$50.10	Number of Days in the Month Analyzed	31
Debits Paid	0.14	88	\$12.32	<b>Summary</b>	
ACH Credits	0.10	55	\$5.50	Earnings Credit	1.00% \$954.92
ACH Debits	0.14	40	\$5.60	Less Cost of Service	\$247.58
Currency/Coin Deposited - Per \$1000	1.20	11,590	\$13.91	Excess Credit	\$707.35
<b>Miscellaneous Account Fees</b>					
Stop Payments	30.00	0	\$0.00		
Deposited Item Returned Unpaid	10.00	0	\$0.00		
Re-Deposited Item	4.00	0	\$0.00		
<b>Wire Transfers</b>					
Incoming Wires	15.00	0	\$0.00		
Outgoing Wires - Domestic	35.00	0	\$0.00		
Outgoing Wires - International	45.00	0	\$0.00		
Outgoing Wires - FX Surcharge	30.00	0	\$0.00		
<b>Commercial Cash Management Services</b>					
Online Banking - Multi-User Access	5.00	1	\$5.00		
Online Bill Pay - Includes 20 Payments	10.00	0	\$0.00		
Online Bill Pay - 21+ Payments	0.55	0	\$0.00		
<b>ACH Services</b>					
ACH - Monthly Maintenance	25.00	1	\$25.00		
ACH - Origination Per Item	0.25	178	\$44.50		
ACH - Tax Payment Per Item	0.25	0	\$0.00		
ACH - Same Day Per Item	0.35	0	\$0.00		
<b>Online Wire Transfer Services</b>					
Online Wire Transfer - Monthly Maintenance	25.00	0	\$0.00		
Online Wire Transfer - Outgoing - Domestic	20.00	0	\$0.00		
Online Wire Transfer - Outgoing - International	22.50	0	\$0.00		
<b>Remote Deposit Services</b>					
Remote Deposit - Monthly Maintenance	25.00	0	\$0.00		
Remote Deposit - Scanner Rental / Purchase	50.00	0	\$0.00		
Remote Deposit - Per Batch	1.25	0	\$0.00		
Remote Deposit - Per Item	0.10	0	\$0.00		
<b>Positive Pay Services</b>					
Positive Pay - Monthly Maintenance	25.00	1	\$25.00		
Positive Pay - Per Account	10.00	1	\$10.00		
Positive Pay - Per Item Issued / Uploaded	0.03	88	\$2.64		
Positive Pay - Per Payee Name Matched	0.02	88	\$1.76		
Positive Pay - ACH - Per Account	5.00	1	\$5.00		
Positive Pay - Account Reconciliation Per Account	25.00	0	\$0.00		
<b>Total Cost of Services Rendered</b>			<b>\$247.58</b>		
				-\$916,127.02	

The following information is provided for the benefit of those customers whose account shows a loss, and who wish to eliminate a charge to their account. The balance shown below is based on the assumption that your account activity will remain substantially the same as reflected hereon.

\* The above calculations are assumptions based upon activity provided by your company. These are estimates and may not reflect exact fees charged by Bank. If your earnings credit is less than the accumulated total of fees for services used within a given month, a designated account will be charged on the 25th day of the next month. You will receive an itemized statement monthly. If your earnings credit is more than the accumulated total of fees for services used within a given month, you will not receive monetary credit nor will a credit be carried to the following month. See our Deposit Agreement and Disclosure for other terms and conditions applicable to these accounts. Also refer to our Schedule of Miscellaneous Fees and Service Charges Disclosure Statement for additional information about other activity fees and service charges that may apply to your account.



# River City Bank

## Account Analysis

(derived from Jan '26 Westamerica Bank Analysis Statement)

### Assumption for: Hidden Valley Lake Community Services District

Analysis of Account Activity	Unit Charge	Volume	Amount of Charge	Analysis of Balance	
<b>General Account Services</b>				Average Ledger Balance	\$1,094,849.55
Monthly Maintenance Fee	15.00	1	\$15.00	Average Float	\$3,426.84
<b>Account Activity</b>				Average Collected Balance	\$1,091,422.71
Deposits - Per Ticket	1.25	19	\$23.75	Reserve Required	\$981,937.76
Deposits - Per Item	0.10	462	\$46.20	Number of Days in the Month Analyzed	31
Debits Paid	0.14	64	\$8.96	<b>Summary</b>	
ACH Credits	0.10	50	\$5.00	Earnings Credit	1.00% \$833.97
ACH Debits	0.14	43	\$6.02	Less Cost of Service	\$232.90
Currency/Coin Deposited - Per \$1000	1.20	8,975	\$10.77	Excess Credit	\$601.07
<b>Miscellaneous Account Fees</b>					
Stop Payments	30.00	0	\$0.00		
Deposited Item Returned Unpaid	10.00	0	\$0.00		
Re-Deposited Item	4.00	0	\$0.00		
<b>Wire Transfers</b>					
Incoming Wires	15.00	0	\$0.00		
Outgoing Wires - Domestic	35.00	0	\$0.00		
Outgoing Wires - International	45.00	0	\$0.00		
Outgoing Wires - FX Surcharge	30.00	0	\$0.00		
<b>Commercial Cash Management Services</b>					
Online Banking - Multi-User Access	5.00	1	\$5.00		
Online Bill Pay - Includes 20 Payments	10.00	0	\$0.00		
Online Bill Pay - 21+ Payments	0.55	0	\$0.00		
<b>ACH Services</b>					
ACH - Monthly Maintenance	25.00	1	\$25.00		
ACH - Origination Per Item	0.25	176	\$44.00		
ACH - Tax Payment Per Item	0.25	0	\$0.00		
ACH - Same Day Per Item	0.35	0	\$0.00		
<b>Online Wire Transfer Services</b>					
Online Wire Transfer - Monthly Maintenance	25.00	0	\$0.00		
Online Wire Transfer - Outgoing - Domestic	20.00	0	\$0.00		
Online Wire Transfer - Outgoing - International	22.50	0	\$0.00		
<b>Remote Deposit Services</b>					
Remote Deposit - Monthly Maintenance	25.00	0	\$0.00		
Remote Deposit - Scanner Rental / Purchase	50.00	0	\$0.00		
Remote Deposit - Per Batch	1.25	0	\$0.00		
Remote Deposit - Per Item	0.10	0	\$0.00		
<b>Positive Pay Services</b>					
Positive Pay - Monthly Maintenance	25.00	1	\$25.00		
Positive Pay - Per Account	10.00	1	\$10.00		
Positive Pay - Per Item Issued / Uploaded	0.03	64	\$1.92		
Positive Pay - Per Payee Name Matched	0.02	64	\$1.28		
Positive Pay - ACH - Per Account	5.00	1	\$5.00		
Positive Pay - Account Reconciliation Per Account	25.00	0	\$0.00		
<b>Total Cost of Services Rendered</b>			<b>\$232.90</b>	-\$778,488.47	

The following information is provided for the benefit of those customers whose account shows a loss, and who wish to eliminate a charge to their account. The balance shown below is based on the assumption that your account activity will remain substantially the same as reflected hereon.

\* The above calculations are assumptions based upon activity provided by your company. These are estimates and may not reflect exact fees charged by Bank. If your earnings credit is less than the accumulated total of fees for services used within a given month, a designated account will be charged on the 25th day of the next month. You will receive an itemized statement monthly. If your earnings credit is more than the accumulated total of fees for services used within a given month, you will not receive monetary credit nor will a credit be carried to the following month. See our Deposit Agreement and Disclosure for other terms and conditions applicable to these accounts. Also refer to our Schedule of Miscellaneous Fees and Service Charges Disclosure Statement for additional information about other activity fees and service charges that may apply to your account.



# River City Bank

## Account Analysis

(derived from Feb '26 Westamerica Bank Analysis Statement)

### Assumption for: Hidden Valley Lake Community Services District

Analysis of Account Activity	Unit Charge	Volume	Amount of Charge	Analysis of Balance	
<b>General Account Services</b>				Average Ledger Balance	\$911,332.94
Monthly Maintenance Fee	15.00	1	\$15.00	Average Float	\$5,437.96
<b>Account Activity</b>				Average Collected Balance	\$905,894.98
Deposits - Per Ticket	1.25	19	\$23.75	Reserve Required	\$814,761.69
Deposits - Per Item	0.10	453	\$45.30	Number of Days in the Month Analyzed	28
Debits Paid	0.14	71	\$9.94	<b>Summary</b>	
ACH Credits	0.10	50	\$5.00	Earnings Credit	1.00% \$625.02
ACH Debits	0.14	42	\$5.88	Less Cost of Service	\$236.87
Currency/Coin Deposited - Per \$1000	1.20	10,376	\$12.45	Excess Credit	\$388.15
<b>Miscellaneous Account Fees</b>					
Stop Payments	30.00	0	\$0.00		
Deposited Item Returned Unpaid	10.00	0	\$0.00		
Re-Deposited Item	4.00	0	\$0.00		
<b>Wire Transfers</b>					
Incoming Wires	15.00	0	\$0.00		
Outgoing Wires - Domestic	35.00	0	\$0.00		
Outgoing Wires - International	45.00	0	\$0.00		
Outgoing Wires - FX Surcharge	30.00	0	\$0.00		
<b>Commercial Cash Management Services</b>					
Online Banking - Multi-User Access	5.00	1	\$5.00		
Online Bill Pay - Includes 20 Payments	10.00	0	\$0.00		
Online Bill Pay - 21+ Payments	0.55	0	\$0.00		
<b>ACH Services</b>					
ACH - Monthly Maintenance	25.00	1	\$25.00		
ACH - Origination Per Item	0.25	184	\$46.00		
ACH - Tax Payment Per Item	0.25	0	\$0.00		
ACH - Same Day Per Item	0.35	0	\$0.00		
<b>Online Wire Transfer Services</b>					
Online Wire Transfer - Monthly Maintenance	25.00	0	\$0.00		
Online Wire Transfer - Outgoing - Domestic	20.00	0	\$0.00		
Online Wire Transfer - Outgoing - International	22.50	0	\$0.00		
<b>Remote Deposit Services</b>					
Remote Deposit - Monthly Maintenance	25.00	0	\$0.00		
Remote Deposit - Scanner Rental / Purchase	50.00	0	\$0.00		
Remote Deposit - Per Batch	1.25	0	\$0.00		
Remote Deposit - Per Item	0.10	0	\$0.00		
<b>Positive Pay Services</b>					
Positive Pay - Monthly Maintenance	25.00	1	\$25.00		
Positive Pay - Per Account	10.00	1	\$10.00		
Positive Pay - Per Item Issued / Uploaded	0.03	71	\$2.13		
Positive Pay - Per Payee Name Matched	0.02	71	\$1.42		
Positive Pay - ACH - Per Account	5.00	1	\$5.00		
Positive Pay - Account Reconciliation Per Account	25.00	0	\$0.00		
<b>Total Cost of Services Rendered</b>			<b>\$236.87</b>		
				-\$556,581.47	

The following information is provided for the benefit of those customers whose account shows a loss, and who wish to eliminate a charge to their account. The balance shown below is based on the assumption that your account activity will remain substantially the same as reflected hereon.

\* The above calculations are assumptions based upon activity provided by your company. These are estimates and may not reflect exact fees charged by Bank. If your earnings credit is less than the accumulated total of fees for services used within a given month, a designated account will be charged on the 25th day of the next month. You will receive an itemized statement monthly. If your earnings credit is more than the accumulated total of fees for services used within a given month, you will not receive monetary credit nor will a credit be carried to the following month. See our Deposit Agreement and Disclosure for other terms and conditions applicable to these accounts. Also refer to our Schedule of Miscellaneous Fees and Service Charges Disclosure Statement for additional information about other activity fees and service charges that may apply to your account.

**Access Agreement**

**Attachment A – Cash Management Schedule of Fees**

<b>ONLINE CASH MANAGEMENT</b>	<b>In U.S. \$</b>
Basic Service	0.00
Multi-user Access	5.00
Bill Payment –Includes 20 Payments	10.00
Bill Payment – Payments 21+	0.55
Expedited Bill Payment – Electronic	6.95
Expedited Bill Payment – Overnight Check	30.00
<b>ACH ORIGINATION</b>	
Monthly Maintenance	25.00
State and Federal Tax Payments Only	5.00
Per Transaction in Batch	0.25
<b>ONLINE WIRE TRANSFERS</b>	
Monthly Maintenance	25.00
Per Wire (International)	22.50
Per Wire (Domestic)	20.00
<b>POSITIVE PAY</b>	
Monthly Maintenance	25.00
Positive Pay – per Account	10.00
Positive Pay – per Issue Item	0.03
Positive Pay – per Payee Match Item	0.02
ACH Positive Pay – per Account	5.00
Account Reconciliation - per Account	25.00
<b>REMOTE DEPOSIT</b>	
Monthly Service Fee	25.00
Monthly Scanner Rental <b>OR</b>	50.00
Scanner Purchase Price	(Varies)
Per Batch	1.25
Per Item	0.10
<b>SECURITY DEVICES</b>	
Per Token	60.00
Token Monthly Maintenance	5.00
<b>LOCKBOX PROCESSING</b>	
One Time Set-Up Fee	Provided upon Bank Review
Monthly P.O. Box Rental	Provided upon Bank Review
Monthly Courier Fee	Provided upon Bank Review
Monthly Maintenance	Provided upon Bank Review
Per Item (Coupon, check, or electronic)	Provided upon Bank Review
<b>CUSTODIAL LOCKBOX SERVICES</b>	
Custodial Lockbox Only - Monthly Maintenance	500.00
Custodial Lockbox with Full Deposit Relationship - Monthly Maintenance	200.00
EDI Monthly Maintenance	75.00

**Schedule of Fees**  
**Cash Management – Integrated Payables**

<b>ONE-TIME SETUP FEES</b>	<b>In U.S. \$</b>
Setup Fee for One Payment Type (Check or ACH)	1,250.00
Setup fee for Check and ACH	2,000.00
Setup fee for Wire	1,750.00
Setup fee for Check, ACH, and Wire	3,500.00

<b>MONTHLY FEE</b>	<b>In U.S. \$</b>
Ongoing System Maintenance and Support	600.00

<b>TRANSACTION FEES</b>	<b>In U.S. \$</b>
Check Payment (Postage Charged Separately at Pre-sort Rates)	0.75
Check to ACH Vendor Enrollment	0.60
Check Continuation Page Overflow	0.15
Check Same-day Print Surcharge	0.35
Check Handling Fee (Express Mail)	3.00
Check Handling Fee (9x12 Envelope)	1.50
ACH Payment	0.50
ACH Continuation Page Overflow	0.10
Wire Transfer Payment	20.00

<b>OTHER SERVICES AS REQUESTED</b>	<b>In U.S. \$</b>
Manual Check Pulls (both fees below apply)	
Per Item	5.00 / check
Per File	50.00 / file
Professional Services (i.e., Custom Billing File, IT/Security Audits, etc.)	150.00 / hour

The fees disclosed on the Cash Management – Integrated Payables Schedule of Fees are for this specific Service and in addition to any applicable fee schedule(s) and by any applicable product information and disclosure statement (collectively, and together with the Deposit Account Agreement, the “Deposit Agreement and Disclosure”).



# Cash Management

Imagine a world in which your cash management issues are all resolved seamlessly, proactively, and personally, by a partner you trust. At River City Bank, this is your reality. We offer a comprehensive suite of cash management tools customized to your business. You'll have everything you need to maintain smooth and secure cashflow, combined with the peace of mind that comes from working with a bank that stands poised to deliver. River City Bank is focused on accelerating your business success at every opportunity.

## CASH MANAGEMENT TOOLS INCLUDE:



**Remote Deposit Capture (RDC) and Mobile Remote Deposit Capture (MRDC).**

Electronically scan or snap a photo of your checks and securely transmit deposit data from the convenience of your office. There is no need to visit a branch.



**eStatements.** Cut the clutter and get statements quickly and securely by reducing the risk of your financial information being removed from your mailbox.



**Positive Pay.** Checks and electronic debits are validated as they post to your account allowing you to easily identify and resolve fraudulent activity



**Online Wire Transfers.** Process your domestic and international wires right from your own desk via our online services. Same day and future dated wires can be initiated without traveling to the bank or dealing with faxes.



**Automated Clearing House (ACH).** Transfer funds electronically without the use of paper checks. Transactions involving the deposit of funds or the collections of payments are easily processed with a few clicks of a button.



**Bill Pay.** Save time by not writing checks and having bills paid automatically. Set up one-time payments, schedule future payments, or create recurring payments.



**Courier Services.** Delivery services are available to get your deposits or important documents to the bank without leaving your office. We can help arrange the delivery of deposits, credit documents, and other records through our network of approved vendors.



**Business Debit Card.** Your Visa® Debit Card makes it easy and convenient to manage your cash flow and business spending. Simplify the way you pay – use your card to cover supplies, vendor payments and more – straight from your business checking account. You won't need to write multiple checks, so you can get back to business fast.



**Merchant Services.** River City Bank partners with Merchant e-Solutions to provide a wide range of payment processing services. Merchant e-Solutions' products and services make it easier to provide complete card payment processing for in-person, online, and mobile sales.



**Enhanced Online Security.** Premium reporting and customizable security options provide insight into all aspects of your Cash Management services, giving you peace of mind.

# ACH and Check Positive Pay

At River City Bank your security is our priority. We offer two automated fraud detection tools, **Check Positive Pay** and **ACH Positive Pay**.

**Check Positive Pay** matches the check number and dollar amount of each check presented for payment against a list of checks previously authorized and issued by your company. Both components of the check must match exactly in order to be paid. If there isn't a match, the check is flagged as an exception for your review. Payee match can be added to further enhance your check positive pay review process.

**ACH Positive Pay** prevents unauthorized electronic debits from posting to your accounts. Debits from new or unrecognized sources are presented as exceptions for review. You have the ability to add companies to an authorized list or return transactions within the Commercial Cash Management platform.

## Check and ACH Positive Pay allows you to:

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Identify unauthorized transactions (counterfeit or altered checks) before final payment



View images of exceptions before deciding to pay



Eliminate the dispute process regarding fraudulently processed checks



Gain more control of your check disbursement and electronic payment process



Monitor and approve electronic debits

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## FEES

### Positive Pay

- \$25 service fee per month
- \$10 monthly fee per account
- \$0.03 per issued item; \$0.02 per payee match

### ACH Positive Pay

- \$5 monthly fee per account

For more information on River City Bank's **ACH and Check Positive Pay** tools, please contact us at (916) 567-2600.



**CONTRACT FOR DEPOSIT OF PUBLIC FUNDS**  
*(Including Waiver of Security for Insured Deposits)*

THIS CONTRACT FOR DEPOSIT OF PUBLIC FUNDS ("Contract, entered as of \_\_\_\_\_ 20\_\_, between \_\_\_\_\_ acting in their official capacity as Treasurer, or otherwise duly authorized to act on behalf of the public entity below (hereinafter designated as the "Treasurer") for \_\_\_\_\_ (hereinafter designated as the "Public Agency"), and River City Bank, (hereinafter designated as the "Depository"), having total shareholder's equity of \$ \_\_\_\_\_ as of \_\_\_\_\_. Unless otherwise provided in this Contract, all "Section" references shall refer to the California Government Code.

WHEREAS, funds placed for deposit by Treasurer with Depository pursuant to this Contract will be either (check as applicable):

For Local California Agency Public Fund Deposits (herein, "Local Deposits"); or

For California State Agency Public Fund Deposits (herein, "CA Deposits");

WHEREAS, provisions of the California Government Code require the Treasurer to enter into a contract with the Depository setting forth the conditions upon which public funds are deposited;

WHEREAS, Depository desires to provide the deposit services contemplated in this Contract, subject to the terms and conditions in this Contract and the Public Entity Signature Letter, Deposit Account Agreement, River City Bank (RCB) Schedule of Miscellaneous Fees and Service Charges, Product Information and Disclosure(s), Cash Management Schedule of Fees each as amended by the Depository from time to time (individually and collectively referred to as the "Deposit Agreement"). The terms and conditions of this Contract will control in the event there is any inconsistency between the terms and conditions of this Contract and the Deposit Agreement; and

WHEREAS, in the judgment of the Treasurer, this Contract is to the public advantage and in compliance with applicable law.

NOW, THEREFORE, it is agreed between the parties hereto as follows:

1. CONTRACT GENERALLY

This Contract cancels and supersedes any previous contracts between the Treasurer and the Depository relating to the method of handling and collateralization of deposits of funds.

This Contract, the parties hereto, and all deposits governed by this Contract shall be subject in all respects to Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630) of the Government Code (as to Local Deposits), Section 16500 *et seq.* (as to CA Deposits), and of all other state and federal laws, statutes, rules, and regulations applicable to such deposits, whether now in force or hereafter enacted or promulgated, all of which are by this reference made a part hereof.

This Contract shall be subject to termination by the Treasurer or the Depository at any time upon 30 days written notice. Deposits may be withdrawn in accordance with the agreement of the parties and applicable federal and state statutes, rules and regulations. Demand deposits may be withdrawn by the Treasurer without advance notice. This Contract is subject to modification or termination upon enactment of any statute, rule and regulation, state or federal, which, in the opinion of the California Department of Financial Protection and Innovation ("Administrator"), is inconsistent herewith, including any change relative to the payment of interest upon funds so deposited by the Treasurer. In addition, the Depository may modify the terms and conditions of this Contract at any time, with or without cause, upon notice by Depository to Treasurer, unless prohibited by law. The Public Agency and the Treasurer shall be deemed to have consented to the modified terms and conditions upon the continued use or maintenance of the depository services, following notice of the modifications by the Depository.

2. MAXIMUM ON DEPOSIT

Treasurer agrees not to deposit with Depository funds that in an aggregate amount at any one time would exceed the following:

For Local Deposits: The shareholder's equity of Depository as determined in accordance with Section 463 of the California Financial Code, including capital notes and debentures, and said funds will be deposited subject to Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630 of the Government Code of the State of California ("Government Code")).

For CA Deposits: The net worth of the Depository, pursuant to Section 16505.

3. DEPOSIT PLACEMENT PROGRAM PARTICIPATION.

In the event Depository makes one or more deposit placement programs available to the Public Agency: (i) Treasurer agrees, represents and warrants to Depository that such participation will be in compliance with applicable law, including but not limited to dollar restrictions applicable the Public Agency's participation in deposit placement programs; and (ii) Treasurer accepts the fact that participation in placement programs will continue to be subject to this Contract, in addition to ancillary placement and custodial terms provided by Bank for Treasurer's acceptance on behalf of the Public Agency ("Placement Terms"). In the event there are inconsistencies between this Contract and Placement Terms, this Contract will control.

4. INTEREST

Funds deposited in accordance with this Contract will bear interest if agreed to between Treasurer and Depository, unless prohibited by applicable law. Refer to the Product and Information Disclosure for account-specific interest rate details, as applicable.

As to Local Deposits, pursuant to Government Code Section 53645: (i) for active deposits upon which interest is payable, interest shall be computed on the average daily balance for the calendar month, and shall be paid monthly; and (ii) for inactive deposits upon which interest is payable, interest shall be paid quarterly.

As to CA State Deposits, pursuant to Section 16562:

*Demand Deposit Accounts.* Depository shall render online daily access to the Treasurer a statement of the account showing the date of deposits, payments or withdrawals therefrom made during the day and the balance or amount of money of the state held by it at the close of the day. In the event that such demand deposits are interest bearing, the contract also shall provide that on the interest payment dates the Depository shall also furnish a statement showing the amount of interest due thereon together with the payment of the interest due.

*Certificate of Deposit Accounts.* Interest to be paid shall be paid upon the expiration of the certificate or certificates of deposit issued. Periodic interest payments during the term of the deposit may be arranged at account opening. Depository will report interest with a statement showing the account balances during the period and the amount of accrued, credited interest.

5. MAINTAINING SECURITY

As security for the deposit, the Depository shall at all times and pursuant to Sections 53656 and 53658 (applicable to Local Deposits) and Sections 16521 (applicable to CA Deposits) maintain with the Agent of Depository named herein, commencing forthwith eligible securities.

For Local Deposits:

- A. Eligible securities as listed in subsections (a) through (1) and (n) and (o) of California Government Code section 53651 (herein called "Non-REN security"); or
- B. Letters of Credit issued by the Federal Home Loan Bank of San Francisco, in compliance with the provisions of California Government Code section 53651.6; or
- C. Promissory notes which (1) are not disqualified under California Government Code section 53651.2(b), (2) are secured by first mortgages or first trust deeds upon improved residential real property located in California, (3) satisfy all other conditions of 16001.2.1 (i) (3) of the Local Agency Deposit Security Regulations as set forth in Article 2 of Subchapter 1 or Chapter 2 of Division 4.5 of Title 2 of the California Administrative Code, and (4) if placed in a securities pool on or after January 1, 1987, comply with all of the provisions of California Government Code

section 53651.2(a); (herein called "REN security"); or

- D. Such other eligible securities as may be permitted from time to time under the Governing Statute; or
- E. Any combination of the securities described above in sub paragraphs A through D of this paragraph.

At all times, when any of the monies deposited by the Public Agency with Depository under this Contract are secured by Non-REN security, the market value of such security shall be at least 10 percent in excess of the actual total amount of such monies, when any such monies are secured by FHLB Letters of Credit, the value of such Letter of Credit shall be at least 5 percent in excess of the amount of such monies, and when any of such monies are secured by REN security, the value of such security shall be at least 50 percent in excess of the amount of such monies.

For CA Deposits: Eligible securities are those listed in Section 16522. Eligible securities will be approved by the Treasurer in an amount equal to a value of at least 10 percent in excess of the amount deposited with Depository (100 percent when the eligible security is a letter of credit and 50 percent for promissory notes). Uncollected funds will be excluded from the amount deposited in a demand account when determining the security requirements for the deposits. Security is not required for the portion of any deposit that is insured under any law of the United States.

6. AGENT OF DEPOSITORY

The Agent of Depository, authorized by the Treasurer and the Depository to hold the eligible securities posted as collateral under this Contract, is U.S. Bank Institutional Trust & Custody ("Agent"). The Agent has filed with the Administrator an agreement to comply in all respects with applicable law, including the provisions of the Title 5, Division 2, Part 1, Chapter 4, Article 2 (commencing with Section 53630), as applicable to Local Deposits. A copy of the Agent's agreement is available upon request.

7. AUTHORITY OF AGENT OF DEPOSITORY

Authority for placement of securities for safekeeping is hereby granted to the Agent (including, as applicable to Local Deposits, in accordance with Government Code Section 53659), including placement with any Federal Reserve Banks or branches thereof.

8. DEPOSITORY'S DEFAULT

If the Depository fails to pay all or part of any deposits of the Treasurer which are subject to this Contract when ordered to do so in accordance with the terms of withdrawal set forth in the Deposit Agreement (which is by reference made a part hereof), the Treasurer will immediately notify, in writing, the Administrator. As to Local Deposits, action of the Administrator in converting the collateral required by this Contract for the benefit of the Treasurer is governed by Section 53665.

9. DEPOSITORY'S RIGHTS

The Depository may add, substitute, or withdraw eligible securities being used as security for deposits made hereunder in accordance with applicable law, provided the requirements of this Contract are met. To the extent not restricted by applicable law, the Depository shall have and hereby reserves the right to collect the interest on the securities, except in cases where the securities are sold or converted in accordance with applicable law.

10. TREASURER'S RIGHTS

As to Local Deposits, pursuant to Section 53649, upon notice to the Treasurer from the Administrator, the Treasurer may withdraw deposits in the event the Depository fails to pay the assessments, fines, or penalties assessed by the Administrator, or the Treasurer may withdraw authorization for the placement of pooled securities with the Agent in the event that the Agent fails to pay the fines or penalties assessed by the Administrator.

11. EXPENSES; FEES AND CHARGES

As consideration for the deposit services contemplated under this Contract, the Treasurer on behalf of the Public Agency agrees to pay the Depository's fees and charges, as reflected in the Deposit Agreement, which are subject to change with or without notice. The Depository will reimburse the Public Agency for the reasonable expense of transportation to and

from the Treasurer's office of funds deposited pursuant to this Contract and the reasonable expense of transportation of eligible securities maintained as collateral to and from the designated Agent, provided however, the Treasurer provides notice and satisfactory supporting documentation to the Depository within 30 days of incurring such expenses.

12. MISCELLANEOUS

The Treasurer will ensure that copies of this Contract and any other applicable agreements are filed with the appropriate parties, including with the auditor, controller, secretary, or corresponding officer of the agency. The Depository shall make a copy of this Contract available upon request.

13. WAIVER OF SECURITY FOR DEPOSIT OF PUBLIC FUNDS

The Treasurer does hereby agree to waive the security collateralization requirement for that portion of any deposits maintained by the Public Agency as are insured pursuant to federal law. The Treasurer also affirms that he/she is duly authorized to grant this waiver.

IN WITNESS WHEREOF, the Treasurer in his/her official capacity has signed this Contract in duplicate and the Depository has caused this Contract to be executed in like number by its duly authorized officers.

PUBLIC AGENCY

DEPOSITORY

\_\_\_\_\_

RIVER CITY BANK

By: \_\_\_\_\_

By: \_\_\_\_\_

Its: TREASURER

Its: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Public Fund Custom Checking

### Product Information and Disclosure

Accurate as of: 1/1/2024

Tier	Interest Rate
N/A	N/A

#### Basic Terms and Conditions

Minimum Deposit to Open Account	<b>\$100</b>
Maintenance Fee	<b>\$15</b> per statement cycle
How to Avoid the Maintenance Fee	<b>N/A</b>

#### Account Analysis

Our account analysis service ("Service") allows you to offset most account and cash management service charges with an "Earnings Credit" that is based on the balances you maintain with River City Bank ("Bank", "we", or "us").

**Earnings Credit.** We determine your Earnings Credit each month by (i) multiplying the Investable Balance of your analyzed accounts (as shown on your analysis statement) by an Earnings Credit Rate, (ii) dividing that amount by 365 (or 366 in leap years), and then (iii) multiplying the result by the number of days in the month. We arrive at the Investable Balance each month by multiplying the sum of the positive daily ending collected balances during the cycle, divided by the number of days in the cycle by 90%, excluding the balances of any interest-bearing accounts and accounts that serve as collateral or as a compensating balance on a Bank loan.

**Use of Earnings Credit.** Unlike interest, Earnings Credit is not paid to you and does not accumulate. Earnings Credit may only be used to offset charges that are subject to analysis and that are incurred during the month covered by analysis. Unless we agree otherwise in writing, excess Earnings Credit is not carried forward or backward to other billing periods.

If Earnings Credit is insufficient to cover service charges during any period, we may charge the difference to your account. If you have several analyzed accounts, you can designate which account should be charged. We may stop calculating Earnings Credit and applying it against service charges for any analyzed account that becomes inactive (i.e., has no deposits or withdrawals for 12 months). Your account officer can give you an estimate of the balances that may be needed to compensate for the type and volume of services that you use. The actual amount may vary, however, due to changes in the Earnings Credit Rate, service charges, the services used, or other aspects of analysis. We do not calculate an Earnings Credit for accounts that are not linked to the Service or allow Earnings Credit to offset charges against unanalyzed accounts.

**Analysis Rates and Charges.** The Earnings Credit Rate and account analysis charges are subject to change from time to time without prior notice. Basic analysis charges are listed below. Additional service charges apply. Contact your account officer for information.

<b>\$1.25</b> for each deposit ticket	<b>\$0.14</b> for each check or ACH debit
<b>\$0.10</b> for each check or ACH deposited item	<b>\$10.00</b> for each deposited check or ACH item which is returned unpaid
<b>\$1.20</b> for each \$1,000.00 cash deposit	<b>\$4.00</b> for each deposited check or ACH item which is returned unpaid and automatically re-deposited by RCB

**Exceptions.** The analysis system may not always change simultaneously with changes in compensating balances, reserves or other factors. We reserve the right to input changes in our system as of the beginning or end of any statement or analysis cycle. As a result, some changes input at the end of a cycle may relate back to the entire cycle.

**Third Party Funds.** If you deposit funds that belong to others ("beneficial owners") in an analyzed account, you represent to us that: (a) you are authorized by the beneficial owners to benefit from the use of any associated Earnings Credit, and (b) your use of the Earnings Credit will not violate any agreement, law or regulation. You also agree to indemnify, defend and hold us harmless from and against all claims, actions, proceedings, losses, costs (including attorney fees and other charges), liabilities and/or damages that arise from your use of the Service or the manner in which you compensate or charge beneficial owners for your use of our services. This provision shall survive the termination of this agreement.

**Limitation of Liability.** We will not be liable under any circumstances for special, indirect or consequential damages related to our Service actions or omissions. In no event will our liability exceed the amount of any Earnings Credit which we fail to apply against a service charge. You agree to review account notices and statements immediately upon receipt and to send us a written notice of any problem within a reasonable time (not to exceed 14 days from the date you receive the first notice or statement reflecting the problem).

**Refer to the Deposit Account Agreement, and Schedule of Miscellaneous Fees and Service Charges for additional information.**

Member FDIC

(916) 567-2899 or 1 (800) 564-7144 [www.RiverCityBank.com](http://www.RiverCityBank.com)



## CDARS - Public Funds Tracking US Treasury Yields

### Product Information

Accurate as of:

Your interest rate may change at any time before the account opening. Upon the account opening, the interest rate for your account will be fixed until the maturity date of your certificate.

Tier	Amount	Interest Rate
4 Weeks	Applicable Placement Amount	
13 Weeks	Applicable Placement Amount	
26 Weeks	Applicable Placement Amount	
52 Weeks	Applicable Placement Amount	
2 Years	Applicable Placement Amount	
3 Years	Applicable Placement Amount	

Basic Terms and Conditions	
Minimum Deposit to Open Account	<b>\$10,000.00</b> (Product ideal for relationship balances over \$250,000)
Maintenance Fee	<b>\$0</b> per statement cycle
Minimum Balance to Obtain the Disclosed Annual Percentage Rate	<b>\$10,000</b> minimum daily balance
Early Withdrawal Penalty	If we consent to a request for a withdrawal that is otherwise not permitted, you may have to pay a penalty. <b>See the CDARS® Deposit Placement Agreement for early withdrawal penalty information.</b>
<p>The CDARS' interest rate will be fixed for the term of the CDARS based on the corresponding US Treasury note yield as of the close of normal market trading hours per the <a href="#">U.S. Department of the Treasury</a> website on the business day prior to the CDARS placement date. CDARS are placed on Wednesdays and funded on Thursdays. The rate is contingent on the Bank receiving the signed CDARS documents by the end of business hours on the Wednesday placement date, and funds satisfactorily being placed in the CDARS on the Thursday funding date.</p> <p>Placement of funds through the CDARS service is subject to the terms, conditions, and disclosures in the agreements for the service, including the Deposit Placement Agreement (DPA). Limits apply and customer eligibility criteria may apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (SMDIA), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before CDARS settlement for a deposit or after CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any arrangements it finds necessary to have such balances adequately protected in a manner consistent with applicable law.</p>	

Member FDIC  
916-567-2899 or 1-800-564-7144  
[www.RiverCityBank.com](http://www.RiverCityBank.com)



## Demand and Savings - ICS For Public Sector

### Product Information

Accurate as of: 04/10/2026

Tier	Interest Rate
All Dollar Amounts	3.83%

Basic Terms and Conditions	
Minimum Deposit to Open Account	<b>\$10,000.00</b> (Product ideal for relationship balances over \$250,000)
Maintenance Fee	<b>\$0</b> per statement cycle
Minimum Balance to Obtain the Disclosed Annual Percentage Yield	<b>\$0.01</b> minimum daily balance
<p>Your interest rate may change. The disclosed interest rate is intended to change monthly based on the LAIF PMIA Average Monthly Effective Yields Index, which can be found at the following link. <a href="#">PMIA Average Monthly Effective Yields</a>. The Bank retains the right to change the interest rate on your account at our discretion at any time,</p> <p>Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the agreements for the service, including the Deposit Placement Agreement (DPA). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (SMDIA), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any arrangements it finds necessary to have such balances adequately protected in a manner consistent with applicable law.</p>	

**Member FDIC**  
**(916) 567-2899 or 1(800) 564-7144**  
[www.RiverCityBank.com](http://www.RiverCityBank.com)

## Open Access Connect

Our Open Access Connect service allows your business to securely connect your River City Bank accounts to financial management software utilizing financial data aggregators—giving you a unified, real-time view of your cash positions. This enhanced capability helps simplify accounting, improve financial reporting, and strengthen treasury management.

With this service, your business can authorize connections to nine aggregators, enabling data to flow safely and automatically into your preferred financial management software.

### Supported Aggregators

Plaid

Yodlee

Morningstar

Akoya

Stripe

MasterCard

MX

Intuit & Quicken

### Key Benefits



**Seamless Integration.** Allows your accounting, treasury, property management, or ERP platforms to automatically sync financial data.



**Security-Focused Connection.** Connections are powered by modern, token-based protocols—significantly reducing risk compared to legacy methods.



**Reduce Manual Data Entry.** Eliminate re-keying, imports/exports, and time-consuming reconciliation steps.



**Better Cash Flow Insight.** Improve forecasting and decision-making with up-to-date account visibility.

### Ideal For

- Businesses using financial management software such as QuickBooks, NetSuite, or other ERPs.
- Companies with complex cash management or multiple banking relationships.
- Treasury-intensive operations in real estate, healthcare, manufacturing, or non-profits.
- Organizations seeking streamlined financial reporting or automated reconciliation.

### Get Started

- Identify if your financial management software utilizes one of our supported aggregators.
- Contact River City Bank to enable the Open Access Connect service for your Company.
- Once your service is activated, sign in to your financial management software and follow their instructions to establish the connection.
- After authorization is complete, your River City Bank account data will begin syncing automatically based on your financial management software's configuration.

**Fees apply. Please see the Business Schedule of Miscellaneous Fees and Service Charges for current pricing.**

*For Terms and Conditions, see the Financial Management Software of the Cash Management Access Agreement.*

# INTEGRATED PAYABLES

Transform your AP department from a manual payment process to a profitable automated solution

[FIS® Integrated Payables](#) is a web-based, B2B and B2C payments platform that can take a payment file from your accounting system and execute, ACH, check and wire through a single online portal to support your payments across the globe.

By streamlining the AP process, FIS Integrated Payables creates a streamlined process while reducing AP costs and mitigating fraud.

## Trends in B2B payments

- **80%** of all B2B payments are projected to take place **digitally by 2025**
- **49%** of organizations cite **straight-through processing** as a **primary benefit** for sending electronic payments
- **40%** of all B2B payments are still made through **paper checks**

Future of Sales 2025: Why B2B Sales Needs a Digital-First Approach – Gartner; A Snapshot of Electronic Payments and Payment Fraud at Organizations conducted at the AFP 2020 Virtual Experience – AFP 2020 Survey – AFP; Deep Dive: Why Paper Checks Still Factor Into B2B Firms' Payment Optimization Plans – B2B Payments – PYMNTS.com



### 1 Streamline payments

— Execute AP payments to individuals and suppliers across the globe through a single online portal.

### 2 Mitigate fraud

— Mitigate fraud risk associated with gathering and maintaining supplier payment information.

### 3 Reduce costs

— Reduce supplier enablement costs as well as the cost of printing and mailing checks

# Integrated Payables

## Optimize the payment process

FIS Integrated Payables provides payment execution services for all payment types, supporting a variety of commercial, industrial, professional service and government businesses. Multiple payments and payment types are consolidated into a single electronic file, streamlining the payment process. FIS payment execution services include traditional check printing and delivery in a secure facility as well as the migration of vendors to electronic payments such as ACH and wires. Payments are optimized by electing the most efficient payment method accepted by the merchant.

With 40% of companies still using checks for B2B payments, annual check processing costs top \$25 billion. Lack of resources, vendor bank details, poor remittance data and risk outline the importance of a migration to electronic payments. Integrated Payables overcomes these obstacles by providing a centralized system for payment processing and outsourcing.

## ACH

Migrate physical to digital by utilizing FIS secure ACH. Deliver electronic remittance information to vendors and remove the need of storing or maintaining supplier banking information.

## Improve processes and support payee needs

FIS Integrated Payables APIs deliver a full suite of functionality, empowering users with the ability to manage payments and streamline processes. With our online portal, customers and their vendors can easily view payment and remittance documentation as needed.

Integrated Payables supports various payment methods, removing friction for your payees, including payments made to individuals. For payments not yet converted to digital, Integrated Payables reduces additional costs through address cleansing and postal sorting, producing the lowest possible postage costs.

## Additional value

- **ERP integrations:** directly connect payment and reconciliation data
- **API Connectivity:** real-time, two-way communication
- **Cross-border payments:** support AP payments across the globe with competitive rates
- **B2C payments:** recipient choice payments to support payments to individuals

## Security

Every FIS solution is built with security as a top priority. Multi-factor verification and risk assessment occurs with every vendor registered for payment.

With data privacy and security at the forefront, FIS has a complete infrastructure for extensive security and control over payment and remittance data. The FIS Integrated Payables solution is compliant with HIPAA and Payment Card Industry Data Security Standards v2.0 (PCI DSS).

## Vendor enrollment and support

FIS Integrated Payables is a secure, turn-key solution that provides a U.S. vendor enrollment center focused on creating custom, tailored campaigns to digitize vendor payments. An easy-to-use self-enrollment website is available for vendors to indicate their preferred payment method, removing the need to gather and store vendor banking information.

Acting as an extension of your AP, FIS supports your vendors with our customer support center. Our representatives manage inquiries, card processing issues, technical support, bank account maintenance and more.

Contact Us: For more information on FIS Integrated Payables, please call (916) 567-2660 or email [cashmgmt@rivercitybank.com](mailto:cashmgmt@rivercitybank.com).



## Make Payment Processing a Breeze

Having the right payment gateway makes a world of difference. Our payment gateway software, My SFS Gateway, provides an exceptional user experience and boasts several key features that help merchants save time and money.

### Gateway Features

#### **Automated Level III Data Entry**

Benefit from reduced interchange fees without the hassle of manual data entry.

#### **Ease of Use**

Unlike most gateways, My SFS Gateway offers an easy-to-navigate interface for an enhanced user experience.

#### **3D Secure Supported**

Protect your business from “friendly fraud” with 3D secure transactions, which help to eliminate chargebacks, increase approvals and reduce false declines.

#### **ACH/Check Processing**

The My SFS Gateway gateway gives you the flexibility to accept more than just credit cards.

#### **Fraud Protection**

Extensive customization for a higher level of security against payment fraud.

#### **Secure Customer Vault**

Securely store all of your customers' information, including multiple payment methods.

#### **Invoicing Suite**

The built-in electronic invoicing suite makes payment collection easier than ever.

# about

## About Serve First Solutions

Serve First Solutions (SFS) is one of the payment processing industry's most trusted partners. Since 2002, SFS has delivered credit card, debit card and check payment processing solutions that help merchants reduce operating costs, increase profitability and save time.

**Visit us at [www.serve-first.com](http://www.serve-first.com) for more information.**

The logo for 'serve first' is rendered in a large, bold, sans-serif font. The letters are filled with a dark blue and black color, and they are overlaid with a complex network of glowing red and orange lines and nodes, resembling a digital or financial network. The background behind the text is a light blue gradient.

# serve first



**servefirst**  
S O L U T I O N S

**Payment Processing  
Solutions for Today's  
Merchants**

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**serve  
first**

The logo features the words "serve" and "first" in a bold, lowercase, sans-serif font. The text is filled with a dark blue and red color scheme, overlaid with a complex network of glowing red and orange lines and nodes, suggesting a digital or data-driven environment. The background is a dark, textured blue with subtle light effects.

# Why SFS

**No two businesses are the same, and each one has different payment processing needs. Serve First offers a wide array of customizable solutions that ensure you get the most out of your payment processing system.**

## **We Make Payment Processing a Breeze**

Payment processing can be a confusing topic to navigate on your own. Serve First alleviates this issue by serving as an all-in-one, go-to resource for any of your payment processing questions. We are much more than just providers – we are true payment processing partners for every single one of our customers. Serve First takes the pain and guesswork out of payment processing, so you can do what you do best: focus on your business.

## **Save Money**

Serve First offers some of the lowest processing rates in the industry, and our pricing model is structured to maximize savings for our customers. Our philosophy is that helping our customers save money and succeed long-term is the best way to do business. This approach is reflected in our industry-leading customer satisfaction rating and long-term customer relationships.

## **Save Time**

Optimizing your payment system can be one of the most effective ways to save administrative time. Serve First can help you reduce the amount of time you spend on payment-related activities by taking advantage of options like automation and enterprise software integration.



# Why Our Customers Love Working With Serve First Solutions

Optimizing your payment system can be one of the most effective ways to save administrative time. Serve First can help you reduce the amount of time you spend on payment-related activities by taking advantage of options like automation and enterprise software integration.

- Maximize transaction security
- Minimize transaction expenses
- Increase customer satisfaction with a seamless payment process
- Save administrative time with integrated, automated processing solutions
- Streamline back-office payment process
- Gain valuable insight with in-depth reporting options
- Flexible billing with no contracts

## From Our Valued Customers

"I have had the pleasure of working with Serve First the past few years and they are excellent. Any issue that arises, they help at a moment's notice. Obviously, in the business we are all in, customer service is key. They go over and above in every way possible. So many times, we hear the negative about a situation and not the positive, but Serve First is fantastic!! Thank you for being a great business partner!"

– Brandon (Owner, Big O Tires)

"[My SFS Payment Consultant] is a very good listener and is very thorough with his follow-up. Any time I have a question or problem with my credit card processing he has been on top of every problem and stayed involved until my problem was solved. I highly recommend Serve First Solutions as your Merchant Services provider."

– Dave (CFO, Newport Center United Methodist Church)

"Thank you so much. You have all been so responsive. I made a great decision switching my business to your company!"

- Lisa (Accounting Manager, National Fire Fighter Corp.)

"Thank you all for your service and attention. We search for partners like your team."

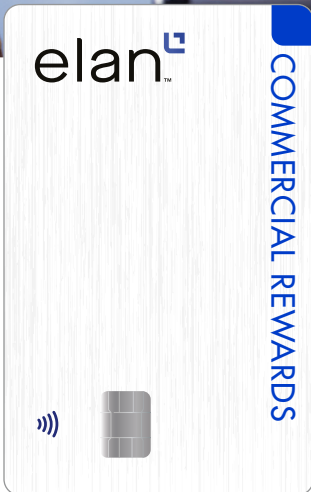
– Al Lowe (President, A.E.D. Motorsport Products)



## About Serve First Solutions

Serve First Solutions is a nationwide payment solutions firm assisting businesses in the small to middle market segments across a variety of industries. SFS offers best-in-class cashless payment services and prepaid products from industry leading partners, helping our clients save time and money by improving the efficiency and effectiveness of their payment systems and associated operations.

Serve First consults on strategy and planning to develop, integrate and implement these payment processing solutions. In addition, SFS offers a full range of professional management assistance to clients. By educating, informing, and serving our clients in these capacities, we become our clients' trusted partner.



## Cards, expenses and travel made easier.

Replace manual processes with a single platform for card, expense and travel management.

Built to scale with your growing business, the Elan Financial Services Commercial Rewards Card is backed by an all-in-one card, expense and travel management platform powered by TravelBank. It replaces time-consuming manual processes with a single intuitive interface that helps companies better manage cash flow, get core insights into spend and integrate with other business systems easily.



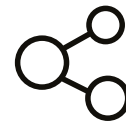
### Seamless accounting integration

Close your books fast, thanks to easy integration with QuickBooks Online, Xero, NetSuite and more.



### No personal liability

With liability at the corporate level, you don't have to worry about personal liability.



### Increased visibility

Track the progress of transactions while adhering to policy with advanced spend control and visibility.



### **Integrated travel booking and tracked receipts**

Employees can book travel reservations within the platform, and receipts are automatically added to their expenses. Smart technology automatically categorizes recurring transactions and groups similar expenses together to streamline expense reporting.



### **Customizable spending controls for card, plus policy controls for expense and travel**

Easily understand and implement card controls at the point of sale with policy controls that adhere to your company's guidelines. The program lets you set card limits and restrict merchant category codes to protect against fraud and misuse. It also lets you set controls such as requiring manager approval for trips booked within two weeks' notice and expenses beyond a certain amount.



### **Powerful rebates**

Earn rebates faster with lower spend thresholds than traditional commercial cards and with no annual fee.



### **Enhanced reporting**

Core insights reporting helps your team control and manage spend more effectively. Premium insights reporting is available for advanced and customizable reporting needs.



### **Employee benefits**

When employees book travel within the time-saving platform, they can take advantage of special TravelBank rates and waived booking fees – saving your business money, which you may choose to pass on through employee incentives. Employees can also quickly submit expenses with receipt capture and then track the journey to approval with the progress bar.

#### **For more information**

For questions about the Commercial Rewards Card, contact your Elan Corporate Payment Systems Relationship Manager.

**[elanpaymentsolutions.com](https://elanpaymentsolutions.com)**



## Choose your rewards.

### Earn points or rebates with the Commercial Rewards Card.





Built to scale with your growing organization, the Elan Financial Services Commercial Rewards Card is backed by an all-in-one card, expense and travel management platform powered by TravelBank. It replaces time-consuming manual processes with a single intuitive interface that helps companies better manage cash flow, get core insights into spend and integrate with other business systems.

### Your organization. Your choice.

With the Commercial Rewards Card, you can select the rewards option that works best for your company – points or rebates.

#### Points program

Our points program\* allows you to earn points from the first dollar of spend. You can also earn point multipliers for eligible travel booked in the Commercial Rewards Card platform.

 <b>4x</b> Car rental	 <b>3x</b> Lodging
 <b>2x</b> Airlines	 <b>1x</b> All else

You can redeem points in the rewards portal for an option that best suits your organization.



#### **Rebates program**

With our rebates program, earn quarterly rebates for spend over \$150,000 per quarter – a significantly lower threshold than most other commercial card programs. Use your rebates to offset expenses, help with cash flow management or increase your purchasing power.

**Fuel your organization's growth with rewards.  
The choice is yours!**

#### **For more information**

For questions about the Commercial Rewards Card, contact your bank's relationship manager or sales representative.

Learn more at [elanpaymentsolutions.com/commercial-rewards-card](https://elanpaymentsolutions.com/commercial-rewards-card).

Powered by  **TravelBank**

\*Elan Financial Services reserves the right to alter, change, or terminate the Points Program upon 90 days advance notice provided through the online portal. Please see the program terms and conditions for full details.

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**elan**<sup>™</sup>  
Corporate Payment Systems

# Bank Summary Report

River City Bank  
Sacramento, CA  
(FDIC Cert.#18983)

Rated 5-Stars as of 3/16/2026 based on  
financial data as of 12/31/2025

[BauerFinancial.com](http://BauerFinancial.com)



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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[customerservice@bauerfinancial.com](mailto:customerservice@bauerfinancial.com)

This Bank Summary Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

### Definitions:

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	Anything of value owned by the bank.
Average Tangible Assets	Total average assets less intangible assets.
Tier 1 Capital	Per regulators, primarily stock + retained earnings - intangible assets
Leverage Capital Ratio	Tier 1 Capital divided by tangible assets. (Minimum regulatory requirement is 4%.)
CET 1 Ratio	Common Equity Tier 1 Capital divided by risk-weighted assets. (Minimum regulatory requirement is 4.5% - not reported by all banks effective 2020.)
Total Risk-based Ratio	Total net worth divided by risk-weighted assets. (Minimum regulatory requirement is 8%; not reported by all banks effective 2020.)
Profit (Loss)	Profit or loss for the period noted.
Return on Assets (ROA)	Annualized net income as a percent of average assets.
Return on Equity (ROE)	Annualized net income as a percent of average equity.
Delinquent Loans	Loans past due 90 days or more plus nonaccrual loans.
Other Real Estate Owned (Repos)	Real estate owned but not being used by the bank. Usually acquired via foreclosure.
Nonperforming Assets % Tangible Assets	Delinquent loans and other real estate owned as a percent of tangible assets.
Nonperforming Assets % Tier 1 Capital	Delinquent loans and other real estate owned as a percent of Tier 1 Capital.

### Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by <b>Bauer</b> .
4-Stars	Excellent. These institutions are recommended by <b>Bauer</b> .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

[BauerFinancial.com](http://BauerFinancial.com)

**BauerFinancial, Inc.**  
**Bank Summary Report**

**River City Bank - Sacramento, CA (FDIC Cert.#18983)**  
(916) 567-2600

[www.rivercitybank.com](http://www.rivercitybank.com)

River City Bank was established in 1963 and has 9 branch(es).

