



WILLHITE & MITCHELL, PLLC

ATTORNEYS AT LAW

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*Partner*

June 26, 2024

Electronically Filed in TPUC Docket  
Room on June 26, 2024 at 10:40 a.m.

Hon. Herbert H. Hilliard, Chairman  
c/o Ectory Lawless, Docket Room Manager  
Tennessee Public Utility Commission  
502 Deaderick Street, 4th Floor  
Nashville, TN 37243

Re: Joint Application of Limestone Water Utility Operating Company, LLC and Bridget J. Willhite as Administrator CTA of the Estate of Glenna Newport, for approval of the Acquisition of and to Operate the Newport Resort Water System, and to Transfer or Issue a Certificate of Public Convenience and Necessity  
Docket No. 24-00034

Dear Sir or Madam:

Enclosed please find the original and four (4) copies of the Answers of Bridget J. Willhite as Administrator CTA of the Estate of Glenna Newport to Consumer Advocate's First Set of Discovery Requests for filing in the above-referenced matter. By copy of this correspondence, I am providing copies of the same by email to all parties in this matter.

With best regards, I remain

Yours very truly,

WILLHITE & MITCHELL, PLLC

  
Bridget J. Willhite

BJW:mle  
Enclosure

cc: TN Public Utilities Commission – Via Email: [tpuc.docketroom@tn.gov](mailto:tpuc.docketroom@tn.gov)  
Ms. Katherine Barnes – Via Email: [Katherine.Barnes@butlersnow.com](mailto:Katherine.Barnes@butlersnow.com)  
Mr. Melvin Malone – Via Email: [Melvin.Malone@butlersnow.com](mailto:Melvin.Malone@butlersnow.com)  
Ms. Victoria B. Glover – Via Email: [victoria.glover@ag.tn.gov](mailto:victoria.glover@ag.tn.gov)  
Ms. Shilina B. Brown – Via Email: [shilina.brown@ag.tn.gov](mailto:shilina.brown@ag.tn.gov)  
Ms. Michelle Mairs – Via Email: [michelle.mairs@tn.gov](mailto:michelle.mairs@tn.gov);  
Mr. Cole McCormick – Via Email: [cole.mccormick@tn.gov](mailto:cole.mccormick@tn.gov)  
Ms. Terra Allen – Via Email: [terra.allen@ag.tn.gov](mailto:terra.allen@ag.tn.gov)  
Mr. Russ Mitten – Via Email: [rmitten@cswrgroup.com](mailto:rmitten@cswrgroup.com)  
Mr. Dave Woodsmall – Via Email: [dwoodsmall@cswrgroup.com](mailto:dwoodsmall@cswrgroup.com)

IN RE: )  
)  
JOINT APPLICATION OF LIMESTONE )  
WATER UTILITY OPERATING )  
COMPANY, LLC, AND BRIDGET J. )  
WILLHITE, AS ADMINISTRATOR CTA )  
OF THE ESTATE OF GLENNA ) DOCKET NO. 24-00034  
NEWPORT, FOR APPROVAL OF THE )  
ACQUISITION OF AND TO OPERATE )  
THE NEWPORT RESORT WATER )  
SYSTEM, AND TO TRANSFER OR )  
ISSUE A CERTIFICATE OF PUBLIC )  
CONVENIENCE AND NECESSITY )  
)

Comes Bridget J. Willhite, Administrator CTA of the Estate of Glenna Newport, and in response to the Consumer Advocate's First Set of Discovery Requests, and answers as set forth herein. This Administrator CTA was appointed by Rhea County Chancery Court as the Administrator CTA of the Estate of Glenna Newport on May 12, 2022, and only has personal and specific knowledge from that date forward.

1. Estate Administrator objects to all requests that seek information protected by the attorney-client privilege, the work-product doctrine and/or any other applicable privilege or restriction on disclosure.

2. Estate Administrator objects to the definitions and instructions accompanying the requests to the extent the definitions and instructions contradict, are inconsistent with, or impose

any obligations beyond those required by applicable provisions of the Tennessee Rules of Civil Procedure or the rules, regulations, or orders of the Tennessee Public Utility Commission (“TPUC”).

3. The specific responses set forth below are based on information now available to Estate Administrator, and Estate Administrator reserves the right at any time to revise, correct, add to or clarify the objections or responses and supplement the information produced.

4. Estate Administrator objects to each request to the extent that it is unreasonably cumulative or duplicative, speculative, unduly burdensome, irrelevant or seeks information obtainable from some other source that is more convenient, less burdensome or less expensive.

5. Estate Administrator objects to each request to the extent it seeks information outside Estate Administrator’s custody or control.

6. Estate Administrator’s decision, now or in the future, to provide information or documents notwithstanding the objectionable nature of any of the definitions or instructions, or the requests themselves, should not be construed as: (a) a stipulation that the material is relevant or admissible, (b) a waiver of Estate Administrator’s General Objections or the objections asserted in response to specific discovery requests, or (c) an agreement that requests for similar information will be treated in a similar manner.

7. Estate Administrator objects to those requests that seek the identification of “any” or “all” documents or witnesses (or similar language) related to a particular subject matter on the grounds that they are overbroad and unduly burdensome and exceed the scope of permissible discovery.

8. Estate Administrator objects to those requests that constitute a “fishing expedition,” seeking information that is not relevant or reasonably calculated to lead to the discovery of admissible evidence and is not limited to this matter.

9. Estate Administrator does not waive any previously submitted objections to the Consumer Advocate’s discovery requests.

### **FIRST SET OF DISCOVERY REQUESTS**

**1-1. Source & Support.** Provide a copy of all federal, state, county, and other audits (financial, environmental, etc.) of the Newport Resort water system since 2018.

**RESPONSE:** As stated above, This Administrator CTA was appointed by Rhea County Chancery Court as the Administrator CTA of the Estate of Glenna Newport on May 12, 2022, and only has personal and specific knowledge from that date forward. This Administrator CTS contacted Amy Francis with State of Tennessee Department of Environment and Conservation Chattanooga Environment Field Office and requested any “audits” conducted by the State of Tennessee, and requested any reports responsive to this request and I was provided the following:

A. May 13, 2019, Sanitary Survey of Community Water System, attached hereto as Exhibit A.

B. October 29, 2020, Sanitary Survey of Community Water System, attached hereto as Exhibit B.

C. July 18, 2022, Sanitary Survey of Community Water System, attached hereto as Exhibit C.

D. January, 2024, Sanitary Survey of Community Water System, attached hereto as Exhibit D.

**1-2. Explanation.** Provide comprehensive, narrative answers to the following:

a. How was the water system was originally funded

**RESPONSE:** As stated above, This Administrator CTA was appointed by Rhea County Answers of Bridget J. Willhite as Administrator CTA of the Estate of Glenna Newport to Consumer Advocate’s First Set of Discovery Requests, TPUC Docket No. 24-00034, Page 3 of 8

Chancery Court as the Administrator CTA of the Estate of Glenna Newport on May 12, 2022, and only has personal and specific knowledge from that date forward. This Administrator CTS contacted Monte Newport, through his attorney, Howard Upchurch Esq., and was provided the following answer: The water system was originally self-funded by Newport Resort owned by Ancil Newport and Elzo Newport.

b. Were the customers charged a tap fee to join the system(s); and

**RESPONSE:** As stated above, This Administrator CTA was appointed by Rhea County Chancery Court as the Administrator CTA of the Estate of Glenna Newport on May 12, 2022, and only has personal and specific knowledge from that date forward. This Administrator CTS contacted Monte Newport, through his attorney, Howard Upchurch Esq., and was provided the following answer: “The customers were not originally charged a tap fee. When they starting charging for water then they started charging a tap fee. Most taps were already in and very few have been put in since the inception.”

c. Have the customers ever been charged an assessment for access to water service?

**RESPONSE:** As stated above, This Administrator CTA was appointed by Rhea County Chancery Court as the Administrator CTA of the Estate of Glenna Newport on May 12, 2022, and only has personal and specific knowledge from that date forward. This Administrator CTS contacted Monte Newport, through his attorney, Howard Upchurch Esq., and was provided the following answer: “I am not aware of the water system charging an assessment for access to water. When a new customer asks for water to be moved to them or turned on there is a \$150.00 refundable charge.”

Recently undeveloped lots were sold in the subdivision, and when these new meters were

tapped, the new customers were charged a non-refundable meter tap fee of \$2,000.00.

**1-3. Source & Support.** Provide the most recent balance sheet and income statement for the system and indicate whether the financial statements were reviewed or audited by an independent third party.

**RESPONSE:** There are no formal balance sheets, income statements or financial statements. No audits have been performed by a third party. Attached are a copy of the bank statements for 2023 and 2024 Exhibit E.