**CRA Rating:** Satisfactory

<b>Data as of:</b>	<b>12/31/2025</b>	<b>09/30/2025</b>	<b>06/30/2025</b>	<b>03/31/2025</b>	<b>12/31/2024</b>
<b>Bauer's Star Rating:</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>
<b>Recommended for 61 consecutive quarters.</b>					
<b>Number of Employees</b>	156	160	154	158	154
<b>Total Assets:</b>	\$5,801.890	\$5,474.904	\$5,322.651	\$5,287.018	\$5,143.528
<b>Average Tangible Assets:</b>	\$5,764.749	\$5,465.237	\$5,354.132	\$5,311.336	\$5,272.265
<b>Tier 1 Capital:</b>	\$541.861	\$521.303	\$504.287	\$492.598	\$480.854
<b>Leverage Capital Ratio:</b>	9.40%	9.54%	9.42%	9.28%	9.12%
<b>CET 1 Ratio:</b>	12.75%	12.58%	12.45%	12.35%	12.25%
<b>Total Risk-based Capital Ratio:</b>	14.02%	13.85%	13.72%	13.62%	13.52%
<b>Current Quarter's Profit (Loss):</b>	\$21.014	\$19.684	\$15.411	\$12.306	\$21.265
<b>Year-to-date Profit (Loss):</b>	\$68.415	\$47.401	\$27.717	\$12.306	\$73.399
<b>Profit (Loss) Previous Calendar Year</b>	\$73.399				
<b>Profit (Loss) 2 Calendar Years Ago:</b>	\$60.337				
<b>Return on Assets (annualized):</b> (Tax equivalent for Sub S corporations.)	1.25%	1.18%	1.04%	0.93%	1.42%
<b>Return on Equity (annualized):</b> (Tax equivalent for Sub S corporations.)	13.32%	12.51%	11.14%	10.02%	16.30%
<b>Delinquent Loans:</b>	\$0.000	\$0.000	\$0.042	\$0.000	\$0.000
<b>Other Real Estate Owned:</b>	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
<b>Nonperforming Assets % of Tangible Assets:</b>	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Nonperforming Assets % of Tier 1 Capital:</b>	0.00%	0.00%	0.01%	0.00%	0.00%

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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**BauerFinancial, Inc.  
Bank Summary Report**

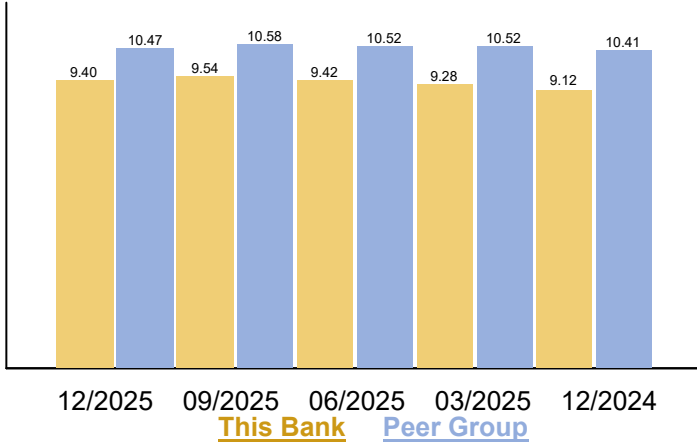
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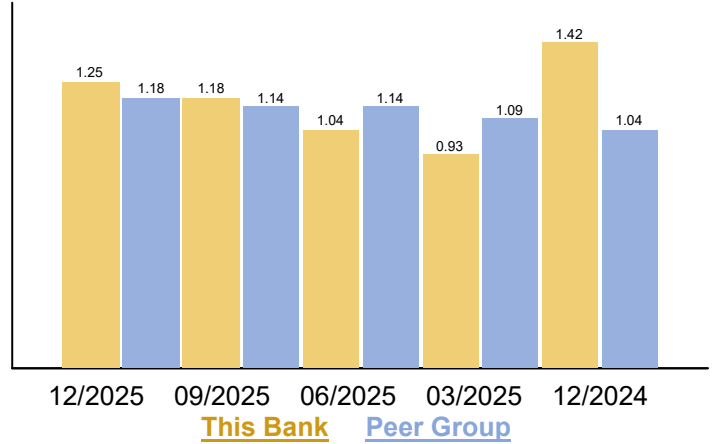
**Leverage Capital Ratio**

Min. for Adequately Capitalized is 4%



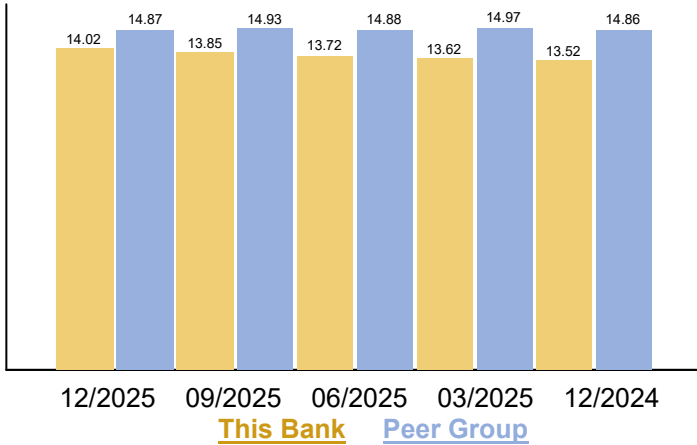
**Return on Assets (annualized)**

(Tax equivalent for Sub S corporations.)

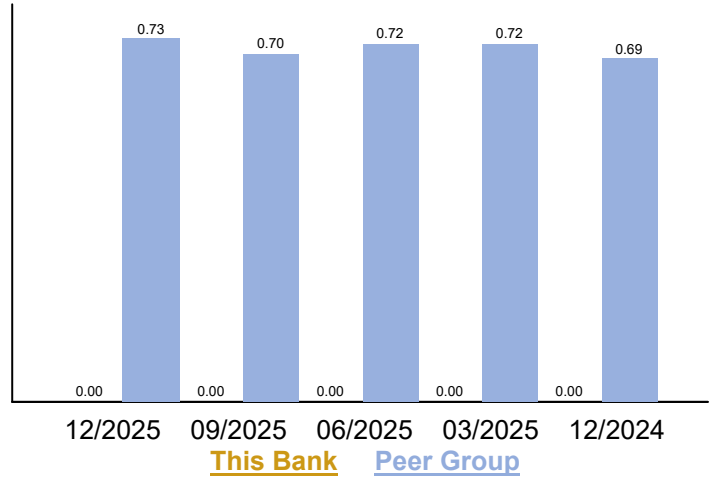


**Risk-based Capital Ratio**

(not available for all banks beginning March 2020 Data)



**Nonperforming Asset % of Tangible Assets**



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

**Peer Groups:**

- Group 1 Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
- Group 2 Assets >= \$3 billion
- Group 3 Assets >= \$1 billion and < \$3 billion
- Group 4 Assets >= \$300 million and < \$1 billion
- Group 5 Assets >= \$100 million and < \$300 million
- Group 6 Assets < \$100 million

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**RIVER CITY BANK**  
**INCOME STATEMENT**  
(dollars in thousands except per share amounts)  
**December 31, 2025**

	Quarter Ended December 31, 2025	Quarter Ended December 31, 2024	4Q 2025 to 4Q 2024 % Variance	Quarter Ended September 30, 2025	4Q 2025 to 3Q 2025 % Variance
Interest income	\$ 74,635	\$ 69,890	6.8%	\$ 71,751	4.0%
Interest expense	35,951	35,087	2.5%	34,656	3.7%
Net interest income	38,684	34,803	11.2%	37,095	4.3%
Provision for (reversal of) credit losses	2,753	2,520	9.2%	(644)	(527.5)%
Net interest income after provision for (reversal of) credit losses	35,931	32,283	11.3%	37,739	(4.8)%
Net impact of free-standing interest rate swaps	3,095	7,122	(56.5)%	(45)	(6977.8)%
Non-interest income	983	1,095	(10.2)%	937	4.9%
Non-interest expense	11,393	10,571	7.8%	11,164	2.1%
Income before taxes	28,616	29,929	(4.4)%	27,467	4.2%
Income tax expense	7,602	8,664	(12.3)%	7,783	(2.3)%
Net income	\$ 21,014	\$ 21,265	(1.2)%	\$ 19,684	6.8%
Basic Earnings Per Share	1.45	1.45	0.0%	1.36	6.6%
Diluted Earnings Per Share	1.45	1.45	0.0%	1.36	6.6%

	Year Ended December 31, 2025	Year Ended December 31, 2024	2025 to 2024 % Variance
Interest income	\$ 282,933	\$ 279,136	1.4%
Interest expense	140,429	142,449	(1.4)%
Net interest income	142,504	136,687	4.3%
Provision for credit losses	1,985	7,539	(73.7)%
Net interest income after provision for credit losses	140,519	129,148	8.8%
Net impact of free-standing interest rate swaps	(4,701)	9,476	(149.6)%
Non-interest income	3,752	5,122	(26.7)%
Non-interest expense	44,479	40,091	10.9%
Income before taxes	95,091	103,655	(8.3)%
Income tax expense	26,676	30,256	(11.8)%
Net income	\$ 68,415	\$ 73,399	(6.8)%
Basic Earnings Per Share	4.69	4.99	(6.0)%
Diluted Earnings Per Share	4.69	4.99	(6.0)%

<b>OPERATING RATIOS</b>	Year Ended December 31, 2025	Year Ended December 31, 2024
Return on average assets	1.25%	1.42%
Return on average equity	13.31%	16.34%
Net interest margin (TE)	2.62%	2.66%
Efficiency ratio (TE)	31.42%	26.50%
Average cost of funds	2.85%	3.04%

**RIVER CITY BANK**  
**BALANCE SHEET**  
(dollars in thousands except per share amounts)  
**December 31, 2025**

	December 31,	December 31,	Current Quarter to Prior Year End		September 30,
	2025	2024	Variance		2025
			\$	%	
<b>Assets</b>					
Cash and due from financial institutions	\$ 477,471	\$ 148,666	\$ 328,805	221.2%	\$ 339,406
Investment securities	690,533	701,040	(10,507)	(1.5)%	689,296
Loans by type:					
Commercial real estate - owner occupied	161,543	165,235	(3,692)	(2.2)%	160,216
Commercial real estate - non-owner occupied	3,982,797	3,672,024	310,773	8.5%	3,849,474
Construction and land development	25,760	13,087	12,673	96.8%	15,250
Residential real estate	192,840	199,737	(6,897)	(3.5)%	193,291
Commercial and industrial	183,590	158,999	24,591	15.5%	170,377
Consumer	8,242	10,131	(1,889)	(18.6)%	9,636
Agricultural	73,331	55,044	18,287	33.2%	39,614
<b>Total gross loans</b>	<b>4,628,103</b>	<b>4,274,257</b>	<b>353,846</b>	<b>8.3%</b>	<b>4,437,858</b>
Less: Net deferred loan fees & hedged loan MTM	(48,449)	(106,100)	57,651	(54.3)%	(48,976)
Less: Allowance for credit losses	(103,799)	(102,163)	(1,636)	1.6%	(100,771)
Net loans	4,475,855	4,065,994	409,861	10.1%	4,288,111
Accrued interest receivable	23,208	23,390	(182)	(0.8)%	24,861
Premise and equipment, net	10,717	10,608	109	1.0%	10,406
Deferred tax assets, net	26,966	26,568	398	1.5%	25,370
Swap MTM accumulated adjustment	59,282	128,725	(69,443)	(53.9)%	58,939
Other assets	37,858	38,537	(679)	(1.8)%	38,515
<b>Total assets</b>	<b>\$ 5,801,890</b>	<b>\$ 5,143,528</b>	<b>\$ 658,362</b>	<b>12.8%</b>	<b>\$ 5,474,904</b>
<b>Liabilities and shareholders' equity</b>					
Deposits:					
Noninterest-bearing demand deposits	\$ 932,804	\$ 834,970	\$ 97,834	11.7%	\$ 883,675
Money market accounts	1,177,273	940,261	237,012	25.2%	1,064,377
NOW accounts	2,185,987	1,731,010	454,977	26.3%	2,002,239
Savings deposits	89,915	99,742	(9,827)	(9.9)%	92,738
Time deposits	762,350	848,546	(86,196)	(10.2)%	818,107
<b>Total deposits</b>	<b>5,148,329</b>	<b>4,454,529</b>	<b>693,800</b>	<b>15.6%</b>	<b>4,861,136</b>
Accrued interest payable	5,152	4,925	227	4.6%	5,484
Other borrowings	25,000	50,000	(25,000)	(50.0)%	—
Cash collateral - From derivative counterparties	59,090	130,050	(70,960)	(54.6)%	62,480
Other liabilities	15,828	19,284	(3,456)	(17.9)%	18,104
<b>Total liabilities</b>	<b>5,253,399</b>	<b>4,658,788</b>	<b>594,611</b>	<b>12.8%</b>	<b>4,947,204</b>
<b>Shareholders' equity</b>	<b>548,491</b>	<b>484,740</b>	<b>63,751</b>	<b>13.2%</b>	<b>527,700</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 5,801,890</b>	<b>\$ 5,143,528</b>	<b>\$ 658,362</b>	<b>12.8%</b>	<b>\$ 5,474,904</b>

	December 31,	September 30,	June 30,	March 31,	December 31,
	2025	2025	2025	2025	2024
<b>CAPITAL RATIOS</b>					
Tier 1 leverage ratio	9.4%	9.5%	9.4%	9.3%	9.1%
Common equity 1 capital ratio	12.8%	12.6%	12.5%	12.4%	12.3%
Tier 1 risked based capital ratio	12.8%	12.6%	12.5%	12.4%	12.3%
Total risked based capital ratio	14.0%	13.9%	13.7%	13.6%	13.5%

<b>ASSET QUALITY RATIOS</b>					
Delinquent loans/Total loans	0.02%	0.00%	0.00%	0.01%	0.15%
Allowance for credit losses/Total gross loans	2.24%	2.27%	2.33%	2.36%	2.39%
Allowance for credit losses/Non-performing loans	NM	NM	NM	NM	NM
Non-performing loans/Total gross loans	0.00%	0.00%	0.00%	0.00%	0.00%
Total YTD net charge-off ratio	0.00%	0.00%	0.00%	0.00%	0.00%

	High	Low
River City Bank Stock (4th Quarter 2025 Trading Range)	\$ 50.00	\$ 38.20
	December 31, 2025	December 31, 2024
Book Value Per Share	\$ 38.43	\$ 33.65
Common Shares	14,272,790	14,403,700
	December 31, 2025	December 31, 2024
Fully Diluted Shares - Wtd Avg Shares Outstanding - QTD	14,507,246	14,647,180
Fully Diluted Shares - Wtd Avg Shares Outstanding - YTD	14,584,314	14,710,670

For information about River City Bank stock, please contact [IR@rivercitybank.com](mailto:IR@rivercitybank.com) .

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** Yes

**Meeting:** Finance Committee

**Budgeted Amount:** \$120,0000

**To:** Finance Committee

**Cost Estimate:** Not to exceed \$120,000 Annually

**From:** General Manager

**Funding Source:** 130 (Water)

**Written by:** Water Resources Specialist

**Funding Account #:** 130-5-00-5110 (Contractual Services)

**Project Name:** N/A

**Project #:** N/A

### AGENDA ITEM #: 4

**AGENDA ITEM TITLE:** Review and Recommend the Consideration of Proposals of Social Media, Communications, and Public Relations Services: Archer Public Affairs / Duran Kinst Strategies (DKS), CV Strategies or Tripepi Smith

**SUMMARY:** In February 2026, the District advertised a Request for Qualifications (RFQ) for Social Media, Communications, and Public Relations Services. This RFQ is to support the Districts efforts to modernize its communication approach and meet the expectations of an increasingly growing digital community.

The selected consultant will strengthen communication with our ratepayers by delivering clear, consistent, and accessible information. Their work will help ensure residents remain informed and aware during day-to-day operations, while also providing timely, effective messaging during emergency situations to support public safety and community readiness.

**BACKGROUND/ANALYSIS:** The proposal deadline was April 10, 2026, and the District received a total of 10 submissions. Staff reviewed and evaluated/ranked (attachment E) all proposals and identified three top-scoring consultants, based on:

- Necessary Elements
- Completeness of Proposal
- Overall Public Relations Approach
- Relevant Work Experience/References
- Qualifications of Key Project Team Members
- Level of Hourly/Weekly Effort Estimated

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

The top scoring firms include Archer Public Affairs/DKS, CV Strategies, and Tripepi Smith.

These consultants were then contacted to provide additional information and continue in the selection process. To further assess their qualifications and clarify outstanding or unclear topics, staff conducted 30-minute interviews with all three firms.

In discussion with each consultant, a monthly retainer will be established and of the services offered the proposals are flexible and scalable to address the Districts needs in relation to consistency and in urgent scenarios.

<b>Consultant</b>	<b>Archer Public Affairs / DKS</b>	<b>CV Strategies</b>	<b>Tripepi Smith</b>
<b>Rate Schedule</b>	Attachment D	Attachment D	Attachment D
<b>Strengths</b>	<ul style="list-style-type: none"> <li>○ High-end</li> <li>○ Creative</li> <li>○ Social monitoring/listening</li> <li>○ Emphasized Visions/Mission statement</li> <li>○ CSDA Relations &amp; experience</li> </ul>	<ul style="list-style-type: none"> <li>○ Institutional</li> <li>○ Playbooks</li> <li>○ Structure</li> <li>○ Very experienced</li> <li>○ Cr6 Knowledge &amp; Experience</li> </ul>	<ul style="list-style-type: none"> <li>○ Technical institutional</li> <li>○ Extensive &amp; impressive work with special districts</li> <li>○ Cr6 Knowledge &amp; Experience</li> <li>○ Provide templates for outreach, etc.</li> <li>○ Flexible “Menu Like” fee proposal</li> </ul>
<b>Team</b>	Archer (Point of Contact), DKS, & Orion Sky Studios.	All In-House.	All In-House.

Staff recommend the consideration of Archer Public Affairs / DKS, CV Strategies or Tripepi Smith. All firms are highly qualified and offer professional services the District is seeking.

With the Finance Committees input, recommendations, and considerations, staff will continue to evaluate the proposals and present the official selection of one firm on the May 20, 2026, at the Regular Board Meeting.

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

Staff are seeking the Finance Committee's approval for an annual expenditure of up to \$120,000 for these services.

**RECOMMENDATION:** Review and Recommend the Consideration of Proposals of Social Media, Communications, and Public Relations Services: Archer Public Affairs/DKS, CV Strategies or Tripepi Smith

**ATTACHMENTS:** A) Archer Public Affairs/DKS Proposal, B) CV Strategies, C) Tripepi Smith Proposal, D) Fees/Rates Proposals Consolidated & E) RFQ Proposal Evaluation Ranking Sheet

PROPOSAL TO THE

# Hidden Valley Lake Community Services District



**Social Media, Communications &  
Public Relations Services**

**PROVIDED BY**

*Archer Public Affairs & Duran Kinst Strategies*

Archer Public Affairs

California



April 10, 2026

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# A. COVER LETTER

April 10, 2026

Paul Kelly, General Manager

Kelly Reese, Water Resources Specialist

Hidden Valley Lake Community Services District

SUBMITTED ELECTRONICALLY

Dear Mr. Kelly and Ms. Reese:

The combined team of Archer Public Affairs California (Archer) and Duran Kinst Strategies (DKS) is very pleased to present this joint proposal in response to your RFQ concerning social media, communications and public relations services. Together, Archer and DKS have built a successful track record of collaborating to support special districts in a variety of ways that make our team uniquely, if not exclusively, suited to assist you. Our work with the California Special Districts Association, California Municipal Utilities Association, and various special districts is highlighted in Section F, of this proposal (“Relevant Experience and References”) and we look forward to putting our specific expertise to work for you.

Although this will be a joint effort by our two firms, for administrative purposes Archer (based in Folsom, California) will serve as the project lead organization. In that spirit, the following declarations are provided, per your request:

- The information and pricing in this proposal will be valid for 90 days, commencing April 10, 2026. Per your communication to us, we have proposed a 12-month (52 week) engagement, but can scale this up or down as the District prefers.
- Archer will provide the required insurance and indemnification required by HVLCSD.
- Bill Romanelli, Archer’s President, will serve as your point of contact for all correspondence during the consultant selection process.

Importantly, we want to emphasize our commitment to helping you be successful in this effort. Beyond the RFP, we have carefully reviewed HVLCSD's Strategic Plan and have crafted our proposal specifically to match — and to directly support — your mission, vision, goals and objectives.

Our North Star in assisting you will be to help communicate:

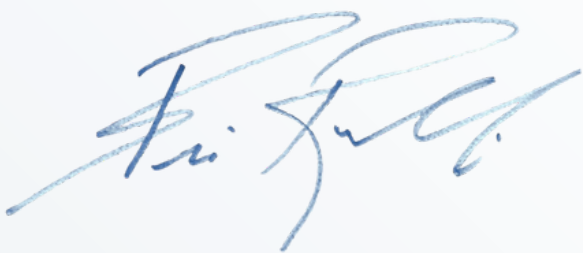
- How “Serving the community of Hidden Valley Lake is at the heart of everything we do.”
- How all your work, activities, and expenditures are designed “to protect the water and quality of our community,” and make Hidden Valley Lake “an even better place to live, work and play.”
- How the District is working vigilantly, every day, “to provide, maintain and protect our community’s water.”

Throughout our proposal you will see how we’ve targeted our activities and recommendations around your values of transparency and affordability, your stated goal to “Strive for Excellent Ratepayer Communications,” and your objectives to maintain transparency, encourage public engagement and education, and practice excellent customer service.

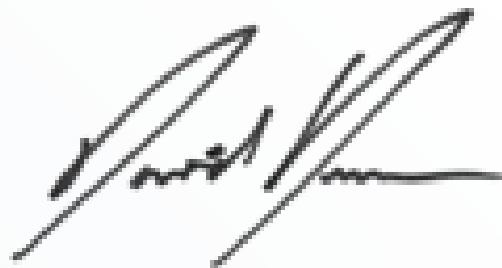
In closing, we must also compliment you on your thorough SWOT Analysis, which in some ways provided an excellent road map for our proposal. Many of our strategies and tactics on the following pages have been suggested specifically to help you address identified areas of weakness and threats, while leveraging your strengths and opportunities.

We are extremely excited to begin working with you, and look forward to the conversation as you continue your consultant selection process.

Sincerely,



Bill Romanelli  
President  
Archer Public Affairs California  
792 Fratis Street  
Folsom, CA 95630  
916-212-1446



David Duran  
Founder/Managing Partner  
Duran Kinst Strategies  
10265 Rockingham Dr. #100  
Sacramento, CA 95827  
916-208-8742

## B. PROJECT TEAM INFORMATION



### **Bill Romanelli**

*Project Manager, Media & Community Relations, and Strategic Counsel*

Bill is the President of Archer Public Affairs and a strategic communications expert with more than 20 years' experience in the field.

Based out of Sacramento, he specializes in helping clients develop, implement and manage public outreach, public relations and communications programs. He provides expertise in strategy, grassroots outreach, crisis communications, public participation, digital communications, and media relations — where he trains executives on how to work with the press and serves as an on-the record media spokesperson.

His background includes work for clients across a broad spectrum of industries including local government and special districts, statewide trade associations, water, energy, healthcare, land use, construction, manufacturing, and the not-for-profit world. He has worked on local, regional, statewide, national and international programs on myriad issues and projects, ranging from legal reform and environmental cleanup to public safety, corporate reputation, ballot measures, water and air quality, and public funding.

An award-winning writer, Mr. Romanelli also specializes in helping clients identify and refine the strongest messages with respect to each client's key stakeholders. He has written four books, published hundreds of op-eds and bylined articles, and continues to publish articles regularly on people, lifestyle, travel and local business issues.

Outside of work, Mr. Romanelli serves on the board of the Folsom Chamber of Commerce and volunteers for a variety of local nonprofit organizations.

Outside of work, Mr. Romanelli serves on the board of the Folsom Chamber of Commerce and volunteers for a variety of local nonprofit organizations.

Mr. Romanelli graduated from California State University Sacramento with a degree in Communications Studies, emphasizing in Public Relations.



## **David Duran**

*Digital Strategy Lead, Content and Web Services*

David Duran is a strategic communications professional with more than 20 years of experience supporting elected officials, nonprofit organizations and trade associations at the state and national levels.

David earned his bachelor's degree in Philosophy, Politics and Economics (PPE) from Claremont McKenna College, including a semester of study at the University of Oxford. He began his career as a California Senate Fellow, where he staffed legislation, and later investigated wholesale energy market practices in the aftermath of California's electricity crisis. Over the next decade, David held key communications and legislative roles in the California State Assembly, State Senate, and the State Board of Equalization, developing expertise in government operations, policy analysis, constituent engagement, and public communications.

Since co-founding Duran Kinst Strategies (DKS) in 2019, David has led the firm's work in strategic communications, digital services, and organizational improvement. Under his leadership, DKS has built a multidisciplinary team delivering website development, content strategy, and ongoing support services to trade associations, nonprofit organizations, and mission-driven clients across California and nationwide.

David has extensive experience working with trade associations and membership-based organizations, including the California Special Districts Association and the National Special Districts Association. His work focuses on helping organizations communicate effectively with policymakers and stakeholders, modernize digital infrastructure, and improve internal efficiency. He is particularly skilled at translating complex information into clear, accessible messaging that supports transparency and public trust.

David provides strategic oversight, guiding project direction and ensuring high-quality delivery for clients. He is known for delivering responsive, high-quality service and for aligning communications and technology solutions with organizational goals to improve efficiency and stakeholder engagement.



## **Vanessa Gonzales**

*Digital Communications Manager,  
Content and Social Media*

Vanessa is a Communications Consultant at Duran Kinst Strategies (DKS) with more than 12 years' experience in the field of nonprofit communications and association management.

Based in Sacramento, she helps her clients with their digital communications goals by planning, developing, and scheduling social media content and digital advertising campaigns, along with providing timely monthly reports of the social media performance on each platform. In addition to social media work, Vanessa helps develop email blasts, newsletters, and website content for clients. She also works on copy and editing for design projects and collateral, such as informational flyers, posters, and banners as well as providing event planning support.

Prior to working with DKS, Vanessa worked at the California Special Districts Association as its Communications Specialist/Editor for seven years, where she managed the association's core social media channels, including providing onsite event social media coverage and video interviewing for conferences and events. Vanessa led the team and trained CSDA staff on social media best practices. She was also responsible for website content, regular website audits, creating the CSDA's weekly eNews and coordinating the California Special Districts magazine content and production, as well as managing the CSDA awards program.

Her past experience also includes four years of working for an association management company, Smith Moore & Associates in Sacramento, where she lead as the Account Manager for nonprofit trade association clients such as the California Water Association, California Women Lawyers, and California Council of Goodwill Industries; and supported as Account Coordinator for the California Association of Joint Powers Authority and Floodplain Management Association. Her work included marketing and communications, board and committee management, membership management, and meeting planning.

Ms. Gonzales graduated from California State University Sacramento with a degree in Communications Studies, emphasizing in Public Relations.

## C. PROJECT MANAGEMENT PLAN

As requested in the RFQ, we will provide the District with a monthly activity report summarizing work conducted, outreach efforts, and engagements or interactions generated through social media as appropriate to the previous month's activities.

Beyond these reports, we would recommend that as part of the ongoing project management and coordination that we hold bi-weekly meetings (via Zoom) with the CSD team to discuss work in progress, support planning and message alignment, look ahead to upcoming needs, and discuss strategies and timely response for emerging issues.

Likewise we will remain accessible between scheduled meetings to address time-sensitive issues, including public inquiries, service updates, or emerging community concerns.

**Performance Reporting:** DKS will provide a monthly performance report summarizing digital communications outreach efforts and results across the District's social media channels. Reports will include key metrics such as:

- **Impressions** — visibility of content across platforms
- **Engagements** — interactions such as likes, comments, and shares
- **Engagement Rate** — level of audience interaction relative to reach
- **Audience Growth** — changes in follower count over time
- **Message Volume** — number of incoming inquiries and messages
- **Link Clicks** — traffic driven to the District website
- **Number of Published Posts** — overall content output

**Analysis and Continuous Improvement:** In addition to reporting metrics, we will provide clear insights and recommendations to improve performance over time. This includes identifying high-performing content, evaluating trends in community engagement, and adjusting messaging strategies to better reach and inform residents.

Reports will include month-over-month comparisons, with year-over-year analysis available as data matures. DKS will use these insights to refine content strategy, messaging, and outreach approaches, improving communication effectiveness and supporting the District's goals for transparency and public engagement.

# D. SCOPE OF WORK

## D.1. Digital and Social Media Management

The proposed scope of work for digital and social media management is designed to help the District strengthen transparency, proactively communicate with ratepayers, and build trust through consistent, accurate, and accessible information across platforms.

### Content development and scheduling across District platforms

- **Content development:** We will develop and manage a strategic content calendar to deliver clear, timely, and engaging communications aligned with District priorities. Content will include professionally designed graphics, imagery, and messaging tailored to inform residents about programs, capital projects, service updates, community events, operational issues, traffic impacts, public safety information, emergency alerts, policy changes, and preparedness efforts as needed.

A key focus will be translating complex or technical information into clear, easy-to-understand messaging that improves public understanding and reduces confusion.

Within this, we can support a flexible approval process based on District preferences, including:

1. Email-based review and approval of individual posts
2. Direct review and approval within the content calendar platform
3. Pre-approved content categories allowing DKS to publish content without individual approvals following editorial alignment

- **Scheduling:** We will utilize Sprout Social, a professional social media management platform, to schedule and publish content consistently across the District's channels. In addition to managing existing platforms, we will provide guidance on expanding to additional channels (e.g., Instagram, Nextdoor, LinkedIn, YouTube) based on community usage and communication goals. If desired, DKS can assist in evaluating platform effectiveness through community surveys and engagement data.

### **Social listening and monitoring**

We will conduct ongoing social listening and monitoring of District-related conversations across social media platforms to identify emerging issues, misinformation, and community concerns. Relevant insights will be communicated to District staff in a timely manner, allowing the District to respond proactively rather than reactively. We will also identify opportunities to amplify accurate information and engage with relevant community discussions.

### **Engagement with community comments and inquiries**

The District has indicated it desires to enhance clarity when addressing or correcting misinformation shared online or through other channels, particularly regarding topics such as District activities or decisions, water service interruptions, maintenance activities, weather-related events, and similar public updates.

To respond to this need, we will support professional and timely engagement with community comments and inquiries on social media platforms, based on District-approved response protocols. This includes:

- Responding to routine questions
- Escalating sensitive or complex issues to District staff
- Correcting misinformation with clear, factual responses
- Directing users to authoritative information on the District's website

We will also work with the District to ensure that key information is clearly presented and easily accessible on the District's website, enabling consistent and efficient responses across digital channels.

## **D.2. Community Engagement**

The proposed scope of work on community engagement presented below is designed to help HVLCSD achieve the following goals and objectives outlined in your 2024-2029 Strategic Plan:

- **Goal: Strive for Excellent Ratepayer Communications**
- **Objective: Maintain Transparency**
- **Objective: Encourage Public Engagement and Education**
- **Objective: Practice Excellent Customer Service**

## D.2.1: Community Surveys

In your strategic plan, you clearly state that the top method of measuring succession in achieving your goals is to “Evaluate Ratepayer Satisfaction.” We can accomplish this, as well as gather other useful intel that can inform future communications efforts, via community surveys.

To that end, we are pleased to have a longstanding partnership with Bold Decision, a boutique research firm specializing in custom local, state, and national-level political and public affairs research projects. Bold’s founding partners have more than 30 years of combined experience in designing, implementing, fielding, and analyzing impactful research projects.

Every Bold Decision engagement is unique and requires the intelligent application of research methodologies. The relatively small size of the community that HVLCSD serves necessitates a custom-designed approach. Quantitative research such as surveys is valuable for measurement, while qualitative research — such as focus groups — can be valuable for exploration and unlocking depth and nuance.

In your correspondence with us, the District indicated it has not previously conducted any kind of survey on its customers. Ideally, budget permitting, one of the first surveys we could conduct would directly inform how and where your customers would prefer to get information and news from the District. Specifically, we’d like to learn:

- Which social media platforms they use, and use most
- Where they generally get their news and information
- What they like or don’t like about current District communications
- Whether they read the District newsletter
- What kind of information would be most valuable to them
- Overall customer satisfaction

The reason we prefer this as a first step is it can inform, for example, whether or not a Twitter page, or an Instagram page would get the most traffic — or might even be unnecessary. This can drive strategy and save time and resources in terms of developing your online communications as described above, while demonstrating transparency and a commitment to “listening” to your customers.

As noted, we would also use this research to try to establish a baseline of ratepayer satisfaction. Subsequent surveys could then measure increases in satisfaction or help identify where the district may need to change tactics.

Again emphasizing that we would want to develop a customized approach, there are a variety of options we could consider as we start the conversation about collecting this data.

- Option 1: Online (“passive”) survey. This would be a “Survey Monkey” or similar online survey tool that would be made available on the website and, where possible, emailed to customers, promoted in billing statements etc.

Pros: These surveys are very easy to develop, although we would recommend — and have budgeted for — working with a professional survey research firm to develop the questions and analyze the responses. In so doing we can ensure we’re asking the right questions in the right way, and providing for professional analysis of the results to help crystallize an overall communications strategy.

Cons: There can be limitations on survey length, question type (closed vs. open-ended) and structure. Also, because the survey would simply be “out there” waiting for the public to respond (vs. pushed via direct contact), response rates may also be very low and thus not necessarily scientific or representative of your customers as a whole. CSD staff would likely need to send reminders 3-4 times to enhance the survey response rate.

- Option 2: Focus Groups. As envisioned this would be a series of 2-3 focus groups, conducted by a professional firm and made up of a representative sampling of your customers. These groups would be asked to provide their thoughts and feedback on a variety of questions and topics — to be decided in concert with you. (These could go beyond basic communication questions and get into bigger issues of concern to the District).

Pros: Generally a less expensive approach than Option 3 below, and the result is often deeper insights that go beyond “what” opinions customers have, and get into “why” they have those opinions.

Cons: Cost can be around \$12,000 - \$15,000 per focus group and, while the insights provided can be more detailed, focus groups are not reliable as “scientific” surveys. They can often be influenced by one speaker who dominates the conversation and sways the opinions of other participants, for example.

- Option 3: Scientific Survey. This would be would be a scientific opinion survey conducted by a professional firm, where we could ask specific questions and get measurable results and analysis that would help guide all future communications efforts, as well as help inform the district on what priorities customers think are most important, depth of knowledge on things like water rates, state mandates, infrastructure costs, and the connections among all three, etc.

Pros: Reliable, scientific data and analysis that can test messaging and form a solid foundation for communications efforts.

Cons: Cost. This can vary based on the number of questions and the number of survey respondents needed. Typically you'd want a survey population of at least 300 respondents to get a representative, but random sampling of your customers. A respondent population of 400 would provide even more accurate data, but would increase the costs.

Finally, your strategic plan indicates an intention to “value and evaluate customer feedback.” In your correspondence with us, you mentioned that customer inquiries come in by phone, email online or “other communication channels.” For each of these, we can create a fast and easy method of evaluating customer feedback by including a very brief (3-5 question) survey at the end of each CSD response, wherein we would ask customers to provide their feedback on the information and response they received.

## **D.2.2: Support for Public Meetings and Workshops**

Our approach on supporting HVLCSD for public meetings and workshops centers on two strategies:

1. Generating attendance/increasing accessibility
2. Controlling the meeting and its narrative

For purposes of discussion, and based on your feedback, “public meetings” are assumed to be meetings in addition to HVLCSD Board meetings every month, which are already publicized and conducted in conformance with statute. That said, we do notice that, at present, it does not seem the District is equipped to stream video and audio of the Board meetings.

Understanding that this would require some investment in equipment and technology, we would nonetheless recommend that HVLCSD endeavor to provide this option, and make recordings available after the fact as well, as this can lead to much more and better engagement from the public, provide a recourse for addressing misinformation, and demonstrate a commitment to transparency.

For the first strategy, generating attendance, we would employ a variety of tactics to ensure the public is aware of and encouraged to attend these meetings. Tactics would include:

- Social media posts and website notices, encouraging residents to follow the District's social media channels and subscribe to website updates (if applicable).
- Direct communications to residents via email (where available ... we can also purchase a list if need be).
- Notices / announcements to local media outlets (Lake County News, Nextdoor, Newsbreak - Hidden Valley Lake)
- Coordination with Hidden Valley Lake Association management
- MainLine newsletter
- Optional: Flyers (to post to corkboards on mailboxes) and/or postcard mailers to residents.

Notices should also include information beyond the standard meeting details (what, where and when) and include a message about "why you should attend." This helps residents connect on a personal level with the purpose of the meeting, and also demonstrates the CSD's commitment to transparency and serving the community.

For the second support strategy — controlling the meeting and the narrative — we would work with you in a variety of ways:

- **Messaging and content:** Depending on the nature and subject of the meeting, it may be important to zero in on some key messages the District wants to be sure to communicate. We could support this through the development of talking points and presentation materials.
- **Prep sessions as needed with District leadership:** Again, depending on the nature and subject of the meeting, it may be helpful in the interest of message control to anticipate what kind of questions will be asked and, based on the key messages, how best to respond.

- **Format:** A common risk in public meetings is one individual dominating the conversation, “hogging the mike,” grandstanding, etc. This can be avoided by moving away from a “bleachers and stage” approach and instead setting up stations around the room, each focused on a single key aspect of what the meeting/issue is about and each staffed by an appropriate CSD representative who can provide info, answer question in a more familiar and comfortable environment, and direct visitors to additional resources.

While these are our preliminary approaches, we welcome the chance to discuss other needs you may have in regard to "meeting support." Specifically in reference to your SWOT analysis, you noted “there are difficulties in communicating with ratepayers during emergency events.”

One tactic you could employ — either during your community meetings or in partnership with the Hidden Valley Lake Association — would be to identify and recruit “community captains” who can help you communicate during a time when power, and phones, are mostly likely to be out. These are residents CSD staff can contact, or visit in person if needed, in an emergency with vital information and talking points (scripts) they can share with their neighbors to help ensure consistent and reliable communication in the emergency.

## **D.3. Video, Photography and Audio Production**

To meet your needs in this area, we will subcontract with Orion Sky Studios, based in nearby Sonoma, CA. Orion will serve as your reliable production partner that captures content and helps shape it into clear, consistent communication. Our intent in this collaboration is to provide the CSD with a consistent, controlled and predictable level of media support it can rely on on a weekly/monthly basis and which enables the district to maintain consistency in visual communication, build a library of reusable content over time, and deploy media effectively across platforms and initiatives without restarting the process.

Importantly, we have developed and budgeted a scope of work in this area that projects five hours per week of video, audio and photography support, however, we would emphasize that this is scalable up or down based on the district’s needs. The specific scope of services would include:

- **1 on-site production day per month (6–8 hours).** The objective is content capture aligned with District priorities such as events, project updates, community messaging, and stakeholder interviews.
- **Professional video and photo capture.** We'll employ a small, efficient crew using cinema-grade cameras, lighting, and audio to ensure high-quality, consistent output.
- **Post-production and content development.** This entails editing footage into usable assets including short informational videos, updates, and social-ready clips.
- **Content optimization for digital channels.** Specifically, we'll structure deliverables for effective use across web, social, and public communications.

In addition to the production services above, and to help the District save cost in the long term, we will also engage Kerry Shearer, a.k.a. “The Livestream Expert” to provide a one-time, half-day “Smartphone Video Training” for CSD staff. The purpose of this training would be to equip staff with the skills and tips they can use to shoot usable, shareable video with their smartphones, while also providing the district with a “production kit” of the actual hardware to enhance video capture capabilities and quality. This production kit would include several wired smartphone mics, a Rode dual wireless mic system with charging case, a fluid-head travel tripod with smartphone mount, desktop tripods, a mag-mount video light for the phone and a "studio" LED video light with floor stand for interviews.

## **D.4. On-Call Media Relations Support**

Our team will be available to support you 24/7 with all facets of media relations support, including:

- **Media List Development:** The District may already have this covered ... with so few media outlets in the area (most only staffed by a single person) this will not be a heavy lift, but we are happy to provide it if needed, with a focus on:
  - Lake County News
  - NextDoor
  - Newsbreak - Hidden Valley Lake

- **Media training:** As an initial component of our work with you, we would like to organize a media training seminar for CSD staff and (optional) Board members. Through a half day training we would walk participants through:
  - How the media works
  - Controlling the message to help influence how coverage turns out
  - Strategies and tactics for controlling the interview
  - What to do when the media calls
  - Key “Do’s and Don’ts” for working with the media
  - Mock interviews
- **Consulting/Interview Prep:** As and when media calls, we can be available to collaborate with you to discuss the nature of the reporter's questions and inquiry, and talk through messages that can be used in response if an interview is to be granted. Similarly if the District desires to respond to news coverage, we can provide similar counsel on the best messages and approach.
- **Writing:** We can prepare press statements to respond to inquiries, press releases to announce news, media advisories to announce events, fact sheets, Q & A docs and other materials to support your media relations work.
- **Story pitching:** As and when the District is seeking to push out good news and information for the community we can assist in contacting local outlets and corresponding to encourage coverage.

## **D.5. Optional Additional Services:** **Website Content and Analytics**

We will ensure that website content and social media messaging are closely aligned so accurate, detailed information is always available to support public inquiries and correct misinformation.

Content creation and updates: We will collaborate with District staff to develop and maintain clear, timely, and informative website content. This includes updates related to District programs, projects, meeting and event announcements, and community-focused content.

A key objective will be ensuring that the website serves as a reliable, up-to-date source of information that supports transparency and provides a strong foundation for digital communications.

Targeted design improvements: We can recommend (and implement as needed) targeted visual and structural improvements to enhance usability and accessibility, including the addition of imagery, banners, and improved content layout. Enhancements will be prioritized based on District priorities and aligned with the overall scope of work.

Analytics tracking and reporting: We can monitor website performance and provide monthly analytics reporting, including insights on page performance, user engagement, and content effectiveness. These insights would be used to inform ongoing content strategy and improve the accessibility and clarity of information for residents.

## **D.6. Optional Additional Services:** **Community Outreach Materials**

We are happy to assist and provide services in the areas of strategy, message, copywriting, editing and review of community outreach materials that will assist HVLCSD in communicating effectively with the public. Depending on the nature of the issue/subject to be discussed we may recommend a variety of tools, such as a “Myth & Fact” sheet to address misinformation, Q&A documents (or videos), newsletter articles, specific talking points, and so on. To the extent that quarterly newsletter review is requested, we are equally happy to support you there as well.

A few items we would recommend right from the start:

- If the CSD is not doing this already, it should have a protocol in place to help field crews address questions from residents or visitors while they are performing work. Specifically, these would include providing handouts or phone numbers the public can call with any questions, and/or providing brief fact sheets and response guidance. The goal of this is twofold: First, from a communications standpoint, it ensures there is no miscommunication about the nature of the work being done, the reason, etc. Second, from an operational standpoint, it helps ensure field crews are able to do their jobs without delays or distractions from a curious neighbor.

- Your Strategic Plan identified “Regulations” as an area of “Threat” on your SWOT analysis. The District would be served well by making efforts to educate your ratepayers on what these regulatory threats are, and how they might impact costs. Doing so would directly align with and support your values of Transparency and Affordability. Specifically, you can use this information to explain how rates are set (few ratepayers really understand how their rates are set) and demonstrate your desire (and efforts) to keep rates low. Including information on what the District may be doing to help oppose new onerous regulations that could raise rates would provide an avenue to engage your ratepayers in any advocacy efforts — which would be very powerful — and help smooth the path forward if a rate increase is necessary “to meet new mandates from the state.”
- Finally, occasional fact sheets, handouts, social media posts and/or “explainers” on the aging infrastructure, what’s needed, and what actions the District is taking (e.g., investments in equipment and why they are justified) to fulfill its mission “to provide, maintain and protect our community’s water.”

*Please note that any and all costs for graphic design services, printing, production, postage or other hard costs associated with reproducing and disseminating content are considered outside the scope of work. If these services are requested, we will provide a separate budget and/or cost estimate for approval.*

## **D.7. Optional Additional Services:** **Measurement and Reporting**

Monthly analytics dashboards: DKS will track performance across all District social media platforms using a professional analytics dashboard, Sprout Social, providing clear visibility into outreach effectiveness and audience engagement.

Engagement metrics and performance summaries: DKS will provide a monthly performance report summarizing digital communications efforts and results across social media channels. Reporting will include key metrics such as:

- **Impressions** — visibility of content across platforms
- **Engagements** — interactions such as likes, comments, and shares
- **Engagement Rate** — level of audience interaction relative to reach
- **Audience Growth** — changes in follower count over time
- **Message Volume** — number of incoming inquiries and messages
- **Link Clicks** — traffic driven to the District website
- **Number of Published Posts** — overall content output

Reports will include month-over-month comparisons, with year-over-year analysis available as data matures. DKS will identify high-performing content and apply these insights to refine future messaging and outreach strategies, improving communication effectiveness and maximizing engagement.

## E. SUB-CONSULTANTS & WORK DONE BY OTHERS

Please find below descriptions of work that would be conducted by subcontractors and other individuals outside of Archer and DKS. To help with your decisionmaking, costs and time estimated for the work provided by these consultants is included in our fee proposal in [Section G](#). Because their time has been included in our planning, that is why the total estimated hours per week shown in our fee proposal exceeds the 10 hours per week suggested in the District's RFP. That being the case, work can be scaled back if need be — our intent was to provide you with a look at the full scope of service available.

- **Orion Sky Studio (video/audio production and photography).** The nature and scope of work to be provided is described above in [Section D.3.](#), and please refer to our budget spreadsheet in "[Fee Proposal](#)" section for a breakdown of their estimated weekly fees. Any needs beyond this scope (additional production days, increased volume, travel, or expanded campaigns) can be scoped and approved separately.
- **"The Livestream Expert" Kerry Shearer.** Costs for Kerry's time and the "production kit" are provided in our Fee Proposal. Note that we have also included costs for him to shoot additional B-roll as an option outside of work to be performed by Orion Sky if need be.
- **Bold Decision - Adam Rosenblatt (Opinion Research).** Costs for these services are provided in our Fee Proposal under the section of "One-Time Costs."

Using scientifically-valid polling, we can leverage a small, representative sample of the population to understand the sentiments of the larger universe. However, this is much more challenging when dealing with very small populations like HVLCSD's customer population. Conducting conventional quantitative survey research in HVLCSD would be our preference though it might not be practical or feasible. Obtaining a representative sample of the population for analysis would likely require contacting every single resident and unless HVLCSD has direct abilities to easily reach all residents, this research would be likely costly in terms of both financial effort and time.

The cost to conduct research varies significantly based on the methodology / mode and level of effort involved in the study design, execution, and analysis. There might be ways for the HVLCSD to use existing outreach channels to easily conduct research as part of efforts already underway (for example, soliciting participation into a survey or into a focus group) though the research might also require dedicated efforts to find and recruit participants. We propose to work with HVLCSD to find an appropriate balance to obtain a representative look at the community with an appropriate level of outreach from HVLCSD.

*(Importantly, while we highly recommend research to ensure message effectiveness and strategy alignment, we understand the costs for this service is not always within available resources. For that reason our fee proposal includes options with and without survey research).*

- Needs for HVL CSD Staff Time

- On an ongoing basis, we anticipate a need for 1-3 hours per week, on average, for status calls, review and approvals, and administrative functions. This will likely ebb and flow, with slightly more time required in the early weeks but should settle into a predictable routine.
- One-time, half-day media training seminar for leadership and key staff (as determined by HLVCSO)
- One-time, half-day camera and video training seminar for key staff (as determined by HVLCSD).
- Staff time of 6-8 hours per month for B-roll, video shoots, etc., most likely this time will be integrated with ongoing District operations.
- Staff time of 2-4 hours (total) may be necessary to push out reminders to customers to complete surveys.

# F. RELEVANT EXPERIENCE AND REFERENCES

The team we have to support the District is a direct match for the experience, qualifications and expertise you are seeking — in fact we are confident in saying no team is more uniquely suited to assist you. As the short case studies below will illustrate, we have extensive experience working together with utilities and special districts to tell their stories, on an individual, statewide and national basis. We understand this world, we speak your language, and as a result we can be of value to you beyond what any other firm can offer.

Qualifications of individual team members and their role in working with HVLCSD are provided above in Section B (“Project Team Information”) and incorporated here by reference.

## CALIFORNIA SPECIAL DISTRICTS ASSOCIATION (CSDA)

- **Contact:** Kyle Packham, Chief Advocacy and External Affairs Officer  
1112 I Street, Suite 200, Sacramento, CA 95814  
[Kylep@csda.net](mailto:Kylep@csda.net) 916-642-3808
- **Description of Services:** For more than four years we have been providing CSDA with ongoing digital/social media strategy and management, media relations, video production, and communications consulting. The nature of the work, primarily conducted in Sacramento or on location for video shoots statewide, has ranged from development of advocacy materials to garner support or opposition to policy proposals, press release writing and distribution, interview coordination and preparation, development and placement of social media posts, social media monitoring, video script writing, filming editing and production, and more.
- **Total Value of Services:**
  - Public Affairs and Media Communications: \$81,000 annually
  - Social Media Strategy and Implementation: \$18,000 annually

- **Consultant's Project Manager(s):** Bill Romanelli, David Duran
- **Key Personnel Involved:** Bill Romanelli, David Duran, Vanessa Gonzales
- **Sub Consultants Employed:** Kerry Shearer (videography and production), DKS team members

## **CALIFORNIA MUNICIPAL UTILITIES ASSOCIATION (CMUA)**

- **Contact:** Matt Williams, Communications Director  
915 L Street, Suite 1201 Sacramento, CA 95814  
[mwilliams@cmua.org](mailto:mwilliams@cmua.org) 916-841-4054
- **Description of Services:** From May 2025 through January 2026, we assisted CMUA in completely leveling up its communications program. This began with identifying and surveying stakeholders inside and outside the organization, using the findings of that survey to develop and implement a strategy that included: development of a subject matter experts panel, creating a new organization slogan ("Public Power. Public Water. Public Good.") development of educational, media and advocacy materials (print and online), a paid advertising program and an online "landing page" connected to the ad messages. A key component of the paid advertising program has been a strategy to design, write and place messages on social media networks to garner the attention of legislators and opinion leaders. That program, to date, has garnered strong and sustained visibility through a coordinated, multi-channel campaign, including paid digital, targeted media placements, and web-based outreach. Paid social media efforts alone have generated more than 224,000 impressions in a single month, nearly 2,000 clicks and more than 1,400 website conversions. Website analytics further demonstrate engagement, with approximately 1,700 active users and more than 2,200 page views in a 30-day period across key pages tailored to policymakers, media, and stakeholders.
- **Total Value of Services:**
  - Public Affairs and Media Communications: \$72,000
  - Paid Advertising Strategy and Implementation: \$5,000

- **Consultant's Project Manager(s):** Bill Romanelli, David Duran
- **Key Personnel Involved:** Bill Romanelli, David Duran
- **Sub Consultants Employed:** DKS team members

## **HAYWARD AREA RECREATION DISTRICT (H.A.R.D.)**

- **Contact:** Nicole Roa, Public Information Officer  
1099 E Street, Hayward, CA 94541  
[roan@haywardrec.org](mailto:roan@haywardrec.org) 510-888-0111
- **Description of Services:** Our initial scope of work early in 2025 focused on assisting the District in developing an emergency/crisis Response plan. Through a series of workshops, interviews and discussions we led the district in identifying the most likely crisis scenarios and building specific, customized plans to respond to each. Elements of the plan included identification of H.A.R.D. staff who would be lead points of contact for each scenario, template talking points, media holding statements, third party notification protocols, template social media posts, and other resources as prescribed by each scenario.

Following the completion of the crisis response plan, we were subsequently retained to provide ongoing communications consulting to H.A.R.D.'s General Manager on a variety of issues.