NRWS has operated in the negative since this Administrator CTA was appointed. N and N Holdings, Inc. has extended the following loans to NRWS since this Administrator CTA was appointed:

**FUNDS LOANED FROM N & N HOLDINGS TO NRWS**

9/12/2022	Transfer	Transfer to NRWS	\$5,000.00
10/3/2022	Transfer	Transfer to NRWS	\$3,000.00
11/10/2022	1006	Newport Resort Water System	\$3,000.00
12/14/2022	1008	Newport Resort Water System	\$3,000.00
1/20/2023	1012	Newport Resort Water System	\$3,000.00
3/17/2023	Debit	Transfer to NRWS	\$2,000.00
4/13/2023	1024	Newport Resort Water System	\$1,500.00
6/20/2023	AW	Transfer to Newport Resort Water System	\$1,000.00
7/17/2023	1042	Newport Resort Water System	\$1,000.00
8/7/2023	AW	Transfer to Newport Resort Water System	\$2,000.00
8/17/2023	AW	Transfer to Newport Resort Water System	\$800.00
9/13/2023	AW	Transfer to Newport Resort Water System	\$500.00
9/25/2023	AW	Transfer to Newport Resort Water System	\$1,500.00
10/11/2023	AW	Transfer to Newport Resort Water System	\$2,500.00
10/19/2023	AW	Transfer to Newport Resort Water System	\$1,500.00
11/10/2023	AW	Transfer to Newport Resort Water System	\$6,000.00
11/20/2023	AW	Transfer to Newport Resort Water System	\$1,500.00
12/5/2023	AW	Transfer to Newport Resort Water System	\$3,000.00
12/18/2023	AW	Transfer to Newport Resort Water System	\$1,000.00
1/8/2024	AW	Transfer to Newport Resort Water System	\$11,500.00
1/18/2024	AW	Transfer to Newport Resort Water System	\$1,500.00

1/26/2024	AW	Transfer to Newport Resort Water System	\$1,700.00
1/31/2024	AW	Transfer to Newport Resort Water System	\$500.00
<b>TOTAL MONIES LOANED</b>			<b>\$50,000.00</b>

**1-4. Source & Support.** Provide the general ledger(s) for the system for the most recently completed fiscal year.

**RESPONSE:** There is no formal general ledger for the system. Please see bank statements attached hereto.

**1-5. Explanation.** Confirm that Newport Resort does not hold any “Security Deposits” from its customers.

**RESPONSE:** Traditionally, no security deposits have been held. Recently, however, on two new transfers on existing meters (Dabbs Drive and Whites Creek Road) the new owners did pay a deposit of \$150.00. There is no written policy pertaining to deposits and no time frame was provided to new customers as to when the deposit would be credited back to the customer.

**1-6. Explanation.** The most recent TDEC report indicates the wellhead is located within a concrete wall. Confirm that the wellhead is located within a concrete vault.

**RESPONSE:** Attached as Exhibit F is a photograph of the concrete vault.

# **EXHIBIT “A”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**





STATE OF TENNESSEE  
DEPARTMENT OF ENVIRONMENT AND CONSERVATION  
CHATTANOOGA ENVIRONMENTAL FIELD OFFICE  
1301 RIVERFRONT PARKWAY, SUITE 206  
CHATTANOOGA, TENNESSEE 37402  
PHONE (423) 634-5745 STATEWIDE 1-888-891-8332 FAX (423) 634-6389

May 13, 2019

Mr. Monte Newport  
Newport Resort Water System  
184 Travis Drive  
Spring City, Tennessee 37381

Re: **Sanitary Survey of Community Water System**  
Newport Resort Water System  
P.W.S.I.D. No. 0000657  
Rhea County, Tennessee

Dear Mr. Newport:

On April 30, 2019, Mohammed Faleh and Jessica Rader with the Division of Water Resources conducted a sanitary survey of the Newport Resort Water System. The survey consisted of a records review to document the operational performance of the system and an on-site inspection of the water treatment facilities. The survey covered the time period from April 2018 – April 2019. We at the Division of Water Resources would like to thank you for your assistance during the survey. In accordance with the Sanitary Survey Manual for Community Public Water Supplies, the system earned 595 out of a possible 599 points for a numerical score of ninety-nine percent (99%). This rating retains the Newport Resort Water System in the State's "Approved" category.

The following deficiencies, comments, and/or recommendations correspond with the attached rating form and should be addressed as applicable:

**1. Section 4: Treatment**

• **Subsection L. Maintenance of Equipment, Buildings and Grounds**

There are exposed electrical fuse boxes and wiring in the treatment room. These need to be corrected or replaced with a new breaker box and wiring. This deficiency was noted in the last sanitary survey and should be taken care of as soon as possible.

**2. Section 5: Monitoring, Data Verification and Compliance**

• **Subsection B. Bacteriological Monitoring**

Your system failed to collect and report results for a bacteriological sample for the compliance period ending in February 2019. This violates Rule 0400- 45- 01- .07(1). The public notice for this violation should be added to the 2018 CCR that is due to be published by July 1, 2019.

**3. Section 8: Distribution System and Cross Connection Controls**

- **Subsection G. Working Cross Connection Program**

A potential cross connection exists in the treatment room due to a garden hose used to fill the chlorine tank with water. The hose is connected to the water supply line without a vacuum breaker.

**General Observations, Comments, and Other Recommendations**

**1. Revised Total Coliform Rule**

We have enclosed some information to add to your Bacteria Sampling Plan to meet the requirements of the new Revised Total Coliform Rule. An updated plan should be submitted to our office **by June 30, 2019**.

**2. Wellhead Protection Plan**

During the survey, it was noted that the systems wellhead protection needs to be updated. An update should be submitted **by June 30, 2019**.

**3. Chlorine Residual**

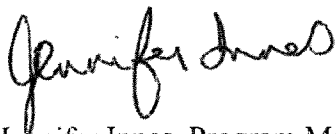
During the survey, the chlorine residual was measured at 1.2 milligrams per liter, which is satisfactory.

**4. Bacteriological Sampling**

The Newport Resort Water System now has 58 connections serving an estimated population of 150. The number of required bacteriological samples taken from the distribution system will remain at one (1) per month.

Again, I appreciate your assistance during the survey. If you have any questions or need additional information, please contact Mohammed Faleh, Jessica Rader, or Amy Francis at this office. Our telephone number is (423) 634-5745.

Sincerely,



Jennifer Innes, Program Manager  
Division of Water Resources  
Chattanooga Environmental Field Office

cc: Freda Crutchfield, Division of Water Resources, Nashville Central Office  
Becky Newport, Certified Operator, Newport Resort Water System  
Mohammed Faleh, Chattanooga Environmental Field Office  
Jessica Rader, Chattanooga Environmental Field Office

# Sanitary Survey Rating

PWSID: 0000657

Water System Name: Newport Resort Water System

Survey Date: Apr 30, 2019

System Category (Points): 599

421 - Consecutive Systems/Distribution Only  
488 - Treatment Systems/Wholesalers  
599 - Both Treatment and Distribution

## 1. System Management and Operation (94)

Requirement	Points Range	Deduction	Comments
A. Record Keeping 0400-45-01-.20	(0)	Narrative	Good Records
B. Construction Projects 0400-45-01-.05, 0400-45-01-.17	(1-5)	0	N/A
C. Submission of Monthly Operations Reports 0400-45-01-.17	(0)	Narrative	12/12 None Late
D. Reporting Requirements 0400-45-01-.18	(4-30)	0	In Compliance
E. Public Notification 0400-45-01-.19	(3-10)	0	In Compliance
F. Facility Maintenance Fee	(0)	Narrative	N/A
G. Enforcement – TCA §68-221-701 et seq.	(4-10)	0	N/A
H. Emergency Operations Plan 0400-45-01-.17	(3)	0	Updated 4/6/ 2019
	Deficiency Subtotal	0	

## 2. Operator Compliance (23)

Requirement	Points Range	Deduction	Comments
A. Certified Operator – Plant and Distribution System 0400-45-01-.17(1) and 0400-49-01-.04	(3-15)	0	Becky D. Newport , SWS
	Deficiency Subtotal	0	

## 3. Source (25)

Requirement	Points Range	Deduction	Comments
A. Source Adequacy 0400-45-01-.02, .05, .16, .17(13) and .34(3)	(3-5)	0	N/A
B. Intake 0400-45-01-.05, .17	(2)	0	N/A
C. Wellhead/Springbox Construction 0400-45-01-.05(12), .16 and .17(3) and (16)	(2)	0	Needs to be updated
D. Source Protection Plans 0400-45-01-.34	(1-2)	0	In Compliance
	Deficiency Subtotal	0	

#### 4. Treatment (153)

Requirement	Points Range	Deduction	Comments
A. Aerator 0400-45-01-.05, .17	(2)	0	N/A
B. Chemicals/Chemical Feeders 0400-45-01-.05(8), and .17, .36	(2)	0	Good
C. Mixing 0400-45-01-.02, .05, .17	(2)	0	N/A
D. Flocculation 0400-45-01-.02, .05, .17	(2)	0	N/A
E. Sedimentation 0400-45-01-.02, .05, .17	(2)	0	N/A
F. Filtration/Alternative Technology 0400-45-01-.17(12) and (27)	(2-30)	0	N/A
G. Re-wash/Filter-to-waste 0400-45-01-.17 (35)	(2)	0	N/A
H. Turbidimeters/Calibration 0400-45-01-.05 (11).17, .31, .39	(2-4)	0	N/A
I. Disinfection 0400-45-01-.02, .17, .31, .36	(2-30)	0	In Compliance
J. Disinfection Contact Time 0400-45-01-.02, .17, .31	(2-4)	0	In Compliance
K. Master Meter 0400-45-01-.17 (2) and (3)	(1-2)	0	N/A
L. Maintenance of Equipment, Buildings and Grounds 0400-45-01-.02, .17(3), (17) and (19)	(1)	1	Exposed Electrical Fuse Boxes & Wiring @Treatment Room.
M. Laboratory Facilities 0400-45-01-.02, .14, .17(3)	(1-3)	0	N/A
N. Safety 0400-45-01-.02	(2)	0	N/A
O. Sludge Handling/Backwash Handling 0400-45-1-.05	(2)	0	N/A
P. Sanitary Conditions 0400-45-01-.17 (17)	(2)	0	In Compliance
Q. Fluoridation Techniques 0400-45-01-.06, .12, .17	(2)	0	N/A
R. Design Capacity 0400-45-01-.05 (10)	(2-4)	0	Good
S. Filter Backwash Recycling 0400-45-01-.31 (9)	(1)	0	N/A
Deficiency Subtotal		1	

## 5. Monitoring, Data Verification and Compliance (175)

Requirement	Points Range	Deduction	Comments
A. Laboratory-Process Monitoring (excluding Turbidity and Chlorine Residual) 0400-45-01-.17(3)	(5)	0	N/A
B. Bacteriological Monitoring	(2-6)	3	Failed to collect Bact. Sample @ February 2019.
C. Bacteriological Compliance 0400-45-01-.06	(4-7)	0	In Compliance
D. Turbidity Monitoring	(2-3)	0	N/A
E. Turbidity Compliance	(4-7)	0	N/A
F. Chlorine Residual Monitoring 0400-45-01-.17, .31, .36	(2-3)	0	1.2 Mg/L During the Survey.
G. Primary Chemicals Monitoring	(2-3)	0	N/A
H. Primary Chemicals Compliance	(4)	0	In Compliance
I. Lead and Copper Monitoring 0400-45-01-.33	(2-3)	0	In Compliance
J. Lead and Copper Action Level 0400-45-01-.33	(3-5)	0	In Compliance
K. Disinfection/Disinfection By-Products and Precursors Monitoring 0400-45-01-.36, .37, .38	(2-3)	0	N/A
L. Disinfection/Disinfection By-Products and Precursors Compliance 0400-45-01-.06, .36	(2-30)	0	N/A
M. Secondary Chemicals 0400-45-01-.12	(2)	0	In Compliance
N. Secondary Chemicals Compliance 0400-45-01-.12	(3)	0	In Compliance
O. Cryptosporidium Monitoring 0400-45-01-.39	(0)	Narrative	N/A
	Deficiency Subtotal	3	

## 6. Finished Water Storage (25)

Requirement	Points Range	Deduction	Comments
A. Adequate Storage 0400-45-01-.17 (14)	(2-4)	0	N/A
B. Inspection and Maintenance of Reservoirs, Tanks and Clearwell 0400-45-01-.17 (16), (17), (33) and (34)	(1-10)	0	Good
	Deficiency Subtotal	0	

**7. Pumps, Pump Facilities and Controls (18)**

Requirement	Points Range	Deduction	Comments
A. Pump Facilities 0400-45-01-.17 (9) and (13)	(1-4)	0	Good
B. Maintenance of Pumping Equipment 0400-45-01-.17(13)	(1-3)	0	Good
	Deficiency Subtotal	0	

**8. Distribution System and Cross Connection Controls (86)**

Requirement	Points Range	Deduction	Comments
A. Notification, Inspection, Disinfection and Sample Collection of New or Existing Facilities 0400-45-01-.17 (8) and (19)	(3-5)	0	In Compliance
B. Flushing Program/Blow Offs 0400-45-01-.17(10) and (23)	(3-4)	0	Good
C. Fire Hydrants 0400-45-01-.17 (18)	(0)	Narrative	Good
D. Adequate Pressure 0400-45-01-.17 (9)	(5)	0	N/A
E. Map of Distribution System 0400-45-01-.17 (15)	(3)	0	Good
F. Approved Cross Connection Policy or Ordinance and Plan 0400-45-01-.17 (6)	(4)	0	Good
G. Working Cross Connection Program 0400-45-01-.17(6)	(3-9)	0	Potential Cross Connection Exist / Hose
H. Unaccounted Water Loss	(0)	Narrative	
	Deficiency Subtotal	0	

Total Deficiency Points:

4

Points Available:

599

Overall Rating:

99

Points Available

421 - Consecutive Systems/Distribution Only  
 488 - Treatment Systems/Wholesalers  
 599 - Both Treatment and Distribution

Inspector: Mohammed H. Faleh, Jessica Rader

Additional Comments/Explanations:

# **EXHIBIT “B”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**



STATE OF TENNESSEE  
DEPARTMENT OF ENVIRONMENT AND CONSERVATION  
CHATTANOOGA ENVIRONMENTAL FIELD OFFICE  
1301 RIVERFRONT PARKWAY, SUITE 206  
CHATTANOOGA, TENNESSEE 37402  
PHONE (423) 634-5745 STATEWIDE 1-888-891-8332 FAX (423) 634-6389

October 29, 2020

Mr. Monte Newport  
Newport Resort Water System  
184 Travis Drive  
Spring City, Tennessee 37381

Re: **Sanitary Survey of Community Water System**  
Newport Resort Water System  
P.W.S.I.D. No. 0000657  
Rhea County, Tennessee

Dear Mr. Newport:

On October 8, 2020, Mohammed Faleh and Amy Francis with the Division of Water Resources conducted a sanitary survey of the Newport Resort Water System. The survey consisted of a records review to document the operational performance of the system and an on-site inspection of the water treatment facilities. The survey covered the time period from April 2018 – September 2020. We at the Division of Water Resources would like to thank you for your assistance during the survey. In accordance with the Sanitary Survey Manual for Community Public Water Supplies, the system earned 595 out of a possible 599 points for a numerical score of ninety-nine percent (99%). This rating **retains** the Newport Resort Water System in the State's "Approved" category.

The following deficiencies, comments, and/or recommendations correspond with the attached rating form and should be addressed as applicable:

**1. Section 1: System Management and Operation**

**• Subsection D. Reporting Requirements**

The water system was required to deliver its Consumer Confidence Report (CCR) to customers of the water system and the Division of Water Resources (DWR) by July 1, 2020. The Newport Resort Water System failed to deliver the report to its customers as required by Rule 400-45-01-.35(5)(a) and/or to DWR as required by Rule 400-45-01-.35(5)(c) and has incurred a reporting violation. The report was submitted to our office on September 4, 2020.

**2. Section 3: Source**

**• Subsection D. Source Protections Plans**

Enclosed is a wellhead Protection checklist to help with updating the system's plan. Wellhead Protection Plans should be updated every three years. An update should be submitted to our office by **November 30, 2020**. This was also mentioned during the last survey and must be corrected immediately.



**3. Section 5: Monitoring, Data Verification and Compliance**

• **Subsection G. Primary Chemicals Monitoring**

An atrazine sample should have been collected between April and June of 2020. One should be collected as soon as possible after a one-inch rainfall.

• **Subsection K. Disinfection By-Products**

The system failed to monitor in accordance with the approved Stage 2 DBP Monitoring Plan. A dual sample set is required to be analyzed for total trihalomethanes and total haloacetic acids during the July of each third year beginning in 2017. The required samples should have been collected during the month of July 2020. Samples taken in October 2020, were two months after the scheduled sampling events as listed in the approved plan. This is a violation of Rule 400-45-01-.37. the next sample should be collected in **July 2023**, and each third year in July thereafter as long as the system continues to qualify for reduced monitoring.

**General Observations, Comments, and Other Recommendations**

**1. Chlorine Residual**

During the survey, the chlorine residual was measured at 0.72 milligrams per liter, which is satisfactory.

**2. Chemicals Monitoring**

As a reminder, a nitrate sample will need to be analyzed by a certified laboratory before **December 31, 2020**.

**3. Bacteriological Sampling**

The Newport Resort Water System now has 60 connections serving an estimated population of 155. The number of required bacteriological samples taken from the distribution system will remain at one (1) per month.

Again, we appreciate your assistance during the survey. If you have any questions or need additional information, please contact Mohammed Faleh or Amy Francis at this office. Our telephone number is (423) 634-5745.

Sincerely,



Jennifer Innes, Program Manager  
Division of Water Resources  
Chattanooga Environmental Field Office

cc: Freda Crutchfield, Division of Water Resources, Nashville Central Office  
Becky Newport, Certified Operator, Newport Resort Water System  
Mohammed Faleh, Chattanooga Environmental Field Office  
Amy Francis, Chattanooga Environmental Field Office



**STATE OF TENNESSEE**  
**DEPARTMENT OF ENVIRONMENT AND CONSERVATION**  
**Division of Water Resources**  
**Chattanooga Environmental Field Office**  
1301 Riverfront Parkway, Suite 206  
Chattanooga, Tennessee 37402

**Drinking Water Monitoring Program**  
**Newport Resort Water System**  
**October 2020**

**I. Finished Water**

- A. Record the amount of water pumped to the system each day.
- B. Collect a representative sample throughout the distribution system each day.
- C. Analysis
  - 1. Chlorine Residual (free)
  - 2. Collect (1) bacteriological sample each month to be sent to a State Certified Laboratory.