- **Total Value of Services:**
  - Crisis Communications Plan: \$36,350
  - Ongoing Communications Consulting: \$3,500 monthly
- **Consultant's Project Manager(s):** Bill Romanelli
- **Key Personnel Involved:** Bill Romanelli
- **Sub Consultants Employed:** N/A

## **EAST VALLEY WATER DISTRICT**

- **Contact:** William Riingland, Director of External Affairs and Customer Experience  
31111 Greenspot Road, Highland, CA 92346  
[wringland@eastvalleywater.gov](mailto:wringland@eastvalleywater.gov) 909-806-4292

- **Description of Services:** In 2024 and 2025 we were hired by EVWD to provide media training to key staff, to assist in their ongoing outreach and public interaction. Training consisted of seminars on how to work with the media, followed by message development exercises on relevant issues, and mock interviews to put training into practice.
- **Total Value of Services:**
  - Media Training: \$3,500 per session (plus expenses)
- **Consultant's Project Manager(s):** Bill Romanelli
- **Key Personnel Involved:** Bill Romanelli
- **Sub Consultants Employed:** N/A

## **NATIONAL SPECIAL DISTRICTS ASSOCIATION (NSDA)**

- **Contact:** Chantal Unfug, Director Public Affairs, Engagement and Outreach  
12505 Park Potomac Avenue, 6th Floor, Potomac, MD, 20854  
[chantalu@nationalspecialdistricts.org](mailto:chantalu@nationalspecialdistricts.org) 303-880-1099
- **Description of Services:** DKS was hired by NSDA to improve and grow the Districts Make the Difference (DMTD) national public outreach campaign centered on raising awareness about special districts throughout the country. This included driving traffic to the DMTD website, creating campaign materials, maintaining DMTD social media accounts, promoting the student video contest, including implementing digital advertising campaigns. Additionally, DKS manages NSDA's digital communications, including their social media channels and advertising campaigns, assists in targeted advocacy and membership outreach efforts to the public, as well as provides design support.
- **Total Value of Services:** \$50,000 annually
- **Consultant's Project Manager(s):** David Duran, Vanessa Gonzales
- **Key Personnel Involved:** David Duran, Vanessa Gonzales
- **Sub Consultants Employed:** DKS team members

# G. FEE PROPOSAL

The spreadsheet on the following page provides our proposed budget, including hourly rates and estimated hours broken out by task. A few notes on this as you read it:

1. Per direction from HVLCSD, this budget assumes a 12-month (52 week) program in support of the District's desired social media, communications and public relations objectives.
2. We have provided a budget for a proposed full scale program in all of your requested task areas, understanding that some of these tasks are optional. Our preference was to provide you a full and complete budget that can then be scaled back if the District opts not to include some of the work streams listed as "Optional" in the RFP.
3. The budget is separated into categories of "Retainer Fees" and "One-Time Costs." Retainer fees would be billed in equal amounts at the start of every month of the engagement. One-time costs would be added to the invoice for the month in which those costs (or any portion thereof) are incurred. Where possible on the one-time costs we have given you low, medium and high cost options for consideration.
4. Among the one-time costs, we have provided estimates for the various options of community surveys discussed in Section D.2. These are provided as ranges only, to provide a guide for what this research would cost, but a final budget would need to be developed in consultation with you, as discussed above. For ease of planning, the total budget provides options with and without research included.

5. Per standard best practice, we have included a line item (with low medium and high options) for Out of Pocket (OOP) expenses. These would be billed in addition to the retainer (and any one-time costs) as they are incurred. Any OOP above \$500 will be subject to District approval before the expense is incurred.
6. As noted in Section D.6., any and all costs for graphic design services, printing, production, postage or other hard costs associated with reproducing and disseminating content are considered outside the scope of work and the OOP budget. If these services are requested, we will provide a separate budget and/or cost estimate for approval.

**SEE FOLLOWING PAGES**

Task	Staff	Retainer Hrs/ Week	Rate/ Hr	Total Retainer (52 Weeks)	One Time Cost (Low)	One Time Cost (Med)	One Time Cost (High)
<b>Digital and Social Media Management</b>	Duran / Gonzales	5.25	\$100	\$27,300			
<b>Community Engagement</b>							
Community Surveys	Romanelli				\$15,000	\$45,000	\$65,000
Meeting/Workshop Support	Romanelli	2	\$250	\$26,000			
<b>Video, Photography &amp; Audio Production</b>							
Video, Photography & Audio services	Orion	5	\$200	\$52,000			
Half-day Smartphone Video Training	Shearer					\$3,650	\$3,650
Half-day B-roll Shoot	Shearer					\$2,950	\$5,900
<b>On-Call Media Relations Support</b>							
Media List Development	Romanelli				\$250	\$250	\$250
Media Training for CSD Staff	Romanelli				\$3,500	\$3,500	\$3,500
Consulting/Interview Prep	Romanelli	0.25	\$250	\$3,250			
Writing	Romanelli	0.5	\$250	\$6,500			
Story Pitching	Romanelli	0.25	\$250	\$3,250			

<b>Website Content &amp; Analytics</b>	Duran / Gonzales	2.75	\$100	\$14,300			
<b>Community Outreach Materials</b>	Romanelli	1	\$250	\$13,000			
<b>Measurement &amp; Reporting</b>							
Biweekly Team calls/Ongoing Consulting	Romanelli	0.25	\$250	\$3,250			
	Duran	0.25	\$250	\$3,250			
DKS - Monthly Analytics Dashboards	Duran / Gonzales	0.25	\$100	\$1,300			
DKS - Engagement Metrics/Performance	Duran / Gonzales	0.25	\$100	\$1,300			
<b>Sub Totals</b>		18		<b>\$127,400</b>	\$18,750	\$55,350	\$78,300
Misc. OOP Expenses/mileage, etc					\$12,000	\$15,000	\$17,500
<b>Total: Retainer Fees + One-Time Costs and OOP expense budget WITHOUT survey research included</b>		<b>18</b>			<b>\$143,150</b>	<b>\$152,750</b>	<b>\$158,200</b>
<b>Total: Retainer Fees + One-Time Costs and OOP expense budget WITH survey research included</b>		<b>18</b>			<b>\$158,150</b>	<b>\$197,750</b>	<b>\$223,200</b>

## **H. CONCLUSION**

Thank you very much for your consideration of our proposal. We hope you agree that we've developed an approach and scope of work that aligns very closely with your strategic objectives as an organization, maximizes value, and demonstrates that our team is well suited to your specific needs and can go above and beyond in delivering the program we've outlined.

For any questions on this proposal or to set up an interview, please contact:

**Bill Romanelli**  
**President of Archer Public Affairs California**  
**916-212-1446 or [Bill@archerpac.com](mailto:Bill@archerpac.com)**



# QUALIFICATIONS

FOR

## SOCIAL MEDIA, COMMUNICATIONS, AND PUBLIC RELATIONS

**HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT**  
Submitted by CV Strategies, Friday, April 10, 2026

April 10, 2026

Paul Kelley and Kelly Reese  
Hidden Valley Lake Community Services District  
19400 Hartmann Rd  
Hidden Valley Lake, CA 95467

Re: Hidden Valley Lake Community Services District Request for Qualifications for Social Media, Communications, and Public Relations Services

Dear Mr. Kelley and Ms. Reese,

CV Strategies is pleased to submit our proposal to partner with the Hidden Valley Lake Community Services District to provide strategic communications, digital engagement, and public relations support.

As the District continues to modernize its communication approach and expand its digital presence, this moment presents an important opportunity to move beyond reactive communication and establish a structured, proactive system that informs residents, builds trust, and supports sound decision-making.

Our role is not simply to manage social media or produce content. Our role is to help the District build a clear, sustainable communications program that anticipates issues, organizes information, and ensures residents consistently receive accurate, timely updates.

Since 2007, CV Strategies has partnered with more than 100 cities, special districts, and public agencies across California to design and implement communications programs that support transparency, counter misinformation, and strengthen public confidence. We understand the operational realities of water and wastewater agencies, and we bring practical systems that help staff communicate effectively without adding unnecessary workload.

We recognize that the District is at an early stage in developing its digital communications framework. Our approach begins with structure. We establish a clear communications roadmap, develop an annual editorial calendar aligned with District operations and seasonal priorities, and create repeatable processes that allow staff to communicate confidently and consistently throughout the year.

This proactive planning ensures that communication is not driven by crisis or reaction, but by strategy.

Our team provides hands-on support with digital communications, community engagement, public meetings, and media relations, while also serving as a trusted advisor to staff and leadership. We focus on clarity, coordination, and responsiveness so the District can maintain a steady, credible voice across all platforms.

We appreciate the opportunity to submit this proposal and support the Hidden Valley Lake Community Services District in strengthening its communications and community engagement efforts. I am authorized to submit this proposal and make legally binding commitments on behalf of the firm. This proposal is valid for a period of 90 days from the submission deadline, and CV Strategies acknowledges and will comply with the insurance and indemnification requirements outlined by the District Professional Services Agreement.

Sincerely,



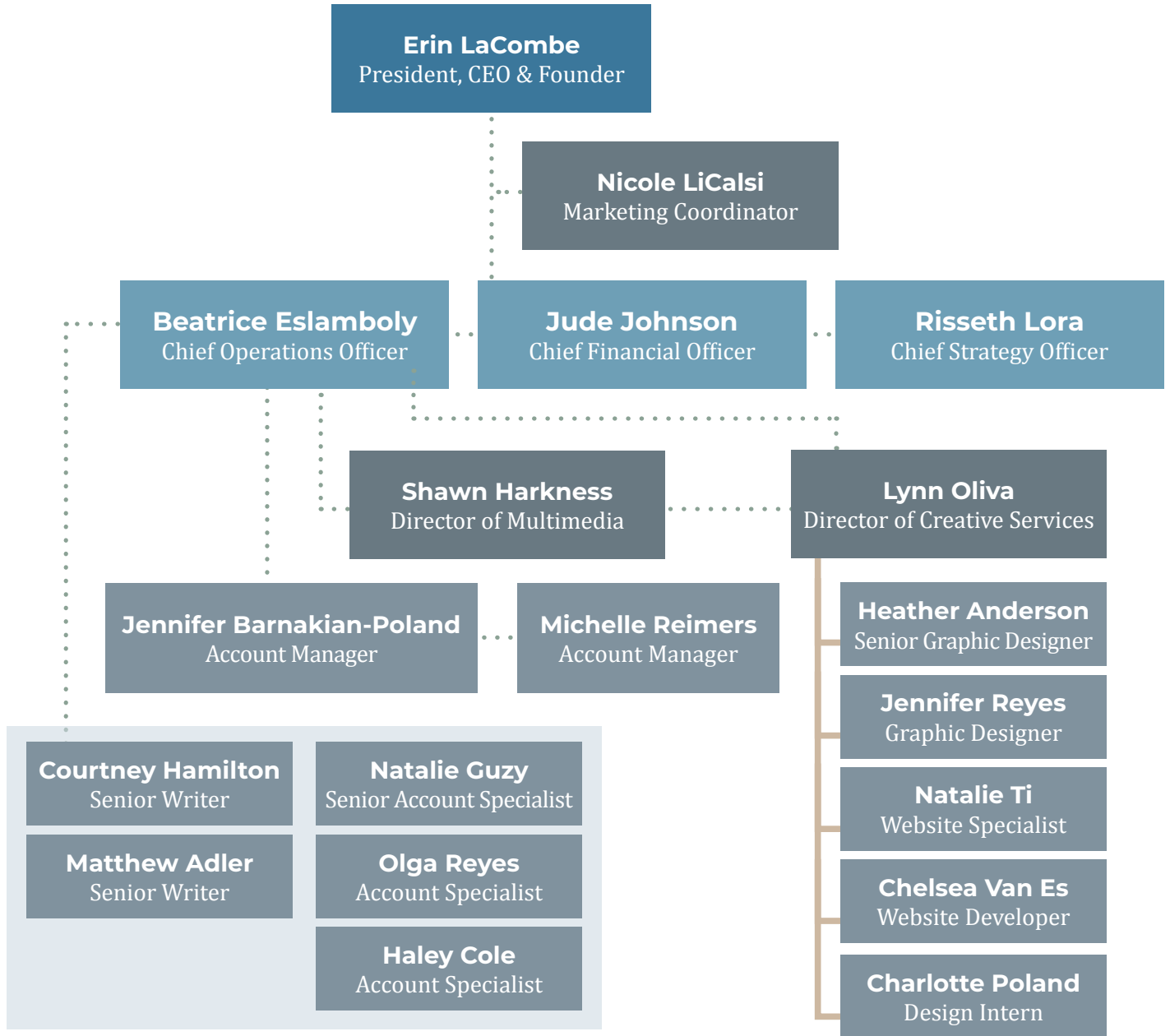
Erin La Combe  
Owner  
CV Strategies  
cvstrategies.com

Primary contact:  
Email: erin@cvstrat.com  
Ph: 760.641.0739  
Fax: 760.776.1760



# **PROJECT TEAM INFORMATION**

# ORGANIZATIONAL CHART



# ERIN LACOMBE

## PRESIDENT, CEO & FOUNDER

erin@cvstrat.com | 760.641.0739

### EDUCATION

#### University of Southern California

Los Angeles, California

Bachelor of Arts Degree //  
*Broadcast Journalism*

### AFFILIATIONS

#### The California Club //

Board Member

#### FIND Food Bank //

Board Member

#### California Utility Executive Management Association //

Board Member

#### Jim Murray Memorial Foundation //

Board Member

### SELECT AWARDS

#### Pacific Southwest Chapter

Emmy // June 2003

*Best Newscast Winner*

#### Pacific Southwest Chapter

Emmy // June 2004

*Best Newscast Winner*

#### Communicator Award

Winner // January 2006

*Breaking News*

#### Bill Stout Memorial Award of Excellence Winner //

March 2006

#### Best Spot News Coverage

Winner // March 2006

An Emmy Award-winning journalist with over 30 years in the communications industry, Erin LaCombe is the President and Founder of CV Strategies, a strategic communications and public engagement firm serving corporate, government and non-profit clients. Erin is an experienced media veteran, having led newsroom operations at network television affiliates KESQ, KMIR and KUNA in the Coachella Valley and KFWB news radio in Los Angeles, as well as KROQ-FM. Her news background and insights offer a highly valuable service that is difficult to match. Erin has led the communications and public affairs support team and overseen graphics development for myriad cities, water districts, and nonprofit organizations across the state for more than a decade. A talented mediator, she has provided guidance to numerous government agencies through the strategic planning process, leading workshops and providing key messaging strategies to gain positive public perception. Her insights into the minds of reporters and editors are often one step ahead of the story of the day, offering a highly valuable service that is difficult to match.

## PROJECT EXPERIENCE

**Turlock Irrigation District** – Created a successful campaign to engage media, the community and ultimately the State Water Resources Control Board to support a science-based approach for relicensing Don Pedro Dam. The project involved a media-focused website, videos, factsheets and press relations.

**Byron-Bethany Irrigation District** – Spearheaded a campaign that resulted in the protection of water rights for farming communities in the San Joaquin Valley. Work included video production, media relations, website creation and event organization to influence state decision-makers.

**Coachella Valley Water District** – Led campaign to educate customers about new state Chromium-6 reporting threshold for drinking water. Campaign components included direct mail pieces, quarterly updates and factsheets. Facilitated community meetings, prepared public presentations and directed videos.

**Basin Technical Advisory Committee/San Bernardino Valley Municipal Water District** – Led the 19-agency, \$466,000 efficient conservation campaign that spanned two counties and was a model for regional cooperation among water agencies. The award-winning campaign included advertising, events and sponsorships. In addition to a fourfold increase in social media followers, surveys throughout the 4-year campaign showed significant increases in awareness of the importance of conservation.

**Solano Irrigation District** – Managed crisis communications following the electrocution deaths of two teenagers in a district-owned canal. The situation required internal strategy discussions, immediate communications with staff, media relations, rumor control, on-camera and newspaper interviews and a press release once a settlement on a civil lawsuit in the case was reached.

**Hi-Desert Water District** – Guided the Hi-Desert Water District Water Reclamation Facility and sewer system outreach effort, securing a voter turnout of more than 50% and overwhelming total assessment voter approval of more than 70%. Tactics included designed ads and billboards, media ad buys, legislative document development, microsite creation and video production.

**Cucamonga Valley Water District** – Crafted a custom Communications Master Plan that included tactics to increase brand awareness and stakeholder engagement through communication initiatives and a communications manual and style guide to provide staff with the resources needed to ensure and enforce consistent communications.

# BEATRICE ESLAMBOLY, ESQ.

## CHIEF OPERATING OFFICER AND PROJECT MANAGER

beatrice@cvstrat.com

### EDUCATION

**Southwestern Law School**  
Los Angeles, California  
Juris Doctorate

**California State University**  
Northridge, California

Bachelor of Science //  
Political Science

*Minor in Sales and Marketing*

### AFFILIATIONS

**California Bar Association**

**California Women for  
Agriculture //**

Served on State Executive Board //  
2020 - 2024

**Temple Sinai //**

Palm Desert, California

Served on Board of Trustees //  
2010 - 2020

**Temple Sinai //**

Palm Desert, California

Served as President of the Board  
of Trustees // 2014 -2018

**Coachella Valley Chapter of the  
National Charity League //**

Served on Board of Trustees //  
2013 to 2018

**Palm Valley School**

Rancho Mirage, CA

Served on Board of Trustees //  
2009 to 2015

**Find Legal Forms Inc., and  
WebsiteBroker Inc.**

Served on Board of Directors //  
2000 to 2014

A former California attorney and an experienced leader, skilled in communication strategy with a comprehensive understanding of nuanced communication and outreach needs for both clients and staff, having experience in everything from community engagement and public relations to brand development, nonprofit leadership and event management. Beatrice has guided collaboration between numerous internal and external stakeholder groups, ensuring an optimal and constructive connection.

Beatrice has successfully led community and stakeholder outreach campaigns in the following industries: Energy - large-scale solar, water and sanitation, land use and development outreach, capital improvement projects, cities/municipalities, special districts, nonprofits and agriculture.

### PROJECT EXPERIENCE

**Intersect Power, Easley Solar Project** – Collaborated with Intersect Power staff on community outreach for the Easley Solar Project, stakeholder engagement, media management, event planning, and design services for large-scale solar projects. Led the facilitation of community meetings and workshops to foster public engagement and support.

**The Oasis in Indio by BH Properties** – Led community outreach, stakeholder identification, and engagement for a mixed-use development featuring housing, industrial, and retail opportunities in North Indio.

**CV SYNC** – Facilitated workshops for Coachella Valley traffic engineers and key stakeholders to collaborate with CVAG on developing a manual for the CV SYNC program.

**Del Webb Desert Retreat by Pulte Group** – Worked closely with the Pulte Group to lead community outreach, stakeholder identification, and engagement, providing strategic counsel for an active 55+ community in North Indio. Managed community meetings, workshops, the development of a dedicated website, media relations, and design services.

**City of Palm Springs, Indian Canyon Widening Project** – Worked closely with developers to oversee the development of a dedicated website, create outreach materials, and manage media relations for this important project. Widening Indian Canyon Bridge over the Union Pacific Railroad and improving Indian Canyon Drive south of Garnet Avenue in North Palm Springs.

**FIND Food Bank** – Created and distributed a public service announcement, social media posts and press coverage for FIND Food Bank, the regional food bank serving Riverside and San Bernardino counties, to publicize a 200% increase in the need for food assistance since the onset of the COVID-19 pandemic. Following the media blitz, the organization realized a flood of donations.

**California Date Commission** – Coordinated a rebranding campaign to change the image and perception of the date fruit by introducing nutritional findings and modern, healthy recipes. The campaign included a new website, ads, newsletters and a comprehensive social media effort using influencers and celebrity chefs to introduce new recipes. Negotiated and managed several sponsorships with BNP Paribas Tennis Tournament, Palm Desert Food & Wine, Taste of Tennis and garnered extensive national media coverage.

# SHAWN HARKNESS

## DIRECTOR OF MULTIMEDIA

shawn@cvstrat.com

### EDUCATION

**Mansfield University**  
Mansfield, Pennsylvania

Bachelor of Arts //  
Communication

*With an emphasis in broadcasting  
and a minor in music*

**Rhode Island College**  
Providence, Rhode Island

*Received college credits*

### SELECT ACCOMPLISHMENTS

**2017 Southern California  
RTNA Golden Mike Award //**  
*Best Newscast*

**American Red Cross of  
Montana //**  
*Board of Directors 2004*

**Poynter Institute, St.  
Petersburg, FL //**  
*"Leadership for TV & Radio News  
Directors" March 2003*

**RTNDA Communicator //**  
*"Tough Calls" opinion piece  
published June 2001*

**West Virginia Associated  
Press Broadcasters Award //**  
*"Best News Operation" 2000*

### AFFILIATIONS

**American Groundwater  
Trust //**  
Board Member

Shawn Harkness draws upon more than 25 years of experience in the communications industry to develop relatable and easy-to-understand messages. As a veteran television producer and manager with multiple top-rated broadcast stations, he offers a deep understanding of how to translate messages to achieve the greatest impact while utilizing video, print, web, social media and in-person communications.

Possessing an acute sense of narrative style and focused, targeted messaging that is adaptable to multiple industries, Shawn's high level of professionalism is reflected in his work. He is an expert storyteller, giving clients an edge in communications development and outreach. Shawn is a results-oriented, natural leader who thrives in fast-paced environments and is committed to personal and organizational success.

### PROJECT EXPERIENCE

**American Groundwater Trust** – Led the redesign and content creation of the organization's new website including Board level facilitation and user experience objective identification. Presented "Makes Sense to Me. Why Don't You Understand?", a case study of PFAS outreach, at the 2023 Utah Groundwater Conference.

**Pico Water District** – Led PFAS outreach campaign to educate customers about water safety following changes to state water quality standards regarding PFOA and PFOS levels. Outreach included development of news releases, website updates, social media posts and direct mailings to residents to correct misinformation and provide accurate facts from credible outside sources.

**Rowland Water District** – Produced a series of videos on the history and current state of Colorado River, identifying its value and complex challenges. Supported legislative efforts with a ongoing videos covering PFAS and water use efficiency bills.

**Santa Clarita Valley Groundwater Sustainability Agency** – Created a series of public education videos translating the technical content of a Groundwater Sustainability Plan and its components for the general public, including groundwater/surface water interconnection and regional geology.

**City of Park City & Snyderville Basin Water Reclamation District** – Developed a video series highlighting the impacts and challenges of identifying and treating for PFAS using a proactive approach to an emerging constituent.

**Helix Water District** – Managed the production and editing process for a series of videos aimed at educating customers on the importance of the District and its role in providing water to customers, as well as the value of water to the community.

**Zone 7 Water Agency** – Produced a series of educational videos to promote the services provided by this wholesale water district. This included field producing a multi-day video shoot and writing scripts that resulted in visually compelling presentations.

**Mission Springs Water District** – Facilitated strategic communications planning process from Board workshops through detailed implementation plan, leveraging survey data, internal focus groups and one-on-one staff and stakeholder interviews.

# LYNN OLIVA

## DIRECTOR OF CREATIVE SERVICES

lynn@cvstrat.com

### EDUCATION

**Art Institute of California**  
Inland Empire, California

Bachelor of Science //  
Graphic Design

### TECHNOLOGY

<b>Adobe Creative Suite //</b>	<b>Microsoft Office //</b>
After Effects	Access
Audition	Excel
Flash	PowerPoint
Illustrator	Word
InDesign	<b>Project Management Systems//</b>
Photoshop	Monday
Premier Pro	
<b>Website Design //</b>	Trello
HTML/CCS	Slack
Wix/Squarespace	Zoho

### SELECT ACCOMPLISHMENTS

**PRSA Capella Award //**  
Elsinore Valley Municipal  
Water District  
*Notice of Public Hearing*

**PRSA Polaris Award //**  
Elsinore Valley Municipal  
Water District  
*Water Quality Report*

**PRSA Capella Award //**  
iEfficient  
*Water Conservation Campaign*

**CAPIO Award of Excellence //**  
Elsinore Valley Municipal  
Water District  
*Water Quality Report*

**CAPIO Best in Show //**  
Rowland Water District  
*Newsletter*

**CAPIO Award of Distinction //**  
Elsinore Valley Municipal  
Water District  
*Variable Sewer Outreach Plan*

With over a decade at CV Strategies and a deep understanding of the graphic design industry, Lynn brings extensive experience in creative direction, project and account management, and diverse communications strategies. She plays a key role in guiding projects from concept through execution, leading team workflows, establishing training and production protocols, and ensuring creative work aligns with client goals, timelines, and budgets.

Lynn collaborates closely with public agencies to develop and execute creative strategies, delivering clear and effective communications across print, digital, and multimedia platforms. A graduate of the Art Institute of California, she pairs strong technical expertise in Adobe Creative Suite with a collaborative leadership style and a consistent focus on purpose, aesthetic value, quality, clarity, and timely delivery.

## PROJECT EXPERIENCE



**City of Banning** – Designed city logo and branded outreach materials for the “Inspire Banning” city beautification campaign; crafted look for the Strategic Communications Plan, created new logo for revamp of city transit system; designed outreach materials for several ballot measures that included presentations, ads, flyers, and lobby posters.



**Coachella Water Authority & Sanitary District** – Led visual rebranding effort for newly combined agencies, including new logo, collateral and stylesheet, calendars that doubled as a consumer confidence report, and annual report concepts and design; also provided Spanish translation.



**Lake Arrowhead Community Services District** – Manage and oversee communications and outreach initiatives, leading the complete redesign of outreach brochures, developing and implementing social media plans, and providing strategic guidance on content creation, branding, and design elements to ensure clear, consistent public messaging.



**California Association of Local Agency Formation Commissions (CALAFCO)** – Redesigned CALAFCO’s logo and supported rebranding efforts, including The Sphere annual publication. Collaborated closely with CALAFCO staff and partners to deliver event collateral, print facilitation, and ongoing communications materials for LAFCO members, including the annual conference.



**Jurupa Community Services District** – Created a series of strategic planning collateral to create a framework for conversation, leveraging the JCSD brand. Built a workbook that led the team through a complex series of questions easily through targeted icons and white space indicators. Using that overall look, the Strategic Plan was developed tying the creation process to the final product.



**Website Design & Development** – Designs entire websites in close collaboration with project teams, including infographics, iconography, and graphic diagrams. Provides photo editing services, and assists with layouts and assets for websites, such as [wcd.org](http://wcd.org), [picowaterdistrict.net](http://picowaterdistrict.net), and [highdesertcorridor.org](http://highdesertcorridor.org)

A decorative graphic consisting of three thin lines (red, gold, and green) intersecting at a central grey dot, with a larger grey dot positioned above the text.

# **PROJECT MANAGEMENT/ REPORTING PLAN**



# PROJECT MANAGEMENT

## THE RPIE APPROACH

### RESEARCH



CV Strategies will review current District resources, outreach and survey results for the research portion of our work. We will utilize our in-depth knowledge of the area, your residents, businesses, visitors, and stakeholders, and our work history to provide important background and contextual information for each outreach task. We will also gauge public impact and media perception by assessing website and social media analytics, media coverage and internal feedback. Utilizing this data will provide insight that allows us to better reach and engage stakeholders and increase the return on your outreach investment.

### PLANNING



Timing is everything if outreach is to be successful, which is why our team prioritizes scheduling and deadlines. Each assignment will begin with a kick-off call or meeting to define the project's goals, objectives and audience, and set deadlines for deliverables and staff review. From there, CV Strategies will create a detailed timeline managed through the collaborative, online Monday.com platform. This allows for deliverable-specific comment, content and design tracking, an important resource for District feedback and keeping everyone on the same page. Throughout the process, we will keep District staff informed through regular phone calls, emails and progress meetings as needed.

### IMPLEMENTATION



CV Strategies' unique, collaborative approach to crafting outreach materials yields results. Our award-winning creative team includes strategists and writers, graphic designers, web specialists and videographers who can take each assignment and turn it into an effective messaging vehicle. We hold our own brainstorming sessions to develop the right phrase, the right visuals and the right product, whether we are creating a billboard, an ad, a legally required document or a newsletter. Each piece we produce includes the full measure of our skills to ensure effectiveness.

### EVALUATION



Evaluation is a valuable tool that enables us to assess the impact of outreach efforts and will inform the work on future projects. Each assignment will be evaluated for whether it achieved the stated goals and objectives. For example: How many people showed up to the meeting or event that was advertised? What kind of feedback was received in response to outreach? Did a social media post generate a positive discussion and/or comments? What did the analytics show? These are the measures we will use to direct projects going forward, so we are able to land on the sweet spot of what content, visuals and tone are most effective. This process allows us to identify what worked and fix what didn't. The result will be a holistic approach to outreach that provides measurable success every step of the way.

# REPORTING PLAN

CV Strategies will provide structured project management and regular communication to ensure the District's outreach and digital engagement efforts remain coordinated, responsive, and aligned with organizational priorities. Our approach emphasizes consistent communication with staff, clear performance tracking, and ongoing refinement of strategies based on data and community feedback.

To support transparency and accountability, CV Strategies will conduct biweekly coordination meetings with designated District staff. These meetings will provide an opportunity to review upcoming initiatives, discuss emerging community issues, align messaging, and identify communication needs in advance. Regular check-ins help ensure the District remains proactive rather than reactive, particularly when addressing time-sensitive issues or responding to community concerns.

In addition to these standing meetings, CV Strategies will prepare a monthly communications and outreach report that summarizes activities, performance metrics, and key observations from the reporting period. This report will provide staff and leadership with a clear snapshot of engagement trends and communication effectiveness, and identify opportunities to strengthen outreach efforts.

Monthly reporting will include both quantitative data and practical recommendations to support continuous improvement.

Reporting and Coordination activities will include:

- Biweekly coordination meetings with District staff to review priorities, upcoming communications, and emerging issues
- Ongoing coordination with staff to ensure messaging is timely, accurate, and aligned across platforms
- Preparation of a monthly communications and outreach report summarizing completed activities and engagement results
- Tracking and analysis of key performance metrics, including reach, engagement, responses, and community interaction trends
- Identification of communication risks, misinformation trends, or recurring community questions
- Recommendations for message refinement, content planning, and outreach improvements
- Forward-looking planning to support upcoming projects, seasonal messaging, and community engagement efforts

This structured approach ensures that communication efforts remain organized, measurable, and continuously improving, while providing District staff and leadership with the information and support needed to make informed decisions and maintain consistent communication with the community.



# **WORK PLAN/ SCOPE OF WORK**

# PROPOSED SCOPE OF WORK

CV Strategies will provide ongoing communications, public information, and community engagement services designed to support the Hidden Valley Lake Community Services District's goal of delivering timely, accurate, and accessible information. Our approach emphasizes proactive communication, consistency across platforms, and efficient use of resources to align with the District's priorities and anticipated level of effort. We build communication systems that allow agencies to stay ahead of issues, not chase them.

## COMMUNICATIONS STRATEGY AND ANNUAL EDITORIAL PLANNING

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CV Strategies will establish a structured communications framework to guide digital outreach, messaging priorities, and public engagement. This ensures communication is proactive, coordinated, and aligned with District operations.

Deliverables include:

- Development of a comprehensive Communications and Digital Engagement Strategy
- Creation of a 12-month editorial calendar aligned with seasonal operations, capital projects, and community events
- Identification of recurring communication themes and priority topics
- Development of a content planning framework for social media, website, and public meetings
- Establishment of communication protocols for routine updates and urgent issues
- Quarterly review and refinement of the editorial calendar based on emerging needs

## DIGITAL AND SOCIAL MEDIA MANAGEMENT

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CV Strategies will manage and support the District's digital presence through consistent content development, platform management, and community interaction. Our approach ensures clear, engaging communication while maintaining a consistent and trusted voice.

Deliverables include:

- Development and scheduling of social media content across District platforms
- Monthly content calendar aligned with the annual editorial plan
- Ongoing social listening and monitoring
- Response support for community comments, questions, and inquiries
- Coordination with staff to ensure accurate and timely messaging
- Development of a consistent voice and messaging framework for District communications
- Identification of priority communication topics, including infrastructure, water reliability, and emergency preparedness
- Proactive identification and response planning for misinformation trends
- Integration of social media content with website updates and public meeting communications
- Quarterly content planning sessions with staff

# PROPOSED SCOPE OF WORK

## COMMUNITY ENGAGEMENT

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CV Strategies will support the District's engagement with residents and stakeholders through coordinated outreach and clear, accessible communication. Our approach encourages awareness, participation, and alignment with District priorities.

Deliverables include:

- Support for public meetings, workshops, and community events
- Assistance with development and distribution of surveys
- Outreach campaign planning and implementation support
- Development of messaging to support community engagement efforts
- Coordination with staff to align outreach with District priorities
- Development of standardized outreach templates for meetings, notices, and community updates
- Preparation of presentation messaging and talking points for staff and Board members
- Development of materials that translate technical information into clear, resident-friendly language

## VIDEO, PHOTOGRAPHY, AND AUDIO PRODUCTION

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CV Strategies will develop multimedia content to enhance communication efforts and improve public understanding of District initiatives. These materials support engagement across digital and social platforms.

Deliverables include:

- Short informational videos
- Public information video packages
- Photography for events, projects, and announcements
- Audio content to support digital messaging
- Editing and formatting of multimedia content for online use

## MEDIA RELATIONS, MISINFORMATION MONITORING, AND RAPID RESPONSE

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CV Strategies will provide media relations support and monitor community conversations to identify misinformation and communication gaps, ensuring timely and consistent messaging.

Deliverables include:

- Drafting and review of press releases
- Distribution of press materials
- Media outreach and coordination
- Ongoing monitoring of community conversations across social media and local forums
- Identification of recurring misinformation or communication gaps
- Development of clear response messaging and fact-based clarifications
- Proactive support for crisis communication and rapid response messaging
- Coordination with staff to ensure consistent public messaging
- Preparation of ready-to-use communication templates for common issues
- Coordination with staff during time-sensitive or emergency situations

# PROPOSED SCOPE OF WORK

## OPTIONAL ADDITIONAL SERVICES

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CV Strategies can provide expanded support to further strengthen the District's communications program. These services are available as needed and can be scaled to align with specific priorities and emerging needs.

### **Website Content and Analytics:**

- Development and refinement of website content to improve clarity and accessibility
- Ongoing content updates aligned with District initiatives and announcements
- Recommendations for user experience and basic design enhancements
- Tracking and analysis of website performance to inform communication strategies

### **Community Outreach Materials:**

- Creation of fact sheets, flyers, brochures, and mailers to support public information efforts
- Development of clear messaging frameworks and talking points for staff and leadership
- Support for newsletter content, editing, and refinement to ensure consistency in tone and messaging
- Design and formatting of materials for both print and digital distribution

### **Measurement and Reporting:**

- Monthly performance dashboard with interpretation of trends and recommended adjustments
- Tracking of engagement metrics across digital and social media platforms
- Identification of emerging communication risks or opportunities
- Recommendations to improve message clarity, engagement, and reach
- Annual communications performance summary

### **Communications Playbook:**

- Messaging guidelines for common topics and issues
- Social media response protocols
- Crisis communication procedures
- Roles and responsibilities for staff communication
- Approval workflow for public messaging

An aerial photograph of a large, multi-story estate with a prominent white tower, surrounded by lush green lawns and trees. In the foreground, a dark lake is filled with numerous boats docked at a wooden pier. The sky is overcast and hazy. The image is partially obscured by a white diagonal shape in the top left corner and a dark grey diagonal shape in the bottom right corner.

# **SUB-CONSULTANT AND WORK DONE BY OTHERS**

All work will be completed in-house by CV Strategies. No subconsultants or outside firms are required to deliver the proposed services.

A decorative graphic consisting of three thin lines (one red, one green, one grey) intersecting at a central grey dot, with a brown diagonal shape in the top left corner.

# **RELEVANT EXPERIENCE AND REFERENCES**



# REFERENCES

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## **SAN GORGONIO PASS WATER AGENCY**

1210 Beaumont Avenue, Beaumont, CA 92223

\$400,000

**CONTACT** Lance Eckhart, General Manager | [ascott@mswd.org](mailto:ascott@mswd.org) | 760.329.6448 ext. 120

CV Strategies has provided comprehensive communications support to San Gorgonio Pass Water Agency as a full-service communications partner. Our work includes social media management, press release development, and strategic communications planning, along with website development and a complete branding package. We have also produced photo and video content, coordinated advertising campaigns and media buys, and supported event planning and community outreach efforts. Through this work, we deliver integrated, consistent messaging across platforms while helping the Agency effectively engage with its community.

## **PICO WATER DISTRICT**

4843 Church Street, Pico Rivera, CA 90660

\$350,000

**CONTACT** Joe Basulto, General Manager | [jbasulto@picowaterdistrict.net](mailto:jbasulto@picowaterdistrict.net) | 562.697.3756

CV Strategies supports Pico Water District with a range of communications and outreach services designed to strengthen public awareness and engagement. Our work has included development of a communications plan and broader strategic planning efforts, as well as preparation of the District's water quality report. We have also led website development, social media management, and newsletter content, while supporting a milestone anniversary event and creating a refreshed logo and branding system. This work reflects our ability to deliver both day-to-day communications and larger initiatives that enhance the District's visibility and connection with its community.

## **JURUPA COMMUNITY SERVICES DISTRICT**

11201 Harrel Street, Jurupa Valley, CA 91752

\$15,000

**CONTACT** Chris Berch, General Manager | [cberch@jcsd.us](mailto:cberch@jcsd.us) | 951.685.7434

CV Strategies has partnered with Jurupa Community Services District to deliver a range of communications and outreach services that support both regulatory requirements and community engagement. Our work includes development of the District's Consumer Confidence Report and water quality report, along with professional photography and video production to enhance public-facing materials. We have also supported event planning efforts and developed a comprehensive branding kit to strengthen visual consistency. Through this work, we help the District present complex information clearly while building a strong and recognizable presence within the community.

An aerial photograph of a park featuring two baseball fields, a parking lot, and a large lake in the background. The foreground is filled with dense green trees. The sky is bright with some light clouds. The text 'FEE PROPOSAL' is overlaid in the upper half of the image.

# **FEE PROPOSAL**

# FEE PROPOSAL

## RATES & CONDITIONS

PROPOSED SERVICES	ANNUAL ESTIMATE	MONTHLY	ESTIMATE HOURS
Communications Strategy and Annual Editorial Planning	\$18,000.00	\$1,500	5-10
Digital and Social Media Management	\$30,000.00	\$2,500	10-15
Community Engagement	\$30,000.00	\$2,500	10-15
Video, Photography, and Audio Production (as needed)	\$12,000.00	\$1,000	5-10
Media Relations, Misinformation Monitoring, and Rapid Response	\$12,000.00	\$1,000	5-10
<b>TOTAL</b>	<b>\$102,000.00</b>	<b>\$8,500.00</b>	<b>35-45</b>

- » President - \$275/hour
- » Executives - \$250/hour
- » Directors - \$200/hour
- » Specialist/Design/Video/Photography - \$175/hour
- » Translator - \$125/hour
- » Support Staff - \$100/hour

## — CONTRACT TERMS & CONDITIONS —

CV Strategies complies with all required services as described in the Request for Proposals and present this proposal, which is valid for a period of at least 90 days from the date of receipt. All data, documents, and other products used or developed in the creation of this proposal will be and remain the property of CV Strategies and may be subject to copyright. Our team is prepared to begin work on this project immediately. Either party may end this agreement by providing written notice to the other party. In the event of termination, CV Strategies shall be paid for all hours and expenses accrued up to the date of termination. CV Strategies will notify the client as we are approaching the estimated cost above.

Our firm owns and maintains all of its own equipment and supplies are included in the cost so there would be no additional charge to the client. Optional services or any variability in services rendered by CV Strategies will be billed to the client based on the hourly rate for communications services and will be agreed to by providing a signed written notice. Hard costs incurred by CV Strategies will be billed to the client with a nominal service charge of 10% (not to exceed \$250 per item). This includes all anticipated hard costs such as printing, mailing, photography, video, advertising, etc. Required travel mileage will be billed at the published IRS rate. Travel time is billed at half time. All services and hard costs will be billed monthly. Invoices should be paid in full upon receipt.

# APPENDIX

## ***SUPPLIER CLEARINGHOUSE CERTIFICATE OF ELIGIBILITY***



CERTIFICATION EXPIRATION DATE: **June 06, 2028**

The Supplier Clearinghouse for the Utility Supplier Diversity Program of the California Public Utilities Commission hereby certifies that it has audited and verified the eligibility of:

***CV Strategies DBA CV Strategies  
Women Business Enterprise (WBE)***

pursuant to Commission General Order 156, and the terms and conditions stipulated in the Verification Application Package. This Certificate shall be valid only with the Clearinghouse seal affixed hereto.

Eligibility must be maintained at all times and renewed within 30 days of any changes in ownership or control. Failure to comply may result in a denial of eligibility. The Clearinghouse may reconsider certification if it is determined that such status was obtained by false, misleading or incorrect information. Decertification may occur if any verification criterion under which eligibility was awarded later becomes invalid due to Commission ruling. The Clearinghouse may request additional information or conduct on-site visits during the term of verification to verify eligibility.

This certification is valid only for the period that the above firm remains eligible as determined by the Clearinghouse. Utility companies may direct inquiries concerning this Certificate to the Clearinghouse at (800) 359-7998.

***VON: 25000319***

***DETERMINATION DATE: June 06, 2025***

# OUR FIRM

## & FIRM'S QUALIFICATIONS



### Proven Track Record with Creative Solutions

### Precision in Perception<sup>sm</sup>

*CV Strategies is a communications and community engagement firm that leverages expertise, influence and instincts to enhance the way public agencies tell their stories.*

CV Strategies is a communications and community engagement firm that leverages expertise, influence, and instincts to enhance the ways organizations tell their stories. A certified Women Business Enterprise (WBE) in the State of California, CV Strategies was founded in 2007 by former television news director Erin LaCombe. The firm helps clients blend media, messaging, and audiences to connect with communities and drive support on the issues that matter. CV Strategies' staff of over 20 is made up of former journalists, news executives, marketing experts, and designers who use their storytelling skills to provide value to clients.

The firm is currently involved in active, ongoing communications initiatives with more than 100 special districts and public agencies throughout California. Our strategists provide support on issues as diverse as branding, website design, strategic planning, crisis communications, public education campaign architecture, and tactical outreach implementation.

Our extensive experience makes us adept at crafting effective messaging for organizations with varying stories to tell. The firm has developed conservation, education, and engagement campaigns for clients across California. With offices in Palm Desert, Arizona, and Utah, our team members leverage their diverse expertise, contacts, and skill sets to support water industry, energy, and government clients. Our firm is deadline-oriented and driven to deliver updates and results that identify measurable targets and achieve progress throughout a project's scope.

We provide our clients with a diverse set of tactics to help them meet their outreach objectives with a wide variety of audiences. Through careful research, planning, and strategic implementation, our specialists work closely with staff to create effective and innovative solutions to communication challenges. CV Strategies unites these elements to fulfill the organization's vision and ensure achievement of communication goals.



#### OUR MISSION

Tell your story. Guarantee that it's heard.



#### OUR VISION

Be your trusted partner in communication, delivering unwavering support and expertise.



#### OUR VALUES

Driven Visionary Integrity Insightful Dynamic Gratitude Empowered Fearless Intentional

# THE CV STRATEGIES NEXUS



## WE UNDERSTAND PUBLIC AGENCIES.

With more than 150 current public agency clients across the state, CV Strategies consultants have an intimate knowledge of municipalities and special districts, and are well versed in the tactics that enhance customer engagement and messaging success.



## WE KNOW THE REGION.

We understand the unique relationships, communities, and issues of the region, as well as the messages that resonate with stakeholders. Additionally, our extensive portfolio of strategic communication initiatives for public sector clients has fostered a deep understanding of the issues that impact communities in California.



## WE ARE SKILLED STORYTELLERS.

Our backgrounds in journalism, advertising, design, film production and social media marketing have honed keen storytelling instincts that help create dynamic visuals and compelling copy.



## WE THINK HOLISTICALLY.

Our professionals are experienced in gathering and analyzing information in pursuit of a comprehensive and holistic strategic approach. The guidance and counsel we provide are engineered out of an in-depth understanding of client nuance and need.



## WE DO ALL OUR WORK IN-HOUSE.

CV Strategies offers a full suite of in-house creative services - concepting, copywriting, design, web production, photography, videography, social and digital media. This combined-services approach improves control of costs and deadlines, while close interaction between designers, copywriters and account coordinators results in deliverables that are cohesive, targeted and harmonious.

# PARTIAL CLIENT LIST

## **ASSOCIATIONS & GOVERNMENTAL AGENCIES**

- » Association of California Water Agencies
- » ACWA/JPIA - Association of California Water Agencies Joint Powers Insurance Authority
- » American Water Works Association CA-NV
- » CALAFCO - California Association of Local Agency Formation Commissions
- » California Date Commission
- » CalMutuals - California Association of Mutual Water Companies
- » Coachella Valley Regional Water Management Group - CV Water Counts
- » CSDA - California Special Districts Association
- » CUEMA - California Utility Executive Management Association
- » Salton Sea Action Committee
- » San Gabriel Valley Water Association
- » WRCOG - Western Riverside Council of Governments

## **REGIONAL CLIENTS**

- » California Domestic Water Company
- » Chino Basin Water Conservation District
- » Chino Basin Watermaster
- » Coachella Valley Public Cemetery District
- » County of Riverside
- » County of San Bernardino
- » County of San Mateo
- » County of Napa
- » County of Imperial
- » Desert Healthcare District
- » Eastern Municipal Water District
- » Glenn-Colusa Irrigation District
- » Los Angeles County Superior Court
- » Main San Gabriel Basin Watermaster
- » Municipal Water District of Orange County
- » Napa County Resource Conservation District
- » Orange County LAFCO
- » Orange County Water District
- » Rivers and Lands Conservancy
- » Salton Sea Authority/Imperial and Riverside County
- » San Gabriel Valley Municipal Water District
- » San Gabriel Basin Water Quality Authority
- » San Geronio Pass Water Agency
- » Santa Ana Watershed Project Authority
- » SCVGS - Santa Clarita Valley Groundwater Sustainability Agency

- » SCV Water
- » South Placer Municipal Utility District
- » South San Joaquin Irrigation District
- » SunLine Transit Agency/Riverside County
- » United Water Conservation District/Ventura County
- » Zone 7 Water Agency/Alameda County

## **SPECIAL DISTRICTS**

- » Beaumont-Cherry Valley Water District
- » Bellflower-Somerset Mutual Water Company
- » Byron-Bethany Irrigation District
- » Casitas Water District
- » Castro Valley Sanitary District
- » Coachella Valley Water District
- » Coachella Water Authority & Sanitary District
- » Crescenta Valley Water District
- » Cucamonga Valley Water District
- » Desert Water Agency
- » Diablo Water District
- » East Valley Water District
- » Elsinore Valley Municipal Water District
- » Helix Water District
- » Hidden Valley Lake Community Services District
- » Hi-Desert Water District
- » Indio Water Authority
- » Ironhouse Sanitary District
- » Jurupa Community Services District
- » Lakeside Fire Protection District
- » Mesa Water District
- » Mission Springs Water District
- » Monte Vista Water District
- » Moulton Niguel Water District
- » Myoma Dunes Water Company
- » Palmdale Water District
- » Palmdale Recycled Water Authority
- » Pico Water District
- » Puente Basin Water Agency
- » Rancho California Water District
- » Rowland Water District
- » San Bernardino Municipal Water Department
- » San Gabriel County Water District
- » Solano Irrigation District
- » Turlock Irrigation District
- » Valley County Water District
- » Valley of the Moon Water District
- » Valley Sanitary District
- » Walnut Valley Water District
- » West County Wastewater District
- » Western Municipal Water District

## **MUNICIPALITIES**

- » City of Banning
- » City of Barstow
- » City of Beaumont
- » City of Chino
- » City of Chino Hills
- » City of Coachella
- » City of Corona
- » City of Desert Hot Springs
- » City of Eastvale
- » City of Eureka
- » City of Fresno
- » City of Glendale
- » City of Indio
- » City of La Quinta
- » City of Menifee
- » City of Montclair
- » City of Ontario
- » City of Oxnard
- » City of Palm Desert
- » City of Palm Springs
- » City of Rancho Cucamonga
- » City of Rialto
- » City of San Carlos
- » City of San Diego
- » City of Santa Ana
- » City of Tustin
- » City of Vallejo

## **ATTRACTIONS/TOURISM/RETAIL**

- » El Paseo Shopping District
- » Palm Springs Art Museum
- » Spotlight 29 Casino
- » The Living Desert
- » Visit Greater Palm Springs

## **EDUCATION**

- » College of the Desert
- » Inland Empire/Desert Regional Consortium
- » Norco Community College
- » Rowland Unified School District
- » San Bernardino County Superintendent of Schools
- » San Diego Miramar College

## **SOLAR**

- » Duke Energy
- » First Solar
- » Intersect Power
- » Large Scale Solar Association
- » NextEra
- » SSJID Powered by Purpose
- » Turlock Irrigation District

# OPTIONAL SERVICES OFFERED



EXAMPLE: CV STRATEGIES DRONE IMAGERY

Optional services or any variability in services rendered by CV Strategies will be billed to the client based on the hourly rate for communications services and will be agreed to by providing a signed written notice.



**STRATEGIC COUNSEL** - CV Strategies provides valuable insight on operations, communications and government relations. This high-level support will help guide outreach and stakeholder-relations efforts.



**LEGISLATIVE SUPPORT** - We know local and regional players. Working with staff to prepare legislative documents and research relevant policy will help create an atmosphere for successful policy development and implementation.



**MEDIA RELATIONS** - Staff members at CV Strategies have years of experience in newsrooms and with print media, as well as close relationships with local journalists. We understand how to develop press releases and media alerts that will stand above the rest and achieve results.



**COLLATERAL DEVELOPMENT** - CV Strategies sees the value in creating compelling, engaging pieces that connect with customers. Our expertise yields a professional product guided by the agency's communications strategy and vision.



**DESIGN SERVICES** - From web to advertisements to document design, CV Strategies' in-house design team turns copy into dramatic visual storytelling.



**COMMUNITY MEETINGS** - CV Strategies provides event support to increase community engagement and customer attendance.



**PHOTOGRAPHY, AUDIO AND VIDEO SERVICES** - Given the importance of visual communication, CV Strategies staffs photographers, videographers, drone technicians and audio engineers to create and enhance images, recordings and video content that complement compelling written content to tell a complete story.



**TRAINING** - Focused sessions help staff and elected officials hone in on skills that are foundational for agency communication efforts. We build employee confidence and competence through training that includes role-play, practice, and guide materials for ongoing support.



**SURVEYS AND ANALYSIS** - CV Strategies' pollsters will design and conduct large-scale surveys designed to gauge the interest, knowledge and satisfaction among customers and stakeholders. The information is reviewed and analyzed to identify trends and develop outreach recommendations.



**TRANSLATION** - Our skilled translator on staff can quickly transform written content into Spanish, or assist with community meetings by providing on-the-fly translation services.



## **SOCIAL MEDIA, COMMUNICATION, AND PUBLIC RELATIONS SERVICES**

**Hidden Valley Lake Community Services District**

**April 9, 2026**

**By: Ryder Todd Smith  
Co-founder & Principal  
Tripepi Smith & Associates**

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## COVER LETTER

Thank you for the opportunity to present Tripepi Smith's qualifications to support the Hidden Valley Lake Community Services District (District, HVLCS D) in its goal to elevate its digital presence and ensure accurate, timely and accessible information for residents. This proposal offers all requested information, including Tripepi Smith's understanding of your needs, our approach to addressing them, our cost proposal and more.

Tripepi Smith has a deep understanding of the unique dynamics of local communities: over 250 local government agencies, primarily in California, have chosen us to support their communications needs. We are particularly well-versed in the challenges facing special districts, having supported entities like the Town of Discovery Bay Community Services District, Costa Mesa Sanitary District, Jurupa Valley Community Services District, Patterson Irrigation District, Rowland Water District and many more. We recognize that HVLCS D is in the early stages of expanding its digital landscape, and we excel at helping agencies navigate this transition while maintaining the reliability of traditional outreach.

Our team of over 75 communication experts is robust enough to provide the full spectrum of services requested — from social media management to community workshops — yet small enough to be nimble and responsive. Independent of skill set, each team member is active in the world of local government.

**The Result: We can tell a complete story across media, all within our one team.**

Engaging constituents and telling your agency's story is not a simple matter. It takes work, consistency, innovation and creativity to make an impact. We are confident that our dedication and proven track record make us the right partner for HVLCS D. Thank you for considering us in this endeavor. We eagerly anticipate the chance to discuss our proposal in more detail.

### Office Locations

Since early 2017, Tripepi Smith has operated in a completely virtual office environment. Being virtual enhances operational resilience and grants us access to a flexible and diverse workforce. The team — composed of policy wonks, creative message developers, broadcast specialists, videography experts, technology gurus and graphic artists — resides throughout Arizona, California, Idaho, Montana, North Carolina, Tennessee, Texas, Utah and Washington, with a majority based in California.

### Contact Information

Email: [RFP@TripepiSmith.com](mailto:RFP@TripepiSmith.com)

Phone: (626) 536-2173

Mail: 27702 Crown Valley Parkway, D4#139, Ladera Ranch, CA, 92694

## Acknowledgment of Insurance and Indemnification Requirement

Tripepi Smith does not own automobiles. We respectfully request variance to the automobile liability requirement and request language to read, "Automobile coverage shall be at least as broad as Insurance Services Office Automobile Liability form CA 0001 covering any auto (Code 1), or if Consultant has no owned autos, hired (Code 8) and non-owned autos (Code 9)."

## Authorization

I affirm that I have the legal authorization to bind Tripepi Smith into agreements with Hidden Valley Lake Community Services District and to make the statements below on behalf of the firm. I also affirm having received all addenda associated with your Social Media, Communications, and Public Relations Services RFQ. This proposal is valid for 90 days from the date of submission.