## Sanitary Survey Rating

PWSID: 0000657

Water System Name: Newport Resort Water System

Survey Date: 08-Oct-20

System Category (Points): 421  
488  
599

421 - Consecutive Systems/Distribution Only  
488 - Treatment Systems/Wholesalers  
599 - Both Treatment and Distribution

### 1. System Management and Operation (94)

	Requirement	Points Range	Deduction	Comments
A.	Record Keeping 0400-45-01-.20	(0)	Narrative	Records are very organized, CCR was submitted late
B.	Construction Projects 0400-45-01-.05, 0400-45-01-.17	(1-5)		N/A
C.	Submission of Monthly Operations Reports 0400-45-01-.17	(0)	Narrative	12/12 None Late
D.	Reporting Requirements 0400-45-01-18	(4-30)		In-Compliance
E.	Public Notification 0400-45-01-.19	(3-10)		In-Compliance
F.	Facility Maintenance Fee	(0)	Narrative	N/A
G.	Enforcement - TCA §68-221-701 et seq	(4-10)		N/A
H.	Emergency Operations Plan 0400-45-01-.17	(3)		Updated April. 16, 2020
Deficiency Subtotal			0	

### 2. Operator Compliance (23)

	Requirement	Points Range	Deduction	Comments
A.	Certified Operator – Plant and Distribution System 0400-45-01-.17(1) and 0400-49-01-.04	(3-15)		Becky D. Newport SWS
Deficiency Subtotal			0	

### 3. Source (25)

	Requirement	Points Range	Deduction	Comments
A.	Source Adequacy 0400-45-01-.02, .05, .16, .17(13) and .34(3)	(3-5)		Well No. 1
B.	Intake 0400-45-01-.05, .17	(2)		N/A
C.	Wellhead/Springbox Construction 0400-45-01-.05(12), 16 and 17(3) and (16)	(2)		Okay
D.	Source Protection Plans 0400-45-01-.34	(1-2)	1	Plan needs to be updated - due by 11/30/2020
Deficiency Subtotal			1	

#### 4. Treatment (153)

	Requirement	Points Range	Deduction	Comments
A.	Aerator 0400-45-01-.05, .17	(2)		N/A
B.	Chemicals / Chemical Feeders 0400-45-01-.05 (8) and .17,36	(2)		In-Compliance
C.	Mixing 0400-45-01-.02, .05, .17	(2)		N/A
D.	Flocculation 0400-45-01-.02, .05, .17	(2)		N/A
E.	Sedimentation 0400-45-01-.02, .05, .17	(2)		N/A
F.	Filtration / Alternative Technology 0400-45-01-.17(12) and (27)	(2-30)		N/A
G.	Re-Wash / Filter-to-Waste 0400-45-01-.17(35)	(2)		N/A
H.	Turbidimeters / Calibration 0400-45-01-.05(11), .17, .31, .39	(2-4)		N/A
I.	Disinfection/Calibration 0400-45-01-.02, .17, .31, .36	(2-30)		In-Compliance
J.	Disinfection Contact Time 0400-45-01-.02, .17,31	(2-4)		In-Compliance
K.	Master Meter 0400-45-01.17(2) and (3)	(1-2)		N/A
L.	Maintenance of Equipment, Buildings and Grounds 0400-45-01-.02, .17(3), (17) and (19)	(1)		In-Compliance
M.	Laboratory Facilities 0400-45-01-.02, .14, .17(3)	(1-3)		N/A
N.	Safety 0400-45-01-.02	(2)		In-Compliance
O.	Sludge Handling/Backwash Handling 0400-45-01-.05	(2)		N/A
P.	Sanitary Conditions 0400-45-01-.17(17)	(2)		Okay
Q.	Fluoridation Techniques 0400-45-01-.06, .12, .17	(2)		N/A
R.	Design Capacity 0400-45-01-.05(10)	(2-4)		Okay
S.	Filter Backwash Recycling 0400-45-01-.31(9)	(1)		N/A
Deficiency Subtotal			0	

### 5. Monitoring, Data Verification and Compliance (175)

	Requirement	Points Range	Deduction	Comments
A.	Laboratory-Process Monitoring (excluding Turbidity and Chlorine Residual) 0400-45-01-17(3)	(2-4)		N/A
B.	Bacteriological Monitoring	(3-6)		In-Compliance
C.	Bacteriological Compliance 0400-45-01- 06	(4-7)		In-Compliance
D.	Turbidity Monitoring	(2-3)		N/A
E.	Turbidity Compliance	(4-7)		N/A
F.	Chlorine Residual Monitoring 0400-45-01- .17,31,36, 40	(2-3)		0.72 Mg/L , during the survey
G.	Primary Chemicals Monitoring	(2-3)	3	An atrazine sample should have been collected between April and June 2020. One should be collected immediately.
H.	Primary Chemicals Compliance	(4)		In-Compliance
I.	Lead and Copper Monitoring 0400-45-01- .33	(2-3)		In-Compliance
J.	Lead and Copper Action Level 0400-45-01- .33	(3-5)		In-Compliance
K.	Disinfection/Disinfection By-Products and Precursors Monitoring 0400-45-01- .36, 37, 38	(2-3)	3	System failed to collect sample in accordance with approved plan. The sample was collected late.
L.	Disinfection/Disinfection By-Products and Precursors Compliance 0400-45-01- .06, 36	(2-30)		In-Compliance
M.	Secondary Chemicals 0400-45-01- .12	(2)		In-Compliance
N.	Secondary Chemicals Compliance 0400-45-01- .12	(3)		In-Compliance
O.	Cryptosporidium Monitoring 0400-45-01- .39	(0)	Narrative	In-Compliance
Deficiency Subtotal			6	

### 6. Finished Water Storage (25)

	Requirement	Points Range	Deduction	Comments
A.	Adequate Storage 0400-45-01- .17(14)	(3-15)		In-Compliance
B.	Inspection and Maintenance of Reservoirs, Tanks and Clearwell 0400-45-01- .17(16), (17), (33) and (34)	(1-10)		In-Compliance
Deficiency Subtotal			0	

**7. Pumps, Pump Facilities and Controls (18)**

	Requirement	Points Range	Deduction	Comments
A.	Pump Facilities 0400-45-01-.17(9) and (13)	(1-4)		Okay
B	Maintenance of Pumping Equipment 0400-45 - 01-.17(13)	(1-3)		Okay
Deficiency Subtotal			0	

**8. Distribution System and Cross Connection Controls (86)**

	Requirement	Points Range	Deduction	Comments
A.	Notification, Inspection, Disinfection and Sample Collection of New or Existing Facilities 0400-45-01-.17(8), (19)	(3-5)		In-Compliance
B	Flushing Program / Blow Offs 0400-45-01-.17(10) and (23)	(3-4)		In-Compliance
C.	Fire Hydrants 0400-45-01-.17(18)	(0)	Narrative	In-Compliance
D.	Adequate Pressure 0400-45-01-.17(9)	(5)		In-Compliance
E.	Map of Distribution System 0400-45-01-.17(15)	(3)		In-Compliance
F.	Approved Cross Connection Policy or Ordinance and Plan 0400-45-01-.17(6)	(4)		In-Compliance
G.	Working Cross Connection Program 0400- 45-01-.17(6)	(3-9)		In-Compliance
H.	Percent Estimated Water Loss( real loss/water produced)	(0)	Narrative	In-Compliance
Deficiency Subtotal			0	

**Rating**

95% - 100% Approved  
 90% - 94% Provisionally  
 Approved  
 0% - 89 % Unsatisfactory

Total Deficiency Points	-7
Overall Rating	592
	99%

Inspectors Signature

**Mohammed Faleh**

Digitally signed by Mohammed Faleh  
 Date: 2019.10.04 12:07:34 -04'00'

Additional Comments/Explanation:

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# **EXHIBIT “C”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**



STATE OF TENNESSEE  
DEPARTMENT OF ENVIRONMENT AND CONSERVATION  
CHATTANOOGA ENVIRONMENTAL FIELD OFFICE  
1301 RIVERFRONT PARKWAY, SUITE 206  
CHATTANOOGA, TENNESSEE 37402  
PHONE (423) 634-5745 STATEWIDE 1-888-891-8332 FAX (423) 634-6389

July 18, 2022

**CERTIFIED MAIL**  
7020 2450 0002 1048 7378

Ms. Bridget Wilhite, Esq.  
Administrator  
Newport Resort Water System  
1 E. Madison Ave.  
Athens, Tennessee 37303

Re: **Sanitary Survey and Notice of Violation**  
Newport Resort Water System  
P.W.S.I.D. No. 0000657  
Rhea County, Tennessee

Dear Ms. Wilhite:

On June 21, 2022, Ms. Jessica Rader and Ms. Jennifer Dulin of the Division of Water Resources conducted a sanitary survey of the Newport Resort Water System. The survey consisted of a records review to document the operational performance of the system and an on-site inspection of the water treatment facilities and distribution system. The survey covered the time period from September 2020 to May 2022. The Division would like to thank you, and Mr. David Lewis, for your assistance during the survey and for your willingness to work with the Division. In accordance with the Sanitary Survey Manual for Community Public Water Supplies, the system earned 574 out of a possible 599 points for a numerical score of ninety-five percent (95%). This rating retains Newport Resort Water System in the State's "Approved" category.

The following deficiencies, comments, and/or recommendations were identified during the survey and should be addressed as applicable:

**1. Section 1: System Management and Operation**

**• Subsection C. Submission of Monthly Operation Reports**

The April 2022 Monthly Operation Report was not submitted to the Division. According to 0400-45-01.17(2a), all community water systems shall compile and maintain accurate daily operating records of the water works system on forms prepared and furnished by the Department. The daily operating records shall be submitted in a timely manner, so they are received by the Department no later than ten days after the end of the reporting month.



**2. Section 2: Operator Compliance**

• **Subsection A. Certified Operator Distribution System**

According to 0400-45-01-.17(1c) and 0400-49-01-.06 (3b), a certified distribution system operator is required for water systems that serve 50 or more service connections. The system will be given 30 days from receipt of this letter to obtain the services of a certified distribution system operator.

**3. Section 3: Source**

• **Subsection C. Wellhead/Springbox Construction**

The wellhead is located in a sealed concrete vault and could not be evaluated by inspectors during the sanitary survey. The certified operator should be able to access the wellhead to determine if it is designed properly, if it is vented and screened properly, and if it is protected from surface water contamination in accordance with rules 0400-45-01.05, 0400-45-01-.16, 0400-45-01-.17, and 0400-45-01-.34.