Regards,



Ryder Todd Smith

Co-Founder & President, Tripepi Smith & Associates, Inc.

Ryder@TripepiSmith.com • (626) 536-2173 • 27702 Crown Valley Parkway, D4#139,  
Ladera Ranch, CA, 92694

**RFP@TripepiSmith.com is our preferred point of contact throughout the evaluation process.**

## PROJECT TEAM INFORMATION

The District's dedicated project team includes Senior Business Analyst Dana Sovinec, Business Analyst Olivia Rizzuto and Junior Business Analyst Ted Hwang. Dana Sovinec will serve as your account manager and main point of contact, closely monitoring the quality of work product before Tripepi Smith delivers it to you for review/approval. Day-to-day operations and project milestones will be managed by Olivia Rizzuto, who will serve as the project manager. Technical execution will be supported by Junior Business Analyst Ted Hwang.

Should any key personnel become unavailable during our engagement, Tripepi Smith will quickly substitute with other Tripepi Smith resources who have commensurate experience, knowledge and/or skill sets. Please see the Appendix for full resumes of key personnel. You can learn more about our individual backgrounds and qualifications at [www.TripepiSmith.com/Our-Team](http://www.TripepiSmith.com/Our-Team).

**The core project team will have dedicated availability to support the engagement, including capacity to provide support under urgent notice and/or time constraints. Tripepi Smith is a collaborative firm with many skill sets available. Any Tripepi Smith staff member may be brought onto the engagement to help with our efforts.**



### **Dana Sovinec** **Senior Business Analyst**

**Location: Peoria, AZ | Role: Account Manager**

Dana Sovinec is a public affairs and communications professional with focused expertise in local government and team leadership. Prior to joining Tripepi Smith, Dana served as Public Information Officer to City of Stockton Mayor, Kevin Lincoln, managing strategic messaging, public outreach and engagement, media relations and crisis communications. She graduated from Sacramento State University in 2008 with a Bachelor of Arts in Government and a minor in Sociology. After college, she gained foundational government experience working for Governor Schwarzenegger and Brown, and then continued her passion for serving the public through creative productions and communications at a local church.

Dana is certified in Emergency Response Planning and Communications. Her clients include the City of Suisun City, City of Richland, WA, Town of Windsor, City of Santa Paula, City of Modesto, City of Dublin and Inland Valley Humane Society & S.P.C.A.



## Olivia Rizzuto

### Business Analyst

**Location: Orange, CA | Role: Project Manager**

Pairing her commitment to community service with a strong public speaking presence, Olivia Rizzuto brings experience in communications, event planning and research to Tripepi Smith's public clients. Olivia graduated summa cum laude from San Diego State University with a bachelor's degree in political science and sociology. During her time in college, Olivia was a leader in the SDSU Ambassadors program, where she enhanced her presentation skills by leading campus tours and new student orientations. She knows how to deliver clear messages and ensure there is purpose in every interaction. Olivia is passionate about having a positive impact in the community and applies her tenacious work ethic and strong sense of responsibility to making a difference.

Olivia is a certified Hootsuite Social Marketing, Constant Contact and Sprout Social Professional. She also holds additional certifications in Google Ads Creative, Google Ads Display, Google Ads Video and Google Ads Search. Her clients include the City of Maywood, the City of Pico Rivera, the City of Paramount, the City of Richland, the Blind Children's Center, Renne Public Law Group, California Choice Energy Authority, Energy for Palmdale's Independent Choice, Pico Rivera Innovative Municipal Energy and California Institute of Integral Studies. Olivia also supports the Tripepi Smith marketing team.



## Ted Hwang

### Junior Business Analyst

**Location: Santa Clarita, CA | Role: Project Support**

Ted Hwang is an adaptable and detail-oriented individual with a background in marketing and business development. He graduated from Pomona College with a Bachelor of Arts in Economics and gained experience in digital design, writing and project management with the Claremont Marketing Group, primarily working with tech startup clients. His experience also includes customer outreach and support for a Los Angeles real estate tech startup.

Ted is certified in Hootsuite Social Marketing. His client work includes the Clean Energy Alliance, Gabriel Valley City Managers Association, Renne Public Law Group, City of Ojai, Patterson Irrigation District and MCE Clean Energy.

# PROJECT MANAGEMENT/REPORTING PLAN

## Project Management

Tripepi Smith begins all engagements with a kickoff meeting with the client to introduce personnel to one another, define Key Performance Indicators (metrics, goals and timelines), review project management processes and ensure each stakeholder has a full understanding of their responsibilities.

We primarily use the following tools to manage projects:

- Google Workspace for email, creating real-time collaborative documents and instant messaging
- Zoom or Google Meet for conference calls
- Sprout Social for social media management: posting and monitoring comments/messages
- Meltwater for media intelligence and media relations
- Kantata for project/task management, internal project status updates and time entry

These tools enable project managers to quickly determine a project's budget status, review the schedule of tasks, send rapid notifications to the whole team if issues arise and, generally, sustain momentum on our efforts.

## Quality Assurance

Tripepi Smith abides by a rigorous procedure of internal review before work product or invoices ever make it to clients for review. Principals, Directors and Senior Business Analysts are all in the upper echelon of the workflow, responsible for final quality assurance of work produced by their peers. Tripepi Smith sets clear deadlines with clients to ensure expectations are met. Every team member holds each other accountable so that deliverables are produced in the most efficient manner possible. Real-time financials are accessible to the Tripepi Smith team, providing the most accurate insight to adhere to a budget.

## Monthly Activity Report

Each month, Tripepi Smith will provide a summary report of outreach efforts, including the Key Performance Indicators or KPIs (reach, posts, engagement, etc.) related to your controlled social media sites. This will help us evaluate the success of our efforts as well as serve as an ongoing feedback mechanism for gathering valuable insights that can help inform ongoing communication strategy.

# WORK PLAN/SCOPE OF WORK

## Digital and Social Media Management

- **Content Creation:** Each week, our team will produce and distribute social media posts across the District's social media channels. Social media content creation involves planning, fact-checking, sourcing graphics, grammar checking and scheduling the post. Our team has experience producing content across Meta (Facebook and Instagram), Twitter/X, LinkedIn, Nextdoor and others.
- **Observation and Response:** Tripepi Smith will observe the District's social media site inboxes weekly for customer service opportunities, mainly responding to questions. When we identify an opportunity to respond, we will aim to do so within 24 hours of the comment post time or message receipt time. We will occasionally require fact-checking and guidance from District staff for more nuanced responses.
- **Additional:** Our work also includes optimizing social media accounts to enhance performance and/or take advantage of useful features. "Boosted Posts" and other targeted advertisements are also helpful in disseminating information to community members. Tripepi Smith is fully capable of running and tracking these paid campaigns (fees to be agreed upon and paid by HVLCSD).

## Community Engagement

### Organizing and Facilitating Community Conversations

Tripepi Smith can help coordinate and facilitate a comprehensive public engagement process to gather valuable feedback on your initiative. This process can include in-person workshops, targeted focus groups, and/or town halls. These meetings will ensure you receive a well-rounded perspective from key stakeholders and diverse community voices.

We'll partner with your staff to manage all aspects of the engagement process, including:

- **Participant Recruitment:** We will leverage staff recommendations, email lists and open calls to ensure a representative group.
- **Coordination:** We will identify suitable venues and dates for the meetings, develop agendas, create presentations and craft discussion questions.
- **Facilitation:** Our experienced team will lead productive discussions.
- **Analysis:** We will analyze the feedback and provide a written report summarizing key insights.

Tripepi Smith can also assist with virtual community conversations to gather public feedback, extending the reach of your outreach efforts. Virtual meetings eliminate geographic barriers, allowing anyone with internet access to participate. Additionally, these sessions can be easily recorded and posted to your website for future reference. This makes them a valuable tool to supplement in-person events, increasing potential for greater community engagement. Tripepi Smith will handle all aspects of these meetings, including coordination, technical setup and facilitation.

In addition, our team can create custom feedback forms with targeted questions to help you get a pulse on public sentiment for a project. We'll take care of the promotion to make sure residents actually see and fill out the forms, and then we'll provide a clear report that turns those responses into actionable insights. Please note that for more complex issues where the District needs high-level, statistically valid data, we recommend bringing in a surveying partner like FlashVote to ensure you are hearing from a scientifically representative slice of the service area.

## Outreach Campaign

Community engagement campaigns are more than just about spreading information. Done right, they're a two-way street designed to foster collaboration and understanding. We typically structure a campaign around two to four distinct activities, usually within a sequenced approach tailored to you.

- **Strategic Planning:** We collaborate with you to define campaign goals, target audiences and messaging strategies.
- **Plan Implementation:** This involves developing key deliverables and communication materials.
- **Community Engagement:** We distribute the materials from the previous phase, as well as incorporate community engagement opportunities (workshops, town halls, pop-up events) to reach your target audience.
- **Outcome Assessment:** We measure the campaign's effectiveness and present findings to executive staff or council.



"We have been very pleased with the services received from TS and they have become the extended arm of communications for the District. We would certainly partner and collaborate with them and plan to continue doing so. TS has guided Costa Mesa Sanitary District staff from the very basics of creating a style guide for the District, to developing complex campaigns involving video content creation, including the drafting of scripts and storyboards, social media content, printed material including postcards, door hangers, flyers, press releases, newsletter articles, etc."

**Noelani Middenway**  
Public Information Officer, Costa Mesa Sanitary District

## Video, Photography and Audio Production

### Videography

Tripepi Smith prides itself on providing a variety of high-quality video production services to many satisfied clients. Animators, videographers, editors, drone operators and A/V technicians form our robust, in-house video team, who share over a decade's worth of experience producing video products for both public and private agencies. No matter the client, their key messages or preferred style of video, we apply a consistent, reliable approach that ensures Team Tripepi Smith delivers on their unique visions.

### Our Approach to Videography

Tripepi Smith generally breaks down video production engagements into three phases: Pre-Production, Production and Post-Production. This structure ensures Tripepi Smith staff can execute efficiently, safely and in fulfillment of your vision — all without sacrificing quality and creating unnecessary costs. We organize our process into three phases:

1. **Pre-Production** focuses on identifying the key message and goal of the video. We set time guidelines, expectations, identify a shot list, establish equipment needs and work with your team to ensure shared vision on the final product. During this stage, we'll also define parameters, such as interviews, interview questions, language needs and other details that will culminate into the final video product(s).
2. **Production** revolves around executing the work on the day of our shoot. This includes fulfilling our shot list, capturing audio (or recording voiceovers) and configuring optimal camera angles and lighting. Our team will arrive one hour early to set up for interviews or stationary recording. If we are only filming b-roll, we will arrive 30 minutes early to scope out locations in advance of shooting windows.
3. **Post-Production** work primarily consists of editing video footage, audio clean-up and lighting and color correction. If stock footage or motion graphics are required, please note that an additional fee will be incurred. We then enter a review segment, during which you will get to review and provide edits on the video. Our team will then deliver the final video, complete with captions (as requested and decided upon during pre-production) in a format(s) best suited for the platforms through which you wish to share the video. Typically, we provide final videos in .MP4 formats as well as caption file(s) in .SRT formats via Dropbox.

## Photography

With experience spanning a variety of multimedia projects, including videography, photography, drone, event coverage, event production or a combination thereof, Tripepi Smith's talented in-house photographers understand the impact of photography of your community's iconic sites.

The adage, "a picture is worth a thousand words," rings true, especially for local governments whose communications are most impactful when representing the communities in which they serve.

Our team contains experts in multiple format outputs, which ensures that your photos will be compatible across your distribution platforms. We provide photography services for:

- Portraiture (Studio and environmental)
- Architecture
- Behind-the-Scenes
- Events (Ribbon cuttings, tree lightings, summer activities, concerts and more)
- Conferences & Networking Events
- Fine Arts Shows/Gatherings
- Graduation Events
- Groundbreaking Ceremonies
- Promotional
- Keynote/Presentation Speakers
- Stock Imagery (Including drone)

### Our Approach to Photography

Photography, much like videography, requires deliberate, thorough preparation to achieve beautiful results. We organize shoots into three phases to deliver high-quality photos and photo shoot experiences for our clients:

1. **Pre-Production:** Our photographer will conduct a pre-photo shoot phone call of up to 30 minutes to review your key goals and objectives for the photos. During this phase, our team might develop a shot list or collaborate with a client to build upon their wish list of shots. We will also coordinate logistics, such as establishing a timeline and method for photo album delivery.
2. **Production:** You can expect our photographers to be onsite at least 30 minutes prior to the start of any photo shoot event in order to check in with client leads and review shoot conditions, such as weather and lighting. We may be onsite even earlier for shoots that require supplemental lighting or equipment, such as for headshot photo shoots when we set up a traveling photo studio.
3. **Post-Production:** After a photo shoot, Tripepi Smith's photographer will spend the following days processing (editing) the images for optimal lighting, color, composition and more. If an occasion requires photos to be available immediately, our photographer can stay onsite and process the photos in real time.

We deliver photos in native RAW and JPEG/JPG formats via Dropbox or Photoshelter, with the latter being the most client-friendly for organizing, reviewing and downloading photos. We can also upload photos to your preferred photo platform, such as an intranet or Flickr.

Once we deliver the photos, they become yours — we release all rights to the photos and do not require watermarks.

## On-Call Media Relations Support

### Press Release & News Article Creation

Our team is seasoned in crafting compelling press releases and news articles, typically up to 500 words, to amplify the District's story and establish thought leadership. We tailor our work to your desired tone and direction, ensuring consistent execution. Collaboration with your staff might be necessary to ensure subject matter expertise and obtain quote approvals. You can lean on us to manage the entire content creation cycle, from crafting key messages and conducting interviews to drafting content and distributing it to your platforms or the media.

### Media Outreach and Relations

Tripepi Smith uses Meltwater to monitor media mentions and to source reporters who may have an interest in client news. The tool will research the last 12 months of media mentions and can identify an updated media list for the District. Additionally, we can leverage the tool to curate media lists to support your public relations goals. The tool allows us to tap into Meltwater's journalist database of more than 250,000 U.S. journalists for enhanced outreach and engagement. Meltwater is an enterprise-class tool used by Fortune 500 companies to monitor media and social media mentions, enabling swift and precise responses to media matters

### On-Call Strategic Communications Advice & Crisis Communications

Tripepi Smith offers comprehensive strategic communications support to achieve your agency's outreach and engagement goals for any initiative. There may be cases where the District may need advice on stakeholder outreach, communication efforts and public engagement initiatives. While the proposed project team can advise on such matters during regular check-in calls, there may be instances when a separate, longer discussion is needed where our team can help you leverage robust communication tools to garner interest and participation.

Tripepi Smith provides on-call crisis communication support to guide agencies through sensitive or rapidly evolving situations. Our team serves as a trusted advisor to leadership and communications staff, helping shape messaging that is timely, accurate and aligned with agency values. On-call support may include strategic messaging guidance, drafting and refining public statements, developing social media content, responding to media inquiries and more. We can advise on best practices related to tone, timing and internal coordination. Tripepi Smith will remain available 24/7 to support you through such instances, typically kicking discussions off in a virtual meeting, collaborating in a living workspace and emailing, texting or calling with updates as progress happens.

## Optional Additional Services

### Website Content and Analytics (Cloud Webmaster)

Tripepi Smith can supplement staff efforts to improve your website. With decades of combined experience managing websites for public agencies, our team handles all website needs, from content strategy, creation and maintenance to technical support and full-fledged website redesigns. No matter the case, we prioritize user experience, staff education, Search Engine Optimization (SEO) and compliance with the Americans with Disabilities Act (ADA). Our team is fluent in a bevy of website

service providers, including Granicus (govAccess and OpenCities), CivicPlus, Revize, WordPress and Civica — plus analytics software, such as Google Analytics and Piwik. In fact, we combine data on how constituents interact with your website with our technical know-how and storytelling skills to inform our work on websites. For this add-on, we recommend our Cloud Webmaster Service:

Agencies rely on their websites to serve residents, businesses and partners, but limited staff capacity and lack of technical expertise can often lead to outdated information and underutilized features. Staff turnover also results in skill attrition as trained staff leave the organization, creating a constant demand to train new staff on the website content management system. Tripepi Smith's Cloud Webmaster service bridges this skills gap, providing a dedicated team of website specialists to manage content for your website to ensure it remains current and delivers on the investment you have made in the platform.

- **Responsive Support:** Our team is available seven days a week to ensure your content remains current. Standard updates are completed within 24 hours, while urgent requests receive immediate priority for same-day execution, regardless of the day of the week. Requests are as simple as sending an email, making a phone call or sending a text.
- **Ease of Access:** No ticketing system and no phone queues. Cloud Webmaster provides direct phone numbers to website experts and speedy response, sparing your staff the overhead of going back and forth with bureaucratic “support” systems. One call; instant results.
- **Expert Management:** TS website experts are skilled in leading government CMS platforms — including CivicPlus, Granicus, OpenCities, CivicLive, Revize, GovDelivery and WordPress. We can handle the technical publishing tasks, allowing your staff to focus on core operations.
- **Compliance Guidance:** Our team can help navigate evolving ADA standards by training your team on best practices, such as alternative text and accessible formatting, to help reduce your legal risk profile.
- **Content Creation:** While agencies typically provide their own written materials, Tripepi Smith offers supplemental professional writing services to draft or refine content as needed.
- **Unlimited Model:** Once we have a clear viewpoint on the ongoing scope needed to deliver for your website management needs, Tripepi Smith can offer an unlimited support option for content changes, providing predictable costs for your website management and at a fraction of the cost of a full-time internal “webmaster.”

By leveraging our Cloud Webmaster service, your agency experiences a single point of contact to manage your website, ensuring that new features are implemented and information is delivered to your community in a timely fashion.

Please note: Tripepi Smith will not be responsible for any hosting or software updates of any websites we have not separately contracted to host. While Tripepi Smith will implement best practices for ADA compliance, we cannot assure that the agency's existing site(s) are fully ADA compliant upon beginning our work. Therefore, TS can not take on liability for the overall ADA compliance of any agency website.

## Community Outreach Materials

Our diverse design team, from seasoned creative directors to detail-oriented technicians, illustrators, color experts and data visualization specialists, ensures we can tackle projects of every scale. Moreover, we've honed an expertise in inspiring action among residents through daily collaboration with

a wide range of public agencies. This translates to impactful visuals that grab attention, effectively communicate your message in a clear and engaging way and also inform the public. As public agency engagement specialists, accessibility is a cornerstone of every project that we undertake.

### Our graphic design work spans:

- Logos, sub-logos, branding, campaigns
- Stationery, business cards, templates
- Brochures, guides, newsletters, reports
- Social media, web banners, email
- Animated visuals for social media, video and web
- Infographics, financials, instructions
- PDF, accessibility, ADA compliance
- Posters, banners, signage
- PPT, presentations, meeting materials
- Conference materials, booths, swag

Through a collaborative approach, our team can help with developing the necessary messaging frameworks, talking points and provide review on content for the desired outreach materials.

## Measurement and Reporting

Our media intelligence services blend our in-house expertise with the advanced software of Meltwater, an enterprise-class, comprehensive media monitoring solution that streamlines media monitoring, reporting, analytics and more for a number of benefits:

- **Powerful Monitoring:** Track everything being said about your agency in the news and online forums.
- **Stay Ahead of Crises:** Identify and address potential issues before they snowball, protecting your reputation and minimizing disruption.
- **Tailored to You:** Ditch generic reports and metrics, instead receive insights tailored to your goals.
- **Smarter Decisions:** Make informed choices based on data, not guesswork.
- **Top-Tier Tool, Affordable Price:** Harness the same AI solution used by big businesses, without the big budget.

We understand that no two communities are the same. That's why we take a collaborative approach to tailor a solution that perfectly meets your needs. We'll work closely with you to identify relevant keywords for tracking media coverage specific to your agency. You'll then begin to receive regular reports on media mentions, sentiment analysis, location data and top sources.

Based on our current assessment of your needs, we recommend our base package consisting of up to three queries, a monthly dashboard and newsletter at a frequency of your choice.

## Tripepi Smith's Recommended Optional Additional Service

### Express Communications Assessment

One of Tripepi Smith's specialties is a service we call a Communications Assessment: an objective review of everything a public agency is doing to communicate with its external audiences: residents, businesses, local media, etc. It provides a "point in time" evaluation of the District's current communication strategies, policies and processes. Following the audit, Tripepi Smith offers insights into

best practices and provides customized recommendations to improve both internal and external communication practices that align with district-wide goals. The process includes:

### **Kickoff Meeting**

The Communications Assessment will begin with a kickoff meeting, lasting up to one (1) hour, between Tripepi Smith and your assigned project team to review the scope of work, agree on a project timeline, identify staff liaisons for scheduling interviews and begin gaining access to the agency's digital communication platforms. We will hold regular check-in meetings or provide email updates to discuss project progress, identify potential obstacles and share relevant preliminary findings.

### **Board Member and Staff Interviews**

Tripepi Smith will interview up to six (6) agency staff/public safety staff/elected officials. Tripepi Smith will conduct all interviews virtually via Google Meet or Zoom. It is up to the client to determine whether interviews should occur on-site instead, which will impact the budget.

Ideally, our team will speak to only one or two people at a time, to ensure we can get through all necessary questions and create a candid conversational environment. We record interviews for note-taking purposes only; we do not share the recordings with anyone (including the client stakeholders) and destroy them after the project is complete. We can conduct additional interviews on an ad-hoc basis if desired.

### **Review/Analysis**

The review of platforms focuses on the digital platforms the District uses to distribute information to residents. Tripepi Smith will review social media channels, the website, emergency notification systems, email platforms and the social media policy. The work will focus on both technical configuration, security, branding and overall metrics related to the platforms.

Our assessment includes both qualitative and quantitative analysis of the agency's digital communication platforms, which should have metrics or analytics available. In order to properly analyze all digital communications platforms at a specific point in time, we request temporary access to these accounts in order to view and export metrics. If this level of access is not possible, we will request agency staff to export these metrics for us.

### **Results**

The resulting 20-page report is an expansive audit of the agency's departmental communications efforts, including staff methodology, platforms used, challenges to overcome, key observations and Tripepi Smith's customized recommendations to improve the impact of communications with tactical execution steps.

Tripepi Smith will produce a maximum of two drafts of this report: a first draft and a final draft. Tripepi Smith will present its objective findings and customized recommendations virtually to the agency's Executive Team and Board of Directors. This would only occur after agency stakeholders have received and accepted the final draft of our report, and our presentation would only be an Executive Summary of that same report.

## SUB-CONSULTANT AND WORK DONE BY OTHERS

Tripepi Smith can complete all the work proposed and will not need to utilize sub-consultants. The tables below show the estimated time (in hours) to perform the work, detailed by tasks, listed in the RFQ Scope of Work.

### Necessary Elements

Service/Deliverable	Hours	Scope
Digital and Social Media Management	25/month	<ul style="list-style-type: none"> <li>Creating and distributing up to 8 social media posts per month</li> <li>Weekly observation and response to comments and questions</li> </ul>
Community Engagement	33/in-person workshop 27/virtual workshop 8/community feedback forms 18/campaign	<ul style="list-style-type: none"> <li>Coordination, facilitation, creation of meeting collateral and promotional collateral. Virtual includes meeting recording and editing/adding closed captions</li> <li>Question development and form creation (using Google Forms), analytics and report</li> <li>Campaign outreach assistance includes strategy development, research and content development</li> </ul>
Video, Photography and Audio Production	33/event photography 31/animated video 37/video	<ul style="list-style-type: none"> <li>Pre-production, event attendance and post-production of photos</li> <li>Creation of up to 1.5-minute animated video</li> <li>Pre-production, production (1 full day onsite) and post-production for a video up to 4 minutes</li> </ul>
On-Call Media Relations Support	5/press release Unlimited/crisis comms	<ul style="list-style-type: none"> <li>Development and distribution of a press release up to 750 words</li> <li>As many hours as needed to support HVLCSD</li> </ul>

### Optional Additional Services

Service/Deliverable	Hours	Scope
Website Content and Analytics (Cloud Webmaster)	8+/month	<ul style="list-style-type: none"> <li>Copywriting, copyediting and updates to official website</li> <li>Design elements as-needed (Note: Number of hours are dependent upon the desired element)</li> <li>Analytics tracking and reporting, included in Measurement and Reporting line below</li> </ul>
Community Outreach Materials	15/flyer 13/brochure 10/mailer	<ul style="list-style-type: none"> <li>Flyer – content development and graphic design</li> <li>Brochure – content development and graphic design</li> <li>Mailer – content development and graphic design</li> </ul>
Measurement and Reporting	7/month	<ul style="list-style-type: none"> <li>Metrics gathering and analysis</li> </ul>

## Recommended Optional Additional Service

Service/Deliverable	Hours	Scope
Express Communications Assessment	158	<ul style="list-style-type: none"> <li>• Kickoff meeting</li> <li>• 6 virtual interviews up to 1 hour each</li> <li>• Analysis of current platforms and outreach methods/strategies</li> <li>• Assessment report with outreach recommendations</li> <li>• Presentation to Board or Executive Team</li> </ul>



“Costa Mesa Sanitary District is committed to proactively communicating about the transition to the new three-cart collection system, and the Town Halls provided a helpful forum for customers to ask questions and have them answered there in real-time. We are grateful to Tripepi Smith for their support that led to such highly-attended, successful Town Hall meetings.”

**Scott Carroll**

General Manager, Costa Mesa Sanitary District

## RELEVANT EXPERIENCE AND REFERENCES

Tripepi Smith excels in public affairs and marketing. Founded in 2000 and incorporated as a California corporation in 2002, the company is headquartered in Orange County, California, with staff throughout the western United States. We work in a complex environment where successful communications go hand-in-hand with marketing and technical expertise. For specific experience of the project team, please see the “Project Team Information” section.

### Our Services

Tripepi Smith operates at the intersection of marketing, technology and public affairs. We excel in each of these areas, but the true power lies in our ability to seamlessly integrate them. This holistic approach allows us to craft impactful solutions for our clients.

Strategy, Marketing, Communications	Creative Services
<p><b>Strategic Development, Research, Surveys, Messaging</b></p>	<p><b>Full-Service Graphic Design for Digital, Print and Outdoor</b></p>
<p><b>Social Media Management</b></p>	<p><b>Brand and Logo Development</b></p>
<p><b>Web and Social Media Strategy, Optimization (SEO), Metrics</b></p>	<p><b>Content Creation</b> (Writing, Editorial, Thought Leadership)</p>
<p><b>Web Hosting and Support</b></p>	<p><b>Output Services</b> (Digital Distribution, Print Management, Mail Management)</p>
<p><b>Email Campaigns</b></p>	<p><b>Illustration and Information Graphics</b></p>
<p><b>Relations</b> (Media, Stakeholders, Public, Government)</p>	<p><b>Photography</b></p>
<p><b>Support and Training for Events, Presentations and Virtual Gatherings</b></p>	<p><b>Videography, Broadcasting, Podcasting, Drone</b></p>
<p><b>Digital, Print, Radio, Out-of-Home Advertising</b></p>	<p><b>Event Production, Technical and AV Support</b></p>
<p><b>Staff Training</b> (Media, Social Media, Photo, Brand Implementation)</p>	<p><b>Animation and Motion Graphics</b></p>
<p><b>Association Management Services</b></p>	<p><b>Web Design and Implementation</b></p>

## Partial Client Roster

We have a network of 250+ satisfied clients in the local government space. We are happy to connect you with contacts at our client agencies who can share their experience working with Tripepi Smith.

Citrus Heights Water District	California City Management Foundation	City of La Cañada Flintridge
Costa Mesa Sanitary District	City of Aliso Viejo	City of La Palma
Discovery Bay Community Services District	City of American Canyon	City of La Puente
El Toro Water District	City of Atascadero	City of La Verne
Estrella-El Pomar-Creston Water District	City of Azusa	City of Laguna Hills
Galt Arno Cemetery District	City of Baldwin Park	City of Laguna Niguel
Humboldt Bay Municipal Water District	City of Bellflower	City of Lake Forest
Inland Empire Utilities Agency	City of Benicia	City of Lakeport
Jurupa Valley Community Services District	City of Burlingame	City of Lancaster
Livermore Area Recreation & Park District	City of Claremont	City of Livermore
Palmdale Water District	City of Coronado	City of Lomita
Paradise Irrigation District	City of Cotati	City of Lynwood
Patterson Irrigation District	(City of) Culver City	City of Malibu
Placer Mosquito and Vector Control District	City of Cupertino	City of Manhattan Beach
Rowland Water District	(City of) Daly City	City of Manteca
Shandon-San Juan Water District	City of Danville	City of Martinez
Tahoe Truckee Sanitation Agency	City of Duarte	City of Menifee
Upper Salinas - Las Tablas Resource Conservation District	City of El Cerrito	City of Millbrae
Water Replenishment District	City of Encinitas	City of Morgan Hill
West County Wastewater District	City of Fountain Valley	City of Murrieta
City of American Canyon	City of Foster City	City of Napa
City of Atascadero	City of Fullerton	City of Orange
City of Azusa	City of Gilroy	City of Orinda
City of Baldwin Park	City of Grover Beach	City of Pacifica
City of Bellflower	City of Hawaiian Gardens	City of Palm Desert
City of Benicia	City of Hayward	City of Palmdale
City of Burlingame	City of Healdsburg	City of Paramount
	City of Hercules	City of Pico Rivera
	City of Huntington Beach	City of Pismo Beach
	City of Indian Wells	City of Placentia
	City of Irvine	City of Pomona
		City of Rancho Mirage

### Costa Mesa Sanitary District

Tripepi Smith began supporting the Costa Mesa Sanitary District (CMSD) in 2020, building a long-standing relationship that evolved with the District’s need, priorities and budget. Initially, CMSD tapped Tripepi Smith for an express communications assessment. CMSD later engaged Tripepi Smith for ongoing communications support in the form of the development of a communications plan, culling an email list, curation of a 12-month social media calendar, outreach regarding four awareness campaigns, metric reporting, quarterly onsite trainings, video productions, graphic design, stock photography services and SB 1383 outreach.

#### 2020 to 2025

#### Project Team:

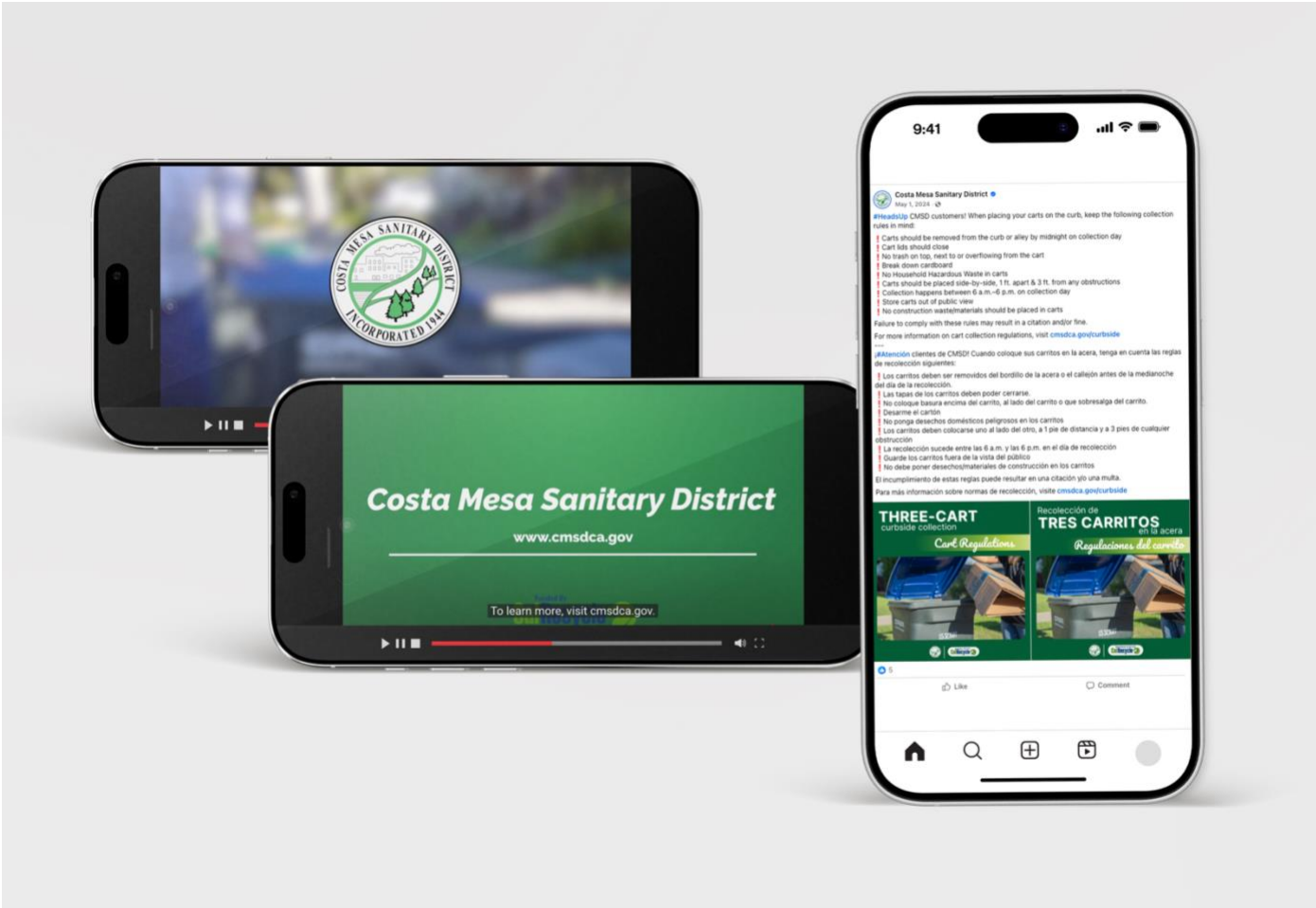
Sara Madsen – lead / Morgan Mock / Devin Antonio

#### Project Cost:

\$6,248/monthly retainer

#### Contact:

Noelani Middenway, Clerk and PIO  
949-645-8400 ext. 227  
[NMiddenway@CMSDCA.gov](mailto:NMiddenway@CMSDCA.gov)  
290 Paularino Ave., Costa Mesa, CA 92626



Lomita Water

Tripepi Smith first started its engagement with Lomita in 2016 in response to public concerns about the City's water quality. Tripepi Smith team members and city staff collaborated to create Lomitawater.com, a website that continues to be updated with water quality reports and other news to ensure residents have accurate information about water quality in the City. The City also engaged Tripepi Smith to create its first digital Lomita Water Consumer Confidence Report (CCR) in 2019. Tripepi Smith had begun an expanded engagement with the City in 2019 to help the City outreach to residents about water-related matters in Lomita. Tripepi Smith has assisted with explainer videos about the Lomita Water System and the Granular Activated Carbon project, water bill inserts, email news alerts, graphic design and social media content. Under the current contract Tripepi Smith provides the City of Lomita with a wide range of support including the annual Consumer Confidence Report, social media management and monitoring, media relations, strategic communications planning, website management, graphic design, written content support and more.

2016 to Present

Project Team:

Sara Madsen – lead / Morgan Mock / Devin Antonio

Project Cost:

FY 2025-26 \$165,748 contract

Contact:

Lina Hernandez, Assistant City Manager
310-325-7110 x 151
Lina.Hernandez@LomitaCity.com
24300 Narbonne Ave., Lomita, CA 90717

Consumer Confidence Report



Social Media Graphics



**Fix leaks and #SaveWater!**

Learn more at [lomitawater.com/education/conservation/](http://lomitawater.com/education/conservation/)



# REMINDER!

- ✓ Landscape irrigation is prohibited between the hours of 10:00 a.m. and 8:00 p.m.
- ✓ Excess water runoff from a lawn/landscaped area is prohibited.
- ✓ Sidewalks, driveways and other paved areas cannot be washed, cleaned or cleared with water.

**#SaveWaterLomita**



**SAVE WATER AT HOME!**






**#SaveWater, Lomita!**

Reminder: All landscape irrigation limited to no more than three days per week until October 31.

Learn more at [lomitawater.com/education/conservation/](http://lomitawater.com/education/conservation/)



Videography

Water Infrastructure Explainer Video



Granular Activated Carbon Filtration System Explainer Video



## Patterson Irrigation District

Tripepi Smith’s partnership with the Patterson Irrigation District (PID) began in 2024 with a comprehensive communications assessment and the development of a long-term strategic communications plan. Following the successful delivery of the plan, the engagement transitioned into technical execution, including a full redesign of the [District’s website](#) to improve transparency and user experience. Tripepi Smith now provides ongoing support for PID, including building out its social media accounts, content creation and website updates to ensure consistent community engagement.

### 2024 to Present

#### Project Team:

Kaitlyn Wu – lead / Valerie Nevarez / Ted Hwang

#### Project Cost:

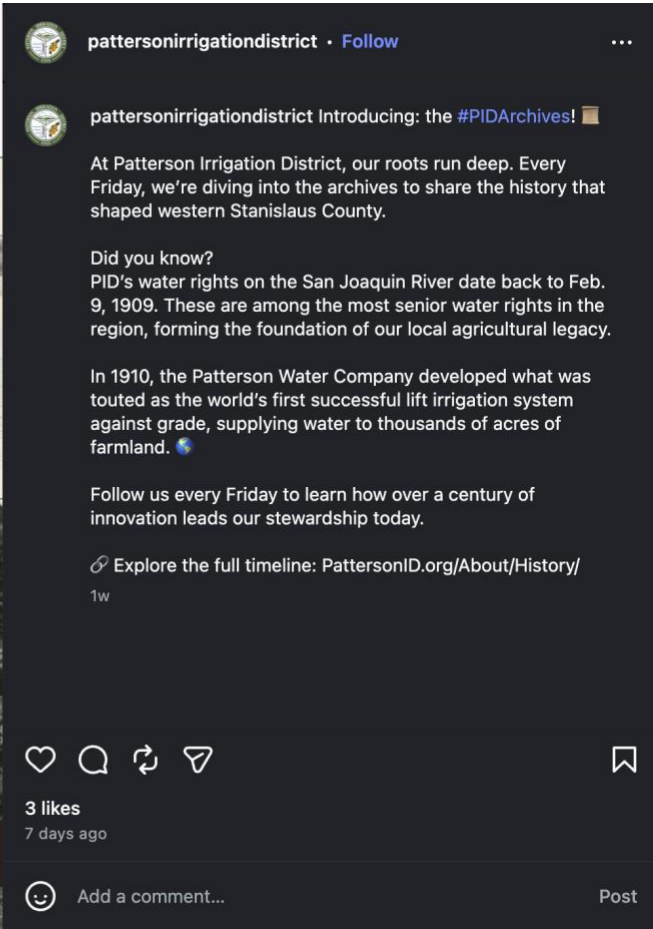
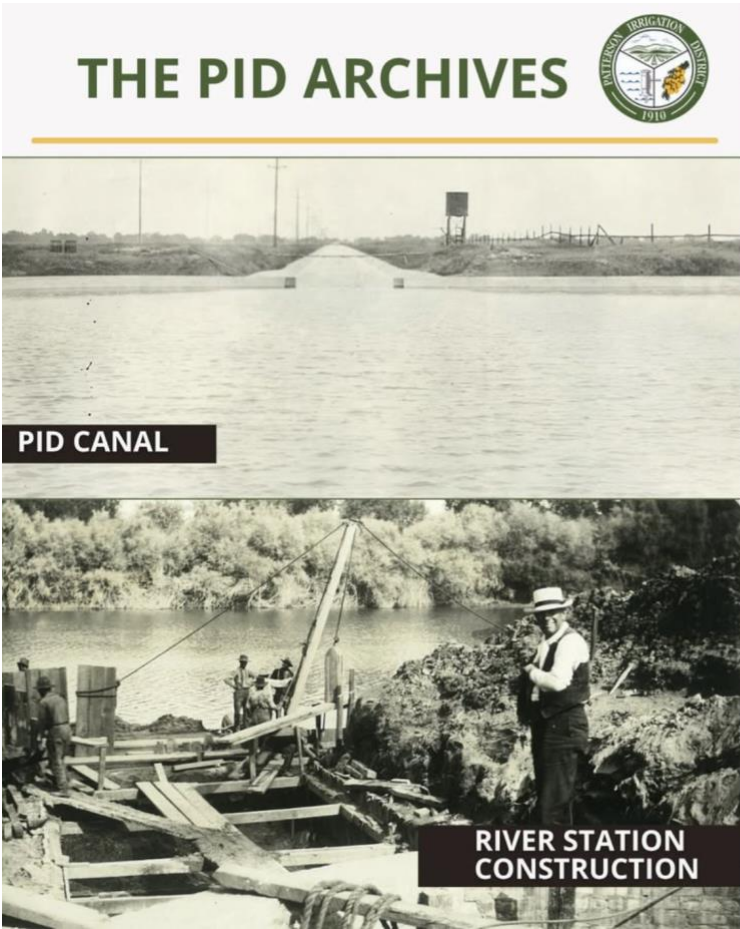
FY 2025-26 \$16,010 contract

#### Contact:

Vince Lucchesi, General Manager  
209-892-6233

[VLucchesi@pattersonid.org](mailto:VLucchesi@pattersonid.org)

948 Orange Ave., Patterson, CA 95363



## Harlingen Waterworks System

In December 2023, Harlingen Waterworks System (HWWS) tapped Tripepi Smith to assist with communication and outreach efforts in anticipation of the City of Harlingen's upcoming water and sewer rate increases. Tripepi Smith provided comprehensive communication services, crafting strategic messaging and talking points for City officials and HWWS staff tailored to the rate increase. For outreach, Tripepi Smith supported HWWS with a redesigned website launch, social media management, animated video creation, townhall assistance and infographic design.

Additionally, Tripepi produced an exciting drone and animated-mixed video shown at HWWS's annual Water Night event. The video highlights a water droplet's journey from the river to faucets within homes. Team Tripepi Smith handled script writing, storyboarding, animations, drone footage editing and voiceover work.

## Videography

### Water Night Video: Harli's Journey



# Social Media and Graphic Design

**What we're fixing with a rate increase :**

- Main sewer interceptor and trunk pipelines
- Failing manholes and lift stations
- Broken and failing pipes
- Treatment equipment and meters

For more information, visit [hwws.com/rates](http://hwws.com/rates)





**Water Night 2024**



HARLINGEN WATERWORKS SYSTEM




**WATER & SEWER RATE INCREASE**  
 Harlingen Waterworks System is increasing rates to improve vital services, resolve capacity deficiencies, and renew aging infrastructure.

**WHAT'S NEEDED**  
 Harlingen Waterworks System requires upgrades and replacements to function effectively.

**WHAT'S NEEDED**  
 Water System Needs:  
 • Reconstruct and update the main sewer interceptor and trunk pipelines  
 • Rehabilitate existing failing manholes and lift stations  
 • Replace broken/cracked pipes  
 Water System Needs:  
 • Replace failing pipes, treatment equipment, and meters

**HOW WE GET THERE**  
 The cost for critical upgrades and replacements greatly exceeds the revenue collected through current rates. Harlingen Waterworks System engaged a consultant to conduct a comprehensive study to determine the necessary rate increase to ensure safe and reliable service.

**NEXT STEPS**  
 Harlingen Waterworks System is working to secure additional funding through the federal and state government. Success will greatly impact the rate adjustment. Once the rate is authorized, customers will immediately see a portion of the rate adjustment. The entire rate increase will be phased in over five years.

**AUMENTO DE TARIFAS DE AGUA Y ALCANTARILLADO**  
 Harlingen Waterworks System está aumentando las tarifas para mejorar servicios vitales, resolver deficiencias de capacidad y renovar la infraestructura obsoleta.

**LO QUE SE NECESITA**  
 Las tuberías de Harlingen Waterworks System requieren mejoras y reemplazos para funcionar de manera efectiva.

**LO QUE SE NECESITA**  
 Necesidades del sistema de alcantarillado y tuberías:  
 • Reemplazar y actualizar las tuberías principales de alcantarillado y las tuberías secundarias  
 • Rehabilitar/renovar partes de tuberías y manholes existentes que fallan  
 • Reemplazar tuberías de agua rotas  
 Necesidades del sistema de agua:  
 • Reemplazar tuberías, equipo de tratamiento y medidores obsoletos

**CÓMO LLEGAMOS ALLÍ**  
 El costo de las actualizaciones y reemplazos excede ampliamente los ingresos recolectados a través de las tarifas actuales. Harlingen Waterworks System consultó a un consultor para realizar un estudio integral para determinar el aumento de tarifas necesario para garantizar un servicio seguro y confiable.

**PRÓXIMOS PASOS**  
 Harlingen Waterworks System está trabajando para asegurar fondos adicionales a través del gobierno federal y estatal. El éxito con los subsidios y los préstamos a largo plazo ayudará a reducir el ajuste de tarifas. Una vez que se autoriza la tarifa, los clientes verán inmediatamente una parte de la tarifa aumentada en su factura. Todo el aumento de tarifas se implementará gradualmente a lo largo de cinco años.

## FEE PROPOSAL

Hidden Valley Lake Community Services District has requested a range of necessary elements with optional additional elements. We have broken down the cost proposal into a combination of Retainer and Time & Materials to best match the elements. Both models offer a unique set of benefits:

- **Retainer:** Sustains outreach momentum by ensuring a set of recurring deliverables at a set monthly cost, usually for a period of at least 12 months.
- **Time & Materials:** Allows flexibility to “ramp up” or “ramp down” efforts according to budget and priorities.

### Necessary Elements: Retainer

Service/Deliverable	Scope
Digital and Social Media Management	Creating and distributing up to 8 social media posts per month. Weekly observation and response to comments and questions
Check-In Meetings/Strategy Discussions and Reporting Plan	Virtual 30-minute check-in meeting and strategy discussion with project team each month. Includes agenda, meeting notes and recap to-do email. Creation of a reporting plan each month
<b>Monthly Subtotal</b>	<b>\$3,375</b>
<b>Annual Total</b>	<b>\$40,500</b>

### Necessary Elements: Time & Materials

Deliverable	Scope	Estimated Cost
Community Engagement: <b>Public Workshop</b>	Planning and facilitation of up to one virtual town hall or community workshop. Includes creation of PPT deck and pre-event coordination. In-person includes travel costs. Virtual includes meeting recording and post-production (editing and adding closed captions)	\$7,410/in-person workshop \$4,725/virtual workshop
Community Engagement: <b>Community Feedback Form</b>	Question development and form creation (using Google Forms), analytics and summary report	\$1,160
Community Engagement: <b>Outreach Campaign Assistance</b>	Campaign outreach assistance includes strategy development, research and content development	\$2,730
Video, Photography and Audio Production: <b>Event Photography</b>	Pre-production, event attendance and post-production of photos. Includes travel costs	\$4,585
Video, Photography and Audio Production: <b>Animated Video</b>	Scriptwriting, animation and voiceover for the creation of up to 1.5-minute animated video. Includes music, captions, voiceover and stock image fees	\$4,770

Deliverable	Scope	Estimated Cost
Video, Photography and Audio Production: <b>2-4 Minute Video</b>	Pre-production, production (1 full day onsite) and post-production for a video up to 4 minutes. Includes travel costs and equipment fees	\$6,750
On-Call Media Relations Support: <b>Press Release</b>	Drafting 1 press release up to 750 words. Includes research, drafting and distributing	\$750
On-Call Media Relations Support: <b>Crisis Communications</b>	Includes 1 hour strategy call with a Director and Senior Business Analyst followed by a detailed action item list for both the District and Tripepi Smith	\$705
<b>Estimated Total</b>		<b>\$33,585</b>

## Optional Additional Services: Time & Materials

Deliverable	Scope	Estimated Cost
Cloud Webmaster - Website Content Management	Ongoing content development and updates to the District's website	Range based upon needs: \$710 - \$2,000+
Graphic Design	Flyer	\$1,700
(excludes print and mailing fees)	Brochure	\$1,750
	Mailer	\$1,050
Newsletter Content Curation	Review of District-provided content for newsletter	\$2,170
Express Communications Assessment	Kickoff meeting, 6 virtual interviews up to 1 hour each, analysis of current platforms and outreach methods/strategies, assessment report with outreach recommendations and virtual presentation to Board or Executive Team	\$26,650
<b>Estimated Total</b>		<b>\$34,030</b>

Should HVLCSD determine Tripepi Smith is the most qualified and responsive vendor, but has a budget number that it must hit, then Tripepi Smith remains open to collaborating to narrow the scope engagement or refine our understanding of the scope needs and will modify our pricing accordingly.

## As-Needed Services

Tripepi Smith will apply the following standard hourly rates and related fees for any authorized as-needed (Time & Materials) work. Such work must be clearly authorized in writing before proceeding.

2026-27 Hourly Rates	Standard	Reduced Retainer
Principal	\$380	\$315
Director	\$265	\$225
Art/Creative Director	\$265	\$225
Senior Business Analyst	\$205	\$180
Business Analyst	\$150	\$125
Junior Business Analyst	\$115	\$100
Senior Videographer/Animator	\$205	\$175
Senior Photographer	\$175	\$150
Videographer/Photographer	\$140	\$120
Junior Videographer/Photographer	\$115	\$100
Senior Graphic Designer	\$195	\$165
Graphic Designer	\$140	\$120
Junior Graphic Designer	\$115	\$100
Web Developer	\$210	\$185
Junior Web Developer	\$115	\$100
Drone Operator	\$205	\$180
Council Chamber A/V Operator	\$115	\$100

### Invoicing & Payment Terms

At Tripepi Smith, we bill on either a Retainer, Fixed Fee or Time & Materials basis, with each billing type following its own payment schedule. Regardless, terms are Net 30 days.

- Fixed Fee work is billed upon defined milestones.
- Time & Materials work is billed in 15-minute increments (i.e. 4.0, 1.25, 6.5 or 0.75 hours) at the end of the month in which work is done.
- Retainer work is billed on the 15th of each month.

## Other Cost Information

Tripepi Smith has related service fees that may come up during our engagement that we want to tell you about.

### Annual Increase

Tripepi Smith will increase the hourly rates and retainer fees for all resources by 5% or the national CPI index — whichever is higher — each year on the anniversary of the contract, starting on the first anniversary of any contract when the contract duration is longer than one year. Otherwise, new rates will be negotiated with each new contract.

### Retainer Discount

When a client's retainer exceeds \$7,500 per month, they gain access to our reduced retainer rates.

### Travel Costs

Travel costs must be pre-authorized and then will be reimbursed by the client for any requested travel to complete a requested scope of work. Travel costs may include airfare, lodging, car rentals and gas. Additionally, when client work requires that we be onsite, we will invoice for a resource's travel time at 50% of the resource's hourly rate.

### Equipment Costs

Tripepi Smith offers some services that require equipment, such as drone operations and video production. As such, in those cases, the following rates apply:

	Half Day (Under 4 Hours)	Full Day (4+ Hours)
 Video	\$450	\$650
 Drone	\$550 – Flat Fee	

Please note that A/V equipment fees are based on the amount and type of equipment required, with pricing tailored to the specifics of each event.

### Music and Video Licensing

Sometimes, the client will want Tripepi Smith to apply music or use stock imagery/video while producing video. In these cases, we will need to apply licensing fees of approximately \$100 per song and \$200 if we use stock video imagery. This will provide a license for the use of the music and video footage to Tripepi Smith and its clients.

### Meltwater Fee

Tripepi Smith offers a standard Meltwater package at a flat rate of \$545 per month. This package includes a newsletter digest (of any frequency), up to three queries, and a monthly dashboard. Custom Meltwater solutions are also available upon request.

## Website Hosting Fees

If website hosting services are required, Tripepi Smith will charge a \$630 website hosting fee and a \$30 Domain Registration and DNS service fee, unless otherwise specified in this proposal. Fees will be billed upon commencement of hosting services, and annually thereafter. Please note the website hosting package is limited to 10 Gigabytes of total storage. Additional storage for the site is available for a fee of \$1.70 per gig per month of 10 Gigabytes of storage.

## Service Fees

Tripepi Smith prefers that clients pay service providers directly to avoid unnecessary administrative costs. You should also know, however, that we have no economic interest in service providers, unless otherwise specified in this proposal.

If a client asks Tripepi Smith to pay for a service provider bill, we will apply a 10% agency fee to the reimbursement expense. Typical service fees include, but are not limited to: print, mailing, digital advertising, media placements, voiceovers, translations and closed captions.

## Partner Access

Tripepi Smith has access to entities that may be relevant to our engagement. These partnerships allow Tripepi Smith to offer clients extra media reach or additional services at partner pricing.



**Local Information Network of Knowledge (LINK):** [www.LocalInfoNetwork.com](http://www.LocalInfoNetwork.com) – A community forum for local government professionals in California to discover and share resources, policies, sample work products, best practices and more.



**PublicCEO:** [www.PublicCEO.com](http://www.PublicCEO.com) – Digital news about public affairs, reaching over 17,500 California government executives through a daily podcast, job board, video podcast and more.