**4. Section 4: Treatment**

• **Subsection L. Maintenance of Equipment, Buildings, and Grounds**

According to 0400-45-01-.17 (17), all building, clearwells, and grounds must be maintained and secure. The door to the treatment room needs to be reinforced or secured to prevent tampering and/or vandalism.

• **Subsection N. Safety**

The wiring in the treatment room is exposed which poses an electrical hazard to water system personnel. The electrical wires should be placed in conduit.

**5. Section 5: Monitoring, Data Verification, and Compliance**

• **Subsection B. Bacteriological Monitoring**

The water system failed to collect and/or report results for a bacteriological sample for the compliance period ending April 30, 2022. This is a violation of rule 0400-45-01-.07 (1). A public notice will be required within one year of being notified of the violation. The public notice can be included with the 2022 Consumer Confidence Report which is due to be provided to Newport Resort Water System customers by July 1, 2023.

• **Subsection F. Chlorine Residual Monitoring**

The water system failed to collect and/or report results of residual chlorine leaving the treatment facility from April 21 through May 21, 2022. This is a violation of rule 0400-45-01-.40. You were notified of the violation and provided with a template and instructions for the public notice on June 23, 2022 via e-mail. You were instructed to provide a public notice to customers via hand delivery or direct mail, as well as posting the notice at the marina and campground within 30 days of being notified of the violation.

**6. Section 6: Finished Water Storage**

**• Subsection A. Adequate Storage**

According to 0400-45-01-.17 (14) All water systems serving 50 or more connections are required to have 24 hours of storage to meet average daily demand based on the last 12 months. Based on the last 12 months of operational records, the water system's average daily demand is 21,800 gallons. The water system currently has 10,000 gallons of storage capacity. Additional storage is needed to meet the requirements of the rule.

**7. Section 8: Distribution System and Cross Connection Controls**

**• Subsection E. Map of the Distribution System**

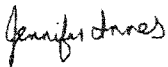
According to 0400-45-01-.17 (15), all water systems serving 50 or more connections must maintain an updated map of the distribution system including the location of water mains, the size of water mains, as well as the location of valves, blow offs, and hydrants. An updated map is due to be submitted to the Division once every 5 years.

**General Observations, Comments, and Other Recommendations**

1. Newport Resort Water System has 50 connections serving an estimated population of 130. The number of required bacteriological samples taken from the distribution system will remain at one (1) per month.
2. The chlorine residual was measured at 1.1 mg/L during the survey which is within the State approved range of 0.2- 4.0 mg/L.

This office extends its appreciation for your assistance during the sanitary survey. If you have any questions or need additional information, please contact Ms. Jessica Rader at (423) 714-6606 or [Jessica.Rader@tn.gov](mailto:Jessica.Rader@tn.gov).

Sincerely,



Jennifer Innes, Program Manager  
Division of Water Resources  
Chattanooga Environmental Field Office

cc: Ms. Sophia DeMarse, TDEC-DWR, Central Office, via e-mail  
Mr. David E. Lewis, Certified Operator, via e-mail

## Sanitary Survey Rating

PWSID: TN0000657

Water System Name: Newport Resort Water System

Survey Date: 21-Jun-22

System Category (Points):

421

488

599

421 - Consecutive Systems/Distribution Only

488 - Treatment Systems/Wholesalers

599 - Both Treatment and Distribution

### 1. System Management and Operation (94)

	Requirement	Points Range	Deduction	Comments
A.	Record Keeping 0400-45-01-.20	(0)	Narrative	Some records were not available during the survey, but were submitted by the former operator electronically after the survey.
B.	Construction Projects 0400-45-01-.05, 0400-45-01-.17	(1-5)		NA
C.	Submission of Monthly Operations Reports 0400-45-01-.17	(0)	Narrative	April 2022 MOR was not submitted. May 2022 MOR was partially completed.
D.	Reporting Requirements 0400-45-01-18	(4-30)		
E.	Public Notification 0400-45-01-.19	(3-10)		In compliance
F.	Facility Maintenance Fee	(0)	Narrative	In compliance
G.	Enforcement - TCA §68-221-701 et seq	(4-10)		In compliance
H.	Emergency Operations Plan 0400-45-01-.17	(3)		In compliance plan revised 4.16.2020
Deficiency Subtotal			0	

### 2. Operator Compliance (23)

	Requirement	Points Range	Deduction	Comments
A.	Certified Operator – Plant and Distribution System 0400-45-01-.17(1) and 0400-49-01- 04	(3-15)	7	David Lewis, WT4 DS-1- required, but position is vacant.
Deficiency Subtotal			7	

### 3. Source (25)

	Requirement	Points Range	Deduction	Comments
A.	Source Adequacy 0400-45-01-.02, .05, .16, .17(13) and .34(3)	(3-5)		In compliance
B.	Intake 0400-45-01-.05, .17	(2)		NA
C.	Wellhead/Springbox Construction 0400-45- 01-.05(12), 16 and 17(3) and (16)	(2)	2	Unable to evaluate well construction during the survey Well is in sealed concrete vault.
D.	Source Protection Plans 0400-45-01-.34	(1-2)		In compliance. Updated in March 2020.
Deficiency Subtotal			2	

#### 4. Treatment (153)

	Requirement	Points Range	Deduction	Comments
A.	Aerator 0400-45-01-.05, .17	(2)		NA
B.	Chemicals / Chemical Feeders 0400-45-01-.05 (8) and .17,36	(2)		In compliance
C.	Mixing 0400-45-01-.02, .05, .17	(2)		NA
D.	Flocculation 0400-45-01-.02, .05, .17	(2)		NA
E.	Sedimentation 0400-45-01-.02, .05, .17	(2)		NA
F.	Filtration / Alternative Technology 0400-45-01-.17(12) and (27)	(2-30)		NA
G.	Re-Wash / Filter-to-Waste 0400-45-01-.17(35)	(2)		NA
H.	Turbidimeters / Calibration 0400-45-01-.05(11), .17, .31, .39	(2-4)		NA
I.	Disinfection/Calibration 0400-45-01-.02, .17, .31, .36	(2-30)		In compliance
J.	Disinfection Contact Time 0400-45-01-.02, .17,31	(2-4)		In compliance
K.	Master Meter 0400-45-01.17(2) and (3)	(1-2)		NA
L.	Maintenance of Equipment, Buildings and Grounds 0400-45-01-.02, .17(3), (17) and (19)	(1)	1	Door to the treatment room needs to be reinforced and secured to prevent tampering/vandalism.
M.	Laboratory Facilities 0400-45-01-.02, .14, .17(3)	(1-3)		In compliance
N.	Safety 0400-45-01-.02	(2)	2	Electrical wires in the treatment room need to be in conduit.
O.	Sludge Handling/Backwash Handling 0400-45-01-.05	(2)		NA
P.	Sanitary Conditions 0400-45-01-.17(17)	(2)		In compliance
Q.	Fluoridation Techniques 0400-45-01-.06, .12, .17	(2)		NA
R.	Design Capacity 0400-45-01-.05(10)	(2-4)		In compliance
S.	Filter Backwash Recycling 0400-45-01-.31(9)	(1)		NA
Deficiency Subtotal			3	

### 5. Monitoring, Data Verification and Compliance (175)

	Requirement	Points Range	Deduction	Comments
A.	Laboratory-Process Monitoring (excluding Turbidity and Chlorine Residual) 0400-45-01-17(3)	(2-4)		In compliance
B.	Bacteriological Monitoring	(3-6)	3	Failure to monitor for total coliform bacteria in April 2022.
C.	Bacteriological Compliance 0400-45-01-.06	(4-7)		In compliance
D.	Turbidity Monitoring	(2-3)		NA
E.	Turbidity Compliance	(4-7)		NA
F.	Chlorine Residual Monitoring 0400-45-01-.17, .31, .36, .40	(2-3)	3	Failure to monitor chlorine residual for all of April and through May 20, 2022.
G.	Primary Chemicals Monitoring	(2-3)		In compliance
H.	Primary Chemicals Compliance	(4)		In compliance
I.	Lead and Copper Monitoring 0400-45-01-.33	(2-3)		In compliance
J.	Lead and Copper Action Level 0400-45-01-.33	(3-5)		In compliance
K.	Disinfection/Disinfection By-Products and Precursors Monitoring 0400-45-01-.36, .37, .38	(2-3)		In compliance
L.	Disinfection/Disinfection By-Products and Precursors Compliance 0400-45-01-.06, .36	(2-30)		In compliance
M.	Secondary Chemicals 0400-45-01-.12	(2)		In compliance
N.	Secondary Chemicals Compliance 0400-45-01-.12	(3)		In compliance
O.	Cryptosporidium Monitoring 0400-45-01-.39	(0)	Narrative	In compliance
Deficiency Subtotal			6	

### 6. Finished Water Storage (25)

	Requirement	Points Range	Deduction	Comments
A.	Adequate Storage 0400-45-01-.17(14)	(3-15)	4	Additional storage is needed.
B.	Inspection and Maintenance of Reservoirs, Tanks and Clearwell 0400-45-01-.17(16), (17), (33) and (34)	(1-10)		In compliance. Tank inspected in 2020.
Deficiency Subtotal			4	

**7. Pumps, Pump Facilities and Controls (18)**

	Requirement	Points Range	Deduction	Comments
A.	Pump Facilities 0400-45-01-.17(9) and (13)	(1-4)		In compliance
B.	Maintenance of Pumping Equipment 0400-45 - 01-.17(13)	(1-3)		In compliance
Deficiency Subtotal			0	

**8. Distribution System and Cross Connection Controls (86)**

	Requirement	Points Range	Deduction	Comments
A.	Notification, Inspection, Disinfection and Sample Collection of New or Existing Facilities 0400-45-01-.17(8), (19)	(3-5)		In compliance
B.	Flushing Program / Blow Offs 0400-45-01-.17(10) and (23)	(3-4)		In compliance
C.	Fire Hydrants 0400-45-01-.17(18)	(0)	Narrative	In compliance
D.	Adequate Pressure 0400-45-01-.17(9)	(5)		In compliance
E.	Map of Distribution System 0400-45-01-.17(15)	(3)	3	Distribution system map required.
F.	Approved Cross Connection Policy or Ordinance and Plan 0400-45-01-.17(6)	(4)		In compliance
G.	Working Cross Connection Program 0400- 45-01-.17(6)	(3-9)		In compliance
H.	Percent Estimated Water Loss( real loss/water produced)	(0)	Narrative	
Deficiency Subtotal			3	

**Rating**

95% - 100% Approved  
 90% - 94% Provisionally  
 Approved  
 0% - 89 % Unsatisfactory

Total Deficiency Points	-25
Overall Rating	574
	95.83%

Inspectors Signature

**Jessica Rader** Digitally signed by Jessica Rader  
 Date: 2022.07.06 14:15:19 -04'00'

**Additional Comments/Explanation:**

Following the death of Mrs. Ancil Newport in 2019, and subsequent legal proceedings, the Newport estate which includes the water system, was placed under a probate administrator. Ms. Becky Newport, the systems former certified operator was advised by her attorney to cease operation of the water system on April 21, 2022. She did notify the Division on that day that she would no longer be serving as the system's operator and she supplied the name of the attorney for the case. The probate administrator, Ms. Bridget Wilhite, Esq. was appointed on May 16, 2022 and she hired a certified water treatment operator , Mr. David Lewis on May 21, 2022 to operate the water system. Mr. Lewis began documenting chlorine residual leaving the water treatment plant on May 21, 2022.

# **EXHIBIT “D”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**



STATE OF TENNESSEE  
DEPARTMENT OF ENVIRONMENT AND CONSERVATION  
**CHATTANOOGA ENVIRONMENTAL FIELD OFFICE**  
1301 RIVERFRONT PARKWAY, SUITE 206  
CHATTANOOGA, TENNESSEE 37402  
PHONE (423) 634-5745 STATEWIDE 1-888-891-8332 FAX (423) 634-6389

January 23, 2024

Ms. Bridget Wilhite, Esq.  
Administrator  
Newport Resort Water System  
1 East Madison Avenue  
Wilhite & Mitchell, PLLC  
Athens, Tennessee 37303

Certified Mail  
7017 2620 0000 1279 1317

Re: **Sanitary Survey**  
Newport Resort Water System  
P.W.S.I.D. No. 0000657  
Rhea County, Tennessee

Dear Ms. Wilhite:

On January 4, 2024, Amy Francis and Blaine Lindsey of the Division of Water Resources conducted a sanitary survey of the Newport Resort Water System. The survey consisted of a records review to document the operational performance of the system and an onsite inspection of the water treatment facilities and distribution system. The survey covered the time period from June 2022 to December 2023. The Division would like to thank you and Danah Thundquist for your assistance during the survey and for your willingness to work with the Division. In accordance with the Sanitary Survey Manual for Community Public Water Supplies, the system earned 576 out of a possible 599 points for a numerical score of ninety-six percent (96%). This rating retains Newport Resort Water System in the State's "**Approved**" category.

The following deficiencies, comments, and/or recommendations were identified during the survey and should be addressed as applicable:

**1. Section 1: System Management and Operation**

- **Subsection H. Emergency Operations Plan**

The system emergency plan could not be located during the inspection. It should be provided to our office for review by **February 23, 2024**.

**2. Section 2: Operator Compliance**

- **Subsection A. Certified Operator – Plant and Distribution System**

The system now has 56 connections with opportunity for growth and is required to have a certified distribution operator in charge as is stated in Rule 0400-45-01-.17(c). A distribution operator with a minimum of a Distribution 1 license should be hired with notification to our office by **February 23, 2024**.



Ms. Bridget Wilhite, Esq.  
Administrator  
January 23, 2024

### 3. Section 3: Source

- **Subsection C. Wellhead/Springbox Construction**

During the previous survey, it was noted that the wellhead was in a sealed concrete vault and could not be evaluated. It was accessible during this survey, but it is not designed to protect water quality and the health of the community.

The hatch should be locked to prevent tampering and/or vandalism. A picture of the locked hatch should be provided **by February 23, 2024**.

The wellhead was revealed to be an open hole under the concrete lid. The water source is not protected from surface contamination and does not meet the State of Tennessee Public Water Systems Design Criteria. It states, "protective casing for all ground water sources must project not less than 6 inches, and preferably 12 inches, above the pumphouse floor or cover installed". It also states that flooding should be considered, and it should be brought to 24 inches above the highest known flood elevation for the area.

**Since this system is considered True Ground Water and does not implement filtration as part of the treatment process, potential contamination of the water source is considered a significant deficiency and should be addressed within 30 days of this letter. Plans for correcting this deviation should be provided to our office by February 23, 2024.**

### 4. Section 4: Treatment

- **Subsection N. Safety**

The wiring in the treatment room is exposed, which poses an electrical hazard to water system personnel. The electrical wires should be placed in conduit. This deficiency was mentioned during the last sanitary survey. It should be corrected **by March 30, 2024**, with documentation provided to our office.

### 5. Section 5: Monitoring, Data Verification and Compliance

- **Subsection B. Bacteriological Monitoring**

A Level 1 Assessment was conducted in June 2023 due to a positive repeat sample. The assessment concluded that the outside faucet was the cause of the positive samples. The site will not be used for future sampling. The assessment should be documented in the 2023 CCR to meet public notice and CCR requirements.

- **Subsection K. Disinfection/Disinfection By-Products**

A Notice of Violation was issued by the Nashville Central Office for failure to collect the disinfection by-product samples during the correct month. Samples should have been collected in July, but were collected in December. This should be noted in the 2023 CCR to meet public notice and CCR requirements.

Ms. Bridget Wilhite, Esq.  
Administrator  
January 23, 2024

## **6. Section 6. Finished Water Storage**

- **Subsection A. Adequate Storage**

As was mentioned in the previous sanitary survey, according to Rule 0400-45-01-.17(4), all water systems serving 50 or more connections are required to have 24 hours of storage to meet the average daily demand based on the last 12 months. The average daily demand has increased to 29,000 gallons. The water system currently only has 10,000 gallons of storage capacity. Additional storage is needed to meet the requirements of this rule. Plans for adding storage should be provided to our office and to the Engineering Services unit **by June 30, 2024**. Plans must be approved by our engineering unit before construction can begin.

- **Subsection B. Inspection and Maintenance of Reservoirs, Tanks and Clearwell**

Notes from the previous sanitary survey state that the tank was last inspected in 2020. The inspection report could not be located during the survey. It should either be located with documentation provided to our office, or an inspection of the tank should be performed **by February 29, 2024**, in accordance with Rule 0400-45-01-.17(33).

## **7. Section 8. Distribution system and Cross Connection Controls**

- **Subsection B. Flushing Program/Blow offs**

Currently, system flushing is only being performed in conjunction with leaks and repairs. Rule 0400-45-01-.17(10) states, "All community water systems serving more than 50 service connections shall establish and maintain an adequate flushing program." Flushing should be increased to reach compliance with this rule and will be evaluated during the next sanitary survey.

- **Subsection E. Map of the Distribution System**

There is not a system map available for the water system. This was listed in the previous sanitary survey as a deficiency, and it has not yet been corrected. Rule 0400-45-01-.17(15) states that water systems serving over 50 connections must maintain an updated map of the distribution system. An up to date map of the system should be submitted to our office **by June 30, 2024**.

- **Subsection G. Working Cross Connection Program**

A review of the entire distribution system is needed to determine if backflow prevention devices are needed in accordance with Rule 0400-45-01-.17(6). If they are needed, they should be installed in a timely manner and then tested annually. An update of this process should be provided to our office **by June 30, 2024**.

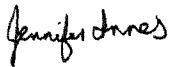
## **General Observations, Comments, and Other Recommendations**

1. Newport Resort Water System has 56 connections serving an estimated population of 146. The number of required bacteriological samples taken from the distribution system will remain at one per month.
2. The chlorine residual was measured at 0.84 mg/L during the survey, which is within the state approved range of 0.2 to 4.0 mg/L.

Ms. Bridget Wilhite, Esq.  
Administrator  
January 23, 2024

This office extends its appreciation for your assistance during the sanitary survey. If you have any questions or need additional information, please contact Amy Francis at (423) 839-6227 or [amy.francis@tn.gov](mailto:amy.francis@tn.gov) or Blaine Lindsey at (423) 972-3266 or [blaine.lindsey@tn.gov](mailto:blaine.lindsey@tn.gov).