**Civic Business Journal:** [www.CivicBusinessJournal.com](http://www.CivicBusinessJournal.com) – Digital interest stories on the people, companies and solutions that make local government in California more effective.



**FlashVote:** [www.FlashVote.com](http://www.FlashVote.com) – Statistically valid surveying that helps leaders make decisions.

- Disclaimer: Tripepi Smith President Ryder Todd Smith is an investor in FlashVote.



**Tripepi Smith Talent Solutions:** [www.TSTalentSolutions.com](http://www.TSTalentSolutions.com) – A multifaceted recruitment consultancy service, combining local government access with communications to advance talent quests and build culture warriors.



**Meltwater:** [www.TripepiSmith.com/Media-Intelligence](http://www.TripepiSmith.com/Media-Intelligence) – An enterprise-class, comprehensive media monitoring solution that is best combined with Tripepi Smith's analytics team.

# APPENDIX A: RESUMES

## DANA SOVINEC

### TRIPEPI SMITH – SENIOR BUSINESS ANALYST 01/25 – PRESENT

- Serves as account manager across several clients, managing account strategy, staff, budget and execution of communication initiatives
- Leads crisis communication and public relations strategy for various city clients
- Designs and executes key messaging, public outreach and engagement, community meeting facilitation and creative project production to meet client goals

### STOCKTON MAYOR'S OFFICE – MAYOR'S PUBLIC INFORMATION OFFICER 01/21 – 12/24

- Managed communications, public relations, social media, creative productions, community engagement and public information from the Mayor's Office
- Worked closely with community stakeholders on partnership opportunities
- Supported local, state and federal policy/legislative advocacy work

### KEVIN LINCOLN FOR MAYOR 2020 – DIRECTOR OF STRATEGIC COMMUNICATIONS & POLICY ADVISOR 05/20 – 12/20

- Directed and managed all strategic communications and social media for the successful mayoral campaign
- Developed policy papers, messaging platforms, grass roots outreach and creative story-telling campaigns

### QUAIL LAKES BAPTIST CHURCH – CREATIVE PRODUCTIONS COORDINATOR 06/12 – 12/20

- Designed, developed, and implemented all creative productions and special services for the church including graphic and video production, talent coaching and training, marketing and advertising of special events and story-telling campaigns

### OFFICE OF THE GOVERNOR – CONSTITUENT AFFAIRS REPRESENTATIVE 03/10 – 05/12

- Handled constituent communications and executive support on behalf of the Governor's Office

## Education

### SACRAMENTO STATE UNIVERSITY – SACRAMENTO, CA

- Bachelor of Arts, Government | Minor in Sociology

## CERTIFICATIONS

- Hootsuite Social Marketing ..... 01/25
- Sprout Social ..... 01/25
- Kantata OX Fundamentals ..... 01/25
- Emergency Response Planning & Communications –  
CSTI. Cal OES ..... 05/25
- Human Resources Management  
University of the Pacific, Bernerd College..... 05/25

## SOFTWARE

- Microsoft Office Suite
- Constant Contact
- Hootsuite
- Google Suite
- Canva
- Sprout Social

## OLIVIA RIZZUTO

### TRIPEPI SMITH – BUSINESS ANALYST

09/25 – PRESENT

- Lead digital communications strategy, including social media management, electronic press releases and quarterly e-newsletters
- Support planning and marketing for events on behalf of nonprofit and city government clients
- Develop and implement multi-channel marketing campaigns
- Conduct regular client meetings to ensure projects are meeting business goals and deadlines
- Oversee communications budgets for clients to ensure appropriate spending and resource allocation
- Represent Tripepi Smith at high-level community events and business conferences to network and develop business opportunities

### TRIPEPI SMITH – JUNIOR BUSINESS ANALYST

06/23 – 09/25

### SAN DIEGO STATE UNIVERSITY – NEW STUDENT & PARENT PROGRAMS AMBASSADOR

08/21 – 05/23

- Help both prospective and new students make a smooth transition to university life
- Provide accurate information about SDSU policies and procedures for incoming students
- Assist first-year and transfer students and their families during orientation programming

## EDUCATION

### SAN DIEGO STATE UNIVERSITY – SAN DIEGO, CA

- Dual Major: Bachelor of Arts in Political Science and Sociology

### CERTIFICATIONS

- Google Ads Creative ..... 08/24
- Google Ads Display ..... 06/24
- Google Ads Search ..... 02/24
- Google Ads Video ..... 02/24
- Fundamentals of Media Relations ..... 10/23
- Sprout Social ..... 07/23
- Constant Contact Certified Solutions Provider ..... 07/23
- Hootsuite Social Marketing ..... 06/23

### SOFTWARE

- Canva
- Constant Contact
- Google Suite
- Microsoft Office Suite
- WordPress

**TED HWANG****TRIPEPI SMITH – JUNIOR BUSINESS ANALYST****07/24 – PRESENT**

- Manage internal marketing efforts, including managing social media, creating and publishing news releases and e-newsletters, coordinating conference and networking event plans, overseeing partner relations and more
- Write articles and press releases for local government agencies and private clients

**CLAREMONT MARKETING GROUP – ACCOUNT MANAGER****12/23 – 05/24**

- Formed and maintained relationship with sales performance software startup DataBased; scheduled and led weekly meetings with client
- Led team of four marketing associates and oversaw all client teamwork, ensuring that deadlines and quality standards were being met
- Led strategy and production of Facebook advertisements, and established a scalable funnel for quality customer outreach, converting 14% of leads, an increase from 2%

**RAINTREE PARTNERS CAPITAL – WINTER PRIVATE EQUITY ASSOCIATE INTERN****10/23 – 02/24**

- Utilized knowledge in financial modeling to build three due diligence CIM evaluations and create 14 investment theses for industries to be reviewed by managing partners
- Researched more than 100 private equity search acquisition target sectors by building value chain maps, containing over nodes in the environmental services industry
- Interviewed and managed a team of two interns and set and achieved goals of collectively producing 40 industry pitch decks

**APERTURE RESEARCH – BUSINESS DEVELOPMENT INTERN****05/23 – 08/23**

- Identified and secured four strategic client partnerships for crypto market-making service
- Developed and led new customer outreach strategy upon pivoting to real estate software, sourcing and securing one early-stage client in the Los Angeles area
- Received customer feedback and eliminated pain points to build competitive advantages
- Leveraged knowledge in Python to engineer an AI platform to assign risk scores to potential tenants and identify fraudulent leasing applications

**EDUCATION****POMONA COLLEGE – CLAREMONT, CA**

- Bachelor of Arts in Economics

**CERTIFICATIONS**

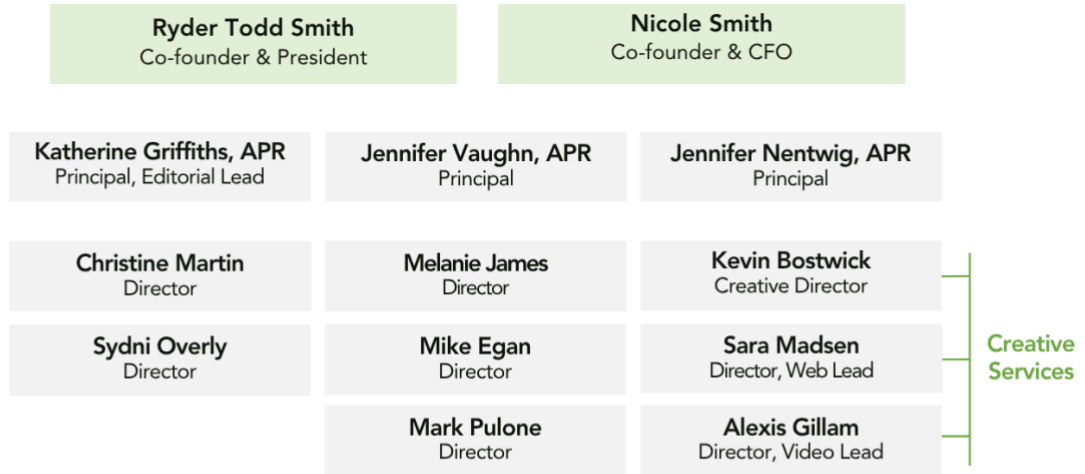
- Hootsuite Social Marketing ..... 07/24
- Sprout Social ..... 07/24

**SOFTWARE**

- Canva
- Microsoft Office Suite

# APPENDIX B: TRIPEPI SMITH TEAM

## Organization Chart



Sr. Business Analysts		
Kaitlyn Wu	Melanie Moore	Dana Sovinec
Devyn Fisher	Kalee Cummings	Peter Johnson
Kaetlyn Hernandez	Kylie Sun	Barbara Beran
Sienna Boyd		

Business Analysts		
Cailyn Thompson	Morgan Teruel	Devin Antonio
Valerie Nevarez	Kendall Lowery	Olivia Rizzuto
Abigail Romano	Amy Gallagher	Alexis Kalugin
Madeline Wilson	Hannah Wedepohl	Alyson Edwards
Mia Valenzuela		

Jr. Business Analysts		
Dominick Beaudine	Sarah Klem	Cameron Sullivan
Claire Blodget	Ted Hwang	Sofia Gonzalez
Julia Gale	Frank Applebaum	Ava Whitehorn
Emma Catuara	Erica Chandler	Flor Porras
Talia James	Ervin Velasquez	Paris Davis
Benjamin Smith	Nicole Weber	Abby Barahona

Designers
Kjerstin Wingert (Sr.)
Sean Talbot (Sr.)
Nina Garcia (Sr.)
Jenni Wechsler
Alexis Mendez
Jenna Haubruge (Jr.)
Jessa Laboissonniere (Jr.)

Videographers
Josh Hernandez
Nolan Voge
Michael Garcia
Jeremy Camp
Daniel Ceruti (Jr.)
Audrin Baghaie (Jr.)
Christina Haverilla (Jr.)

Website Developers
Maximilian Weirach
Kathleen Mercado (Jr.)

Task	Staff	Retainer Hrs/ Week	Rate/ Hr	Total Retainer (52 Weeks)	One Time Cost (Low)	One Time Cost (Med)	One Time Cost (High)
<b>Digital and Social Media Management</b>	Duran / Gonzales	5.25	\$100	\$27,300			
<b>Community Engagement</b>							
Community Surveys	Romanelli				\$15,000	\$45,000	\$65,000
Meeting/Workshop Support	Romanelli	2	\$250	\$26,000			
<b>Video, Photography &amp; Audio Production</b>							
Video, Photography & Audio services	Orion	5	\$200	\$52,000			
Half-day Smartphone Video Training	Shearer					\$3,650	\$3,650
Half-day B-roll Shoot	Shearer					\$2,950	\$5,900
<b>On-Call Media Relations Support</b>							
Media List Development	Romanelli				\$250	\$250	\$250
Media Training for CSD Staff	Romanelli				\$3,500	\$3,500	\$3,500
Consulting/Interview Prep	Romanelli	0.25	\$250	\$3,250			
Writing	Romanelli	0.5	\$250	\$6,500			
Story Pitching	Romanelli	0.25	\$250	\$3,250			

<b>Website Content &amp; Analytics</b>	Duran / Gonzales	2.75	\$100	\$14,300			
<b>Community Outreach Materials</b>	Romanelli	1	\$250	\$13,000			
<b>Measurement &amp; Reporting</b>							
Biweekly Team calls/Ongoing Consulting	Romanelli	0.25	\$250	\$3,250			
	Duran	0.25	\$250	\$3,250			
DKS - Monthly Analytics Dashboards	Duran / Gonzales	0.25	\$100	\$1,300			
DKS - Engagement Metrics/Performance	Duran / Gonzales	0.25	\$100	\$1,300			
<b>Sub Totals</b>		18		<b>\$127,400</b>	\$18,750	\$55,350	\$78,300
Misc. OOP Expenses/mileage, etc					\$12,000	\$15,000	\$17,500
<b>Total: Retainer Fees + One-Time Costs and OOP expense budget WITHOUT survey research included</b>		<b>18</b>			<b>\$143,150</b>	<b>\$152,750</b>	<b>\$158,200</b>
<b>Total: Retainer Fees + One-Time Costs and OOP expense budget WITH survey research included</b>		<b>18</b>			<b>\$158,150</b>	<b>\$197,750</b>	<b>\$223,200</b>

# FEE PROPOSAL

## RATES & CONDITIONS

PROPOSED SERVICES	ANNUAL ESTIMATE	MONTHLY	ESTIMATE HOURS
Communications Strategy and Annual Editorial Planning	\$18,000.00	\$1,500	5-10
Digital and Social Media Management	\$30,000.00	\$2,500	10-15
Community Engagement	\$30,000.00	\$2,500	10-15
Video, Photography, and Audio Production (as needed)	\$12,000.00	\$1,000	5-10
Media Relations, Misinformation Monitoring, and Rapid Response	\$12,000.00	\$1,000	5-10
<b>TOTAL</b>	<b>\$102,000.00</b>	<b>\$8,500.00</b>	<b>35-45</b>

- » President - \$275/hour
- » Executives - \$250/hour
- » Directors - \$200/hour
- » Specialist/Design/Video/Photography - \$175/hour
- » Translator - \$125/hour
- » Support Staff - \$100/hour

## — CONTRACT TERMS & CONDITIONS —

CV Strategies complies with all required services as described in the Request for Proposals and present this proposal, which is valid for a period of at least 90 days from the date of receipt. All data, documents, and other products used or developed in the creation of this proposal will be and remain the property of CV Strategies and may be subject to copyright. Our team is prepared to begin work on this project immediately. Either party may end this agreement by providing written notice to the other party. In the event of termination, CV Strategies shall be paid for all hours and expenses accrued up to the date of termination. CV Strategies will notify the client as we are approaching the estimated cost above.

Our firm owns and maintains all of its own equipment and supplies are included in the cost so there would be no additional charge to the client. Optional services or any variability in services rendered by CV Strategies will be billed to the client based on the hourly rate for communications services and will be agreed to by providing a signed written notice. Hard costs incurred by CV Strategies will be billed to the client with a nominal service charge of 10% (not to exceed \$250 per item). This includes all anticipated hard costs such as printing, mailing, photography, video, advertising, etc. Required travel mileage will be billed at the published IRS rate. Travel time is billed at half time. All services and hard costs will be billed monthly. Invoices should be paid in full upon receipt.

# FEE PROPOSAL

Hidden Valley Lake Community Services District has requested a range of necessary elements with optional additional elements. We have broken down the cost proposal into a combination of Retainer and Time & Materials to best match the elements. Both models offer a unique set of benefits:

- **Retainer:** Sustains outreach momentum by ensuring a set of recurring deliverables at a set monthly cost, usually for a period of at least 12 months.
- **Time & Materials:** Allows flexibility to “ramp up” or “ramp down” efforts according to budget and priorities.

## Necessary Elements: Retainer

Service/Deliverable	Scope
Digital and Social Media Management	Creating and distributing up to 8 social media posts per month. Weekly observation and response to comments and questions
Check-In Meetings/Strategy Discussions and Reporting Plan	Virtual 30-minute check-in meeting and strategy discussion with project team each month. Includes agenda, meeting notes and recap to-do email. Creation of a reporting plan each month
<b>Monthly Subtotal</b>	<b>\$3,375</b>
<b>Annual Total</b>	<b>\$40,500</b>

## Necessary Elements: Time & Materials

Deliverable	Scope	Estimated Cost
Community Engagement: <b>Public Workshop</b>	Planning and facilitation of up to one virtual town hall or community workshop. Includes creation of PPT deck and pre-event coordination. In-person includes travel costs. Virtual includes meeting recording and post-production (editing and adding closed captions)	\$7,410/in-person workshop \$4,725/virtual workshop
Community Engagement: <b>Community Feedback Form</b>	Question development and form creation (using Google Forms), analytics and summary report	\$1,160
Community Engagement: <b>Outreach Campaign Assistance</b>	Campaign outreach assistance includes strategy development, research and content development	\$2,730
Video, Photography and Audio Production: <b>Event Photography</b>	Pre-production, event attendance and post-production of photos. Includes travel costs	\$4,585
Video, Photography and Audio Production: <b>Animated Video</b>	Scriptwriting, animation and voiceover for the creation of up to 1.5-minute animated video. Includes music, captions, voiceover and stock image fees	\$4,770

Deliverable	Scope	Estimated Cost
Video, Photography and Audio Production: <b>2-4 Minute Video</b>	Pre-production, production (1 full day onsite) and post-production for a video up to 4 minutes. Includes travel costs and equipment fees	\$6,750
On-Call Media Relations Support: <b>Press Release</b>	Drafting 1 press release up to 750 words. Includes research, drafting and distributing	\$750
On-Call Media Relations Support: <b>Crisis Communications</b>	Includes 1 hour strategy call with a Director and Senior Business Analyst followed by a detailed action item list for both the District and Tripepi Smith	\$705
<b>Estimated Total</b>		<b>\$33,585</b>

## Optional Additional Services: Time & Materials

Deliverable	Scope	Estimated Cost
Cloud Webmaster - Website Content Management	Ongoing content development and updates to the District's website	Range based upon needs: \$710 - \$2,000+
Graphic Design	Flyer	\$1,700
(excludes print and mailing fees)	Brochure	\$1,750
	Mailer	\$1,050
Newsletter Content Curation	Review of District-provided content for newsletter	\$2,170
Express Communications Assessment	Kickoff meeting, 6 virtual interviews up to 1 hour each, analysis of current platforms and outreach methods/strategies, assessment report with outreach recommendations and virtual presentation to Board or Executive Team	\$26,650
<b>Estimated Total</b>		<b>\$34,030</b>

Should HVLCSD determine Tripepi Smith is the most qualified and responsive vendor, but has a budget number that it must hit, then Tripepi Smith remains open to collaborating to narrow the scope engagement or refine our understanding of the scope needs and will modify our pricing accordingly.

## As-Needed Services

Tripepi Smith will apply the following standard hourly rates and related fees for any authorized as-needed (Time & Materials) work. Such work must be clearly authorized in writing before proceeding.

2026-27 Hourly Rates	Standard	Reduced Retainer
Principal	\$380	\$315
Director	\$265	\$225
Art/Creative Director	\$265	\$225
Senior Business Analyst	\$205	\$180
Business Analyst	\$150	\$125
Junior Business Analyst	\$115	\$100
Senior Videographer/Animator	\$205	\$175
Senior Photographer	\$175	\$150
Videographer/Photographer	\$140	\$120
Junior Videographer/Photographer	\$115	\$100
Senior Graphic Designer	\$195	\$165
Graphic Designer	\$140	\$120
Junior Graphic Designer	\$115	\$100
Web Developer	\$210	\$185
Junior Web Developer	\$115	\$100
Drone Operator	\$205	\$180
Council Chamber A/V Operator	\$115	\$100

### Invoicing & Payment Terms

At Tripepi Smith, we bill on either a Retainer, Fixed Fee or Time & Materials basis, with each billing type following its own payment schedule. Regardless, terms are Net 30 days.

- Fixed Fee work is billed upon defined milestones.
- Time & Materials work is billed in 15-minute increments (i.e. 4.0, 1.25, 6.5 or 0.75 hours) at the end of the month in which work is done.
- Retainer work is billed on the 15th of each month.

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT RFQ Proposal Evaluation & Ranking Sheet

*Consultant Selection — Demonstrated Competence, Qualifications & Fair/Reasonable Price | Confidential — Evaluation Committee  
Use Only*

**HVLCSD Consultant Selection Policy**

*HVLCSD intends to select a Consultant based on demonstrated competence and qualifications for the types of services to be performed at a fair and reasonable price to the public. HVLCSD will review all proposals and evaluate them according to the following criteria: Completeness of the proposal • Overall public relations approach • Relevant work experience/references • Qualifications of key project team members • Level of hourly/weekly effort estimated.*

*The Consultant may be selected based on information included in the proposal, or may be requested to interview prior to final selection.*

<b>Project / RFQ Title:</b>		<b>RFQ Number:</b>	
<b>Firm / Consultant Name:</b>		<b>Evaluation Date:</b>	
<b>Evaluator Name:</b>		<b>Evaluator Title / Role:</b>	

SCORING LEGEND					
0 — Not Addressed	1 — Poor	2 — Below Average	3 — Meets Expectations	4 — Above Average	Max score per criterion is listed. Score = (Raw / Max Raw) × Max Pts

Evaluation Criteria	Max Pts	Evaluator 1	Evaluator 2	Evaluator 3	Notes / Comments
<b>SECTION 1 — NECESSARY ELEMENTS (Required Submissions)</b>		<b>Section Maximum: 20 pts</b>			
<i>Items marked * are mandatory — a score of 0 on any starred item disqualifies the proposal from further consideration.</i>					
* Proposal submitted by stated deadline	Pass/Fail				
* Proposal signed and properly executed	Pass/Fail				
* All required certifications, licenses & registrations included	5				
* Acknowledgement of all addenda (if issued)	5				
Evidence of required insurance coverage types and limits	5				
Conflict of interest disclosure / non-collusion affidavit	5				
<b>Section Subtotal</b>	<b>/ 20</b>				
<b>SECTION 2 — COMPLETENESS OF THE PROPOSAL</b>		<b>Section Maximum: 35 pts</b>			
<i>Evaluate how thoroughly and clearly the proposal responds to every requirement in the RFQ.</i>					
All sections of the RFQ addressed and in the correct order	10				

Responses are thorough and directly answer each requirement	10				
Assumptions, exclusions, and exceptions clearly noted	5				
Proposal is professionally presented, well-organized, and error-free	5				
Subcontractor / subconsultant information provided (if applicable)	5				
<b>Section Subtotal</b>	<b>/ 35</b>				

### SECTION 3 — OVERALL PUBLIC RELATIONS APPROACH

Section Maximum: 35 pts

*Assess the consultant's strategy for community engagement, stakeholder communication, and public outreach in the context of HVLCS D services.*

Clarity and coherence of proposed PR / outreach strategy	10				
Approach to community engagement and stakeholder communication	10				
Methods for transparent, accessible public information dissemination	5				
Plan for handling public inquiries, complaints, and media relations	5				
Understanding of HVLCS D's community context and customer base	5				
<b>Section Subtotal</b>	<b>/ 35</b>				

### SECTION 4 — RELEVANT WORK EXPERIENCE / REFERENCES

Section Maximum: 45 pts

*Score based on the depth, relevance, and verifiability of similar projects. Conduct reference calls and record feedback in notes.*

Number and scope of similar water/community services projects completed	10				
Comparable project scale and complexity to this engagement	10				
Experience working with California water agencies or similar regulatory environments	10				
Three (3) verifiable references provided — similar scope required	5				
Reference verification — quality of feedback from past clients (score after calls)	5				
Track record: on-budget and on-schedule performance	5				
<b>Section Subtotal</b>	<b>/ 45</b>				

### SECTION 5 — QUALIFICATIONS OF KEY PROJECT TEAM MEMBERS

Section Maximum: 40 pts

*Evaluate the individuals who will actually perform the work — not firm credentials alone.*

Project manager qualifications, credentials, and relevant experience	10				
--	----	--	--	--	--

Technical staff expertise aligned to the scope of work	10				
Resumes / CVs demonstrate required licenses, certifications, and depth	10				
Team stability — key personnel committed to this project for its duration	5				
Availability / current workload allows adequate dedication to HVLCSD	5				
<b>Section Subtotal</b>	<b>/ 40</b>				
<b>SECTION 6 — LEVEL OF HOURLY / WEEKLY EFFORT ESTIMATED</b>		<b>Section Maximum: 25 pts</b>			
<i>Assess whether the estimated effort is realistic, transparent, and represents fair/reasonable pricing to the public.</i>					
Hours or weekly effort estimated per task / deliverable are realistic	8				
Hourly rate schedule provided, complete, and clearly itemized	7				
Total fee / cost proposal represents fair and reasonable pricing	5				
Effort allocation among personnel levels is appropriate to the work	5				
<b>Section Subtotal</b>	<b>/ 25</b>				
<b>GRAND TOTAL SCORE</b>	<b>200</b>				

<b>OVERALL RANKING SUMMARY (Complete After All Proposals Are Scored)</b>					
Rank	Firm / Consultant Name	Evaluator 1	Evaluator 2	Evaluator 3	Composite Score
#1					
#2					
#3					
#4					
#5					

Interview Required? <input type="checkbox"/> No — Select Based on Proposal <input type="checkbox"/> Yes — Schedule Interview Before Final Selection <span style="float: right;">Interview</span> Date: _____			
<i>I certify this evaluation was completed independently and without bias.</i>	Signature: _____	Printed Name: _____	Date: _____

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** Yes

**Meeting:** Finance Committee

**Budgeted Amount:** \$1,565,600

**To:** Finance Committee

**Cost Estimate:** \$186,507

**From:** General Manager

**Funding Source:** 130

**Written by:** Project Manager

**Funding Account #:** 5-70-7204

**Project Name:** Isolation Valve Installation  
Project

**Project #:** 428

### AGENDA ITEM #: 5

**AGENDA ITEM TITLE:** Review and Recommend the Approval of Piazza Construction's Bid of \$186,507 for the Installation of 7 Isolation Valves

**SUMMARY:** A total of 6 contractors bid for the FY 25-26 Isolation Valves Project under which 7 isolation valves will be installed in various locations of the water distribution system. The bids included:

Bidder	Contractor	Bid Total
1	Piazza Construction	\$186,507.00
2	Terracon Constructors, Inc	\$199,964.00
3	CATS4U, Inc	\$215,000.00
4	North Bay Excavation, Inc	\$216,500.00
5	Bear Mountain Construction	\$257,654.22
6	HYPER Pro Resource & Equipment, Inc	\$258,250.00

**BACKGROUND/ANALYSIS:** In July of 2025 the District completed the Water Distribution System Reliability Advance Assistance Project under which the drinking water distribution system was assessed for deficiencies and 65% designs for recommended improvements were drafted. One of the recommendations included the installation of additional isolation valves to reduce the impact of water shutoffs resulting from unanticipated outages or repairs.

Approximately half of the recommended isolation valves – as well as a few additional ones that were identified by the Utility Superintendent – will be installed in this first phase. The remainders will be installed in FY 26-27.

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**RECOMMENDATION:** Recommend approval of Piazza Construction's bid for the installation of 7 isolation valves

**ATTACHMENTS:**

- a) Excerpt of Piazza Construction's bid
- b) DCCM's Bid Tabulation Summary containing a review and recommendation of the proposal's received

# PROPOSAL

**For: Construction of the FY25-26 Isolation Valve Project**

For the Hidden Valley Lake Community Services District, Lake County, California.

TO THE BOARD OF DIRECTORS  
OF THE HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

The undersigned, as bidder, declares that it has carefully examined the work, the annexed proposed form of contract, and agrees that if this Proposal is accepted to contract with the Hidden Valley Lake Community Services District, under the form of contract annexed hereto, to provide all the necessary tools, apparatus, and other means of accomplishing the work as specified in the contract in the manner and time herein prescribed, and in accordance with the requirements of the District as therein set forth, and to take in full payment thereof the following prices of the work to be done completely performed to the satisfaction of the Hidden Valley Lake Community Services District, to-wit:

### Contractor's Bid Proposal

Item No.	Item Description	Estimated Quantity	Unit of Measure	Unit Cost (in figures)	Total Cost (in figures)
1	Mobilization	1	LS	5,700.00	5,700.00
2	Traffic Control System	1	LS	16,500.00	16,500.00
3	(S) 6" Insertion Valve	6	EA	13,500.00	81,000.00
4	(S) 8" Insertion Valve	1	EA	14,200.00	14,200.00
5	Trench Excavation & Backfill	7	EA	7,200.00	50,400.00
6	Trench Shoring & Bracing	1	LS	1,200.00	1,200.00
7	Concrete Pad	7	EA	1.00	7.00
8	Asphalt Concrete - Trench Paving (Permanent)	7	TONS	2,500.00	17,500.00
<b>Total Bid:</b>				<b>\$</b>	<b>186,507.00</b>

**Dollars**

**Written Amount**

One hundred eighty-six thousand, five hundred and seven dollars.



May 6, 2026

Via: E-Mail

Paul Kelley  
General Manager  
Hidden Valley Lake CSD  
19400 Hartmann Road  
Hidden Valley Lake, CA 95467

**Re: Review of Bid Proposals**  
FY 25-26 Isolation Valves Project

Dear Paul Kelley:

We have reviewed the bid proposals received by the District for the subject project. The following is a summary of our review.

The bid opening was held on May 5, 2026 at 1:30pm, and a total of 6 bids were received. The bid cost totals ranged from \$186,507 to \$258,250. The engineer's estimate was \$169,500. A summary of the bids is shown in the table below:

Bidder	Contractor	Bid Total
1	Piazza Construction	\$186,507.00
2	Terracon Constructors, Inc	\$199,964.00
3	CATS4U, Inc.	\$215,000.00
4	North Bay Excavation, Inc	\$216,500.00
5	Bear Mountain Construction	\$257,654.22
6	HYPER Pro Resource & Equipment, Inc	\$258,250.00

A Bid Tabulation Summary, including the engineer's estimate and the six contractors' bid results, are attached. We reviewed the bid package of the low bidder, Piazza Construction, to assure that all forms and required documentation for accuracy and completeness. Piazza Construction submitted all of the required bid proposal forms, acknowledgement of Addendums and a bid bond. All of the documentation submitted was complete. Piazza Construction has a valid current contract license of Class A and valid Public Works Contractor DIR registration. Piazza Construction's bid total is 10% above the engineer's estimate.

Based on our review of the above information, Piazza Construction has the lowest responsive bid proposal, and we recommend awarding the project to Piazza Construction in the amount of \$186,507.

Regards,

**DCCM Infrastructure, Inc.**

**Heidi E. Utterback**  
Engineering Services Manager  
[hutterback@dccm.com](mailto:hutterback@dccm.com)

cc: Hannah Davidson  
Steve Van Saun

Hidden Valley Lake CSD - FY25-26 Isolation Valve Project  
 Bid Tabulation  
 Bid Opening: 05/05/2026 @ 1:30pm

Item No.	Item Description	Estimated Quantity	Unit of Measure	Engineer's Estimate		Piazza Construction		Terracon Constructors, Inc		CATS4U, Inc		North Bay Excavation, Inc		Bear Mountain Construction		HYPER Pro Resource & Equipment	
				Unit Cost	Item Total	Unit Cost	Item Total	Unit Cost	Item Total	Unit Cost	Item Total	Unit Cost	Item Total	Unit Cost	Item Total	Unit Cost	Item Total
1	Mobilization	1	LS	\$13,000.00	\$13,000.00	\$5,700.00	\$5,700.00	\$17,059.00	\$17,059.00	\$17,000.00	\$17,000.00	\$11,180.00	\$11,180.00	\$28,262.26	\$28,262.26	\$25,000.00	\$25,000.00
2	Traffic Control	1	LS	\$5,000.00	\$5,000.00	\$16,500.00	\$16,500.00	\$24,876.00	\$24,876.00	\$28,500.00	\$28,500.00	11,180.00	11,180.00	\$12,640.65	\$12,640.65	\$6,000.00	\$6,000.00
3	(S) 6" Insertion Valve	6	EA	\$16,000.00	\$96,000.00	\$13,500.00	\$81,000.00	\$13,898.00	\$83,388.00	\$12,300.00	\$73,800.00	13,395.00	80,370.00	\$20,497.76	\$122,986.56	\$17,500.00	\$105,000.00
4	(S) 8" Insertion Valve	1	EA	\$19,000.00	\$19,000.00	\$14,200.00	\$14,200.00	\$14,143.00	\$14,143.00	\$12,800.00	\$12,800.00	17,120.00	17,120.00	\$22,654.20	\$22,654.20	\$22,000.00	\$22,000.00
5	Trench Excavation & Backfill	7	EA	\$1,000.00	\$7,000.00	\$7,200.00	\$50,400.00	\$5,502.00	\$38,514.00	\$8,600.00	\$60,200.00	11,040.00	77,280.00	\$7,251.53	\$50,780.71	\$10,500.00	\$73,500.00
6	Trench Shoring & Bracing	1	LS	\$5,000.00	\$5,000.00	\$1,200.00	\$1,200.00	\$7,648.00	\$7,648.00	\$5,655.00	\$5,655.00	2,780.00	2,780.00	\$3,382.82	\$3,382.82	\$7,850.00	\$7,850.00
7	Concrete Pad	7	EA	\$1,500.00	\$10,500.00	\$1.00	\$7.00	\$510.00	\$3,570.00	\$785.00	\$5,495.00	1,030.00	7,210.00	\$1,092.13	\$7,644.91	\$1,500.00	\$10,500.00
8	Asphalt Concrete - Trench Paving	7	TONS	\$2,000.00	\$14,000.00	\$2,500.00	\$17,500.00	\$1,538.00	\$10,766.00	\$1,650.00	\$11,550.00	1,340.00	9,380.00	\$1,331.73	\$9,322.11	\$1,200.00	\$8,400.00
<b>Total Cost</b>				<b>\$169,500.00</b>	<b>\$169,500.00</b>	<b>\$186,507.00</b>	<b>\$186,507.00</b>	<b>\$199,964.00</b>	<b>\$199,964.00</b>	<b>\$215,000.00</b>	<b>\$215,000.00</b>	<b>\$216,500.00</b>	<b>\$216,500.00</b>	<b>\$257,654.22</b>	<b>\$257,654.22</b>	<b>**</b>	<b>\$258,250.00</b>

\*\* Submitted their own bid proposal form

Mathematical Error that did not effect the bid results.

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** Yes

**Meeting:** Finance Committee

**Budgeted Amount:** \$167,500

**To:** Finance Committee

**Cost Estimate:** \$167,500

**From:** General Manager

**Funding Source:** 120

**Written by:** Project Manager

**Funding Account #:** 5-70-7212

**Project Name:** Wastewater Master Plan

**Project #:** N/A

### **AGENDA ITEM #: 6**

**AGENDA ITEM TITLE:** Review and Recommend the Approval of GHD's Wastewater Treatment Plant Master Plan Proposal for \$167,500

**SUMMARY:** A Wastewater Treatment Plant Master Plan will assess the remaining useful life of the wastewater treatment plant and prioritize rehabilitation needs. Such a plan will also help the District be proactive regarding community needs and regulatory compliance, and inform a future capital improvement plan under which the District will evaluate, prioritize, and schedule capital improvements.

The District issued a Request for Proposals in April of 2026 and GHD was the sole respondent. Per GHD's timeline, the plan will be completed in 7 months by the end of 2026.

**BACKGROUND/ANALYSIS:** The District has neither a water or wastewater master plan and new development near the District's service area has heightened the immediate need to evaluate its infrastructure. Staff recommend that a wastewater master plan be completed as soon as possible because the wastewater treatment plant would be significantly impacted by a new development.

**RECOMMENDATION:** Recommend approval of GHD's master plan proposal

**ATTACHMENTS:** GHD's *Wastewater Treatment Plant Master Plan* proposal

3200 East Camelback Road, Suite 210  
Phoenix, Arizona 85018  
United States  
www.ghd.com



GHD ref: 12694823

April 30, 2026

Hannah Davidson  
Project Manager  
Hidden Valley Lake CSD

**Professional Consulting Services for the Hidden Valley Lake Community Services District (District, HVLCSD) Wastewater Treatment Plant Master Plan**

Dear Ms. Davidson:

GHD, Inc (GHD) is pleased to provide professional consulting services for the Hidden Valley Lake Community Services District (CLIENT). The scope of professional services to develop a Wastewater Treatment Plant Master Plan (WWMP, Plan). This Plan will help the District better understand the status of its wastewater treatment plant and serve as a guide for the development of a Capital Improvement Plan/Program.

GHD is pleased to offer the attached scope of work and fee to the Client for a lump sum fee of **\$167,500**. Should you have any questions or comments regarding this scope and fee proposal, please do not hesitate to contact the undersigned.

The following sections summarizes project understanding and proposed scope of work, fee and schedule.

**Attachments:**

- Exhibit A – Scope of Work
- Exhibit B – Proposed Fee
- Exhibit C – Proposed Schedule
- Exhibit D – Project Key PersonneExperience
- Exhibit E – Project Experience

Regards,

A handwritten signature in blue ink that reads "Azad Kavoozi".

**Azad Kavoozi, PE**  
Project Manager

A handwritten signature in black ink that reads "Bhaskar Kolluri".

**Bhaskar Kolluri, PE**  
Business Group Leader

## Project Background

HVLCSD is a special district serving the Hidden Valley Lake community in southern Lake County, California. The District provides drinking water to more than 2,500 homes and a small share of businesses and provides wastewater services to 1,500 of those customers. The following information is an excerpt of the District's 2023 Sewer System Management Plan:

The District is comprised of approximately 1,882 acres and provides sewer service to nearly 1,500 residential connections and 15 commercial and institutional connections; the District does not service any heavy industrial customers. [ ]. The District assumes ownership for the sewer lateral portion extending from the main to the service connection property line (the lower lateral) while the property owner/entity assumes the remaining portion (the upper lateral). The wastewater collection system consists of approximately 15 miles of gravity mains ranging from 4- to 18-inches in diameter, 8 pumping stations, and 1.5 miles of forced main. Collected wastewater is discharged to the Hidden Valley Lake Community Services District Regional Water Reclamation Facility (RWRF), a treatment plant located off of Grange Road, south of Putah Creek. The RWRF treats an average dry weather flow of 0.350 million gallons per day (MGD) and is capable of treating a peak flow of 0.894 MGD. Raw wastewater is treated with a series of processes including mechanical screening, extended aeration and activated sludge, clarification, direct filtration, and chemical addition processes. After providing tertiary level treatment, the RWRF discharges treated effluent to 412 acre-feet, clay-lined storage pond where it is held for golf course irrigation via 1.5 miles of reclaimed water transmission pipe; the District's Waste Discharge Hidden Valley Lake Community Services District Page 2 of 8 Development of a Wastewater Treatment Plant Master Plan Identification (WDID) Number is 5SSO10967. The storage pond is sized to hold effluent from the RWRF plus flows from a 1 in 100-year recurrence interval wet weather event, however the collection system and RWRF were not designed with the intention of collecting and treating stormwater. Data on the sewer system are collected and maintained through multiple facets: Microsoft Excel spreadsheets, in the SCADA Historian software, and on paper documents. Additional data is used from external organizations, such as the National Oceanic and Atmospheric Administration (NOAA) or the United States Geological Survey (USGS), to perform [infiltration and inflow] studies on the collection system.

## Project Understanding

The aging infrastructure existing facility components require condition assessments to determine remaining useful life and prioritize rehabilitation. A proactive approach to asset management will mitigate risks, optimize lifecycle costs, and sustain long-term performance. The Wastewater Treatment Master Plan (WWMP) will serve as a strategic roadmap for HVLCSD to:

- **Improve Operational Efficiency:** Identify and implement measures to enhance treatment performance and reduce energy and chemical costs.
- **Optimize Capital Investments:** Develop a phased capital improvement plan to address short-term needs while planning for future growth.
- **Leverage Advanced Technologies:** Explore the feasibility of emerging wastewater treatment methods, such as Membrane Bioreactors (MBRs), to enhance system performance.
- **Enhance Community and Stakeholder Collaboration:** Engage key stakeholders, including the Heritage Land Bank, Solid Waste Services, and the Girdwood Board of Supervisors, to ensure alignment with community objectives and priorities.

By addressing these challenges and opportunities, the Facility Plan will enable HVLCSD to meet the evolving needs of the community while safeguarding the environment and maintaining regulatory compliance.

## **Exhibit A – Scope of Work**

GHD will complete the proposed scope of work based on the fee estimate attached as **EXHIBIT B**. The scope is classified into five (5) key task categories listed below:

- Task 1 – Project Management, Meetings, and QA/QC and Background Document Review
- Task 2 – Water Reclamation Facility (WRF) Assessment
- Task 3 – Capital Improvement Planning
- Task 4 - Master Plan Report (WWMP)

### **Task 1 – Project Management, Meetings and Background Document Review**

#### **Subtask 1.1 – Project Management**

GHD will manage the project scope, budget, schedule, resources, quality assurance, and stakeholder engagement throughout the duration of the project, including close-out activities. GHD will develop and provide a design schedule to the CLIENT and OWNER. At project close-out, GHD will compile all project work products—including design documents, reports, meeting agendas and minutes, and other deliverables.

#### **Subtask 1.2 – Kick-off Meeting**

GHD will coordinate and attend up to one (1) project kick-off meeting with the GHD and CLIENT to define the lines of communication, project schedule, and discuss the goals and outcome intended for the project. GHD will facilitate a collaborative kick-off session to understand growth areas, planned local developments, and historic planning efforts in the context of HVLCS D's existing wastewater infrastructure. Initial efforts will focus on addressing unique challenges and opportunities specific to the Wastewater Treatment Facility

GHD assumes the meeting will be held virtually.

#### **Subtask 1.3 – Progress Meetings**

GHD will coordinate and attend up to four (4) monthly status meetings with CLIENT throughout the duration of the Project. GHD will discuss comments, capture input, and review the regulatory permit application material. GHD will provide the agenda and distribute minutes after the meetings. GHD assumes these meetings will be held virtually with a duration of up to one (1) hour.

#### **Subtask 1.5 – Information Gathering / Data Collection**

GHD will conduct an initial site visit upon starting the project. The site visit will assume two GHD Engineers traveling to the site location to collect Facility as-builts, SCADA data, previous sampling data, operation and performance data, and additional information required to assist GHD in the performance process evaluation.

GHD will prepare and submit a request for information (RFI) to CLIENT and OWNER to support the investigation of the existing water system and design of improvements. The RFI may include, but is not limited to, water quality data, utility records, as-builts, control strategies, performance data, compliance records, equipment data sheets, and any additional information needed to support the work herein.

Review of Existing Data:

- Evaluate existing relevant reports, studies, and other available data provided by CLIENT.
- A data usability review, including QA/QC measures such as field duplicates, and evaluations of accuracy, precision, completeness
- Assessment of data gaps.
- Compilation and evaluation of operational records
- Collection and review of as-built drawings of well infrastructure, existing treatment systems (if any), electrical, and instrumentation
- SCADA data related to well operations and water quality monitoring

Assumptions:

- No additional sampling will be required to support the data review activities. The review will rely solely on existing data sets.
- The data and information will be readily available and attainable upon request from known sources.

Task 1 Deliverables

- Draft Background Review Technical Memorandum, present findings to District staff,
- Final Background Review Technical Memorandum

## **Task 2 – Water Reclamation Facility (WRF) Assessment**

### **Subtask 2.1 – Process Evaluation**

GHD will use as-builts, diagrams, operational data, and water quality data provided by CLIENT to perform a facility-wide risk and vulnerability assessment to identify systems and components most susceptible to failure or requiring attention.

### **Subtask 2.2 – Recycled Water Conveyance and Demands Assessment**

GHD will use as-builts, diagrams, operational data, and water quality data previously provided by CLIENT to conduct visual condition assessments of key treatment systems, including biosolids and recycled water facilities, by relevant technical disciplines (e.g., civil, mechanical, electrical).

### **Subtask 2.3 – Draft WRF Assessment Technical Memorandum**

GHD will prepare a draft WRF Assessment Technical Memorandum and present findings to District staff.

### **Subtask 2.4 – Final WRF Assessment Technical Memorandum**

GHD will incorporate comments from the draft WRF Assessment Technical Memorandum presented to District staff into a Final WRF Assessment Technical Memorandum.

### Task 2 Deliverables

- Draft WRF Assessment Technical Memorandum, present findings to District staff,
- Final WRF Assessment Technical Memorandum

## **Task 3 – Capital Improvement Planning**

### **Subtask 3.1 – Capital Improvement Planning Alternatives**

Based on the information gathered under Task 1.2 and Task 2, GHD will consider improvement projects, considering two or more alternatives for rehabilitating/improving the WRF evaluated based on criteria including risk, cost, operational impact, and regulatory compliance as key factors.

### **Subtask 3.2 – Capital Improvement Planning Cost Estimates**

GHD will prepare planning-level cost estimates for the proposed capital improvements and their alternatives, including soft costs and escalation. Considerations will be made for projected future growth/development in capital improvement recommendations. Facilitate discussions to confirm project priorities and refine the phased implementation plan.

### **Subtask 3.3 – WRF Expansion Alternative Analysis Technical Memorandum**

GHD will prepare a draft WRF Expansion Alternative Analysis Technical Memorandum, present findings and recommendations to District staff, and incorporate comments into a Final WRF Expansion Alternative Analysis Technical Memorandum.

### **Subtask 3.4 – Prioritized List of WRF Improvement Projects**

GHD will develop a prioritized list with CLIENT's feedback of WRF improvement projects for over the next 20 years.

### Task 3 Deliverables

- Draft WRF Expansion Alternative Analysis Technical Memorandum, present findings and recommendations to District staff,
- Final WRF Expansion Alternative Analysis Technical Memorandum

## **Task 4 – Master Plan Report**

### **Subtask 4.1 – Draft WWMP**

Based on the information gathered under Task 2 and 3, GHD will Compile and synthesize all technical evaluations, project recommendations, and capital improvement plans into a comprehensive Wastewater Treatment Plant Master Plan document. GHD will submit the draft WWMP, to CLIENT for review and comment prior to submitting the final WWMP.

## Subtask 4.1 – Final WWMP

Based on the review meeting and feedback from CLIENT of the draft WWMP, GHD will incorporate changes and submit the final WWMP to CLIENT.

### Task 4 Deliverables

- Draft WWMP for District review and incorporate one round of consolidated comments.
- Final WWMP in Microsoft Word and PDF formats

## Assumptions & Exclusions

GHD applied the following assumptions in developing this proposed scope of work and fee estimate. CLIENT is responsible for review and agreement with all assumptions. If assumptions change during the project, GHD shall notify the CLIENT of those changes, and impacts that may change the scope and/or fee for GHD to successfully complete the project:

- This scope of work excludes all water quality testing and associated fees.
- Deliverables submitted to the project representatives and/or CLIENT will be reviewed, and written feedback and comments will be provided to GHD within ten (10) business days.
- CLIENT will provide requested information, if available.
- CLIENT will provide and coordinate access to the sites.
- This proposal excludes design services beyond those detailed and described in the scope of work.
- This proposal excludes permitting services.
- Any effort requested beyond the scope defined above, is excluded. However, additional effort can be requested by the GHD to be completed on a time and materials basis, above and beyond this scope and fee proposal.
- The Draft Report will be updated one (1) time after receiving review comments from the CLIENT and OWNER.

## Tentative Project Schedule

GHD estimates a duration of up to 7 months to deliver the above scope, which is dependent on the CLIENT providing the requested information in a timely manner. The schedule is subject to the project Notice-to-Proceed (NPT) date. The duration takes into account the impact of holidays and need for a completed plan by the end of the year 2026.

## Fees

GHD shall complete the proposed scope of work for the fee provided in **Exhibit B** on a lump sum basis. The project will be billed monthly. If additional services are requested by the CLIENT, beyond the scope defined in **Exhibit A** and/or the level of effort defined in **Exhibit B**, GHD may provide these additional services on a lump sum basis.

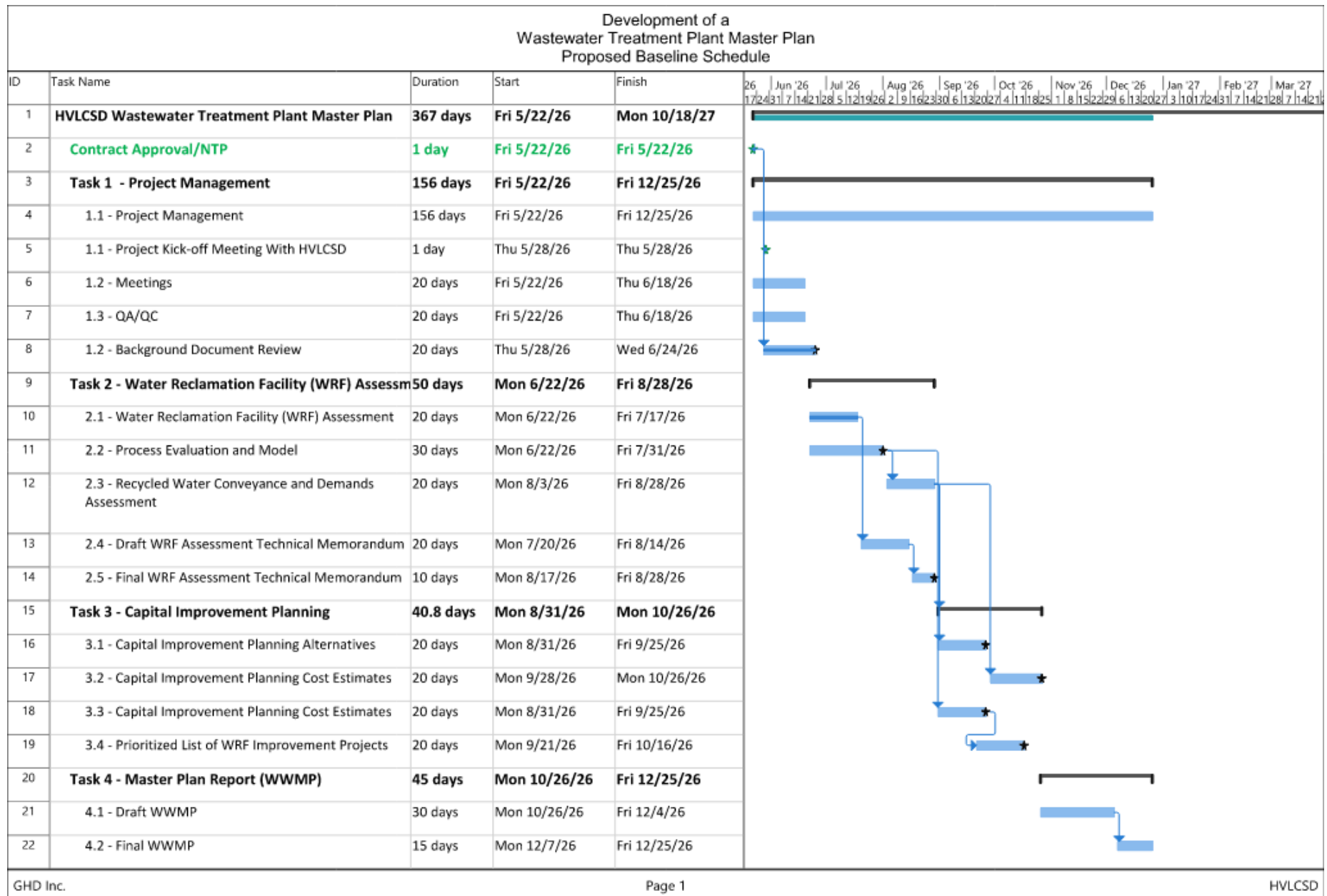
# Exhibit B – Proposed Fee



## Wastewater Treatment Plant Master Plan 12694823

Description	Ryan Crawford	Michelle Marsh	Azad Kavoosi	Coenraad Pretorius	Hector Ruiz	Gonzalo Roberts Cervantes	Parker Smith	Ricardo Naranjo	Jarod Calderon	Total Hours	Labor Total	Estimated Project Total	
	Project Director	Senior Project Manager	QA/QC	Senior Process Specialist	Asset Management Specialist	Structural Engineer	Project Engineer	AutocCAD	Admin				
	\$280	\$270	\$270	\$322	\$312	\$280	\$145	\$145	\$147				
<b>Task1</b>	<b>Project Management, Meetings and Background Document Review</b>										<b>98</b>	<b>\$23,270</b>	<b>\$23,270</b>
Subtask 1.2	Kickoff Meeting	2	2	2	2	2	2	2	0	0	14	\$3,758	\$3,758
Subtask 1.3	Meetings	4	8	4	4	4	2	12	0	0	38	\$9,196	\$9,196
Subtask 1.4	QA/QC	0	0	8	0	0	0	0	0	0	8	\$2,160	\$2,160
Subtask 1.5	Background Document Review	0	4	4	4	4	2	20	0	0	38	\$8,156	\$8,156
<b>Task2</b>	<b>Water Reclamation Facility (WRF) Assessment</b>										<b>274</b>	<b>\$63,714</b>	<b>\$63,714</b>
Subtask 2.1	Water Reclamation Facility (WRF) Assessment	0	4	8	8	8	4	20	0	0	52	\$12,332	\$12,332
Subtask 2.2	Process Evaluation and Model	0	4	8	8	8	4	20	0	0	52	\$12,332	\$12,332
Subtask 2.3	Recycled Water Conveyance and Demands Assessment	0	4	8	8	8	4	20	0	0	52	\$12,332	\$12,332
Subtask 2.4	Draft WRF Assessment Technical Memorandum	0	4	8	8	8	4	20	8	8	68	\$14,668	\$14,668
Subtask 2.5	Final WRF Assessment Technical Memorandum	0	4	8	8	8	4	10	4	4	50	\$12,050	\$12,050
<b>Task3</b>	<b>Capital Improvement Planning</b>										<b>216</b>	<b>\$48,512</b>	<b>\$48,512</b>
Subtask 3.1	Capital Improvement Planning Alternatives	0	0	8	8	8	4	20	0	0	48	\$11,252	\$11,252
Subtask 3.2	Capital Improvement Planning Cost Estimates	0	0	8	8	8	4	20	0	0	48	\$11,252	\$11,252
Subtask 3.3	WRF Expansion Alternative Analysis Technical Memorandum	0	0	8	8	8	4	20	8	8	64	\$13,588	\$13,588
Subtask 3.4	Prioritized List of WRF Improvement Projects	0	0	8	8	8	4	20	4	4	56	\$12,420	\$12,420
<b>Task4</b>	<b>Master Plan Report (WWMP)</b>										<b>168</b>	<b>\$32,004</b>	<b>\$32,004</b>
Subtask 4.1	Draft WWMP	0	0	4	8	8	4	40	20	20	104	\$18,912	\$18,912
Subtask 4.2	Final WWMP	0	0	4	8	8	4	20	10	10	64	\$13,092	\$13,092
<b>Total Labor Hours</b>		<b>6</b>	<b>34</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>50</b>	<b>264</b>	<b>54</b>	<b>54</b>			
<b>Estimated Project Total</b>		<b>\$1,680</b>	<b>\$9,180</b>	<b>\$26,460</b>	<b>\$31,556</b>	<b>\$30,576</b>	<b>\$14,000</b>	<b>\$38,280</b>	<b>\$7,830</b>	<b>\$7,938</b>	<b>756</b>	<b>\$167,500</b>	<b>\$167,500</b>

# Exhibit C – Proposed Schedule



## Exhibit D – Key Personnel Experience



### Azad Kavooosi, PE, PEng, PMP | Project Manager

Azad brings extensive experience as a project manager and process designer, specializing in planning, designing, modeling, and constructing wastewater treatment plants for municipal clients. His expertise in biological modeling using industry-leading tools such as GPS-X, BioWin, and SUMO is particularly valuable for optimizing and simulating municipal wastewater treatment and biosolids processes. Azad led the process mechanical team for a design-build project at the City of Winnipeg's headworks facility, a state-of-the-art plant with a peak capacity of 330 MG/d. His technical expertise extends to open-channel hydraulics and advanced wastewater treatment processes, making him exceptionally well-suited for the challenges of the District's WWMP. Over the past four years, Azad has managed multiple wastewater treatment plant upgrade projects with a combined capital value >\$150 million. His clients have included municipalities, such as the Region of Niagara, the City of Toronto, the Town of Bradford, and the Town of Innisfil—demonstrating his ability to deliver projects for communities with challenges and needs similar to those of HVLCS. Currently, Azad serves as the project manager for three major upgrade projects at the Inland Empire Utilities Agency's RP-1 and Carbon Canyon facilities. These projects involve significant upgrades to various process areas, highlighting his expertise in handling complex, multi-disciplinary plant improvements.