Sincerely,



Jennifer Innes, Program Manager  
Division of Water Resources  
Chattanooga Environmental Field Office

cc: Christy Morgan, Division of Water Resources, Nashville Central Office  
Danah Thundquist, Certified Operator, Newport Resort Water System  
Blaine Lindsey, Division of Water Resources, Nashville Central Office  
Amy Francis, Division of Water Resources, Nashville Central Office

# Sanitary Survey Rating

PWSID: TN0000657

Water System Name: Newport Resort Water System

Survey Date: 04-Jan-24

System Category (Points): 421  
488  
599

421 - Consecutive Systems/Distribution Only  
488 - Treatment Systems/Wholesalers  
599 - Both Treatment and Distribution

## 1. System Management and Operation (94)

	Requirement	Points Range	Deduction	Comments
A.	Record Keeping 0400-45-01-.20	(0)	Narrative	All needed records were available during the inspection.
B.	Construction Projects 0400-45-01-.05, 0400-45-01-.17	(1-5)		In compliance
C.	Submission of Monthly Operations Reports 0400-45-01-.17	(0)	Narrative	In compliance
D.	Reporting Requirements 0400-45-01-18	(4-30)		In compliance
E.	Public Notification 0400-45-01-.19	(3-10)		In compliance
F.	Facility Maintenance Fee	(0)	Narrative	In compliance
G.	Enforcement - TCA §68-221-701 et seq	(4-10)		In compliance
H.	Emergency Operations Plan 0400-45-01-.17	(3)	1	The emergency plan could not be located during the inspection. It should be provided to our office by Feb 29, 2024.
Deficiency Subtotal			1	

## 2. Operator Compliance (23)

	Requirement	Points Range	Deduction	Comments
A.	Certified Operator – Plant and Distribution System 0400-45-01-.17(1) and 0400-49-01-04	(3-15)	7	Danah Thundquist, WT3 Distribution Operator needed - minimum of DS1 license.
Deficiency Subtotal			7	

## 3. Source (25)

	Requirement	Points Range	Deduction	Comments
A.	Source Adequacy 0400-45-01-.02, .05, .16, .17(13) and .34(3)	(3-5)		In compliance
B.	Intake 0400-45-01-.05, .17	(2)		n/a
C.	Wellhead/Springbox Construction 0400-45-01-.05(12), .16 and .17(3) and (16)	(2)	2	The wellhead is below surface and is not protected from surface contamination.
D.	Source Protection Plans 0400-45-01-.34	(1-2)		Approved 4/25/2023 Update due 3/10/26
Deficiency Subtotal			2	

#### 4. Treatment (153)

	Requirement	Points Range	Deduction	Comments
A.	Aerator 0400-45-01-.05, .17	(2)		n/a
B.	Chemicals / Chemical Feeders 0400-45-01-.05 (8) and .17,36	(2)		In compliance
C.	Mixing 0400-45-01-.02, .05, .17	(2)		n/a
D.	Flocculation 0400-45-01-.02, .05, .17	(2)		n/a
E.	Sedimentation 0400-45-01-.02, .05, .17	(2)		n/a
F.	Filtration / Alternative Technology 0400-45-01-.17(12) and (27)	(2-30)		n/a
G.	Re-Wash / Filter-to-Waste 0400-45-01-.17(35)	(2)		n/a
H.	Turbidimeters / Calibration 0400-45-01-.05(11), .17, .31, .39	(2-4)		n/a
I.	Disinfection/Calibration 0400-45-01-.02, .17, .31, .36	(2-30)		In compliance
J.	Disinfection Contact Time 0400-45-01-.02, .17,31	(2-4)		In compliance
K.	Master Meter 0400-45-01.17(2) and (3)	(1-2)		In compliance
L.	Maintenance of Equipment, Buildings and Grounds 0400-45-01-.02, .17(3), (17) and (19)	(1)		In compliance
M.	Laboratory Facilities 0400-45-01-.02, .14, .17(3)	(1-3)		n/a
N.	Safety 0400-45-01-.02	(2)		The wiring in the treatment room is exposed, which poses and electrical hazard to water system personnel.
O.	Sludge Handling/Backwash Handling 0400-45-01-.05	(2)		n/a
P.	Sanitary Conditions 0400-45-01-.17(17)	(2)		In compliance
Q.	Fluoridation Techniques 0400-45-01-.06, .12, .17	(2)		n/a
R.	Design Capacity 0400-45-01-.05(10)	(2-4)		In compliance
S.	Filter Backwash Recycling 0400-45-01-.31(9)	(1)		n/a
Deficiency Subtotal			0	

## 5. Monitoring, Data Verification and Compliance (175)

	Requirement	Points Range	Deduction	Comments
A.	Laboratory-Process Monitoring (excluding Turbidity and Chlorine Residual) 0400-45-01-17(3)	(2-4)		n/a
B.	Bacteriological Monitoring	(3-6)		Level 1 Assessment conducted in June 2023 due to positive repeat samples. This should be noted in the 2023 CCR
C.	Bacteriological Compliance 0400-45-01-.06	(4-7)		In compliance
D.	Turbidity Monitoring	(2-3)		n/a
E.	Turbidity Compliance	(4-7)		n/a
F.	Chlorine Residual Monitoring 0400-45-01-.17,31,36, 40	(2-3)		In compliance
G.	Primary Chemicals Monitoring	(2-3)		In compliance
H.	Primary Chemicals Compliance	(4)		In compliance
I.	Lead and Copper Monitoring 0400-45-01-.33	(2-3)		In compliance
J.	Lead and Copper Action Level 0400-45-01-.33	(3-5)		In compliance - completed 2023
K.	Disinfection/Disinfection By-Products and Precursors Monitoring 0400-45-01-.36, .37, .38	(2-3)	3	An NOV was issued in Nov 2023 due to sampling the sampling DBPs late. Should have been collected in July 2023
L.	Disinfection/Disinfection By-Products and Precursors Compliance 0400-45-01-.06, .36	(2-30)		In compliance
M.	Secondary Chemicals 0400-45-01-.12	(2)		In compliance
N.	Secondary Chemicals Compliance 0400-45-01-.12	(3)		In compliance
O.	Cryptosporidium Monitoring 0400-45-01-.39	(0)	Narrative	n/a
Deficiency Subtotal			3	

## 6. Finished Water Storage (25)

	Requirement	Points Range	Deduction	Comments
A.	Adequate Storage 0400-45-01-.17(14)	(3-15)	4	Additional storage is needed.
B.	Inspection and Maintenance of Reservoirs, Tanks and Clearwell 0400-45-01-.17(16), (17), (33) and (34)	(1-10)		Previous notes state that an inspection was conducted in 2020, but it could not be located during the survey.
Deficiency Subtotal			4	

**7. Pumps, Pump Facilities and Controls (18)**

	Requirement	Points Range	Deduction	Comments
A.	Pump Facilities 0400-45-01-.17(9) and (13)	(1-4)		In compliance
B	Maintenance of Pumping Equipment 0400-45 - 01-.17(13)	(1-3)		In compliance
Deficiency Subtotal			0	

**8. Distribution System and Cross Connection Controls (86)**

	Requirement	Points Range	Deduction	Comments
A.	Notification, Inspection, Disinfection and Sample Collection of New or Existing Facilities 0400-45-01-.17(8), (19)	(3-5)		In compliance
B	Flushing Program / Blow Offs 0400-45-01-.17(10) and (23)	(3-4)	3	Flushing has only done in conjunction with repairs.
C.	Fire Hydrants 0400-45-01-.17(18)	(0)	Narrative	n/a
D.	Adequate Pressure 0400-45-01-.17(9)	(5)		In compliance
E.	Map of Distribution System 0400-45-01-.17(15)	(3)	3	A map of the system is needed.
F.	Approved Cross Connection Policy or Ordinance and Plan 0400-45-01-.17(6)	(4)		A plan is needed.
G.	Working Cross Connection Program 0400- 45-01-.17(6)	(3-9)		More review of the system is needed to establish if devices are needed.
H.	Percent Estimated Water Loss( real loss/water produced)	(0)	Narrative	In compliance
Deficiency Subtotal			6	

**Rating**

95% - 100% Approved  
 90% - 94% Provisionally  
 Approved  
 0% - 89 % Unsatisfactory

Total Deficiency Points	-23
Overall Rating	576
	96.16%

Inspectors Signature

**Amy Francis**

Digitally signed by Amy Francis  
 Date: 2024.01.19 12:53:08 -05'00'

Additional Comments/Explanation:



**STATE OF TENNESSEE**  
**DEPARTMENT OF ENVIRONMENT AND CONSERVATION**  
**Division of Water Resources**  
**Chattanooga Environmental Field Office**  
1301 Riverfront Parkway, Suite 206  
Chattanooga, Tennessee 37402

**Drinking Water Monitoring Program**  
**Newport Resort Water System**  
**January 2024**

**I. Finished Water**

- A. Record the amount of water pumped to the system each day.
- B. Collect a representative sample throughout the distribution system each day.
- C. Analysis
  - 1. Chlorine Residual (free)
  - 2. Collect (1) bacteriological sample each month to be sent to a State Certified Laboratory.



# **EXHIBIT “E”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**

**Business Statement**P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

Account Number:  
1 512 0619 4095Statement Period:  
Jan 2, 2023  
through  
Jan 31, 2023

Page 1 of 3

000225013 00 SP 106481658123969 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885**To Contact U.S. Bank****24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls****Internet:**

usbank.com

**NEWS FOR YOU**

**New Year, New Business Goals:** Easily manage your business from one central location. With the business online banking dashboard, you can track your current and future activity with the Cash Flow Forecast Tool, view key account summaries and access transaction history. **Enroll using your business credentials at [usbank.com/JanuaryEnroll](https://usbank.com/JanuaryEnroll).**

**INFORMATION YOU SHOULD KNOW**

Price changes for U.S. Bank Business Checking, Savings and Treasury Management Services are effective Jan. 1, 2023. You can view revised pricing (only those prices that changed) at <https://cashmgmt.usbank.com/repricing> beginning Dec. 1, 2022. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please call Customer Service at the number listed in the upper-right corner of this statement or send an email to [commercialsupport@usbank.com](mailto:commercialsupport@usbank.com).