<b>Qualifications</b>	MS, Chemical Engineering, University of Toronto; MS, Civil Engineering/Environmental, Sharif University of Technology; BS, Civil Engineering, Sharif University of Technology; Biological Process Design and Modelling, IHE DELFT University; Desalination, and Membrane Technology, IHE DELFT University; Civil Engineer, NV #031903; Professional Engineer, ON #10019409, MB #4617; Project Management Professional, Project Management Institute	<b>Yrs. Exp.</b>	17
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### Bhaskar Kolluri, PE | Project Director

Bhaskar has 20 years of experience leading the design and construction of water and wastewater infrastructure projects. His experience includes design and construction of pump stations, reservoirs, well equipping, and pipeline planning and design. Over the course of his career, Bhaskar Kolluri has served as a project manager and technical lead for several complex pump stations in Arizona and Texas, including potable and recycled water pump stations, wastewater lift stations, stormwater pump stations, and pump station retrofit projects. Bhaskar also has a strong technical understanding of pipeline rehabilitation and led several small to large diameter potable and sewer line rehabilitation projects.

<b>Qualifications</b>	MS, Environmental Engineering, University of Texas, El Paso; BS, Environmental Management, Andhra University; Civil Engineer, AZ #48217, NV #27635	<b>Yrs. Exp.</b>	20
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### Coenraad Pretorius, PE | Senior Process Specialist

Coenraad is a globally recognized expert in wastewater treatment and recycling, with 30 years of experience in process design and optimization. As GHD's former Service Line Leader for Wastewater Treatment and Recycling in North America, Coenraad collaborated with engineers worldwide to develop innovative, sustainable solutions for wastewater treatment facilities. His expertise makes him an invaluable resource for the Districts' WWMP project. Coenraad's extensive experience encompasses biological nutrient removal, secondary treatment design, capacity rating, process modeling, oxygen transfer, and grit removal. Recently, he has focused on process control and energy-saving strategies, particularly in optimizing mixing and aeration in aeration basins and anaerobic digesters. His ability to integrate cutting-edge strategies for energy efficiency and process optimization will be critical to addressing District's WWMP's unique challenges, including low-temperature influent and operational variability.

<b>Qualifications</b>	BS, Chemical Engineering, University of Stellenbosch; BS (Honors), Microbiology, University of Cape Town; BS, Genetics and Biochemistry, University of Stellenbosch; Civil Engineer, CA #63203	<b>Yrs. Exp.</b>	30
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### Hector Ruiz, PE | Asset Management Specialist

Hector brings over 34 years of extensive experience in utility management and wastewater engineering, with expertise spanning the planning, design, construction, and operation of complex water, wastewater, and stormwater systems. His background includes leading improvements and upgrades to wastewater treatment plants, lift stations, gravity sewer mains, and sewage force mains. Hector’s deep understanding of utility systems ensures a holistic approach to infrastructure planning and management. Hector’s expertise in utility management and wastewater system optimization makes him a vital asset for the District’s WWMP Facility Plan. His ability to balance operational priorities, regulatory compliance, and financial sustainability ensures that HVLCS D will receive actionable, value-driven recommendations. Hector’s deep understanding of public sector operations and infrastructure management allows him to approach challenges with a practical, owner-centric perspective, ensuring the success of the project.

<b>Qualifications</b>	MS, Civil and Environmental Engineering and Science, Stanford University; BS, Civil Engineering, California State Polytechnic University, Pomona; Civil Engineer, CA #55245	<b>Yrs. Exp.</b>	34
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### Gonzalo Roberts Cervantes, PE | Structural Engineer

Gonzalo is a California-licensed professional engineer in Los Angeles, California with over 15 years of experience in both the design of new structures and seismic retrofit and/or evaluation of existing buildings in a wide variety of sectors, including healthcare, research labs, central utility plans, higher education, commercial projects, and civil and water infrastructure. Gonzalo has extensive experience in design-build projects and excels in fast-track and complex projects employing creative approaches that leverage state-of-the-art structural engineering techniques and collaborative engagement of the entire project team. Gonzalo was the Structural Lead for HVLCS D’s Filber Effluent Structure Rehabilitation Project. He led the structural modifications to existing concrete basins with the objective to keep the plan operational while the old effluent structure was taking off-line during construction

<b>Qualifications</b>	MS, Earthquake Engineering, State University of New York; ME, Structural Analysis of Monuments and Historical Constructions, University of Minho (Portugal) - University of Catalonia, Spain; BS, Civil Engineering, National University of San Agustin, Peru; Civil Engineer, CA #80836	<b>Yrs. Exp.</b>	15
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# Exhibit E – Project Experience

## Similar Projects within the Last 5 Years | Various Clients and Locations

	Master Planning/CIP Planning	Project Management - OE and/or Detailed Design	Condition Assessment/Condition Analysis	Rehab of Existing Treatment Facilities	Surface Water & Groundwater Process Treatment Design	Design Standards/Guidelines or O&M Optimization	Structural Design Review/Rehab	Electrical Design Review/Rehab	Process Optimization	Asset Planning	Construction Cost Estimate	Project Funding	CMMS	Spare Parts Strategy	Confined Space Entry	Startup & Commissioning/Operations Support
Lenain WTP Master Plan & Rehabilitation/Expansion, City of Anaheim	•	•	•	•	•	•	•		•	•	•				•	•
Reverse Osmosis Water Treatment Plant Rehabilitation, City of Beverly Hills		•	•	•	•		•	•	•	•	•					•
Olympic Well Field Restoration and Arcadia WTP Expansion, City of Santa Monica		•	•	•	•		•	•	•	•	•		•	•	•	•
Asset Management (AM) Advisory Services and Groundwater Well AM Plan, San Jose Water	•		•		•	•			•	•	•					
Roemer Water Filtration Facility Expansion, West Valley Water District	•	•			•	•	•	•		•	•	•	•			•
Carlsbad Ocean Water Desalination Plant, Poseidon Resources	•	•			•	•	•	•		•	•	•	•			•
On-Call Engineering Services, Inland Empire Utilities Agency	•	•	•	•	•	•	•		•	•	•		•	•	•	•
Doheny Desalination Project, South Coast Water District	•	•			•	•	•	•	•	•	•	•	•			
Otay Water Treatment Plant, Orion Construction		•	•	•	•		•	•	•	•	•					•
GRIP AWTF, Water Replenishment District of Southern California	•	•			•	•	•	•	•	•	•	•	•	•		•
Huntington Beach Seawater Desalination, Poseidon Resources	•	•							•	•						
Engineering Design Guidelines, Inland Empire Utilities Agency		•	•	•		•	•	•	•	•	•		•	•	•	•
3A WRP, Moulton Niguel Water District	•	•	•	•			•	•	•	•	•					
CCWRF Asset Management Package III, Inland Empire Utilities Agency		•	•	•	•	•	•	•		•	•				•	
Strategic Asset Management Plan and CMMS Implementation, Water Facilities Authority	•		•							•			•			
Collection System Condition Assessment & Maintenance Optimization, Inland Empire Utilities Agency	•		•			•				•						
Roemer Water Filtration Facility Expansion, West Valley Water District	•	•	•	•	•	•	•	•		•	•	•	•	•		•

# **Millbrae Water Pollution Control Plant (WPCP) – Wastewater Treatment Plant Master Plan**

## **Client**

City of Millbrae, California

Contact: Nicole Tandel, PE – Senior Civil Engineer

Email: ntandel@ci.millbrae.ca.us

Phone: (650) 259-2545 | Mobile: (650) 942-1728

## **Project Description and Timeline**

GHD supported the City of Millbrae in development of a comprehensive Wastewater Treatment Plant Master Plan for the Millbrae Water Pollution Control Plant (WPCP), which provides primary and secondary treatment for municipal wastewater generated by approximately 21,000 residents prior to discharge to the Lower San Francisco Bay. The project evaluated treatment capacity, process performance, structural condition, regulatory compliance, operational reliability, and energy efficiency. The effort included condition and risk screening of major treatment units, residuals handling systems, electrical and control infrastructure, and site civil features, and resulted in a prioritized Capital Improvement Program (CIP).

Expected Timeline: Q4 2026

Actual Timeline: Q4 2026

## **Project Cost**

Estimated Cost: \$400,000

Actual Cost: \$400,000

## **Description of Services by Consultant**

- Wastewater treatment plant master planning
- Facility condition and risk assessment
- Capacity, loading, and regulatory compliance evaluation
- Review of historical flow and performance data
- Evaluation of treatment, residuals, electrical, controls, and civil systems
- Development of upgrade alternatives and a prioritized CIP

## **Total Value of Services Provided by Consultant**

400,000

## **Project Team**

Project Manager: Jack Sutton

Key Personnel: Jack Sutton, Abigail Harbeck, Azad Kavosi

Subconsultants: NA

# **Town of Wickenburg – Wastewater Collection System and Treatment Plant Master Plan**

## **Client**

Town of Wickenburg

Contact: Matt Egan

Email: megan@wickenburgaz.gov

Phone: 928-668-0559

Address: 553 E. Wickenburg Way, Wickenburg, AZ 85390

## **Project Description and Timeline**

GHD prepared a comprehensive Wastewater System Master Plan evaluating both the municipal wastewater collection system and the South Wastewater Treatment Plant. The project included system-wide hydraulic modeling, lift station and force main evaluation, flow and loading projections, inflow and infiltration assessment, treatment process evaluation, and development of cost-effective expansion alternatives. The study produced a defensible framework for regulatory compliance and capital improvement prioritization.

Expected Timeline: Q2 2022-Q2 2024

Actual Timeline: Q3 2024

## **Project Cost**

Estimated Cost: \$80,000

Actual Cost: \$100,000

## **Description of Services by Consultant**

- Wastewater system master planning
- Sanitary sewer hydraulic modeling
- Capacity and condition evaluation
- Inflow and infiltration assessment
- Treatment plant process evaluation
- Capital improvement prioritization

## **Total Value of Services Provided by Consultant**

\$100,000

## **Project Team**

Project Manager: Nicolas Gonzalez, PE

Key Personnel: Adam Fisher, Dustin Taylor, Abigail Harbeck

Subconsultants: NA

# **Atascadero State Hospital – WWTP & Sewer Improvements Master Planning Study**

## **Client**

Department of State Hospitals, California

## **Project Description and Timeline**

GHD completed a planning-level master planning study for Atascadero State Hospital covering the wastewater treatment plant, sewer collection system, and disposal facilities. The study included WWTP condition assessment, hydraulic capacity evaluation, development of upgrade alternatives, and integration of CCTV investigations with NASSCO scoring. A planning-level Capital Improvement Program (~\$18M) was developed incorporating future hospital expansion.

Expected Timeline: 2024

Actual Timeline: 2024

## **Project Cost**

Estimated Cost: \$300,000

Actual Cost: \$300,000

## **Description of Services by Consultant**

- WWTP, sewer collection, and disposal facilities master planning
- WWTP condition assessment
- Hydraulic and treatment capacity evaluation
- CCTV investigations and NASSCO scoring integration
- Development of a planning-level CIP

## **Total Value of Services Provided by Consultant**

\$300,000

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** Yes

**Meeting:** Finance Committee

**Budgeted Amount:** \$50,000 per fiscal year

**To:** Finance Committee

**Cost Estimate:** \$15,947 per fiscal year

**From:** General Manager

**Funding Source:** 120

**Written by:** Project Manager

**Funding Account #:** 5-00-5122

**Project Name:** Wastewater Treatment Plant  
Monitoring and Reporting Program Assistance  
FY 26/27 – FY 30/31

**Project #:** N/A

### AGENDA ITEM #: 7

**AGENDA ITEM TITLE:** Review and Recommend the Approval of RSA+'s Proposal to Provide Wastewater Treatment Plant Monitoring and Reporting Program Assistance

**SUMMARY:** The District must renew its contract with an engineering firm to perform routine monitoring and reporting tasks for the next 5 years. Such activities are required by the wastewater treatment facility's Waste Discharge Requirements. Two proposals were received by firms interested in performing this work, which included:

Proposer	Cost per Fiscal Year	Cost per 5 Fiscal Years
RSA+	\$15,947	\$79,735
GHD	\$51,875	\$272,759 (includes automatic inflation adjustments)

**BACKGROUND/ANALYSIS:** The District performs routine monitoring and reporting tasks in accordance with the Waste Discharge Requirements set by the Central Valley Regional Water Quality Control Board. These tasks monitor water quality impacts as a result of the District's conveyance of recycled water.

GHD has been performing this work for the District since 2007. As it is good practice to regularly evaluate consultant contracts, the District issued a Request for Proposals in February of 2026 in anticipation of securing a contract for the upcoming fiscal years. Both RSA+ and GHD's proposals were identical in terms of the services to be provided and qualifications of staff. RSA+'s proposal is significantly more cost effective because of the firm's proximity to the

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

District, with one office located in Lakeport and another in Napa. Staff regularly commute between the two and can conduct sampling activities between trips.

**RECOMMENDATION:** Recommend approval of RSA+'s proposal to provide wastewater treatment plant monitoring and reporting program assistance services

**ATTACHMENTS:** RSA+'s *Wastewater Treatment Plant Monitoring and Reporting Program Assistance* proposal



# RESPONSE TO REQUEST FOR PROPOSAL



## FOR WASTEWATER TREATMENT PLANT MONITORING AND REPORTING PROGRAM ASSISTANCE

Prepared for:  
Hidden Valley Lake Community Services District

APRIL 30, 2026

April 30, 2026

Hidden Valley Lake Community Services District  
Attn: Paul Kelley and Hannah Davidson  
19400 Hartmann Road  
Hidden Valley Lake  
CA 95467

RE: Response to Request for Proposals  
Wastewater Treatment Plant Monitoring and Reporting Program Assistance

Dear Mr. Kelley and Ms. Davidson

RSA+ is pleased to submit this response to the Hidden Valley Lake Community Services District (District, HVLCSD) Request for Proposals for Wastewater Treatment Plant Monitoring and Reporting Program Assistance. We have prepared the enclosed response to satisfy the submittal requirements identified in the Request for Proposals.

We recognize that one of a consultant's key responsibilities is to communicate effectively. The attached demonstrates that RSA+ has the required experience and expertise to work with HVLCSD in delivering Wastewater Treatment Plant Monitoring and Reporting Program Assistance.

In addition, we would like to highlight the following additional benefits of working with RSA+:

- ❖ RSA+ currently provides timely wastewater treatment monitoring and supplemental engineering services at a low overall cost for 19 other engineered wastewater treatment systems, and has provided full monitoring, sampling, and reporting to the Water Board in compliance with established WDRs.
- ❖ RSA+ employs over 30 staff members, including two survey crews and three engineering teams. Resources are shared across these groups to ensure work is completed efficiently and effectively.
- ❖ RSA+ and team are available to begin work within two weeks on any given Task Order, as well as immediately for emergency work.

We have no exceptions to the HVLCSD's sample Professional Services Agreement.

This proposal is valid for 90 days, commencing April 30, 2026. We look forward to working with HVLCSD in delivering successful Wastewater Treatment Plant Monitoring and Reporting Program Assistance.

**Consultant Contact:**

I will be the "Principal-in-Charge" and the prime contact during the consultant selection process and implementation of the contract. I can be reached at the following contact information:

Respectfully Submitted,

Signed by:  


Principal in Charge  
Paul Warnock, PE, QSP/QSD, LEED AP  
(707) 252-3301 | [pwarnock@rsacivil.com](mailto:pwarnock@rsacivil.com)

**Napa Headquarters:**  
1515 Fourth Street, Napa, CA 94559

**Lakeport Office:**  
149 N Main St, Lakeport, CA 95453



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# PROJECT TEAM INFORMATION

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## ABOUT RSA+



RSA+ is a full-service consulting firm providing civil engineering, surveying, joint trench design, and utility location services. Established in 1980, RSA+ has worked with public agencies and private clients for over 40 years across Lake, Napa, Marin, Solano, and Sonoma Counties to deliver cost-effective infrastructure projects successfully. Through this effort, RSA+ has developed working relationships with regulatory agencies, local agencies, and Caltrans staff. We have built an exceptional organization through constant improvement and a focus of outstanding client service. Wastewater treatment projects make up a significant part of RSA+'s portfolio, and we recognize that delivering cost-effective, complete designs, monitoring, and reporting requires a team with specialized experience to draw from.

## IN-HOUSE SERVICES

RSA+ has offices in Downtown Lakeport and Downtown Napa, employs over 30 people, including two survey crews and three engineering teams, this allows RSA+ to manage projects of any size and schedule through resource sharing. Our team of engineers, designers, surveyors, and technical specialists are dedicated to outstanding client service and continual improvement.

## ADDRESSING THE PUBLIC

Our firm recognizes successful water and wastewater projects depend not only on technical expertise but also on public trust. We are committed to open communication, ensuring accountability through clear documentation, accessible project information, and timely updates. Equipping and educating owners and agencies with accurate resources, builds confidence that every project is managed with transparency, safety, and full attention to community needs.

## TEAMWORK & CONSTANT IMPROVEMENT

At RSA+, we prioritize teamwork and professional growth. Weekly meetings of our management team and principals to review projects assures adherence to weekly meetings of scope, schedule, and budgets. Engineers and designers present their conceptual plans for collective staff feedback to enhance the design and obtain better results at lower costs. To meet deadlines, we review schedules regularly and share resources across teams. We also engage construction partners early for value engineering and constructability input, recognizing that the first 10% of a project design sets the course for the remaining 90%.

Together we work early in the design process to build efficiency and minimize opportunities for iterative revisions late in the process that cost time and money. We start the design process with the end in mind to provide an effective, aesthetic design that addresses key stakeholder requirements. Our team follows a delivery approach customized for the project that incorporates scheduling, regular team check-ins, and rigorous quality assurance. RSA+ principals remain directly involved and readily available throughout each project, ensuring consistent oversight and commitment from start to finish.

### EMPLOYEE RETENTION

RSA+ is very proud of our employee retention. The average team member has worked with RSA+ for over 10 years.

We offer experienced staff at every level. Each team member can jump in to assist other teams when needed.

This is achievable through well-understood project development guidelines and practices shared throughout RSA+.

## Additional Information

Legal Entity Name: Sonoma RSA, Inc. dba RSA+

DIR PWCR: 1000040338

Website: [www.rsacivil.com](http://www.rsacivil.com)

## KEY PERSONNEL

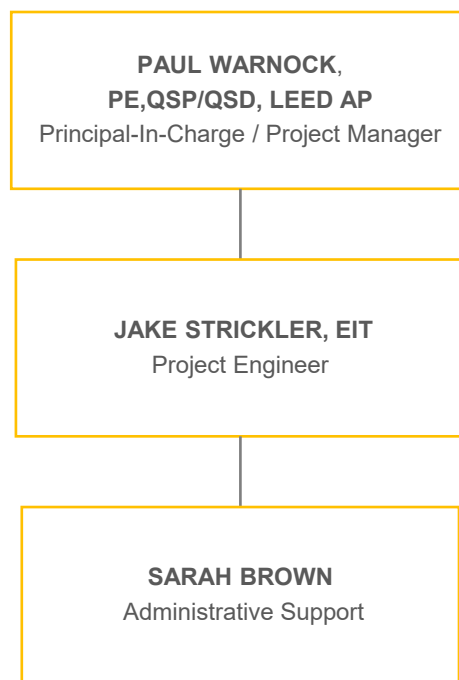
The personnel that will be assigned to assist the HVLCSD, have both public and private project experience. Each team member offers expertise in their respective fields, ensuring effective solutions for the District.

**Principal & Project Manager:** Paul Warnock, PE, QSP/QSD, LEED AP, brings a multidisciplinary background in architecture and engineering, with 26 years in the A&E design industry and 15 years with RSA+ in the Napa office. Mr. Warnock has focused on the design and management of water resources projects, successfully navigating the approval processes with the City of Lakeport, City and County of Napa, Napa Sanitation District, and the State and Regional Water Quality Control Board. Mr. Warnock will apply this experience to manage project delivery and provide consistent communication and coordination throughout the process.

**Project Engineer & HVLCSD Contact:** Jake Strickler, EIT, is a Lake County resident, and has been a valued member of the RSA+ team since 2014, bringing over a decade of civil engineering experience to a wide range of public and private projects. Serving clients from both the Napa and Lakeport offices, he contributes to the design of wastewater treatment systems, roads, residential and commercial developments, and trail projects, with expertise in hydrology and hydraulic analysis, grading and drainage, LID design, erosion and sediment control, and SWPPP monitoring. He applies a client-focused, solution-oriented approach to every project, ensuring practical, functional, and innovative design outcomes.

**Administrative Support:** Sarah Brown, will serve as clerical, providing administrative and contractual support for civil engineering, surveying, and septic monitoring services. She coordinates project setup, assists with proposals and contract documentation, maintains project records and wastewater analysis data, and provides efficient reporting systems in accordance with client and Water Board requirements. Ms. Brown also facilitates communication between project managers, subconsultants, and clients while tracking project milestones and deliverables to support efficient project execution.

## ORGANIZATION CHART



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# PROJECT UNDERSTANDING AND INNOVATION

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RSA+ understands that the Hidden Valley Lake Community Services District (HVLCS D) provides wastewater services to 1,500 customers, operating under Central Valley Regional Water Quality Control Board Order No. 5-00-019. The activated sludge-extended aeration treatment facility has been in operation since February 15, 1996, and is sized for average flows of 350,000 gpd and peak wet weather flows of 894,000. Treated, recycled water is stored in two irrigation ponds, and used to irrigate the community golf course, as well as a supplemental 45-acre spray field.

The Monitoring and Reporting Program (MRP) No. 5-00-019 calls for effluent monitoring, sludge monitoring, biosolid pre- and post-application reports, biosolids monitoring, water supply monitoring, groundwater monitoring, monthly effluent reporting, quarterly groundwater monitoring reporting, and annual land management and monitoring reports. RSA+ understands that HVLCS D is requesting services from qualified consultants to conduct groundwater sampling and interpret the data for reporting in monthly, quarterly, and annual reports.

RSA+ staff travel between our Lakeport and Napa offices on a weekly basis. As part of our efforts to provide efficient, cost-effective service, RSA+ will make every effort to coordinate site visits with these regular planned trips. Our goal will be to minimize or eliminate travel time associated with sampling and pass that savings on to HVLCS D. Our Napa office is 15 minutes away from Caltest Analytical Laboratory and our Lakeport staff regularly sends water samples for other water systems to Alpha in Petaluma, providing additional opportunities for operational efficiency.

As part of our in-house Qualified SWPPP Practitioner (QSP) services, RSA+ regularly provides water quality sampling for active construction sites over 1 acre in size, providing on-site testing for pH and Turbidity. Testing for other parameters is typically accomplished by collecting samples on site and delivering them to a certified laboratory for testing. However, our septic monitoring staff also has experience with using multimeters, testing effluent for other constituents, such as electrical conductivity and dissolved oxygen. If we determine that it is more cost-effective to conduct on-site testing for other parameters in lieu of sending samples to a laboratory, we will do so and will pass that savings on to HVLCS D.

Advanced troubleshooting and engineering services is not part of the scope of this project, but RSA+ has teams of local civil engineers and professional land surveyors available to provide supplemental services to HVLCS D on an as-needed basis. We provide on-house Ground Penetrating Radar (GPR) utility location services, mobile LiDAR for fast, cost-effective base plans, hydrology and hydraulic modeling, and full civil infrastructure design services. RSA+ is a trusted on-call consultant for the following public agencies:

**County of Lake • City of Lakeport • City of Clearlake • Lake County Special Districts •**

**City of Rohnert Park • City of Napa • City of Vacaville • City of St. Helena •**

**City of American Canyon • City of Vallejo • Town of Yountville • Sonoma Water •**

**Napa Valley Transportation Authority (NVTA) •**

**Napa County Flood Control and Water Conservation District**

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# SCOPE OF WORK

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## **TASK 1: PROJECT MANAGEMENT AND MONTHLY REPORT REVIEW**

RSA+ will review monthly reports and supporting documents provided by District staff and make corrections as needed to satisfy reporting requirements identified in Order No. 5-00-019. RSA+ will also assist in communications and correspondence with CVRWQCB and conduct monthly project management tasks. As a value-added service, RSA+ Professional Engineers will provide supplemental review and recommendations to the District on an as-needed/as-requested basis.

### Deliverables:

- Updates to the Monthly Report on or before the due date to CVRWQCB (12 reports per fiscal year), currently due by the 20<sup>th</sup> day of the following month, per MRP No. 5-00-019.
- Monthly invoices with status updates to the District.

## **TASK 2: QUARTERLY MONITORING/SAMPLING**

RSA+ will perform quarterly monitoring of the three Effluent Pond monitoring wells for four quarters each fiscal year. We will utilize our own sampling equipment which includes but is not limited to multi-meters, groundwater pumps, etc. Quarterly monitoring will be in accordance with the required Groundwater Monitoring listed on page 5 of MRP No. 5-00-019.

### Deliverables:

- Numerical sampling and analysis results shall be submitted in electronic format (PDF) to HVLCSD within 10 days of receipt.

## **TASK 3: QUARTERLY GROUNDWATER MONITORING REPORTS**

RSA+ will prepare three Quarterly Groundwater Monitoring Reports per fiscal year (the fourth is submitted with the Annual Monitoring Report in Task 4).

### Deliverables:

- Prepare the Quarterly Monitoring Reports and submit them in electronic format (PDF) to HVLCSD and to CVRWQCB via their submittal database no later than the deadline stated by CVRWQCB, currently due by the 20<sup>th</sup> day of the following month, per MRP No. 5-00-019.
- HVLCSD will provide RSA+ with login credentials for the submittal database upon contract award.

## **TASK 4: ANNUAL MONITORING REPORT**

RSA+ will prepare an Annual Wastewater Treatment Plant and Groundwater Monitoring Report each fiscal year, which includes the fourth quarter monitoring and sampling event's data. Annual reports will be in accordance with the required Annual Land Management and Monitoring Report listed on page 5 of MRP No. 5-00-019. As a value-added service, RSA+ will include the required Biosolids Pre- and Post-Application reports within the Annual Monitoring Report, if information is provided by the District.

### Deliverables:

- Prepare the Annual Reports and submit them in electronic format (PDF) to HVLCSD and to CVRWQCB via their submittal database no later than the deadline stated by CVRWQCB, currently due by the 30<sup>th</sup> day of January each calendar year, per MRP No. 5-00-019.
- HVLCSD will provide RSA+ with supplemental supporting information regarding effluent monitoring, sludge monitoring, biosolids application and monitoring, and water supply monitoring as required by MRP No. 5-00-019.

# RELEVANT PROJECT EXPERIENCE

## MUSTARDS GRILL NAPA, CALIFORNIA

RSA+ provided wastewater engineering, monthly monitoring, and regulatory support services for a restaurant and on-site residences along Highway 29 just north of Yountville for over 20 years. After the original shared system with a neighboring winery incurred significant State Water Resources Control Board violations, Mustards engaged RSA+ to design and permit a new independent treatment system featuring a Membrane Bio-Reactor and engineered dispersal field. We worked closely with the regional Water Board to establish achievable, individual Waste Discharge Requirements for the system, separate from the previously connected winery. Following successful permitting and installation, RSA+ was retained to monitor, operate, and maintain the system, including influent, effluent, and groundwater sampling, and submitting monthly and annual reports to the Water Board.



After 20 years of service, advances in wastewater treatment technology, and recent changes to regulatory requirements, RSA+ presented an opportunity to the owner to overhaul the MBR system, re-permit it under a new general order, and significantly reduce ongoing operational and monitoring costs. RSA+ completed a three-phase system modernization, replacing deteriorated tanks, upgrading to an Advantex AX 100 treatment system with advanced nitrogen reduction and UV disinfection, and designing a new Geo-Flow subsurface drip dispersal field with on-site solar power, reducing maintenance demands, cutting operating costs by approximately 50 percent, and ensuring long-term regulatory compliance and sustainability.

Client Contact: Sean Knight | 7399 St Helena Hwy, Napa, CA 94558 | (707) 944-2424  
Total Value of Services: \$2,546,000  
Project Manager: Paul Warnock  
Key Personnel: Sarah Brown  
Subconsultant: Heritage Systems, Inc. | Grant Gieseke | (707) 799-1579

## ONE HOPE WINERY NAPA, CALIFORNIA

Over the past decade, RSA+ has provided comprehensive civil engineering services for One Hope Winery, supporting the development of the winery facility, a single-family residence, and a guest house. In alignment with the winery's strong commitment to global clean water initiatives, RSA+ developed an innovative wastewater reuse strategy, designing and permitting two separate treatment systems; one for winery process wastewater and one for domestic flows, both engineered to a high standard suitable for reuse. RSA+ coordinated on-site treatment installation and partnered with a Hydros Agritech to design a final Bio-tube polishing system and secure Water Board approvals, resulting in a fully integrated system that recycles all domestic and process wastewater for landscape and vineyard irrigation, advancing the project's sustainability objectives and demonstrating responsible, forward-thinking water management.



Client Contact: Frank Kloberdanz | 8301 St Helena Hwy, Napa, CA 94558 | (650) 521-1909  
Total Value of Services: \$254,000  
Project Manager: Paul Warnock  
Key Personnel: Jake Strickler  
Co-consultant: Hydros Agritech, Inc. | Patrick McLafferty | (707) 492-5464

**NAPA COUNTY WINERY/RESORT**  
**NAPA, CALIFORNIA**

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RSA+ has provided various civil engineering services for a Napa County winery for over 15 years. The facility includes a non-transient, non-community public water system, which sources water from three wells and the City of St. Helena. It is also served by a private, off-site combined wastewater management system, which is permitted through the State Water Board.

Our recent work on this site includes recently approved entitlements for a new 79-room resort hotel. RSA+ prepared feasibility studies and conceptual civil plans for water and wastewater improvements, and coordinated with the Regional Water Board to obtain concurrence with the project. Wastewater improvements will include modifications to the on-site wastewater collection system, diversion of winery process wastewater to a new on-site treatment system for beneficial reuse as vineyard irrigation, and diversion of greywater flows from the new resort buildings to a separate new on-site treatment system for beneficial reuse as landscape irrigation and for non-potable building use. Water improvements will include elimination of cross-connections to integrate these two new recycled water streams, and consolidation of the on-site public water system with a second public water system on a neighboring parcel.

The next phase of this project will include civil PS&Es for the new on-site treatment systems and infrastructure improvements, as well as additional regulatory coordination with the Water Board.

Client:	Private Client   Napa County, CA 94574
Total Value of Services:	\$222,000
Project Manager:	Paul Warnock
Key Personnel:	Jake Strickler, Sarah Brown
Subconsultants:	None

# FEE PROPOSAL



FEE PROPOSAL							
Tasks	RSA+ Labor						
	Paul Warnock Project Manager 2026 Hourly Rates \$325.00	Jake Strickler Project Engineer \$220.00	Sarah Brown Clerical \$100.00	RSA+ Total Labor Costs	Lab Analysis & Other Direct Costs (1)	TOTAL FEE	
<b>Task 1: Project Management and Monthly Report Review</b>							<b>\$653 /month</b> <b>TASK 1</b>
	0.5	2	0.5	\$653		\$653 /month	
<b>Task 2: Quarterly Monitoring/Sampling</b>							<b>\$967 /quarter</b> <b>TASK 2</b>
	0.5	1.5	0.5	\$543	\$424	\$967 /quarter	
<b>Task 3: Quarterly Groundwater Monitoring Reports</b>							<b>\$803 /quarter</b> <b>TASK 3</b>
	0.5	2	2	\$803		\$803 /quarter	
<b>Task 4: Annual Monitoring Report</b>							<b>\$1,843 /year</b> <b>TASK 4</b>
	0.5	4	8	\$1,843		\$1,843 /year	
<b>ANNUAL TOTAL</b>	<b>10</b>	<b>40</b>	<b>22</b>	<b>\$14,250</b>	<b>\$1,697</b>	<b>\$15,947</b>	

(1) Assumes 1 sample per quarter from each of 3 monitoring wells, analyzed for Specific Conductivity and Nitrate as Nitrogen. Additional sampling and analysis, if requested, will be provided on a time & materials basis.

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# APPENDIX 1: KEY STAFF RESUMES

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PAUL WARNOCK, PE, QSD/QSP, QISP, LEED AP®

JAKE STRICKLER, EIT



# PAUL WARNOCK, PE, QSD/QSP, QISP, LEED AP® VICE PRESIDENT + PRINCIPAL

Mr. Warnock brings over 15 years of civil engineering experience and has spent 26 years in the A&E design industry. He joined RSA+ in 2011, where he has excelled as both an engineer and project manager, and currently serves as principal.

During his tenure, Mr. Warnock has focused on the design and management of public and private development projects, successfully leading projects from the early concept and planning phase through design development and PS&Es, QA/QC, permitting agency approval, bidding, construction, and closeout for both design-bid-build and design-build projects. He is a team player, who excels at developing innovative, practical, and cost-effective solutions for challenging projects.

His background in architecture, structural engineering, civil infrastructure, and land development allows him to approach challenges holistically, delivering optimized, robust, and environmentally conscious project solutions that bridge disciplines.

## REGISTRATION

Registered Professional Engineer  
CA | RCE#82758  
Qualified SWPPP Developer/  
Practitioner CA | #C82758  
Qualified Industrial SWPPP  
Practitioner CA | #C82758  
Certified Erosion, Sediment, and  
Stormwater Inspector CA | #3673  
LEED Accredited Professional

## EDUCATION

University of California, Davis  
BS Civil Engineering, 2011  
magna cum laude  
Purdue University Global  
MBA, 2025

## KNOWLEDGE OF APPLICABLE CODES

Local Municipal Codes  
California Building Codes  
California Waterworks Standards  
Construction General Permit  
Caltrans HDM, MUTCD  
AWWA Standards

## SOFTWARE APPLICATIONS

AutoCAD, Civil 3D  
Bentley Water CAD  
Bluebeam Revu  
Microsoft Office Suite

## ENVIRONMENTAL PERMITTING

CA Dept of Fish & Wildlife  
CA Water Resources Control Board  
Army Corps of Engineers

## SELECT PROJECTS

### PUBLIC

Carneros Volunteer Fire Station  
City of American Canyon WTP Septic  
City of American Canyon Sewer Replacement  
City of Napa Emergency Water Main Replace  
City of Napa Sidewalk & Curb Ramp Repair  
City of Lakeport Water & Sewer Replacement  
City of Lakeport Pavement Rehabilitation  
City of Calistoga Pedestrian Bridges  
Napa Recycling & Waste Compost Facility  
SR-221 Signalization at Basalt Road

### PARKS & RECREATION

Wetlands Edge Park, American Canyon  
Silver Oak Park, American Canyon  
Northampton Park, American Canyon  
Lucchesi Skate Park, Petaluma  
Community Skate Park, Davis  
Salvador Creek Restoration, Napa

### MULTI-FAMILY HOUSING

Heritage House, Napa  
Valle Verde, Napa  
Jamboree Housing, Napa

### WINERY & HOSPITALITY

One Hope Winery, Residence & Villa, Napa  
Lewis Cellars, Napa  
Anthem Winery, Napa  
Westin Verasa, Napa

### FRANKLIN STATION HOTEL, NAPA

### COMMERCIAL / INDUSTRIAL

Commerce Court Warehouses, Am. Canyon  
Redwood Credit Union, Napa  
AP Tech Expansion, Napa

### ESTATE HOMES

Monticello Road Estate, Napa  
Silverado Road Estate, Napa  
Partrick Road Estate, Napa

## REFERENCES

### EDISON BISNAR

ENGINEER III  
City of American Canyon Public Works  
[ebisnar@cityofamericancanyon.org](mailto:ebisnar@cityofamericancanyon.org)  
(707) 647-4588

### PAUL HARRIS

UTILITIES DIRECTOR  
City of Lakeport Public Works  
[pharris@cityoflakeport.com](mailto:pharris@cityoflakeport.com)  
(707) 263-3578 Ext.402



# JAKE STRICKLER, EIT

## PROJECT ENGINEER

Mr. Strickler has over a decade of civil engineering experience and has been employed with RSA+ in 2014. He has experience in the design of public and private roads, residential, commercial and trail projects under the guidance and supervision of a Project Manager. Mr. Strickler's experience with residential and commercial projects includes site development and layout, grading and drainage, LID design, construction erosion and sediment control, wastewater treatment systems, Construction and SWPPP preparation, Hydrology and Hydraulic calculations.

Mr. Strickler's experience with public and private roads includes improvements for both private roads and within the public and state right-of-way. Mr. Strickler brings a client-focused design approach to engineering, with strong problem-solving skills and the ability to find design solutions tailored to the client's needs. Mr. Strickler thinks creatively within design principles to guarantee practical and functional designs.

### EDUCATION

University of California, Chico  
Chico, California  
Bachelors of Science,  
Civil and Environmental  
Engineering, 2013

### KNOWLEDGE OF APPLICABLE CODES

Local Municipal Codes  
California Civil Design Building  
Accessibility requirements

### SOFTWARE APPLICATIONS

AutoCAD  
Bluebeam  
Microsoft Office Suite

## SELECT PROJECTS

### PUBLIC

City of Lakeport Water & Sewer Replacement  
Napa Valley Vine Trail, Napa  
Oak Knoll Hotel Bike Bridge, Napa  
Vallejo Bay Trail, Vallejo  
Old Soscol Way Traffic Improvements, Napa  
St. Helena Montessori School, St.Helena  
Howell Water Line Replacement, Angwin

### HOUSING

Manzanita Affordable Housing, Napa  
Laurel Street Subdivision, Napa

### COMMERCIAL

Warehouse Distribution Center, Am. Canyon  
Credit Union Campus Expansion, Napa

## REFERENCES

### GRANT BAILEY

ENGINEERING PROJECT MANAGER  
Napa Valley Transportation Authority  
[gbailey@nvta.ca.gov](mailto:gbailey@nvta.ca.gov)  
(707) 259-5951

### SAM KUMAR

SENIOR CIVIL ENGINEER  
City of Vallejo Public Works  
[sam.kumar@cityofvallejo.net](mailto:sam.kumar@cityofvallejo.net)  
(707) 648-4432

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** N/A

**Meeting:** Finance Committee

**Budgeted Amount:** N/A

**To:** Finance Committee

**Cost Estimate:** N/A

**From:** General Manager

**Funding Source:** N/A

**Written by:** Accounting Supervisor

**Funding Account #:** N/A

**Project Name:** N/A

**Project #:** N/A

### **AGENDA ITEM #: 8**

**AGENDA ITEM TITLE:** Draft Budget Review for Fiscal Year 2026-2027

**SUMMARY:** Following the April Finance Committee presentation, staff prepared a second draft budget for review. The goal is to finalize the budget for presentation to the Board of Directors on May 20, 2026.

**BACKGROUND/ANALYSIS:** Since last month, we increased projected wastewater service-charge revenue and, to maintain sustainability, raised the wastewater repair-and-replacement budget accordingly. We also slightly increased water and wastewater salary and wage allocations, so every position is fully funded, even if currently vacant, to support adequate staffing. Finally, we adjusted the Water Fund's Professional Services budget to cover the communications RFP now under review.

**RECOMMENDATION:** Review the second draft budget for Fiscal Year 2026-2027 and provide feedback.

**ATTACHMENTS:** Water & Wastewater Draft Budget for Fiscal Year 2026-2027

**Hidden Valley Lake Community Services District  
Financial Year 2026-27**

**DRAFT BUDGET**

**OPERATING REVENUES**

	<b>Water</b>	<b>Wastewater</b>
Permits and Inspections	1,125	500
Charges for Services Residential	3,314,149	2,223,752
Charges for Services Commerical	200,385	370,727
Charges for Services Governmental	8,000	1,200

<b>OPERATING REVENUE</b>	<b>3,523,659</b>	<b>2,596,179</b>
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**OTHER REVENUE**

Interest Income	8,000	6,800
Late Fees	69,500	48,000
Miscellaneous	6,440	1,100
Capacity Charges	-	-

<b>TOTAL OTHER REVENUE</b>	<b>83,940</b>	<b>55,900</b>
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<b>TOTAL ALL REVENUES</b>	<b>3,607,599</b>	<b>2,652,079</b>
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**OPERATING EXPENDITURES**

Salaries and Wages	713,087	713,087
Employee Benefits	359,454	359,454
Retirement Benefits	191,761	191,761
Insurance	184,000	184,000
Office Expenses	49,612	48,788
Contintuing Education	24,236	23,245
Dues and Subscriptions	36,050	16,485
Postage	13,905	13,905
Repairs and Maintenance	259,560	395,935
Gas, fuel and oil	28,560	28,560
Supplies	20,600	92,700
Professional Services	358,659	152,459
Rents and Leases	6,695	5,150
Travel	18,500	14,390
Telephone	15,450	15,450
Power	244,800	173,400
Other Utilities	4,080	4,080
Other Operating	194,161	76,735
Office and Safety Equipment	11,150	10,635
Environmental Monitoring	25,750	53,560

<b>TOTAL ALL OPERATING EXPENSES</b>	<b>2,760,070</b>	<b>2,573,779</b>
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<b>NET OPERATIONAL INCOME</b>	<b>847,529</b>	<b>78,300</b>
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**OTHER REVENUE / EXPENDITURES**

<b>Revenue Assesment Sewer Bond RAD1</b>	<b>-</b>	<b>296,794</b>
Debt Expense CIEDB Water Infratructure	168,586	-
Debt Expense Water Bond 2023A	276,275	-
Debt Expense Sewer Bond RAD1	-	296,794
Debt Expense Solar Loan	-	32,360

<b>TOTAL OTHER EXPENDITURES</b>	<b>444,861</b>	<b>31,925</b>
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<b>NET INCOME</b>	<b>402,668</b>	<b>46,375</b>
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**NON-OPERATING INCOME / EXPENDITURES**

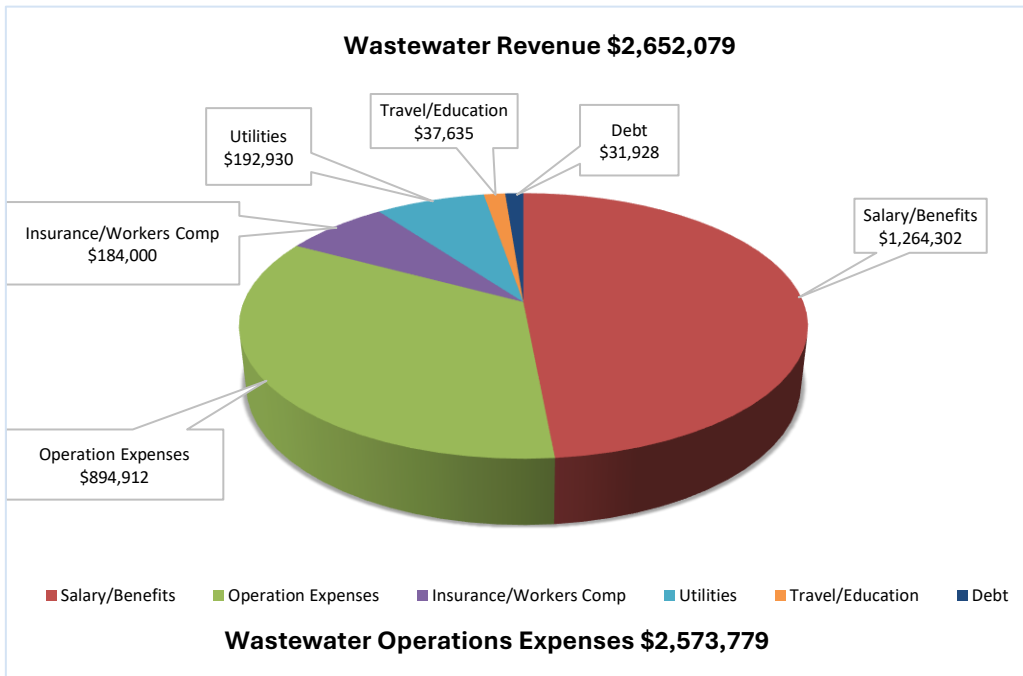
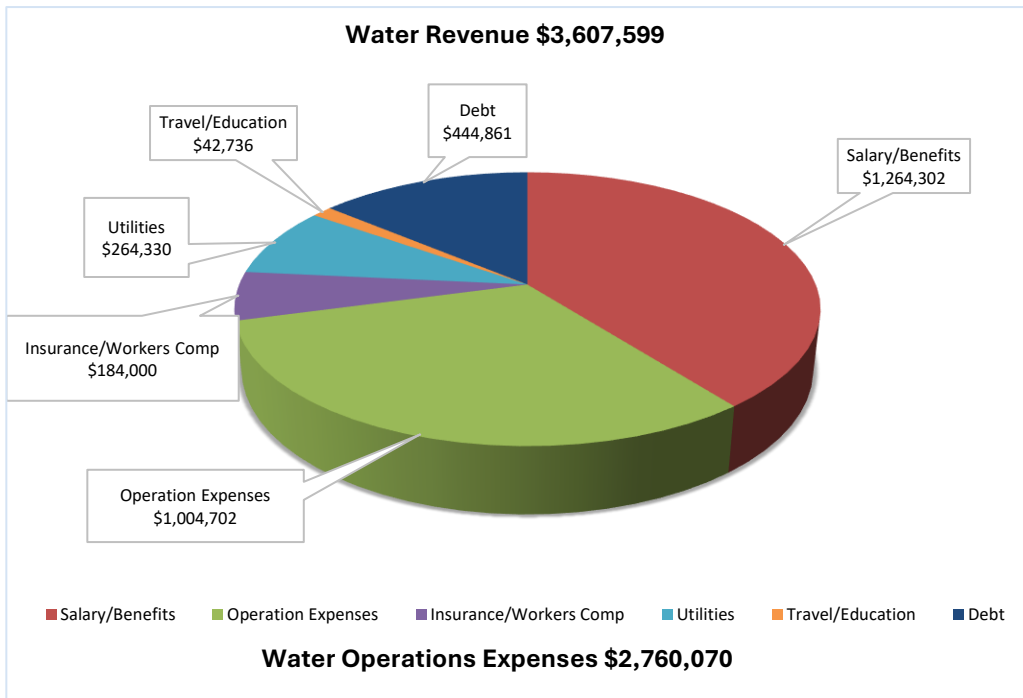
Transfer to CIP Fund	302,001	34,781
Transfer to Reserve Fund	100,667	11,594

<b>TOTAL TRANSFER OUT</b>	<b>402,668</b>	<b>46,375</b>
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Capital Improvments / Replacements Expense	(3,731,131)	(455,000)
Federal Funding Revenue	758,068	-
PG&E Grant Funding (FLASHES) Revenue	2,000,000	-

<b>TOTAL CIP / REPLACEMENT EXPENDITURES</b>	<b>(973,063)</b>	<b>(455,000)</b>
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<b>USE OF RESERVES</b>	<b>973,063</b>	<b>455,000</b>
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**DRAFT**

**FY 26-27**

**Water Capital Improvements / Replacements Expenses**

7012	General Vehicle	\$	-
7013	Equipment	\$	-
7014	Land Improvements - Paving LP/Tank 4/Tank 1	\$	8,825
7015	Building Improvements	\$	-
7201	Regulatory Compliance - Chrom 6	\$	95,671
7202	Disaster Mitigation - SCADA	\$	125,000
7203	Disaster Recovery - never used	\$	-
7204	Reliable Water Supply	\$	-
7205	Risk Management	\$	-
7206	Records Retention	\$	-
7207	Mainlines - Isolation Valves	\$	230,000
7208	DSIRC - 75% Reimb FEMA	\$	1,010,757
7209	Contact Tank Improvements	\$	102,264
7210	Wellfield Generator	\$	98,614
7211	FLASHES - 100% Reimb	\$	2,000,000
7212	Water Master Plan	\$	60,000
<b>Total Expense</b>		<b>\$</b>	<b>3,731,131</b>

**FY 26-27**

**Sewer Capital Improvements / Replacements Expenses**

7012	General Vehicle	\$	-
7013	Equipment - Pump LS1 /800-801/AB Chains	\$	155,000
7014	Land Improvements	\$	-
7015	Building Improvements	\$	-
7201	Regulatory Compliance	\$	-
7202	Disaster Mitigation - SCADA	\$	125,000
7203	Disaster Recovery	\$	-
7205	Risk Management - vaults	\$	-
7206	Records Rentention	\$	-
7207	Collections System Upgrades -Manhole Rehab	\$	100,000
7212	Wastewater Master Plan		75,000
<b>Total Expense</b>		<b>\$</b>	<b>455,000</b>

# Hidden Valley Lake Community Services District

## Financial Year 2026-27

### DRAFT BUDGET - Expanded Version

#### OPERATING REVENUES

	Water	Wastewater
Permits and Inspections	1,125	500
Charges for Services Residential	3,314,149	2,223,752
Charges for Services Commerical	200,385	370,727
Charges for Services Governmental	8,000	1,200

<b>OPERATING REVENUE</b>	<b>3,523,659</b>	<b>2,596,179</b>
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#### OTHER REVENUE

Interest Income	8,000	6,800
Late Fees	69,500	48,000
Miscellaneous	6,440	1,100
Capacity Charges	-	-

<b>TOTAL OTHER REVENUE</b>	<b>83,940</b>	<b>55,900</b>
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<b>TOTAL ALL REVENUES</b>	<b>3,607,599</b>	<b>2,652,079</b>
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#### OPERATING EXPENDITURES

5-10-5010 ADMIN SALARY & WAGES	339,887	339,887
5-30-5010 FIELD SALARY & WAGES	361,200	361,200
5-40-5010 DIRECTORS SALARY & WAGES	12,000	12,000
<b>Salaries and Wages</b>	<b>713,087</b>	<b>713,087</b>
5-10-5020 ADMIN EMPLOYEE BENEFITS (HEALTH)	133,309	133,309
5-30-5020 FIELD EMPLOYEE BENEFITS (HEALTH)	154,324	154,324
5-40-5020 DIRECTOR BENEFITS (TAXES)	230	230
5-40-5030 DIRECTOR HEALTH BENEFITS	71,590	71,590
<b>Employee Benefits</b>	<b>359,454</b>	<b>359,454</b>
5-00-5025 RETIREE HEALTH BENEFITS	15,634	15,634
5-00-5125 OPEB OBLIGATION	12,494	12,494
5-10-5021 ADMIN RETIREMENT BENEFITS (Pers)	82,056	82,056
5-30-5021 FIELD RETIREMENT BENEFITS (Pers)	81,577	81,577
<b>Retirement Benefits</b>	<b>191,761</b>	<b>191,761</b>
5-00-5024 WORKERS' COMP INSURANCE	24,000	24,000
5-00-5074 PROPERTY/LIABILITY INSURANCE	160,000	160,000
<b>Insurance</b>	<b>184,000</b>	<b>184,000</b>
5-00-5040 ELECTION EXPENSE	2,575	2,575
5-00-5062 TAXES & LICENSE	1,236	824
5-00-5075 BANK FEES	36,050	36,050
5-00-5545 RECORDING FEES	721	309
5-10-5090 ADMIN OFFICE SUPPLIES	5,000	5,000
5-10-5179 ADM MISC EXPENSE	3,000	3,000
5-30-5090 FIELD OFFICE SUPPLIES	1,030	1,030
<b>Office Expenses</b>	<b>49,612</b>	<b>48,788</b>
5-10-5063 ADMIN CERTIFICATIONS	200	200
5-10-5175 ADMIN EDUCATION/SEMINARS	8,000	6,500
5-30-5063 FIELD CERTIFICATIONS	1,036	1,545
5-30-5175 FIELD EDUCATION/SEMINARS	6,180	6,180
5-40-5175 DIRECTORS EDUCATION/SEMINARS	5,000	5,000
5-40-5176 DIRECTOR TRAINING	3,820	3,820
<b>Contintuing Education</b>	<b>24,236</b>	<b>23,245</b>
5-00-5080 MEMBERSHIP & SUBSCRIPTIONS	36,050	16,485
<b>Dues and Subscriptions</b>	<b>36,050</b>	<b>16,485</b>
5-00-5092 POSTAGE & SHIPPING	13,905	13,905
<b>Postage</b>	<b>13,905</b>	<b>13,905</b>

<b>OPERATING EXPENDITURES</b>	<b>Water</b>	<b>Wastewater</b>
5-00-5150 REPAIR & REPLACE	185,400	185,000
5-00-5155 MAINT BLDG & GROUNDS	46,350	70,885
5-00-5160 SLUDGE DISPOSAL	-	51,500
5-00-5165 TERTIARY POND MAINTENANCE	-	50,000
5-00-5061 VEHICLE MAINT	15,450	15,450
5-00-5064 GENERATOR MAINT	12,360	23,100
<b>Repairs and Maintenance</b>	<b>259,560</b>	<b>395,935</b>
5-00-5060 GASOLINE, OIL & FUEL	28,560	28,560
<b>Gas, fuel and oil</b>	<b>28,560</b>	<b>28,560</b>
5-00-5148 OPERATING SUPPLIES	20,600	92,700
<b>Supplies</b>	<b>20,600</b>	<b>92,700</b>
5-00-5110 CONTRACTUAL SERVICES	145,000	15,450
5-00-5121 LEGAL SERVICES	77,250	20,600
5-00-5122 ENGINEERING SERVICES	51,500	51,500
5-00-5123 OTHER PROFESSIONAL SERVICE	20,000	15,450
5-00-5124 WATER RIGHTS	15,450	-
5-00-5126 AUDIT SERVICES	9,090	9,090
5-00-5130 PRINTING & PUBLICATION	8,755	8,755
5-00-5135 NEWSLETTER	1,236	1,236
5-00-5156 CUSTODIAL SERVICES	20,350	20,350
5-00-5157 SECURITY	10,028	10,028
<b>Professional Services</b>	<b>358,659</b>	<b>152,459</b>
5-00-5145 EQUIPMENT RENTAL	6,695	5,150
<b>Rents and Leases</b>	<b>6,695</b>	<b>5,150</b>
5-10-5170 ADMIN TRAVEL MILEAGE	8,000	6,890
5-30-5170 FIELD TRAVEL MILEAGE	8,000	5,000
5-40-5170 DIRECTORS TRAVEL MILEAGE	2,500	2,500
<b>Travel</b>	<b>18,500</b>	<b>14,390</b>
5-00-5191 TELEPHONE	15,450	15,450
<b>Telephone</b>	<b>15,450</b>	<b>15,450</b>
5-00-5192 ELECTRICITY	244,800	173,400
<b>Power</b>	<b>244,800</b>	<b>173,400</b>
5-00-5193 OTHER UTILITIES	4,080	4,080
<b>Other Utilities</b>	<b>4,080</b>	<b>4,080</b>
5-00-5112 CROSS CONNECTION CONTROL	108,856	-
5-00-5194 IT SERVICES	62,645	38,110
5-00-5198 ANNUAL OPERATING FEES	12,360	36,050
5-00-5505 WATER CONSERVATION	7,725	-
5-30-5022 FIELD CLOTHING ALLOWANCE	2,575	2,575
<b>Other Operating</b>	<b>194,161</b>	<b>76,735</b>
5-00-5315 SAFETY EQUIPMENT	5,150	4,635
5-00-5316 IT EQUIPMENT	6,000	6,000
<b>Office and Safety Equipment</b>	<b>11,150</b>	<b>10,635</b>
5-00-5195 ENV/MONITORING	25,750	53,560
<b>Environmental Monitoring</b>	<b>25,750</b>	<b>53,560</b>
<b>TOTAL ALL OPERATING EXPENSES</b>	<b>2,760,070</b>	<b>2,573,779</b>
<b>NET OPERATIONAL INCOME</b>	<b>847,529</b>	<b>78,300</b>

# HIDDEN VALLEY LAKE COMMUNITY SERVICES DISTRICT

## STAFF REPORT

**Meeting Date:** May 13, 2026

**Budgeted:** N/A

**Meeting:** Finance Committee

**Budgeted Amount:** N/A

**To:** Finance Committee

**Cost Estimate:** N/A

**From:** General Manager

**Funding Source:** N/A

**Written by:** Accounting Supervisor

**Funding Account #:** N/A

**Project Name:** N/A

**Project #:** N/A

### **AGENDA ITEM #: 9**

**AGENDA ITEM TITLE:** Monthly Financials

**SUMMARY:** The April 2026 monthly financials are being presented to the Finance Committee. The District has successfully set up the California CLASS (CA CLASS) account and transferred funds as stated below.

### **BACKGROUND/ANALYSIS:**

#### Cash Transfers

**Transfer:** \$623,120

West America Bank Checking to CA CLASS  
Fund 223 Water Bond to Fund 320 Water CIP

**Transfer:** \$7,601,734

West America Bank Money Market to CA CLASS

(See Pooled Cash Report for Fund disbursements)

**RECOMMENDATION:** Review and discuss Monthly Financials

**ATTACHMENTS:** Accounts Payable Disbursement Report, Revenue & Expense Report, Pooled Cash Report, Check Reconciliation Report.

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 120 SEWER ENTERPRISE FUN

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099	G/L ACCT NO#	G/L NAME	G/L AMOUNT
01-1046	RAINBOW AGRICULTURAL SERV			N		FUND TOTAL FOR VENDOR	64.34
01-11	STATE OF CALIFORNIA EDD			N		FUND TOTAL FOR VENDOR	2,283.03
01-1705	SPECIAL DISTRICT RISK MAN			N		FUND TOTAL FOR VENDOR	25,747.47
01-1722	US DEPARTMENT OF THE TREA			N		FUND TOTAL FOR VENDOR	5,505.07
01-1751	USA BLUE BOOK			N		FUND TOTAL FOR VENDOR	2,236.82
01-1961	ACWA/JPIA			N		FUND TOTAL FOR VENDOR	714.46
01-21	CALIFORNIA PUBLIC EMPLOYE			N		FUND TOTAL FOR VENDOR	7,429.72
01-2111	DATAPROSE, LLC			N		FUND TOTAL FOR VENDOR	911.39
01-2195	TELSTAR INSTRUMENTS			N		FUND TOTAL FOR VENDOR	3,344.86
01-2283	ARMED FORCE PEST CONTROL,			N		FUND TOTAL FOR VENDOR	230.00
01-2538	HARDESTER'S MARKETS & HAR			N		FUND TOTAL FOR VENDOR	163.55
01-2585	TYLER TECHNOLOGY			N		FUND TOTAL FOR VENDOR	2,905.73
01-2598	VERIZON WIRELESS			N		FUND TOTAL FOR VENDOR	1,023.08
01-2648	B & G TIRES OF MIDDLETOWN			N		FUND TOTAL FOR VENDOR	674.85
01-2672	ADTS, INC			N		FUND TOTAL FOR VENDOR	218.00
01-2674	EUREKA OXYGEN CO.			N		FUND TOTAL FOR VENDOR	44.80
01-2702	PACE SUPPLY CORP			N		FUND TOTAL FOR VENDOR	408.63
01-2788	GHD			N		FUND TOTAL FOR VENDOR	15,841.66
01-2792	ADVANCED SECURITY SYSTEMS			N		FUND TOTAL FOR VENDOR	10,230.41
01-2820	ALPHA ANALYTICAL LABORATO			N		FUND TOTAL FOR VENDOR	5,308.75
01-2823	IAN GIBBS			N		FUND TOTAL FOR VENDOR	100.00
01-2825	NATIONWIDE RETIREMENT SOL			N		FUND TOTAL FOR VENDOR	1,737.50
01-2842	COASTLAND CIVIL ENGINEERI			N		FUND TOTAL FOR VENDOR	95.63
01-2850	STATE WATER RESOURCES CON			N		FUND TOTAL FOR VENDOR	173.00
01-2860	WESTGATE PETROLEUM CO., I			N		FUND TOTAL FOR VENDOR	862.33
01-2885	RGW GROUNDSKEEPING, LLC			N		FUND TOTAL FOR VENDOR	237.50
01-2909	STREAMLINE			N		FUND TOTAL FOR VENDOR	300.00

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 120 SEWER ENTERPRISE FUN

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099	G/L ACCT NO#	G/L NAME	G/L AMOUNT
01-2922	AMAZON CAPITAL SERVICES,			N		FUND TOTAL FOR VENDOR	461.40
01-2945	APPLIED TECHNOLOGY SOLUTI			N		FUND TOTAL FOR VENDOR	532.88
01-2950	AFLAC			N		FUND TOTAL FOR VENDOR	237.86
01-2951	JENFITCH, LLC			N		FUND TOTAL FOR VENDOR	6,405.95
01-2999	PAUL KELLEY			N		FUND TOTAL FOR VENDOR	231.59
01-3023	JOSEPH A LAYMON			N		FUND TOTAL FOR VENDOR	969.28
01-3039	PIAZZA CONSTRUCTION			N		FUND TOTAL FOR VENDOR	65,737.00
01-3051	BARBARA DEMARCO			N		FUND TOTAL FOR VENDOR	112.50
01-3076	UBEO WEST, LLC			N		FUND TOTAL FOR VENDOR	519.43
01-3093	LAKE COUNTY WASTE SOLUTIO			N		FUND TOTAL FOR VENDOR	346.24
01-3110	COURTNEY HERNANDEZ			N		FUND TOTAL FOR VENDOR	1,540.00
01-3116	KELLY REESE			N		FUND TOTAL FOR VENDOR	83.38
01-3142	TOTAL ADMINISTRATIVE SERV			N		FUND TOTAL FOR VENDOR	63.46
01-3151	THOMAS SHEFFER			N		FUND TOTAL FOR VENDOR	54.17
01-3164	UBEO WEST LLC			N		FUND TOTAL FOR VENDOR	42.25
01-3168	MCKENNA FARRES			N		FUND TOTAL FOR VENDOR	36.25
01-3171	CLOVERDALE LOCK & KEY			N		FUND TOTAL FOR VENDOR	2,195.35
01-3173	DAUPLER, INC			N		FUND TOTAL FOR VENDOR	17,498.50
01-3174	AC3			N		FUND TOTAL FOR VENDOR	2,000.00
01-9	PACIFIC GAS & ELECTRIC CO			N		FUND TOTAL FOR VENDOR	3,818.70

\*\*\* FUND TOTALS \*\*\*

191,678.77

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 130 WATER ENTERPRISE FUN

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099	G/L ACCT NO#	G/L NAME	G/L AMOUNT
01-1	MISCELLANEOUS VENDOR			N		FUND TOTAL FOR VENDOR	188.70
01-1046	RAINBOW AGRICULTURAL SERV			N		FUND TOTAL FOR VENDOR	64.33
01-11	STATE OF CALIFORNIA EDD			N		FUND TOTAL FOR VENDOR	2,300.15
01-1112	AMERICAN WATER WORKS ASSO			N		FUND TOTAL FOR VENDOR	539.00
01-1666	AQUA TECH COMPANY			N		FUND TOTAL FOR VENDOR	5,950.00
01-1705	SPECIAL DISTRICT RISK MAN			N		FUND TOTAL FOR VENDOR	25,747.44
01-1722	US DEPARTMENT OF THE TREA			N		FUND TOTAL FOR VENDOR	5,532.36
01-1751	USA BLUE BOOK			N		FUND TOTAL FOR VENDOR	1,022.76
01-1961	ACWA/JPIA			N		FUND TOTAL FOR VENDOR	714.45
01-21	CALIFORNIA PUBLIC EMPLOYE			N		FUND TOTAL FOR VENDOR	7,503.52
01-2111	DATAPROSE, LLC			N		FUND TOTAL FOR VENDOR	911.38
01-2195	TELSTAR INSTRUMENTS			N		FUND TOTAL FOR VENDOR	7,351.20
01-2283	ARMED FORCE PEST CONTROL,			N		FUND TOTAL FOR VENDOR	230.00
01-2538	HARDESTER'S MARKETS & HAR			N		FUND TOTAL FOR VENDOR	165.99
01-2541	MENDO MILL CLEARLAKE			N		FUND TOTAL FOR VENDOR	536.83
01-2545	UPPER PUTAH CREEK WATERS			N		FUND TOTAL FOR VENDOR	87.40
01-2585	TYLER TECHNOLOGY			N		FUND TOTAL FOR VENDOR	2,905.72
01-2598	VERIZON WIRELESS			N		FUND TOTAL FOR VENDOR	1,023.08
01-2648	B & G TIRES OF MIDDLETOWN			N		FUND TOTAL FOR VENDOR	674.85
01-2672	ADTS, INC			N		FUND TOTAL FOR VENDOR	218.00
01-2674	EUREKA OXYGEN CO.			N		FUND TOTAL FOR VENDOR	44.79
01-2788	GHD			N		FUND TOTAL FOR VENDOR	89.70
01-2792	ADVANCED SECURITY SYSTEMS			N		FUND TOTAL FOR VENDOR	10,230.41
01-2820	ALPHA ANALYTICAL LABORATO			N		FUND TOTAL FOR VENDOR	825.00
01-2823	IAN GIBBS			N		FUND TOTAL FOR VENDOR	100.00
01-2825	NATIONWIDE RETIREMENT SOL			N		FUND TOTAL FOR VENDOR	1,737.50
01-2842	COASTLAND CIVIL ENGINEERI			N		FUND TOTAL FOR VENDOR	26,736.61

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 130 WATER ENTERPRISE FUN

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099	G/L ACCT NO#	G/L NAME	G/L AMOUNT
01-2860	WESTGATE PETROLEUM CO., I			N		FUND TOTAL FOR VENDOR	862.31
01-2878	BADGER METER			N		FUND TOTAL FOR VENDOR	2,297.70
01-2885	RGW GROUNDSKEEPING, LLC			N		FUND TOTAL FOR VENDOR	237.50
01-2909	STREAMLINE			N		FUND TOTAL FOR VENDOR	300.00
01-2922	AMAZON CAPITAL SERVICES,			N		FUND TOTAL FOR VENDOR	540.25
01-2945	APPLIED TECHNOLOGY SOLUTI			N		FUND TOTAL FOR VENDOR	532.87
01-2950	AFLAC			N		FUND TOTAL FOR VENDOR	237.86
01-2999	PAUL KELLEY			N		FUND TOTAL FOR VENDOR	231.58
01-3023	JOSEPH A LAYMON			N		FUND TOTAL FOR VENDOR	969.27
01-3051	BARBARA DEMARCO			N		FUND TOTAL FOR VENDOR	112.50
01-3076	UBEO WEST, LLC			N		FUND TOTAL FOR VENDOR	519.43
01-3081	BENNETT ENGINEERING SERVI			N		FUND TOTAL FOR VENDOR	18,749.75
01-3085	WEST YOST & ASSOCIATES, I			N		FUND TOTAL FOR VENDOR	11,709.25
01-3093	LAKE COUNTY WASTE SOLUTIO			N		FUND TOTAL FOR VENDOR	346.24
01-3095	BRELJE & RACE CONSULTING			N		FUND TOTAL FOR VENDOR	1,693.75
01-3110	COURTNEY HERNANDEZ			N		FUND TOTAL FOR VENDOR	1,540.00
01-3116	KELLY REESE			N		FUND TOTAL FOR VENDOR	83.37
01-3119	GINNLAW, P.C.			N		FUND TOTAL FOR VENDOR	3,108.00
01-3142	TOTAL ADMINISTRATIVE SERV			N		FUND TOTAL FOR VENDOR	63.46
01-3151	THOMAS SHEFFER			N		FUND TOTAL FOR VENDOR	54.16
01-3156	GRISWOLD INDUSTRIES			N		FUND TOTAL FOR VENDOR	31,491.85
01-3164	UBEO WEST LLC			N		FUND TOTAL FOR VENDOR	43.85
01-3168	MCKENNA FARRES			N		FUND TOTAL FOR VENDOR	36.25
01-3171	CLOVERDALE LOCK & KEY			N		FUND TOTAL FOR VENDOR	2,195.33
01-3173	DAUPLER, INC			N		FUND TOTAL FOR VENDOR	17,498.50
01-9	PACIFIC GAS & ELECTRIC CO			N		FUND TOTAL FOR VENDOR	10,498.62

\*\*\* FUND TOTALS \*\*\*

209,384.82

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 215 RECA REDEMPTION 1995

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099 ACCT NO#	G/L ACCT NO#	G/L NAME	G/L AMOUNT
01-19	NBS GOVERNMENT FINANCE GR			N		FUND TOTAL FOR VENDOR	2,106.33
*** FUND TOTALS ***							2,106.33

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 223 WATER BOND 2023A

SORTED BY FUND

VENDOR	NAME	NO# INVOICES	TOTAL AMOUNT	1099 ACCT NO#	G/L NAME	G/L AMOUNT
01-2846	NHA ADVISORS			N	FUND TOTAL FOR VENDOR	4,800.00
*** FUND TOTALS ***						4,800.00
*** REPORT TOTALS ***			407,969.92			407,969.92

\*G / L EXPENSE DISTRIBUTION\*

ACCOUNT NUMBER	ACCOUNT NAME	AMOUNT
120 2075	AFLAC	237.86
120 2076	TASC	63.46
120 2088	SURVIVOR BENEFITS - PERS	12.81
120 2090	PERS PAYABLE	3,409.34
120 2091	FIT PAYABLE	4,023.26
120 2092	CIT PAYABLE	1,615.73
120 2093	SOCIAL SECURITY PAYABLE	55.25
120 2094	MEDICARE PAYABLE	685.61
120 2095	S D I PAYABLE	614.65
120 2099	DEFERRED COMP - 457 PLAN	1,737.50
120 5-00-5025	RETIREE HEALTH BENEFITS	1,271.02
120 5-00-5060	GASOLINE, OIL & FUEL	926.67
120 5-00-5061	VEHICLE MAINT	1,644.13
120 5-00-5080	MEMBERSHIP & SUBSCRIPTIONS	300.00
120 5-00-5092	POSTAGE & SHIPPING	182.43
120 5-00-5110	CONTRACTUAL SERVICES	17,498.50
120 5-00-5122	ENGINEERING SERVICES	13,214.15
120 5-00-5130	PRINTING & PUBLICATION	728.96
120 5-00-5135	NEWSLETTER	112.50
120 5-00-5145	EQUIPMENT RENTAL	561.68
120 5-00-5148	OPERATING SUPPLIES	7,167.29
120 5-00-5150	REPAIR & REPLACE	9,761.27
120 5-00-5155	MAINT BLDG & GROUNDS	607.66
120 5-00-5156	CUSTODIAL SERVICES	1,540.00
120 5-00-5157	SECURITY	10,230.41
120 5-00-5191	TELEPHONE	1,023.08
120 5-00-5192	ELECTRICITY	3,818.70
120 5-00-5193	OTHER UTILITIES	346.24
120 5-00-5194	IT SERVICES	3,438.61

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T   R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 223 WATER BOND 2023A

SORTED BY FUND

## \*G/L EXPENSE DISTRIBUTION\*

ACCOUNT NUMBER	ACCOUNT NAME	AMOUNT
120 5-00-5195	ENV/MONITORING	5,308.75
120 5-00-5315	SAFETY EQUIPMENT	44.80
120 5-10-5010	SALARIES & WAGES	315.75
120 5-10-5020	EMPLOYEE BENEFITS	8,665.12
120 5-10-5021	RETIREMENT BENEFITS	1,977.53
120 5-10-5090	OFFICE SUPPLIES	156.23
120 5-10-5170	TRAVEL / MILEAGE	267.84
120 5-10-5179	ADM MISC EXPENSES	17.54
120 5-30-5010	SALARIES & WAGES	411.22
120 5-30-5020	EMPLOYEE BENEFITS	10,933.55
120 5-30-5021	RETIREMENT BENEFITS	2,030.04
120 5-30-5063	CERTIFICATIONS	173.00
120 5-30-5090	OFFICE SUPPLIES	74.07
120 5-30-5170	TRAVEL / MILEAGE	83.38
120 5-40-5010	DIRECTORS COMPENSATION	68.15
120 5-40-5020	DIRECTOR BENEFITS	32.96
120 5-40-5030	DIRECTOR HEALTH BENEFITS	5,829.93
120 5-70-7201	REGULATORY COMPLIANCE	2,723.14
120 5-70-7205	RISK MANAGEMENT	65,737.00
	** FUND TOTAL **	191,678.77
130 1052	ACCTS REC WATER USE	188.70
130 2075	AFLAC	237.86
130 2076	TASC	63.46
130 2088	SURVIVOR BENEFITS - PERS	13.23
130 2090	PERS PAYABLE	3,445.62
130 2091	FIT PAYABLE	4,034.97
130 2092	CIT PAYABLE	1,625.72
130 2093	SOCIAL SECURITY PAYABLE	55.26
130 2094	MEDICARE PAYABLE	693.48
130 2095	S D I PAYABLE	621.74
130 2099	DEFERRED COMP - PLAN 457 PAYAB	1,737.50
130 5-00-5025	RETIREE HEALTH BENEFITS	1,271.02
130 5-00-5060	GASOLINE, OIL & FUEL	926.64
130 5-00-5061	VEHICLE MAINT	1,644.12
130 5-00-5080	MEMBERSHIP & SUBSCRIPTIONS	839.00
130 5-00-5092	POSTAGE & SHIPPING	182.43
130 5-00-5110	CONTRACTUAL SERVICES	17,498.50
130 5-00-5112	CROSS CONNECTION CONTROL	11,709.25
130 5-00-5122	ENGINEERING SERVICES	185.32
130 5-00-5124	WATER RIGHTS	87.40
130 5-00-5130	PRINTING & PUBLICATION	728.95
130 5-00-5135	NEWSLETTER	112.50
130 5-00-5145	EQUIPMENT RENTAL	563.28
130 5-00-5148	OPERATING SUPPLIES	494.18
130 5-00-5150	REPAIR & REPLACE	48,472.08
130 5-00-5155	MAINT BLDG & GROUNDS	607.65

VENDOR SET: 01 Hidden Valley Lake

D I S B U R S E M E N T R E P O R T

BANK: ALL

VENDOR CLASS(ES): ALL CLASSES

REPORTING FUND NO#: 223 WATER BOND 2023A

SORTED BY FUND

\*G/L EXPENSE DISTRIBUTION\*

ACCOUNT NUMBER	ACCOUNT NAME	AMOUNT
130 5-00-5156	CUSTODIAL SERVICES	1,540.00
130 5-00-5157	SECURITY	10,230.41
130 5-00-5191	TELEPHONE	1,023.08
130 5-00-5192	ELECTRICITY	10,498.62
130 5-00-5193	OTHER UTILITIES	346.24
130 5-00-5194	IT SERVICES	5,736.29
130 5-00-5195	ENV/MONITORING	825.00
130 5-00-5315	SAFETY EQUIPMENT	44.79
130 5-10-5010	SALARIES & WAGES	315.73
130 5-10-5020	EMPLOYEE BENEFITS	8,665.11
130 5-10-5021	RETIREMENT BENEFITS	1,977.49
130 5-10-5090	OFFICE SUPPLIES	156.22
130 5-10-5170	TRAVEL / MILEAGE	267.83
130 5-10-5179	ADM MISC EXPENSES	17.53
130 5-30-5010	SALARIES & WAGES	418.89
130 5-30-5020	EMPLOYEE BENEFITS	10,933.52
130 5-30-5021	RETIREMENT BENEFITS	2,067.18
130 5-30-5090	OFFICE SUPPLIES	74.05
130 5-30-5170	TRAVEL / MILEAGE	83.37
130 5-40-5010	DIRECTORS COMPENSATION	68.19
130 5-40-5020	DIRECTOR BENEFITS	33.01
130 5-40-5030	DIRECTOR HEALTH BENEFITS	5,829.92
130 5-70-7204	RELIABLE WATER SUPPLY	50,192.49
	** FUND TOTAL **	209,384.82
215 5-00-5123	OTHER PROFESSIONAL SERVICES	2,106.33
	** FUND TOTAL **	2,106.33
223 5-00-5123	OTHER PROFESSIONAL SERVICES	4,800.00
	** FUND TOTAL **	4,800.00

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 \*\* TOTAL \*\* 407,969.92

NO ERRORS

SELECTION CRITERIA

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VENDOR SET: 01 Hidden Valley Lake  
VENDOR: ALL  
BANK: ALL  
VENDOR CLASS(ES): ALL CLASSES  
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TRANSACTION SELECTION

REPORTING: PAID ITEMS ,G/L DIST

	=====PAYMENT DATES=====	=====ITEM DATES=====	=====POSTING DATES=====
PAID ITEMS DATES	: 4/01/2026 THRU 4/30/2026	0/00/0000 THRU 99/99/9999	0/00/0000 THRU 99/99/9999

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PRINT OPTIONS

REPORT SEQUENCE: FUND  
G/L EXPENSE DISTRIBUTION: YES  
CHECK RANGE: 000000 THRU 999999  
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HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>2,461,445.00</u>	<u>202,585.45</u>	<u>2,057,348.03</u>	<u>404,096.97</u>	<u>83.58</u>
TOTAL REVENUES	<u>2,461,445.00</u>	<u>202,585.45</u>	<u>2,057,348.03</u>	<u>404,096.97</u>	<u>83.58</u>
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	1,279,207.00	81,743.44	1,075,665.68	203,541.32	84.09
ADMINISTRATION	529,659.00	33,174.83	389,685.42	139,973.58	73.57
FIELD	573,773.00	38,328.28	415,374.11	158,398.89	72.39
DIRECTORS	83,806.00	6,821.97	63,533.31	20,272.69	75.81
CAPITAL PROJECTS & EQUIP	<u>690,607.00</u>	<u>68,460.14</u>	<u>275,736.12</u>	<u>414,870.88</u>	<u>39.93</u>
TOTAL EXPENDITURES	<u>3,157,052.00</u>	<u>228,528.66</u>	<u>2,219,994.64</u>	<u>937,057.36</u>	<u>70.32</u>
REVENUES OVER/(UNDER) EXPENDITURES	( 695,607.00)	( 25,943.21)	( 162,646.61)	( 532,960.39)	23.38

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-4020 INSPECTION FEES	500.00	0.00	0.00	500.00	0.00
120-4036 DEVELOPER FEES SEWER	0.00	3,250.00	12,719.80 (	12,719.80)	0.00
120-4040 LIEN RECORDING FEES	0.00	0.00	0.00	0.00	0.00
120-4045 AVAILABILITY FEES	9,000.00	0.00	4,541.40	4,458.60	50.46
120-4050 SALES OF RECLAIMED WATER	245,610.00	4,088.96	116,170.63	129,439.37	47.30
120-4111 COMM SEWER USE	103,204.00	8,038.03	69,764.85	33,439.15	67.60
120-4112 GOV'T SEWER USE	1,200.00	133.90	1,404.04 (	204.04)	117.00
120-4116 SEWER USE CHARGES	2,059,031.00	181,065.78	1,764,688.16	294,342.84	85.70
120-4210 LATE FEE	35,000.00	4,297.30	41,617.68 (	6,617.68)	118.91
120-4300 MISC INCOME	100.00	0.00	2.05	97.95	2.05
120-4310 OTHER INCOME	1,000.00	1,711.48	10,347.61 (	9,347.61)	1,034.76
120-4320 FEMA/CalOES GRANTS	0.00	0.00	29,916.94 (	29,916.94)	0.00
120-4325 GRANTS	0.00	0.00	0.00	0.00	0.00
120-4505 LEASE INCOME	0.00	0.00	0.00	0.00	0.00
120-4550 INTEREST INCOME	6,800.00	0.00	6,174.87	625.13	90.81
120-4580 TRANSFERS IN	0.00	0.00	0.00	0.00	0.00
120-4591 INCOME APPLICABLE TO PRIOR YRS	0.00	0.00	0.00	0.00	0.00
120-4955 Gain/Loss	0.00	0.00	0.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>2,461,445.00</b>	<b>202,585.45</b>	<b>2,057,348.03</b>	<b>404,096.97</b>	<b>83.58</b>
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120-SEWER ENTERPRISE FUND  
NON-DEPARTMENTAL  
EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-5-00-5010 SALARY & WAGES	0.00	0.00	0.00	0.00	0.00
120-5-00-5020 EMPLOYEE BENEFITS	0.00	0.00	0.00	0.00	0.00
120-5-00-5021 RETIREMENT BENEFITS	0.00	0.00	0.00	0.00	0.00
120-5-00-5024 WORKERS' COMP INSURANCE	35,000.00	0.00	15,588.96	19,411.04	44.54
120-5-00-5025 RETIREE HEALTH BENEFITS	18,028.00	635.51	6,517.11	11,510.89	36.15
120-5-00-5026 COBRA Health & Dental	0.00	0.00	0.00	0.00	0.00
120-5-00-5040 ELECTION EXPENSE	2,500.00	0.00	0.00	2,500.00	0.00
120-5-00-5050 DEPRECIATION	0.00	0.00	0.00	0.00	0.00
120-5-00-5060 GASOLINE, OIL & FUEL	28,000.00	926.67	8,850.14	19,149.86	31.61
120-5-00-5061 VEHICLE MAINT	15,000.00	1,644.13	16,584.67 (	1,584.67)	110.56
120-5-00-5062 TAXES & LIC	800.00	0.00	110.88	689.12	13.86
120-5-00-5064 GENERATOR MAINT	21,000.00	0.00	16,970.46	4,029.54	80.81
120-5-00-5074 INSURANCE PROPERTY/LIABILI	151,000.00	0.00	150,052.78	947.22	99.37
120-5-00-5075 BANK FEES	40,000.00	2,660.28	26,589.29	13,410.71	66.47
120-5-00-5080 MEMBERSHIP & SUBSCRIPTIONS	14,000.00	300.00	13,454.00	546.00	96.10
120-5-00-5092 POSTAGE & SHIPPING	13,500.00	182.43	8,198.59	5,301.41	60.73
120-5-00-5110 CONTRACTUAL SERVICES	0.00	17,498.50	17,498.50 (	17,498.50)	0.00
120-5-00-5121 LEGAL SERVICES	20,000.00	0.00	21,214.97 (	1,214.97)	106.07
120-5-00-5122 ENGINEERING SERVICES	50,000.00	13,214.15	23,702.04	26,297.96	47.40
120-5-00-5123 OTHER PROFESSIONAL SERVICE	38,300.00	0.00	30,471.73	7,828.27	79.56
120-5-00-5125 OPEB	13,000.00	0.00	12,800.00	200.00	98.46
120-5-00-5126 AUDIT SERVICES	8,825.00	0.00	8,825.00	0.00	100.00
120-5-00-5130 PRINTING & PUBLICATION	8,500.00	728.96	6,185.93	2,314.07	72.78
120-5-00-5135 NEWSLETTER	1,000.00	112.50	337.50	662.50	33.75
120-5-00-5142 AMORTIZATION	0.00	0.00	0.00	0.00	0.00
120-5-00-5145 EQUIPMENT RENTAL	5,000.00	561.68	4,914.36	85.64	98.29
120-5-00-5148 OPERATING SUPPLIES	90,000.00	7,167.29	94,410.04 (	4,410.04)	104.90
120-5-00-5150 REPAIR & REPLACE	185,000.00	9,753.09	176,956.12	8,043.88	95.65
120-5-00-5155 MAINT BLDG & GROUNDS	68,820.00	607.66	34,603.53	34,216.47	50.28
120-5-00-5156 CUSTODIAL SERVICES	18,500.00	1,540.00	14,875.00	3,625.00	80.41
120-5-00-5157 SECURITY	9,116.00	10,230.41	21,744.53 (	12,628.53)	238.53
120-5-00-5160 SLUDGE DISPOSAL	25,000.00	0.00	22,254.70	2,745.30	89.02
120-5-00-5165 TERTIARY POND MAINTENANCE	50,000.00	0.00	50,000.00	0.00	100.00
120-5-00-5180 UNCOLLECTABLE ACCOUNTS	0.00	0.00	0.00	0.00	0.00
120-5-00-5191 TELEPHONE	15,000.00	1,023.08	9,146.92	5,853.08	60.98
120-5-00-5192 ELECTRICITY	170,000.00	3,818.70	122,307.60	47,692.40	71.95
120-5-00-5193 OTHER UTILITIES	3,500.00	346.24	3,035.99	464.01	86.74
120-5-00-5194 IT SERVICES	37,000.00	3,438.61	21,028.34	15,971.66	56.83
120-5-00-5195 ENV/MONITORING	52,000.00	5,308.75	47,532.25	4,467.75	91.41
120-5-00-5198 ANNUAL OPERATING FEES	35,000.00	0.00	32,884.00	2,116.00	93.95
120-5-00-5315 SAFETY EQUIPMENT	4,500.00	44.80	3,912.25	587.75	86.94
120-5-00-5522 INTEREST ON LONG-TERM DEBT	0.00	0.00	0.00	0.00	0.00
120-5-00-5545 RECORDING FEES	300.00	0.00	90.00	210.00	30.00
120-5-00-5580 TRANSFERS OUT	32,018.00	0.00	32,017.50	0.50	100.00
120-5-00-5591 EXPENSES APPLICABLE TO PRI	0.00	0.00	0.00	0.00	0.00
120-5-00-5595 BAD DEBT	0.00	0.00	0.00	0.00	0.00
120-5-00-5600 CONTINGENCY	0.00	0.00	0.00	0.00	0.00
120-5-00-5700 OVER / SHORT	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON-DEPARTMENTAL</b>	<b>1,279,207.00</b>	<b>81,743.44</b>	<b>1,075,665.68</b>	<b>203,541.32</b>	<b>84.09</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 ADMINISTRATION  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-5-10-5010 SALARIES & WAGES	319,115.00	22,090.57	223,833.94	95,281.06	70.14
120-5-10-5020 EMPLOYEE BENEFITS	117,496.00	8,665.12	87,020.63	30,475.37	74.06
120-5-10-5021 RETIREMENT BENEFITS	75,048.00	1,977.53	64,988.63	10,059.37	86.60
120-5-10-5063 CERTIFICATIONS	500.00	0.00	0.00	500.00	0.00
120-5-10-5090 OFFICE SUPPLIES	5,000.00	156.23	3,231.32	1,768.68	64.63
120-5-10-5170 TRAVEL / MILEAGE	6,000.00	267.84	4,543.39	1,456.61	75.72
120-5-10-5175 EDUCATION / SEMINARS	5,000.00	0.00	5,271.17 (	271.17)	105.42
120-5-10-5179 ADM MISC EXPENSES	1,500.00	17.54	796.34	703.66	53.09
<b>TOTAL ADMINISTRATION</b>	<b>529,659.00</b>	<b>33,174.83</b>	<b>389,685.42</b>	<b>139,973.58</b>	<b>73.57</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 FIELD  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-5-30-5010 SALARIES & WAGES	344,698.00	25,034.24	245,131.49	99,566.51	71.11
120-5-30-5020 EMPLOYEE BENEFITS	138,279.00	10,933.55	96,799.52	41,479.48	70.00
120-5-30-5021 RETIREMENT BENEFITS	74,796.00	2,030.04	65,382.59	9,413.41	87.41
120-5-30-5022 CLOTHING ALLOWANCE	2,500.00	0.00	1,372.37	1,127.63	54.89
120-5-30-5063 CERTIFICATIONS	1,500.00	173.00	641.48	858.52	42.77
120-5-30-5090 OFFICE SUPPLIES	1,000.00	74.07	372.70	627.30	37.27
120-5-30-5170 TRAVEL / MILEAGE	5,000.00	83.38	557.41	4,442.59	11.15
120-5-30-5175 EDUCATION / SEMINARS	6,000.00	0.00	5,116.55	883.45	85.28
<b>TOTAL FIELD</b>	<b>573,773.00</b>	<b>38,328.28</b>	<b>415,374.11</b>	<b>158,398.89</b>	<b>72.39</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 DIRECTORS  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-5-40-5010 DIRECTORS COMPENSATION	12,000.00	959.08	8,418.72	3,581.28	70.16
120-5-40-5020 DIRECTOR BENEFITS	230.00	32.96	265.64 (	35.64)	115.50
120-5-40-5030 DIRECTOR HEALTH BENEFITS	60,976.00	5,829.93	54,848.95	6,127.05	89.95
120-5-40-5170 TRAVEL MILEAGE	2,000.00	0.00	0.00	2,000.00	0.00
120-5-40-5175 EDUCATION / SEMINARS	5,000.00	0.00	0.00	5,000.00	0.00
120-5-40-5176 DIRECTOR TRAINING	3,600.00	0.00	0.00	3,600.00	0.00
<b>TOTAL DIRECTORS</b>	<b>83,806.00</b>	<b>6,821.97</b>	<b>63,533.31</b>	<b>20,272.69</b>	<b>75.81</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

120-SEWER ENTERPRISE FUND  
 CAPITAL PROJECTS & EQUIP  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
120-5-70-7201 REGULATORY COMPLIANCE	180,000.00	2,723.14	138,060.58	41,939.42	76.70
120-5-70-7202 DISASTER MITIGATION	350,000.00	0.00	43,025.54	306,974.46	12.29
120-5-70-7203 DISASTER RECOVERY	0.00	0.00	0.00	0.00	0.00
120-5-70-7205 RISK MANAGEMENT	160,607.00	65,737.00	94,650.00	65,957.00	58.93
120-5-70-7206 RECORDS RETENTION	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CAPITAL PROJECTS &amp; EQUIP</b>	<b>690,607.00</b>	<b>68,460.14</b>	<b>275,736.12</b>	<b>414,870.88</b>	<b>39.93</b>
<b>TOTAL EXPENDITURES</b>	<b>3,157,052.00</b>	<b>228,528.66</b>	<b>2,219,994.64</b>	<b>937,057.36</b>	<b>70.32</b>
<b>REVENUES OVER/(UNDER) EXPENDITURES</b>	<b>( 695,607.00)</b>	<b>( 25,943.21)</b>	<b>( 162,646.61)</b>	<b>( 532,960.39)</b>	<b>23.38</b>

\*\*\* END OF REPORT \*\*\*

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>3,555,530.00</u>	<u>285,639.40</u>	<u>3,236,185.18</u>	<u>319,344.82</u>	<u>91.02</u>
TOTAL REVENUES	<u>3,555,530.00</u>	<u>285,639.40</u>	<u>3,236,185.18</u>	<u>319,344.82</u>	<u>91.02</u>
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	2,428,443.00	117,472.51	1,650,313.02	778,129.98	67.96
ADMINISTRATION	536,359.00	33,174.79	388,843.01	147,515.99	72.50
FIELD	580,273.00	38,732.55	423,265.72	157,007.28	72.94
DIRECTORS	88,206.00	6,822.10	63,533.82	24,672.18	72.03
CAPITAL PROJECTS & EQUIP	<u>6,161,262.95</u>	<u>50,192.49</u>	<u>507,662.76</u>	<u>5,653,600.19</u>	<u>8.24</u>
TOTAL EXPENDITURES	<u>9,794,543.95</u>	<u>246,394.44</u>	<u>3,033,618.33</u>	<u>6,760,925.62</u>	<u>30.97</u>
REVENUES OVER/(UNDER) EXPENDITURES	( 6,239,013.95)	39,244.96	202,566.85	( 6,441,580.80)	3.25-

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-4035 RECONNECT FEE	15,000.00	1,730.00	20,955.00 (	5,955.00)	139.70
130-4036 DEVELOPER FEES WATER	0.00	3,250.00	12,719.80 (	12,719.80)	0.00
130-4038 COMM WATER METER INSTALL	0.00	0.00	0.00	0.00	0.00
130-4039 WATER CONNECTION FEE	658.00	0.00	130.00	528.00	19.76
130-4040 LIEN RECORDING FEES	1,200.00	99.36	5,365.44 (	4,165.44)	447.12
130-4045 AVAILABILITY FEES	32,000.00	0.00	18,165.60	13,834.40	56.77
130-4110 COMM WATER USE	168,824.00	9,726.79	101,354.14	67,469.86	60.04
130-4111 BULK WATER SALES	5,000.00	0.00	26,913.73 (	21,913.73)	538.27
130-4112 GOV'T WATER USE	7,400.00	735.87	7,262.14	137.86	98.14
130-4115 WATER USE	3,246,608.00	261,979.41	2,669,578.31	577,029.69	82.23
130-4117 WATER OVERAGE FEE	0.00	0.00	0.00	0.00	0.00
130-4210 LATE FEE	65,000.00	6,406.50	66,102.41 (	1,102.41)	101.70
130-4215 RETURNED CHECK FEE	1,000.00	0.00	590.00	410.00	59.00
130-4300 MISC INCOME	100.00	0.00	102.05 (	2.05)	102.05
130-4310 OTHER INCOME	1,500.00	1,711.47	14,935.99 (	13,435.99)	995.73
130-4320 FEMA/CalOES GRANTS	0.00	0.00	49,278.66 (	49,278.66)	0.00
130-4325 GRANTS	0.00	0.00	149,539.18 (	149,539.18)	0.00
130-4330 HYDRANT METER USE DEPOSIT	3,240.00	0.00	6,480.00 (	3,240.00)	200.00
130-4505 LEASE INCOME	0.00	0.00	0.00	0.00	0.00
130-4550 INTEREST INCOME	8,000.00	0.00	8,962.73 (	962.73)	112.03
130-4580 TRANSFER IN	0.00	0.00	77,750.00 (	77,750.00)	0.00
130-4591 INCOME APPLICABLE TO PRIOR YRS	0.00	0.00	0.00	0.00	0.00
130-4955 Gain/Loss	0.00	0.00	0.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>3,555,530.00</b>	<b>285,639.40</b>	<b>3,236,185.18</b>	<b>319,344.82</b>	<b>91.02</b>
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HIDDEN VALLEY LAKE CSD  
REVENUE & EXPENSE REPORT (UNAUDITED)  
AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
NON-DEPARTMENTAL  
EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-00-5010 SALARY & WAGES	0.00	0.00	0.00	0.00	0.00
130-5-00-5020 EMPLOYEE BENEFITS	0.00	0.00	0.00	0.00	0.00
130-5-00-5021 RETIREMENT BENEFITS	0.00	0.00	0.00	0.00	0.00
130-5-00-5024 WORKERS' COMP INSURANCE	20,000.00	0.00	15,588.96	4,411.04	77.94
130-5-00-5025 RETIREE HEALTH BENEFITS	18,028.00	635.51	6,517.02	11,510.98	36.15
130-5-00-5026 COBRA Health & Dental	0.00	0.00	0.00	0.00	0.00
130-5-00-5040 ELECTION EXPENSE	2,500.00	0.00	0.00	2,500.00	0.00
130-5-00-5050 DEPRECIATION	0.00	0.00	0.00	0.00	0.00
130-5-00-5060 GASOLINE, OIL & FUEL	28,000.00	926.64	8,849.97	19,150.03	31.61
130-5-00-5061 VEHICLE MAINT	15,000.00	1,644.12	17,846.17 (	2,846.17)	118.97
130-5-00-5062 TAXES & LIC	1,200.00	0.00	110.88	1,089.12	9.24
130-5-00-5064 GENERATOR MAINT	12,000.00	0.00	4,888.51	7,111.49	40.74
130-5-00-5074 INSURANCE PROPERTY/LIABILI	151,000.00	0.00	150,052.77	947.23	99.37
130-5-00-5075 BANK FEES	35,000.00	2,660.27	26,637.10	8,362.90	76.11
130-5-00-5080 MEMBERSHIP & SUBSCRIPTIONS	35,000.00	839.00	31,952.98	3,047.02	91.29
130-5-00-5092 POSTAGE & SHIPPING	13,500.00	182.43	8,198.52	5,301.48	60.73
130-5-00-5110 CONTRACTUAL SERVICES	5,000.00	17,498.50	17,498.50 (	12,498.50)	349.97
130-5-00-5112 CROSS CONNECTION CONTROL	112,750.00	11,709.25	32,623.05	80,126.95	28.93
130-5-00-5121 LEGAL SERVICES	75,000.00	0.00	120,466.28 (	45,466.28)	160.62
130-5-00-5122 ENGINEERING SERVICES	50,000.00	185.32	1,674.69	48,325.31	3.35
130-5-00-5123 OTHER PROFESSIONAL SERVICE	38,300.00	0.00	33,833.79	4,466.21	88.34
130-5-00-5124 WATER RIGHTS	15,000.00	87.40	736.20	14,263.80	4.91
130-5-00-5125 OPEB	13,500.00	0.00	12,800.00	700.00	94.81
130-5-00-5126 AUDIT SERVICES	8,825.00	0.00	8,825.00	0.00	100.00
130-5-00-5130 PRINTING & PUBLICATION	8,500.00	728.95	6,185.83	2,314.17	72.77
130-5-00-5135 NEWSLETTER	1,200.00	112.50	337.50	862.50	28.13
130-5-00-5142 AMORTIZATION	0.00	0.00	0.00	0.00	0.00
130-5-00-5145 EQUIPMENT RENTAL	6,500.00	563.28	4,016.16	2,483.84	61.79
130-5-00-5148 OPERATING SUPPLIES	20,000.00	494.18	8,318.75	11,681.25	41.59
130-5-00-5150 REPAIR & REPLACE	180,000.00	48,353.08	157,864.06	22,135.94	87.70
130-5-00-5155 MAINT BLDG & GROUNDS	45,000.00	607.65	34,585.24	10,414.76	76.86
130-5-00-5156 CUSTODIAL SERVICES	18,500.00	1,540.00	14,875.00	3,625.00	80.41
130-5-00-5157 SECURITY	9,116.00	10,230.41	21,744.51 (	12,628.51)	238.53
130-5-00-5180 UNCOLLECTABLE ACCOUNTS	0.00	0.00	0.00	0.00	0.00
130-5-00-5191 TELEPHONE	15,000.00	1,023.08	9,146.83	5,853.17	60.98
130-5-00-5192 ELECTRICITY	240,000.00	10,498.62	198,718.71	41,281.29	82.80
130-5-00-5193 OTHER UTILITIES	4,000.00	346.24	3,035.98	964.02	75.90
130-5-00-5194 IT SERVICES	60,820.00	5,736.29	41,612.10	19,207.90	68.42
130-5-00-5195 ENV/MONITORING	25,000.00	825.00	18,095.00	6,905.00	72.38
130-5-00-5198 ANNUAL OPERATING FEES	12,000.00	0.00	9,430.68	2,569.32	78.59
130-5-00-5315 SAFETY EQUIPMENT	5,000.00	44.79	3,046.59	1,953.41	60.93
130-5-00-5505 WATER CONSERVATION	7,500.00	0.00	1,134.23	6,365.77	15.12
130-5-00-5520 HYDRANT DEPOSIT REFUND	3,240.00	0.00	12,960.00 (	9,720.00)	400.00
130-5-00-5522 INTEREST ON LONG-TERM DEBT	0.00	0.00	0.00	0.00	0.00
130-5-00-5545 RECORDING FEES	700.00	0.00	90.00	610.00	12.86
130-5-00-5580 TRANSFERS OUT	1,116,764.00	0.00	606,015.46	510,748.54	54.27
130-5-00-5590 NON-OPERATING OTHER	0.00	0.00	0.00	0.00	0.00
130-5-00-5591 EXPENSES APPLICABLE TO PRI	0.00	0.00	0.00	0.00	0.00
130-5-00-5595 BAD DEBT	0.00	0.00	0.00	0.00	0.00

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 NON-DEPARTMENTAL  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-00-5600 CONTINGENCY	0.00	0.00	0.00	0.00	0.00
TOTAL NON-DEPARTMENTAL	2,428,443.00	117,472.51	1,650,313.02	778,129.98	67.96

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 ADMINISTRATION  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-10-5010 SALARIES & WAGES	319,115.00	22,090.61	223,833.90	95,281.10	70.14
130-5-10-5020 EMPLOYEE BENEFITS	117,496.00	8,665.11	87,020.43	30,475.57	74.06
130-5-10-5021 RETIREMENT BENEFITS	75,048.00	1,977.49	64,988.95	10,059.05	86.60
130-5-10-5063 CERTIFICATIONS	200.00	0.00	0.00	200.00	0.00
130-5-10-5090 OFFICE SUPPLIES	5,000.00	156.22	3,355.76	1,644.24	67.12
130-5-10-5170 TRAVEL / MILEAGE	8,000.00	267.83	3,718.91	4,281.09	46.49
130-5-10-5175 EDUCATION / SEMINARS	10,000.00	0.00	5,032.17	4,967.83	50.32
130-5-10-5179 ADM MISC EXPENSES	1,500.00	17.53	892.89	607.11	59.53
<b>TOTAL ADMINISTRATION</b>	<b>536,359.00</b>	<b>33,174.79</b>	<b>388,843.01</b>	<b>147,515.99</b>	<b>72.50</b>

HIDDEN VALLEY LAKE CSD  
REVENUE & EXPENSE REPORT (UNAUDITED)  
AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
FIELD  
EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-30-5010 SALARIES & WAGES	344,698.00	25,574.43	252,034.08	92,663.92	73.12
130-5-30-5020 EMPLOYEE BENEFITS	138,279.00	10,933.52	96,820.35	41,458.65	70.02
130-5-30-5021 RETIREMENT BENEFITS	74,796.00	2,067.18	65,845.54	8,950.46	88.03
130-5-30-5022 CLOTHING ALLOWANCE	2,500.00	0.00	1,372.35	1,127.65	54.89
130-5-30-5063 CERTIFICATIONS	1,000.00	0.00	545.00	455.00	54.50
130-5-30-5090 OFFICE SUPPLIES	1,000.00	74.05	339.68	660.32	33.97
130-5-30-5170 TRAVEL / MILEAGE	8,000.00	83.37	1,164.22	6,835.78	14.55
130-5-30-5175 EDUCATION / SEMINARS	10,000.00	0.00	5,144.50	4,855.50	51.45
<b>TOTAL FIELD</b>	<b>580,273.00</b>	<b>38,732.55</b>	<b>423,265.72</b>	<b>157,007.28</b>	<b>72.94</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 DIRECTORS  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-40-5010 DIRECTORS COMPENSATION	12,000.00	959.17	8,419.17	3,580.83	70.16
130-5-40-5020 DIRECTOR BENEFITS	230.00	33.01	265.85 (	35.85)	115.59
130-5-40-5030 DIRECTOR HEALTH BENEFITS	60,976.00	5,829.92	54,848.80	6,127.20	89.95
130-5-40-5080 MEMBERSHIP & SUBSCRIPTION	0.00	0.00	0.00	0.00	0.00
130-5-40-5170 TRAVEL MILEAGE	5,000.00	0.00	0.00	5,000.00	0.00
130-5-40-5175 EDUCATION / SEMINARS	5,000.00	0.00	0.00	5,000.00	0.00
130-5-40-5176 DIRECTOR TRAINING	5,000.00	0.00	0.00	5,000.00	0.00
<b>TOTAL DIRECTORS</b>	<b>88,206.00</b>	<b>6,822.10</b>	<b>63,533.82</b>	<b>24,672.18</b>	<b>72.03</b>

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

130-WATER ENTERPRISE FUND  
 CAPITAL PROJECTS & EQUIP  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
130-5-70-7012 GENERAL VEHICLES	122,412.95	0.00	122,412.95	0.00	100.00
130-5-70-7201 REGULATORY COMPLIANCE	0.00	0.00	0.00	0.00	0.00
130-5-70-7202 DISASTER MITIGATION	250,000.00	0.00	43,025.52	206,974.48	17.21
130-5-70-7203 DISASTER RECOVERY	0.00	0.00	0.00	0.00	0.00
130-5-70-7204 RELIABLE WATER SUPPLY	5,788,850.00	50,192.49	342,224.29	5,446,625.71	5.91
130-5-70-7205 RISK MANAGEMENT	0.00	0.00	0.00	0.00	0.00
130-5-70-7206 RECORDS RETENTION	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CAPITAL PROJECTS &amp; EQUIP</b>	<b>6,161,262.95</b>	<b>50,192.49</b>	<b>507,662.76</b>	<b>5,653,600.19</b>	<b>8.24</b>
<b>TOTAL EXPENDITURES</b>	<b>9,794,543.95</b>	<b>246,394.44</b>	<b>3,033,618.33</b>	<b>6,760,925.62</b>	<b>30.97</b>
<b>REVENUES OVER/(UNDER) EXPENDITURES</b>	<b>( 6,239,013.95)</b>	<b>39,244.96</b>	<b>202,566.85</b>	<b>( 6,441,580.80)</b>	<b>3.25-</b>

\*\*\* END OF REPORT \*\*\*

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

215-RECA REDEMPTION 1995-2  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>389,546.00</u>	<u>0.00</u>	<u>177,997.09</u>	<u>211,548.91</u>	<u>45.69</u>
TOTAL REVENUES	<u>389,546.00</u>	<u>0.00</u>	<u>177,997.09</u>	<u>211,548.91</u>	<u>45.69</u>
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	<u>295,861.00</u>	<u>2,106.33</u>	<u>291,910.93</u>	<u>3,950.07</u>	<u>98.66</u>
TOTAL EXPENDITURES	<u>295,861.00</u>	<u>2,106.33</u>	<u>291,910.93</u>	<u>3,950.07</u>	<u>98.66</u>
REVENUES OVER/(UNDER) EXPENDITURES	93,685.00	( 2,106.33)	( 113,913.84)	207,598.84	121.59-

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

215-RECA REDEMPTION 1995-2

REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
215-4525 PRO-RATA BOND PAYMENT FEE	3,200.00	0.00	0.00	3,200.00	0.00
215-4530 TAXES, ASSMT & BOND PROCEEDS	284,346.00	0.00	151,427.36	132,918.64	53.25
215-4540 DELINQUENT ASSESSMENTS	32,000.00	0.00	8,035.73	23,964.27	25.11
215-4541 DELINQ PENALTY & INTEREST	55,000.00	0.00	4,455.77	50,544.23	8.10
215-4542 DELINQ ASSMT MONTHLY PENALTY	0.00	0.00	0.00	0.00	0.00
215-4550 INTEREST INCOME	15,000.00	0.00	14,078.23	921.77	93.85
215-4580 TRANSFERS IN	0.00	0.00	0.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>389,546.00</b>	<b>0.00</b>	<b>177,997.09</b>	<b>211,548.91</b>	<b>45.69</b>
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HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

215-RECA REDEMPTION 1995-2  
 NON-DEPARTMENTAL  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
215-5-00-5075 BANK FEES	0.00	0.00	0.00	0.00	0.00
215-5-00-5123 OTHER PROFESSIONAL SERVICE	11,515.00	2,106.33	8,306.54	3,208.46	72.14
215-5-00-5125 BOND PREMIUM	0.00	0.00	0.00	0.00	0.00
215-5-00-5522 INTEREST ON LONG-TERM DEBT	65,346.00	0.00	64,604.39	741.61	98.87
215-5-00-5580 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
215-5-00-5590 COST OF ISSUANCE	0.00	0.00	0.00	0.00	0.00
215-5-00-5599 PRINCIPAL PMT	219,000.00	0.00	219,000.00	0.00	100.00
215-5-00-5600 CONTINGENCY	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON-DEPARTMENTAL</b>	<b>295,861.00</b>	<b>2,106.33</b>	<b>291,910.93</b>	<b>3,950.07</b>	<b>98.66</b>
<b>TOTAL EXPENDITURES</b>	<b>295,861.00</b>	<b>2,106.33</b>	<b>291,910.93</b>	<b>3,950.07</b>	<b>98.66</b>
<b>REVENUES OVER/(UNDER) EXPENDITURES</b>	<b>93,685.00</b>	<b>( 2,106.33)</b>	<b>( 113,913.84)</b>	<b>207,598.84</b>	<b>121.59-</b>

\*\*\* END OF REPORT \*\*\*

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

218-CIEDEB REDEMPTION FUND  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>167,088.00</u>	<u>0.00</u>	<u>165,968.67</u>	<u>1,119.33</u>	<u>99.33</u>
TOTAL REVENUES	<u>167,088.00</u>	<u>0.00</u>	<u>165,968.67</u>	<u>1,119.33</u>	<u>99.33</u>
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	<u>167,088.00</u>	<u>0.00</u>	<u>168,976.45</u>	<u>( 1,888.45)</u>	<u>101.13</u>
TOTAL EXPENDITURES	<u>167,088.00</u>	<u>0.00</u>	<u>168,976.45</u>	<u>( 1,888.45)</u>	<u>101.13</u>
REVENUES OVER/(UNDER) EXPENDITURES	0.00	0.00	( 3,007.78)	3,007.78	0.00

HIDDEN VALLEY LAKE CSD  
REVENUE & EXPENSE REPORT (UNAUDITED)  
AS OF: APRIL 30TH, 2026

218-CIEDB REDEMPTION FUND

REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
218-4030 WATER CAPACITY FEES	9,137.00	0.00	0.00	9,137.00	0.00
218-4115 WATER USE CIEDB	0.00	0.00	0.00	0.00	0.00
218-4550 INTEREST INCOME	12,000.00	0.00	6,129.22	5,870.78	51.08
218-4580 TRANSFERS IN	145,951.00	0.00	159,839.45 (	13,888.45)	109.52
218-4596 USER/NEW DEVELOPMT PORTION	0.00	0.00	0.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>167,088.00</b>	<b>0.00</b>	<b>165,968.67</b>	<b>1,119.33</b>	<b>99.33</b>
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HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

218-CIEDB REDEMPTION FUND  
 NON-DEPARTMENTAL  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
218-5-00-5092 POSTAGE & SHIPPING	0.00	0.00	0.00	0.00	0.00
218-5-00-5522 INTEREST ON LONG-TERM DEBT	33,065.00	0.00	35,334.06 (	2,269.06)	106.86
218-5-00-5560 BAD DEBT	0.00	0.00	0.00	0.00	0.00
218-5-00-5580 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
218-5-00-5595 CIEDB LOAN ANNUAL FEE	3,425.00	0.00	3,046.04	378.96	88.94
218-5-00-5599 PRINCIPAL PMT	130,598.00	0.00	130,596.35	1.65	100.00
218-5-00-5600 CONTINGENCY	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON-DEPARTMENTAL</b>	<b>167,088.00</b>	<b>0.00</b>	<b>168,976.45 (</b>	<b>1,888.45)</b>	<b>101.13</b>
<b>TOTAL EXPENDITURES</b>	<b>167,088.00</b>	<b>0.00</b>	<b>168,976.45 (</b>	<b>1,888.45)</b>	<b>101.13</b>
	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0.00	0.00	( 3,007.78)	3,007.78	0.00
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\*\*\* END OF REPORT \*\*\*

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

219-USDA SOLAR LOAN  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>32,018.00</u>	<u>0.00</u>	<u>32,243.75</u>	( <u>225.75</u> )	<u>100.71</u>
TOTAL REVENUES	<u>32,018.00</u>	<u>0.00</u>	<u>32,243.75</u>	( <u>225.75</u> )	<u>100.71</u>
	=====	=====	=====	=====	=====
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	<u>32,018.00</u>	<u>0.00</u>	<u>32,017.50</u>	<u>0.50</u>	<u>100.00</u>
TOTAL EXPENDITURES	<u>32,018.00</u>	<u>0.00</u>	<u>32,017.50</u>	<u>0.50</u>	<u>100.00</u>
	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0.00	0.00	226.25	( 226.25)	0.00

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

219-USDA SOLAR LOAN  
 REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
219-4300 MISC INCOME	0.00	0.00	0.00	0.00	0.00
219-4550 INTEREST INCOME	200.00	0.00	226.25 (	26.25)	113.13
219-4580 TRANSFERS IN	31,818.00	0.00	32,017.50 (	199.50)	100.63
TOTAL REVENUES	32,018.00	0.00	32,243.75 (	225.75)	100.71
	=====	=====	=====	=====	=====

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

219-USDA SOLAR LOAN  
 NON-DEPARTMENTAL  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
219-5-00-5092 POSTAGE & SHIPPING	0.00	0.00	0.00	0.00	0.00
219-5-00-5522 INTEREST ON LONG-TERM DEBT	12,518.00	0.00	12,517.50	0.50	100.00
219-5-00-5523 INTEREST EXPENSE	0.00	0.00	0.00	0.00	0.00
219-5-00-5580 TRANSFER OUT	0.00	0.00	0.00	0.00	0.00
219-5-00-5599 PRINCIPAL PMT	19,500.00	0.00	19,500.00	0.00	100.00
<b>TOTAL NON-DEPARTMENTAL</b>	<b>32,018.00</b>	<b>0.00</b>	<b>32,017.50</b>	<b>0.50</b>	<b>100.00</b>
<b>TOTAL EXPENDITURES</b>	<b>32,018.00</b>	<b>0.00</b>	<b>32,017.50</b>	<b>0.50</b>	<b>100.00</b>
<b>REVENUES OVER/ (UNDER) EXPENDITURES</b>	<b>0.00</b>	<b>0.00</b>	<b>226.25 (</b>	<b>226.25)</b>	<b>0.00</b>

\*\*\* END OF REPORT \*\*\*

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

223-WATER BOND 2023A  
 FINANCIAL SUMMARY

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
<u>REVENUE SUMMARY</u>					
ALL REVENUE	<u>325,825.00</u>	<u>0.00</u>	<u>295,450.92</u>	<u>30,374.08</u>	<u>90.68</u>
TOTAL REVENUES	<u>325,825.00</u>	<u>0.00</u>	<u>295,450.92</u>	<u>30,374.08</u>	<u>90.68</u>
<u>EXPENDITURE SUMMARY</u>					
NON-DEPARTMENTAL	<u>277,275.00</u>	<u>4,800.00</u>	<u>359,825.00</u>	<u>( 82,550.00)</u>	<u>129.77</u>
TOTAL EXPENDITURES	<u>277,275.00</u>	<u>4,800.00</u>	<u>359,825.00</u>	<u>( 82,550.00)</u>	<u>129.77</u>
REVENUES OVER/(UNDER) EXPENDITURES	48,550.00	( 4,800.00)	( 64,374.08)	112,924.08	132.59-

HIDDEN VALLEY LAKE CSD  
REVENUE & EXPENSE REPORT (UNAUDITED)  
AS OF: APRIL 30TH, 2026

223-WATER BOND 2023A  
REVENUES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
223-4525 PRO-RATA BOND PAYMENT FEE	0.00	0.00	0.00	0.00	0.00
223-4550 INTEREST INCOME	50,000.00	0.00	18,175.92	31,824.08	36.35
223-4580 TRANSFER IN	275,825.00	0.00	277,275.00 (	1,450.00)	100.53
TOTAL REVENUES	325,825.00	0.00	295,450.92	30,374.08	90.68
	=====	=====	=====	=====	=====

HIDDEN VALLEY LAKE CSD  
 REVENUE & EXPENSE REPORT (UNAUDITED)  
 AS OF: APRIL 30TH, 2026

223-WATER BOND 2023A  
 NON-DEPARTMENTAL  
 EXPENDITURES

	CURRENT BUDGET	CURRENT PERIOD	YEAR TO DATE ACTUAL	BUDGET BALANCE	% OF BUDGET
223-5-00-5075 BANK FEES	1,450.00	0.00	0.00	1,450.00	0.00
223-5-00-5123 OTHER PROFESSIONAL SERVICE	0.00	4,800.00	6,250.00 (	6,250.00)	0.00
223-5-00-5125 BOND PREMIUM	0.00	0.00	0.00	0.00	0.00
223-5-00-5522 INTEREST ON LONG-TERM DEBT	250,825.00	0.00	250,825.00	0.00	100.00
223-5-00-5580 TRANSFER OUT	0.00	0.00	77,750.00 (	77,750.00)	0.00
223-5-00-5590 COST OF ISSUANCE	0.00	0.00	0.00	0.00	0.00
223-5-00-5599 PRINCIPAL PMT	25,000.00	0.00	25,000.00	0.00	100.00
223-5-00-5600 CONTINGENCY	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON-DEPARTMENTAL</b>	<b>277,275.00</b>	<b>4,800.00</b>	<b>359,825.00 (</b>	<b>82,550.00)</b>	<b>129.77</b>
<b>TOTAL EXPENDITURES</b>	<b>277,275.00</b>	<b>4,800.00</b>	<b>359,825.00 (</b>	<b>82,550.00)</b>	<b>129.77</b>
<b>REVENUES OVER/(UNDER) EXPENDITURES</b>	<b>48,550.00 (</b>	<b>4,800.00) (</b>	<b>64,374.08)</b>	<b>112,924.08</b>	<b>132.59-</b>

\*\*\* END OF REPORT \*\*\*



**Hidden Valley Lake Community Services District**  
**Financial Activity, Cash and Investment Summary**  
**As of April 30, 2026**  
**(Rounded and Unaudited)**

Operating Checking	Money Market	LAIF	Bond Trustee Sewer	Bond Trustee Water	California CLASS	Total All Cash/Investment Accounts
West America Bank	West America Bank	State Treasurer	US Bank	US Bank	CA CLASS	
1010	1130	1133	1200	1212	1139	

**Financial Activity of Cash/Investment Accounts in General Ledger [1]**

<b>Beginning Balances</b>	\$ 1,605,713	\$ 7,601,734	\$ 189,174	\$ 161,642	\$ 1,518	\$ -	\$ 9,559,781
<b>Cash Receipts</b>							
Utility Billing Deposits	\$ 468,699	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electronic Fund Deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Deposits	\$ -	\$ -	\$ 6,749	\$ 430	\$ 1,396	\$ 18,477	\$ -
<b>Total Cash Receipts</b>	<b>\$ 468,699</b>	<b>\$ -</b>	<b>\$ 6,749</b>	<b>\$ 162,072</b>	<b>\$ 2,914</b>	<b>\$ 18,477</b>	<b>\$ -</b>
<b>Cash Disbursements</b>							
Accounts Payable Checks issued	\$ 373,211	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electronic Fund/Bank Draft Disbursements	\$ 34,631	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payroll Checks issued - net	\$ 70,034	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Fees	\$ 5,321	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Disbursements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Disbursements</b>	<b>\$ 483,197</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Transfers Between Accounts</b>							
Transfers In	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,224,854	\$ -
Transfers Out	\$ 623,120	\$ 7,601,734	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Transfers Between Accounts</b>	<b>\$ 623,120</b>	<b>\$ 7,601,734</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 8,224,854</b>	<b>\$ -</b>
<b>Ending Balances in General Ledger</b>	<b>\$ 968,095</b>	<b>\$ -</b>	<b>\$ 195,923</b>	<b>\$ 162,072</b>	<b>\$ 2,914</b>	<b>\$ 8,243,331</b>	<b>\$ 9,572,336</b>
<b>Financial Institution Ending Balances</b>	<b>\$ 967,043</b>	<b>\$ -</b>	<b>\$ 195,923</b>	<b>\$ 162,072</b>	<b>\$ 2,914</b>	<b>\$ 8,243,331</b>	<b>\$ 9,571,284</b>

**Ending Balances General Ledger Distribution by District Funds [2]**

<b>100 Operating</b>	-	-	-	-	-	-	-
<b>120 Wastewater Operating</b>	224,202	-	-	-	-	102,523	326,725
<b>130 Water Operating</b>	750,800	-	-	-	-	181,053	931,854
<b>215 2016 Sewer Refinancing Bond</b>	(2,106)	-	-	162,072	-	454,974	614,939
<b>218 2002 CIEDB Loan</b>	-	-	-	-	-	103,749	103,749
<b>219 2012 USDA Solar COP</b>	-	-	1,000	-	-	9,152	10,152
<b>223 2023 Water Revenue Bond</b>	(4,800)	-	-	-	2,914	-	(1,886)
<b>313 Wastewater Operating Reserve</b>	-	-	-	-	-	259,235	259,235
<b>314 Wastewater CIP</b>	-	-	-	-	-	549,584	549,584
<b>319 2012 USDA Solar COP Reserve</b>	-	-	-	-	-	32,930	32,930
<b>320 Water CIP</b>	-	-	-	-	-	6,361,005	6,361,005
<b>325 Water Operating Reserve</b>	-	-	-	-	-	189,126	189,126
<b>350 2002 CIEDB Loan Reserve</b>	-	-	194,923	-	-	-	194,923
<b>Total Ending Balances in General Ledger</b>	<b>\$ 968,095</b>	<b>\$ -</b>	<b>\$ 195,923</b>	<b>\$ 162,072</b>	<b>\$ 2,914</b>	<b>\$ 8,243,331</b>	<b>\$ 9,572,336</b>

[1] Cash balances are consolidated by District fund and reconciled to the respective financial institution statements.

Accounts include operating funds at Westamerica Bank, the Local Agency Investment Fund (LAIF) managed by the State Treasurer, California CLASS, and bond trustee accounts held by U.S. Bank for the 2016 Refunding and 2023 Water Bond.

[2] See Reconciliation Detail Summary for details

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	----AMOUNT---	STATUS	FOLIO	CLEAR DATE
BANK DRAFT:								
1010	4/03/2026	BANK-DRAFT	001285	AFLAC	237.86CR	CLEARED	A	4/08/2026
1010	4/03/2026	BANK-DRAFT	001286	CALIFORNIA PUBLIC EMPLOYEES RE	7,466.62CR	CLEARED	A	4/06/2026
1010	4/03/2026	BANK-DRAFT	001287	NATIONWIDE RETIREMENT SOLUTION	1,675.00CR	CLEARED	A	4/06/2026
1010	4/03/2026	BANK-DRAFT	001288	STATE OF CALIFORNIA EDD	2,407.60CR	CLEARED	A	4/03/2026
1010	4/03/2026	BANK-DRAFT	001289	TOTAL ADMINISTRATIVE SERVICES	63.46CR	CLEARED	A	4/07/2026
1010	4/03/2026	BANK-DRAFT	001290	US DEPARTMENT OF THE TREASURY	5,718.30CR	CLEARED	A	4/03/2026
1010	4/17/2026	BANK-DRAFT	001291	AFLAC	237.86CR	OUTSTND	A	0/00/0000
1010	4/17/2026	BANK-DRAFT	001292	CALIFORNIA PUBLIC EMPLOYEES RE	7,466.62CR	CLEARED	A	4/20/2026
1010	4/17/2026	BANK-DRAFT	001293	NATIONWIDE RETIREMENT SOLUTION	1,800.00CR	CLEARED	A	4/17/2026
1010	4/17/2026	BANK-DRAFT	001294	STATE OF CALIFORNIA EDD	2,175.58CR	CLEARED	A	4/17/2026
1010	4/17/2026	BANK-DRAFT	001295	TOTAL ADMINISTRATIVE SERVICES	63.46CR	CLEARED	A	4/21/2026
1010	4/17/2026	BANK-DRAFT	001296	US DEPARTMENT OF THE TREASURY	5,319.13CR	CLEARED	A	4/17/2026
CHECK:								
1010	4/03/2026	CHECK	004477	ACWA/JPIA	1,428.91CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004478	ALPHA ANALYTICAL LABORATORIES	3,085.25CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004479	VOID CHECK	0.00	CLEARED	A	4/03/2026
1010	4/03/2026	CHECK	004480	AMERICAN WATER WORKS ASSOCIATI	539.00CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004481	AQUA TECH COMPANY	5,831.00CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004482	ARMED FORCE PEST CONTROL, INC.	255.00CR	CLEARED	A	4/14/2026
1010	4/03/2026	CHECK	004483	B & G TIRES OF MIDDLETOWN	1,349.70CR	CLEARED	A	4/10/2026
1010	4/03/2026	CHECK	004484	BADGER METER	2,297.70CR	CLEARED	A	4/10/2026
1010	4/03/2026	CHECK	004485	BARBARA DEMARCO	225.00CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004486	BRELJE & RACE CONSULTING CIVIL	1,693.75CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004487	CLOVERDALE LOCK & KEY	2,891.85CR	CLEARED	A	4/10/2026
1010	4/03/2026	CHECK	004488	COASTLAND CIVIL ENGINEERING, I	26,832.24CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004489	COURTNEY HERNANDEZ	1,540.00CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004490	DAUPLER, INC	34,997.00CR	CLEARED	A	4/09/2026
1010	4/03/2026	CHECK	004491	EUREKA OXYGEN CO.	89.59CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004492	GHD	15,931.36CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004493	GRISWOLD INDUSTRIES	25,158.83CR	CLEARED	A	4/09/2026
1010	4/03/2026	CHECK	004494	KELLY REESE	166.75CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004495	MCKENNA FARRES	72.50CR	CLEARED	A	4/09/2026
1010	4/03/2026	CHECK	004496	NBS GOVERNMENT FINANCE GROUP	2,106.33CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004497	PACE SUPPLY CORP	400.45CR	CLEARED	A	4/10/2026
1010	4/03/2026	CHECK	004498	PACIFIC GAS & ELECTRIC COMPANY	14,317.32CR	CLEARED	A	4/09/2026
1010	4/03/2026	CHECK	004499	PIAZZA CONSTRUCTION	65,737.00CR	CLEARED	A	4/16/2026
1010	4/03/2026	CHECK	004500	RAINBOW AGRICULTURAL SERVICES	128.67CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004501	SPECIAL DISTRICT RISK MANAGEME	51,494.91CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004502	STATE WATER RESOURCES CONTROL	173.00CR	CLEARED	A	4/13/2026
1010	4/03/2026	CHECK	004503	STREAMLINE	600.00CR	CLEARED	A	4/08/2026
1010	4/03/2026	CHECK	004504	TELSTAR INSTRUMENTS	6,712.06CR	CLEARED	A	4/07/2026
1010	4/03/2026	CHECK	004505	UPPER PUTAH CREEK WATERSHED W	87.40CR	CLEARED	A	4/14/2026
1010	4/03/2026	CHECK	004506	USA BLUE BOOK	1,571.15CR	CLEARED	A	4/08/2026

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	----AMOUNT---	STATUS	FOLIO	CLEAR DATE
CHECK:								
1010	4/03/2026	CHECK	004507	WESTGATE PETROLEUM CO., INC.	908.59CR	CLEARED	A	4/07/2026
1010	4/17/2026	CHECK	004508	AC3	2,000.00CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004509	ADTS, INC	436.00CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004510	ADVANCED SECURITY SYSTEMS SANT	20,460.82CR	CLEARED	A	4/21/2026
1010	4/17/2026	CHECK	004511	ALPHA ANALYTICAL LABORATORIES	3,048.50CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004512	VOID CHECK	0.00	CLEARED	A	4/17/2026
1010	4/17/2026	CHECK	004513	AMAZON CAPITAL SERVICES, INC.	1,001.65CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004514	APPLIED TECHNOLOGY SOLUTIONS	1,065.75CR	CLEARED	A	4/27/2026
1010	4/17/2026	CHECK	004515	ARMED FORCE PEST CONTROL, INC.	205.00CR	CLEARED	A	4/24/2026
1010	4/17/2026	CHECK	004516	BENNETT ENGINEERING SERVICES	18,749.75CR	CLEARED	A	4/21/2026
1010	4/17/2026	CHECK	004517	CLOVERDALE LOCK & KEY	1,498.83CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004518	COURTNEY HERNANDEZ	1,540.00CR	CLEARED	A	4/21/2026
1010	4/17/2026	CHECK	004519	DATAPROSE, LLC	1,822.77CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004520	GINNLAW, P.C.	3,108.00CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004521	GRISWOLD INDUSTRIES	6,333.02CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004522	HARDESTER'S MARKETS & HARDWARE	329.54CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004523	VOID CHECK	0.00	CLEARED	A	4/17/2026
1010	4/17/2026	CHECK	004524	IAN GIBBS	200.00CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004525	JENFITCH, LLC	6,405.95CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004526	JOSEPH A LAYMON	1,938.55CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004527	LAKE COUNTY WASTE SOLUTIONS, I	123.76CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004528	LAKE COUNTY WASTE SOLUTIONS, I	568.72CR	CLEARED	A	4/27/2026
1010	4/17/2026	CHECK	004529	MENDO MILL CLEARLAKE	536.83CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004530	NHA ADVISORS	4,800.00CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004531	PAUL KELLEY	463.17CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004532	RGW GROUNDSKEEPING, LLC	475.00CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004533	TELSTAR INSTRUMENTS	3,984.00CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004534	THOMAS SHEFFER	108.33CR	CLEARED	A	4/28/2026
1010	4/17/2026	CHECK	004535	TYLER TECHNOLOGY	5,811.45CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004536	UBEO WEST LLC	86.10CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004537	UBEO WEST, LLC	1,038.86CR	CLEARED	A	4/22/2026
1010	4/17/2026	CHECK	004538	USA BLUE BOOK	1,688.43CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004539	VERIZON WIRELESS	1,545.28CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004540	VERIZON WIRELESS	500.88CR	CLEARED	A	4/23/2026
1010	4/17/2026	CHECK	004541	WEST YOST & ASSOCIATES, INC.	11,709.25CR	CLEARED	A	4/21/2026
1010	4/17/2026	CHECK	004542	WESTGATE PETROLEUM CO., INC.	816.05CR	CLEARED	A	4/21/2026
1010	4/17/2026	CHECK	004543	MCLAUGHLIN, DAMON &	188.70CR	CLEARED	A	4/23/2026

DEPOSIT:								
1010	4/01/2026	DEPOSIT		CREDIT CARD 4/01/2026	7,915.28	CLEARED	C	4/02/2026
1010	4/01/2026	DEPOSIT	000001	CREDIT CARD 4/01/2026	1,464.18	CLEARED	C	4/02/2026
1010	4/01/2026	DEPOSIT	000002	CREDIT CARD 4/01/2026	4,540.86	CLEARED	C	4/02/2026
1010	4/01/2026	DEPOSIT	000003	CREDIT CARD 4/01/2026	1,506.70	CLEARED	C	4/06/2026
1010	4/01/2026	DEPOSIT	000004	REGULAR DAILY POST 4/01/2026	837.68	CLEARED	C	4/02/2026

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	----AMOUNT---	STATUS	FOLIO	CLEAR DATE
DEPOSIT:								
1010	4/01/2026	DEPOSIT	040126	RECONCILE CC	223.33CR	CLEARED	G	4/01/2026
1010	4/02/2026	DEPOSIT		CREDIT CARD 4/02/2026	21,932.49	CLEARED	C	4/03/2026
1010	4/02/2026	DEPOSIT	000001	CREDIT CARD 4/02/2026	2,174.64	CLEARED	C	4/03/2026
1010	4/02/2026	DEPOSIT	000002	CREDIT CARD 4/02/2026	404.43	CLEARED	C	4/03/2026
1010	4/02/2026	DEPOSIT	000003	CREDIT CARD 4/02/2026	139.29	CLEARED	C	4/07/2026
1010	4/02/2026	DEPOSIT	000004	REGULAR DAILY POST 4/02/2026	372.54	CLEARED	C	4/03/2026
1010	4/03/2026	DEPOSIT		CREDIT CARD 4/03/2026	5,947.70	CLEARED	C	4/06/2026
1010	4/03/2026	DEPOSIT	000001	CREDIT CARD 4/03/2026	722.11	CLEARED	C	4/06/2026
1010	4/03/2026	DEPOSIT	000002	CREDIT CARD 4/03/2026	365.05	CLEARED	C	4/06/2026
1010	4/03/2026	DEPOSIT	000003	CREDIT CARD 4/03/2026	462.75	CLEARED	C	4/08/2026
1010	4/03/2026	DEPOSIT	000004	REGULAR DAILY POST 4/03/2026	716.11	CLEARED	C	4/06/2026
1010	4/06/2026	DEPOSIT		CREDIT CARD 4/06/2026	7,342.14	CLEARED	C	4/07/2026
1010	4/06/2026	DEPOSIT	000001	CREDIT CARD 4/06/2026	2,409.15	CLEARED	C	4/08/2026
1010	4/06/2026	DEPOSIT	000002	CREDIT CARD 4/06/2026	5,989.77	CLEARED	C	4/08/2026
1010	4/06/2026	DEPOSIT	000003	CREDIT CARD 4/06/2026	299.11	CLEARED	C	4/07/2026
1010	4/06/2026	DEPOSIT	000004	CREDIT CARD 4/06/2026	494.57	CLEARED	C	4/08/2026
1010	4/06/2026	DEPOSIT	000005	CREDIT CARD 4/06/2026	634.06	CLEARED	C	4/07/2026
1010	4/06/2026	DEPOSIT	000006	CREDIT CARD 4/06/2026	183.75	CLEARED	C	4/08/2026
1010	4/06/2026	DEPOSIT	000007	CREDIT CARD 4/06/2026	1,539.37	CLEARED	C	4/08/2026
1010	4/06/2026	DEPOSIT	000008	CREDIT CARD 4/06/2026	571.92	CLEARED	C	4/09/2026
1010	4/06/2026	DEPOSIT	000009	REGULAR DAILY POST 4/06/2026	3,725.64	CLEARED	C	4/07/2026
1010	4/07/2026	DEPOSIT		CREDIT CARD 4/07/2026	2,826.94	CLEARED	C	4/08/2026
1010	4/07/2026	DEPOSIT	000001	CREDIT CARD 4/07/2026	1,072.64	CLEARED	C	4/08/2026
1010	4/07/2026	DEPOSIT	000002	CREDIT CARD 4/07/2026	975.30	CLEARED	C	4/08/2026
1010	4/07/2026	DEPOSIT	000003	CREDIT CARD 4/07/2026	1,765.09	CLEARED	C	4/10/2026
1010	4/07/2026	DEPOSIT	000004	REGULAR DAILY POST 4/07/2026	3,131.86	CLEARED	C	4/08/2026
1010	4/08/2026	DEPOSIT		CREDIT CARD 4/08/2026	4,227.21	CLEARED	C	4/09/2026
1010	4/08/2026	DEPOSIT	000001	CREDIT CARD 4/08/2026	1,306.99	CLEARED	C	4/09/2026
1010	4/08/2026	DEPOSIT	000002	CREDIT CARD 4/08/2026	1,822.06	CLEARED	C	4/09/2026
1010	4/08/2026	DEPOSIT	000003	DAILY PAYMENT POSTING - ADJ	467.96CR	CLEARED	U	4/08/2026
1010	4/08/2026	DEPOSIT	000004	DAILY PAYMENT POSTING	467.96	CLEARED	U	4/08/2026
1010	4/08/2026	DEPOSIT	000005	CREDIT CARD 4/08/2026	955.02	CLEARED	C	4/13/2026
1010	4/08/2026	DEPOSIT	000006	REGULAR DAILY POST 4/08/2026	6,188.30	CLEARED	C	4/09/2026
1010	4/09/2026	DEPOSIT		CREDIT CARD 4/09/2026	7,048.45	CLEARED	C	4/10/2026
1010	4/09/2026	DEPOSIT	000001	CREDIT CARD 4/09/2026	854.07	CLEARED	C	4/10/2026
1010	4/09/2026	DEPOSIT	000002	CREDIT CARD 4/09/2026	852.57	CLEARED	C	4/10/2026
1010	4/09/2026	DEPOSIT	000003	CREDIT CARD 4/09/2026	1,206.05	CLEARED	C	4/14/2026
1010	4/09/2026	DEPOSIT	000004	REGULAR DAILY POST 4/09/2026	4,245.78	CLEARED	C	4/10/2026
1010	4/10/2026	DEPOSIT		CREDIT CARD 4/10/2026	3,269.73	CLEARED	C	4/13/2026
1010	4/10/2026	DEPOSIT	000001	CREDIT CARD 4/10/2026	1,892.83	CLEARED	C	4/13/2026
1010	4/10/2026	DEPOSIT	000002	CREDIT CARD 4/10/2026	483.05	CLEARED	C	4/13/2026
1010	4/10/2026	DEPOSIT	000003	CREDIT CARD 4/10/2026	467.36	CLEARED	C	4/15/2026
1010	4/10/2026	DEPOSIT	000004	REGULAR DAILY POST 4/10/2026	5,500.07	CLEARED	C	4/13/2026
1010	4/13/2026	DEPOSIT		CREDIT CARD 4/13/2026	11,906.30	CLEARED	C	4/14/2026

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	-----AMOUNT---	STATUS	FOLIO	CLEAR DATE
DEPOSIT:								
1010	4/13/2026	DEPOSIT	000001	CREDIT CARD 4/13/2026	2,349.09	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000002	CREDIT CARD 4/13/2026	4,811.62	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000003	CREDIT CARD 4/13/2026	2,229.09	CLEARED	C	4/14/2026
1010	4/13/2026	DEPOSIT	000004	CREDIT CARD 4/13/2026	428.20	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000005	CREDIT CARD 4/13/2026	608.33	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000006	CREDIT CARD 4/13/2026	324.23	CLEARED	C	4/14/2026
1010	4/13/2026	DEPOSIT	000007	CREDIT CARD 4/13/2026	192.50	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000008	CREDIT CARD 4/13/2026	114.27	CLEARED	C	4/15/2026
1010	4/13/2026	DEPOSIT	000009	CREDIT CARD 4/13/2026	820.66	CLEARED	C	4/16/2026
1010	4/13/2026	DEPOSIT	000010	REGULAR DAILY POST 4/13/2026	33,591.78	CLEARED	C	4/14/2026
1010	4/14/2026	DEPOSIT		CREDIT CARD 4/14/2026	5,208.37	CLEARED	C	4/15/2026
1010	4/14/2026	DEPOSIT	000001	CREDIT CARD 4/14/2026	2,999.95	CLEARED	C	4/15/2026
1010	4/14/2026	DEPOSIT	000002	CREDIT CARD 4/14/2026	210.87	CLEARED	C	4/15/2026
1010	4/14/2026	DEPOSIT	000003	CREDIT CARD 4/14/2026	2,178.67	CLEARED	C	4/17/2026
1010	4/14/2026	DEPOSIT	000004	REGULAR DAILY POST 4/14/2026	4,654.25	CLEARED	C	4/15/2026
1010	4/15/2026	DEPOSIT		CREDIT CARD 4/15/2026	5,253.11	CLEARED	C	4/16/2026
1010	4/15/2026	DEPOSIT	000001	CREDIT CARD 4/15/2026	2,446.69	CLEARED	C	4/16/2026
1010	4/15/2026	DEPOSIT	000002	CREDIT CARD 4/15/2026	2,544.27	CLEARED	C	4/16/2026
1010	4/15/2026	DEPOSIT	000003	CREDIT CARD 4/15/2026	40,714.61	CLEARED	C	4/17/2026
1010	4/15/2026	DEPOSIT	000004	CREDIT CARD 4/15/2026	3,346.89	CLEARED	C	4/17/2026
1010	4/15/2026	DEPOSIT	000005	CREDIT CARD 4/15/2026	2,753.01	CLEARED	C	4/20/2026
1010	4/15/2026	DEPOSIT	000006	REGULAR DAILY POST 4/15/2026	7,863.74	CLEARED	C	4/16/2026
1010	4/15/2026	DEPOSIT	000007	CREDIT CARD 4/15/2026	943.88	CLEARED	C	4/17/2026
1010	4/15/2026	DEPOSIT	000008	DRAFT POSTING	24,997.60	CLEARED	U	4/16/2026
1010	4/16/2026	DEPOSIT		CREDIT CARD 4/16/2026	2,477.09	CLEARED	C	4/21/2026
1010	4/16/2026	DEPOSIT	000001	REGULAR DAILY POST 4/16/2026	4,041.18	CLEARED	C	4/17/2026
1010	4/17/2026	DEPOSIT		CREDIT CARD 4/17/2026	91.05	CLEARED	C	4/17/2026
1010	4/17/2026	DEPOSIT	000001	CREDIT CARD 4/17/2026	11,492.86	CLEARED	C	4/20/2026
1010	4/17/2026	DEPOSIT	000002	CREDIT CARD 4/17/2026	2,414.11	CLEARED	C	4/20/2026
1010	4/17/2026	DEPOSIT	000003	CREDIT CARD 4/17/2026	998.74	CLEARED	C	4/20/2026
1010	4/17/2026	DEPOSIT	000004	CREDIT CARD 4/17/2026	2,624.86	CLEARED	C	4/22/2026
1010	4/17/2026	DEPOSIT	000005	REGULAR DAILY POST 4/17/2026	8,150.84	CLEARED	C	4/20/2026
1010	4/20/2026	DEPOSIT		CREDIT CARD 4/20/2026	10,071.91	CLEARED	C	4/21/2026
1010	4/20/2026	DEPOSIT	000001	CREDIT CARD 4/20/2026	11,732.98	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000002	CREDIT CARD 4/20/2026	9,483.93	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000003	CREDIT CARD 4/20/2026	1,949.10	CLEARED	C	4/21/2026
1010	4/20/2026	DEPOSIT	000004	CREDIT CARD 4/20/2026	1,220.66	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000005	CREDIT CARD 4/20/2026	2,418.63	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000006	CREDIT CARD 4/20/2026	1,693.69	CLEARED	C	4/21/2026
1010	4/20/2026	DEPOSIT	000007	CREDIT CARD 4/20/2026	586.74	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000008	CREDIT CARD 4/20/2026	860.41	CLEARED	C	4/22/2026
1010	4/20/2026	DEPOSIT	000009	CREDIT CARD 4/20/2026	9,558.45	CLEARED	C	4/23/2026
1010	4/20/2026	DEPOSIT	000010	REGULAR DAILY POST 4/20/2026	15,126.69	CLEARED	C	4/21/2026
1010	4/20/2026	DEPOSIT	000011	DAILY PAYMENT POSTING - ADJ	112.98CR	CLEARED	U	4/20/2026

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	----AMOUNT---	STATUS	FOLIO	CLEAR DATE
DEPOSIT:								
1010	4/20/2026	DEPOSIT	042026	DEVELOPER FEE - LAFCO	6,500.00	CLEARED	G	4/21/2026
1010	4/21/2026	DEPOSIT		DAILY PAYMENT POSTING - ADJ	357.84CR	CLEARED	U	4/21/2026
1010	4/21/2026	DEPOSIT	000001	CREDIT CARD 4/21/2026	22,394.43	CLEARED	C	4/22/2026
1010	4/21/2026	DEPOSIT	000002	DAILY PAYMENT POSTING	357.84	CLEARED	U	4/21/2026
1010	4/21/2026	DEPOSIT	000003	CREDIT CARD 4/21/2026	9,465.56	CLEARED	C	4/22/2026
1010	4/21/2026	DEPOSIT	000004	CREDIT CARD 4/21/2026	2,548.77	CLEARED	C	4/22/2026
1010	4/21/2026	DEPOSIT	000005	CREDIT CARD 4/21/2026	1,500.59	CLEARED	C	4/24/2026
1010	4/21/2026	DEPOSIT	000006	REGULAR DAILY POST 4/21/2026	1,104.89	CLEARED	C	4/22/2026
1010	4/22/2026	DEPOSIT		CREDIT CARD 4/22/2026	3,778.53	CLEARED	C	4/23/2026
1010	4/22/2026	DEPOSIT	000001	CREDIT CARD 4/22/2026	1,157.01	CLEARED	C	4/23/2026
1010	4/22/2026	DEPOSIT	000002	CREDIT CARD 4/22/2026	1,281.87	CLEARED	C	4/23/2026
1010	4/22/2026	DEPOSIT	000003	CREDIT CARD 4/22/2026	318.28	CLEARED	C	4/27/2026
1010	4/22/2026	DEPOSIT	000004	REGULAR DAILY POST 4/22/2026	2,703.15	CLEARED	C	4/23/2026
1010	4/23/2026	DEPOSIT		CREDIT CARD 4/23/2026	2,915.47	CLEARED	C	4/24/2026
1010	4/23/2026	DEPOSIT	000001	CREDIT CARD 4/23/2026	879.17	CLEARED	C	4/24/2026
1010	4/23/2026	DEPOSIT	000002	CREDIT CARD 4/23/2026	221.05	CLEARED	C	4/24/2026
1010	4/23/2026	DEPOSIT	000003	REGULAR DAILY POST 4/23/2026	1,391.56	CLEARED	C	4/24/2026
1010	4/24/2026	DEPOSIT		CREDIT CARD 4/24/2026	2,717.16	CLEARED	C	4/27/2026
1010	4/24/2026	DEPOSIT	000001	CREDIT CARD 4/24/2026	529.81	CLEARED	C	4/27/2026
1010	4/24/2026	DEPOSIT	000002	CREDIT CARD 4/24/2026	480.10	CLEARED	C	4/29/2026
1010	4/24/2026	DEPOSIT	000003	REGULAR DAILY POST 4/24/2026	772.04	CLEARED	C	4/27/2026
1010	4/27/2026	DEPOSIT		CREDIT CARD 4/27/2026	971.01	CLEARED	C	4/28/2026
1010	4/27/2026	DEPOSIT	000001	CREDIT CARD 4/27/2026	90.27	CLEARED	C	4/29/2026
1010	4/27/2026	DEPOSIT	000002	CREDIT CARD 4/27/2026	435.63	CLEARED	C	4/29/2026
1010	4/27/2026	DEPOSIT	000003	CREDIT CARD 4/27/2026	1,019.81	CLEARED	C	4/28/2026
1010	4/27/2026	DEPOSIT	000004	CREDIT CARD 4/27/2026	758.14	CLEARED	C	4/29/2026
1010	4/27/2026	DEPOSIT	000005	CREDIT CARD 4/27/2026	192.39	CLEARED	C	4/29/2026
1010	4/27/2026	DEPOSIT	000006	CREDIT CARD 4/27/2026	264.24	CLEARED	C	4/28/2026
1010	4/27/2026	DEPOSIT	000007	CREDIT CARD 4/27/2026	478.39	CLEARED	C	4/29/2026
1010	4/27/2026	DEPOSIT	000008	REGULAR DAILY POST 4/27/2026	1,263.68	CLEARED	C	4/28/2026
1010	4/28/2026	DEPOSIT		CREDIT CARD 4/28/2026	710.27	CLEARED	C	4/29/2026
1010	4/28/2026	DEPOSIT	000001	CREDIT CARD 4/28/2026	1,865.11	CLEARED	C	4/29/2026
1010	4/28/2026	DEPOSIT	000002	CREDIT CARD 4/28/2026	70.75	CLEARED	C	4/29/2026
1010	4/28/2026	DEPOSIT	000003	CREDIT CARD 4/28/2026	10.00	CLEARED	C	5/01/2026
1010	4/28/2026	DEPOSIT	000004	REGULAR DAILY POST 4/28/2026	4,444.97	CLEARED	C	4/29/2026
1010	4/29/2026	DEPOSIT		CREDIT CARD 4/29/2026	1,508.94	CLEARED	C	4/30/2026
1010	4/29/2026	DEPOSIT	000001	CREDIT CARD 4/29/2026	966.89	CLEARED	C	4/30/2026
1010	4/29/2026	DEPOSIT	000002	CREDIT CARD 4/29/2026	905.53	CLEARED	C	4/30/2026
1010	4/29/2026	DEPOSIT	000003	CREDIT CARD 4/29/2026	609.91	OUTSTND	C	0/00/0000
1010	4/29/2026	DEPOSIT	000004	REGULAR DAILY POST 4/29/2026	1,959.23	CLEARED	C	4/30/2026
1010	4/30/2026	DEPOSIT		CREDIT CARD 4/30/2026	1,466.14	CLEARED	C	5/01/2026
1010	4/30/2026	DEPOSIT	000001	CREDIT CARD 4/30/2026	58.19	CLEARED	C	5/01/2026
1010	4/30/2026	DEPOSIT	000002	CREDIT CARD 4/30/2026	1,202.57	CLEARED	C	5/01/2026
1010	4/30/2026	DEPOSIT	000003	CREDIT CARD 4/30/2026	1,027.22	OUTSTND	C	0/00/0000

COMPANY: 999 - POOLED CASH FUND  
 ACCOUNT: 1010 CASH - POOLED  
 TYPE: All  
 STATUS: All  
 FOLIO: All

CHECK DATE: 4/01/2026 THRU 4/30/2026  
 CLEAR DATE: 0/00/0000 THRU 99/99/9999  
 STATEMENT: 0/00/0000 THRU 99/99/9999  
 VOIDED DATE: 0/00/0000 THRU 99/99/9999  
 AMOUNT: 0.00 THRU 999,999,999.99  
 CHECK NUMBER: 000000 THRU 999999

ACCOUNT	--DATE--	--TYPE--	NUMBER	-----DESCRIPTION-----	-----AMOUNT---	STATUS	FOLIO	CLEAR DATE
<b>DEPOSIT:</b>								
1010	4/30/2026	DEPOSIT	000004	REGULAR DAILY POST 4/30/2026	828.63	CLEARED	C	5/01/2026
<b>MISCELLANEOUS:</b>								
1010	4/03/2026	MISC.		PAYROLL DIRECT DEPOSIT	35,854.51CR	CLEARED	P	4/03/2026
1010	4/09/2026	MISC.	040926	FUND 223 CKG TO CA CLASS	623,120.00CR	CLEARED	G	4/09/2026
1010	4/17/2026	MISC.		PAYROLL DIRECT DEPOSIT	34,179.01CR	CLEARED	P	4/17/2026
<b>SERVICE CHARGE:</b>								
1010	4/02/2026	SERV-CHG		MARCH CHASE FEES	528.92CR	CLEARED	G	4/02/2026
1010	4/02/2026	SERV-CHG	000001	MARCH CHASE FEES	4,349.30CR	CLEARED	G	4/02/2026
1010	4/06/2026	SERV-CHG	040726	MARCH AMX FEES	87.35CR	CLEARED	G	4/06/2026
1010	4/15/2026	SERV-CHG		MARCH ACCOUNT ANALYSIS FEES	354.98CR	CLEARED	G	4/15/2026

TOTALS FOR ACCOUNT 1010

CHECK	TOTAL:	373,211.25CR
DEPOSIT	TOTAL:	468,699.60
INTEREST	TOTAL:	0.00
MISCELLANEOUS	TOTAL:	693,153.52CR
SERVICE CHARGE	TOTAL:	5,320.55CR
EFT	TOTAL:	0.00
BANK-DRAFT	TOTAL:	34,631.49CR

TOTALS FOR POOLED CASH FUND

CHECK	TOTAL:	373,211.25CR
DEPOSIT	TOTAL:	468,699.60
INTEREST	TOTAL:	0.00
MISCELLANEOUS	TOTAL:	693,153.52CR
SERVICE CHARGE	TOTAL:	5,320.55CR
EFT	TOTAL:	0.00
BANK-DRAFT	TOTAL:	34,631.49CR



Hidden Valley Lake Community Services District  
Projects Update Report  
April/May 2026

## Board List of Priorities

- Underground infrastructure rehabilitation
  - Sewer mainlines
    - Infiltration and inflow (I/I)
- SCADA improvements
  - General updates
  - Cybersecurity updates – in progress
- Redwood water tank replacements
  - Contact tank – FEMA subapplication submitted; designs in progress
  - Tank 1A
  - Tank 1B
  - Tank 4A
- Permanent generator procurement
  - Wellfield – FEMA subapplication submitted; designs in progress
  - Unit 9 tank site
- Water quality
  - Hexavalent Chromium compliance – in progress

# Defensive Space and Ignition Resistant Construction Project

- **4/2/26:** Draft bid documents/specifications received; review and revisions in progress.
- New Scope of Work change in progress:
  - Removal of Tank 4 construction
  - Redesign metal well structures with CMU materials



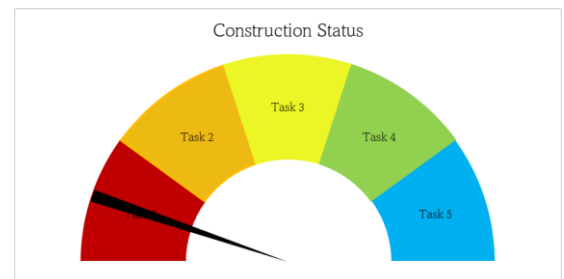
Project Amount
\$1,455,722.37

Reimbursed to Date*
\$28,281.91
*does not include 10% retention reimbursement

Project Amount		Expenditures		Balance (amount prior to FEMA 75% reimbursement)
\$1,455,722.37	-	\$28,281.91	=	<b>\$1,427,440.46</b>



- Task 1: Bid development, solicitation & award
- Task 2: Mobilization
- Task 3: Site prep, purchases
- Task 4: Begin defensive space, begin off-hauling, & begin wellhead ignition-resistant construction
- Task 5: Complete defensive space & complete wellhead ignition-resistant construction

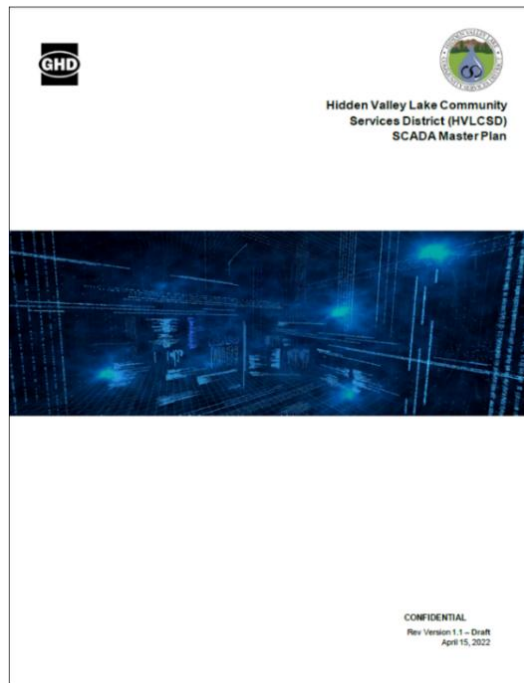


# SCADA Cybersecurity Enhancement Project

- GHD equipment procurement in progress – to arrive in multiple shipments between May-June (delayed)

Project Amount	Reimbursed to Date
\$250,000	\$52,895

Project Amount		Expenditures		Balance
\$250,000	-	\$52,895	=	\$197,105



- Task 1: Software upgrade & data migration
- Task 2: Hardware procurement & replacement of existing equipment
- Task 3: Network boundary protection improvements
- Task 4: Investigation & troubleshooting of existing network issues
- Task 5: Next steps for SCADA/cybersecurity enhancements
- Task 6: Staff training



# Water Storage Tank Wildfire Mitigation Project & Wellfield-Water Plant Generator Project

- **4/28/26:** Contact tank 60% designs completed and delivered to FEMA
- **4/30/26:** Wellfield generator 60% designs completed and delivered to FEMA

## California Wildfires and Straight-line Winds

DR-4856-CA



**Incident Period:** Jan 7, 2025 - Jan 31, 2025

**Declaration Date:** Jan 8, 2025

### Quick Links

- **Recovery resources:** [State & Local](#) | [National](#)
- **Connect:** [Social Media](#) | [Mobile App & Text](#)
- **24/7 counseling:** [Disaster Distress Helpline](#)

Contact Tank



Wellfield



## Project Updates continued...

### **Firemain Linked Auxiliary Supply/Hydraulic Energy Storage (FLASHES)**

- **4/2/26:** CPUC approved the proposed amendments to the Grant Agreement
- **Next steps:** Execute the Microgrid Incentive Program agreements with PG&E

### **Stormwater Mitigation**

- Management is reevaluating the flood detention basin and corresponding property ownership and deficiencies.

### **Brambles**

- **In progress:** Awaiting Brambles action on Cost Share Agreement, Road Maintenance Agreement, and Outside Service Agreement to Brambles staff for review. Upon approval of such agreements, and upon executing a new easement, the District will submit the LAFCo annexation application on behalf of Brambles.
- **In progress:** Site survey for new road easement

### **Regulatory Compliance – Reclamation Pond pH & Title 22 Revision**

- One month of samples have been collected throughout the reclamation pond to better understand the water's chemistry. Results will guide sludge removal methods (i.e., physical or chemical removal methods); meeting pending.

### **Regulatory Compliance – Hexavalent Chromium**

- **4/2/26:** Consultants collected samples at both active and monitoring well sites to fill in data gaps regarding hexavalent chromium levels throughout Hidden Valley Lake and nearby areas.
- **Next steps:** Pending meeting to review groundwater sample results