Access Code: A2-A060-0BE8-2E57

**SILVER BUSINESS CHECKING****Member FDIC**

U.S. Bank National Association

**Account Number 1-512-0619-4095****Account Summary**

	# Items		
Beginning Balance on Jan 2		\$	3,853.85
Customer Deposits	3		4,387.14
Card Withdrawals	3		136.58-
Other Withdrawals	2		334.80-
Checks Paid	5		3,522.19-
<b>Ending Balance on Jan 31, 2023</b>		<b>\$</b>	<b>4,247.42</b>

**Customer Deposits**

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Jan 20	9212816010	407.75		Jan 20	9212816056	3,000.00
	Jan 20	9212816036	979.39				
<b>Total Customer Deposits</b>							<b>\$ 4,387.14</b>

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Jan 9	Debit Purchase Wal-Mart Super C ATHENS TN 280652 On 010723 MAESTERM REF 280652 *****1972		\$ 47.68-
Jan 17	Debit Purchase DOLLAR GENERAL # SPRING CITY TN 647009 On 011723 ILNKILNK REF 301721647009 *****1972	0901171522	29.63-



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

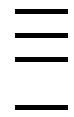
**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**

Account Number:

1 512 0619 4095

Statement Period:

Jan 2, 2023

through

Jan 31, 2023

Page 2 of 3



**SILVER BUSINESS CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-512-0619-4095**

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Jan 27	Debit Purchase 241517 *****1972	DOLLAR GENERAL # SPRING CITY TN On 012723 ILNKILNK REF 302720241517	59.27-

**Card 1972 Withdrawals Subtotal** \$ **136.58-**

**Total Card Withdrawals** \$ **136.58-**

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Jan 5	Electronic Withdrawal REF=230040177910210N00	To Volunteer Energy 9000304546WEB PMTS QZXLVK	\$ 323.80-
Jan 20	Electronic Withdrawal REF=230190095937380N00	To TN STATE REVENUE W626001445TN TAP 1304928384	11.00-

**Total Other Withdrawals** \$ **334.80-**

**Checks Presented Conventionally**

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2289	Jan 9	8016516397	300.00	2292	Jan 23	8016298223	147.00
2290	Jan 25	8613655480	198.33	2293	Jan 23	8015938677	450.00
2291	Jan 25	8613655478	2,426.86				

**Conventional Checks Paid (5)** \$ **3,522.19-**

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jan 5	3,530.05	Jan 20	7,528.88	Jan 25	4,306.69
Jan 9	3,182.37	Jan 23	6,931.88	Jan 27	4,247.42
Jan 17	3,152.74				

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: December 2022

Account Number: 1-512-0619-4095 \$ 0.00

Analysis Service Charge assessed to 1-512-0619-4095 \$ 0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

**Service Activity Detail for Account Number 1-512-0619-4095**

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	16		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

# Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jan 2, 2023

through

Jan 31, 2023

Page 3 of 3

## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

002289

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE January 4, 2023

PAY TO THE ORDER OF Christian Newport \$ 300.00

Three Hundred 00/100 DOLLARS

FOR Invoice # 1107 + 1108 B. Willhite

USBank 07-6-640

#002289# #064000059# 151206194095#

2289 Jan 09 300.00

002292

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE January 13, 2023

PAY TO THE ORDER OF Waypoint Analytical \$ 147.00

One Hundred Forty-Seven 00/100 DOLLARS

FOR Invoice # 1035844 + #1035914 B. Willhite

USBank 07-6-640

#002292# #064000059# 151206194095#

2292 Jan 23 147.00

002290

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE January 13, 2023

PAY TO THE ORDER OF Becky Newport \$ 198.33

One Hundred Ninety-Eight 33/100 DOLLARS

FOR Invoice # 1003 Expense B. Willhite

USBank 07-6-640

#002290# #064000059# 151206194095#

2290 Jan 25 198.33

002293

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE January 13, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 450.00

Four Hundred Fifty 00/100 DOLLARS

FOR Invoice # 834835 B. Willhite

USBank 07-6-640

#002293# #064000059# 151206194095#

2293 Jan 23 450.00

002291

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE January 13, 2023

PAY TO THE ORDER OF Becky Newport \$ 2,426.86

Two Thousand Four Hundred Twenty-Six 86/100 DOLLARS

FOR Invoice # 1003 Earnings B. Willhite

USBank 07-6-640

#002291# #064000059# 151206194095#

2291 Jan 25 2,426.86



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Feb 1, 2023  
through  
Feb 28, 2023

Page 1 of 3



000208078 00 SP 106481679233794 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



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24-Hour Business  
Solutions:

800-673-3555

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Internet:

usbank.com

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Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Thank you for choosing U.S. Bank. We're committed to keeping you up to date on your account and would like to inform you of an upcoming change to our *Night Deposit Agreement*, effective April 14, 2023. If you utilize the night drop service, you may review the revised *Night Depository Service Standard Terms and Conditions* online at usbank.com, request a copy by calling 800-USBANKS (872-2657), or obtain a copy by visiting your local U.S. Bank branch. By continuing to use our night deposit services after April 14, 2023, you accept and agree to these updated terms. If you have any questions, please call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657).

## SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0619-4095

### Account Summary

	# Items		
Beginning Balance on Feb 1		\$	4,247.42
Customer Deposits	3		2,553.47
Card Withdrawals	2		111.12-
Other Withdrawals	2		484.51-
Checks Paid	5		4,672.00-
<b>Ending Balance on Feb 28, 2023</b>		<b>\$</b>	<b>1,533.26</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Feb 9	8912515442	466.24		Feb 9	8912515457	1,172.20
	Feb 9	8912515476	915.03				
				<b>Total Customer Deposits</b>			
				<b>\$ 2,553.47</b>			

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Feb 9	Debit Purchase		
	759137	DOLLAR-GENERAL # SPRING CITY TN	44.45-
	*****1972	On 020923 ILNKILNK REF 304020759137	





## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Feb 1, 2023

through

Feb 28, 2023

Page 2 of 3



## SILVER BUSINESS CHECKING

(CONTINUED)

Account Number 1-512-0619-4095

U.S. Bank National Association

### Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Feb 21	Debit Purchase 633886 *****1972	DOLLAR GENERAL # SPRING CITY TN On 022023 ILK1TERM REF 305119633886	66.67-

Card 1972 Withdrawals Subtotal \$ 111.12-

Total Card Withdrawals \$ 111.12-

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb 7	Electronic Withdrawal REF=230370163904800N00	To Volunteer Energy 9000304546WEB PMTS CNN01L	\$ 351.51-
Feb 22	Electronic Withdrawal REF=230520183486320N00	To TN STATE REVENUE W626001445TN TAP 329781376	133.00-

Total Other Withdrawals \$ 484.51-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2295	Feb 1	8613894287	1,500.00	2299*	Feb 13	8016428748	1,074.00
2296	Feb 7	8315885060	448.00	2300	Feb 28	8315274693	150.00
2297	Feb 16	8913368685	1,500.00				

\* Gap in check sequence

Conventional Checks Paid (5) \$ 4,672.00-

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb 1	2,747.42	Feb 13	3,382.93	Feb 22	1,683.26
Feb 7	1,947.91	Feb 16	1,882.93	Feb 28	1,533.26
Feb 9	4,456.93	Feb 21	1,816.26		

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: January 2023

Account Number: 1-512-0619-4095 \$ 0.00

Analysis Service Charge assessed to 1-512-0619-4095 \$ 0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	46		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Feb 1, 2023

through

Feb 28, 2023

Page 3 of 3

IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002295

DATE Jan 31, 2023

PAY TO THE ORDER OF Danah Thunquist \$ 1,500.00

One thousand five hundred + 00/100 DOLLARS

FOR Dec 31, 2022 - Jan 20, 2023 Pomillehlte

USBank #7-6560

#002295# #064000059# 151206194095#

2295 Feb 01 1,500.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002299

DATE February 8, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 1,074.00

One thousand seventy four + 00/100 DOLLARS

FOR Invoice # 83483 83483 834839 Pomillehlte

USBank #7-6560

#002299# #064000059# 151206194095#

2299\* Feb 13 1,074.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002296

DATE January 31, 2023

PAY TO THE ORDER OF Waypoint Analytical \$ 448.00

Four hundred forty eight + 00/100 DOLLARS

FOR Invoice # 1036298 Pomillehlte

USBank #7-6560

#002296# #064000059# 151206194095#

2296 Feb 07 448.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002300

DATE February 13, 2023

PAY TO THE ORDER OF Christian Newport \$ 150.00

One hundred fifty + 00/100 DOLLARS

FOR Invoice # 1109 Pomillehlte

USBank #7-6560

#002300# #064000059# 151206194095#

2300 Feb 28 150.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002297

DATE February 8, 2023

PAY TO THE ORDER OF Danah Thunquist \$ 1,500.00

Fifteen Hundred + 00/100 DOLLARS

FOR Jan 21, 2023 - Feb 20, 2023 Pomillehlte

USBank #7-6560

#002297# #064000059# 151206194095#

2297 Feb 16 1,500.00

\* Gap in check sequence



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Mar 1, 2023  
through  
Mar 31, 2023

Page 1 of 3



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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

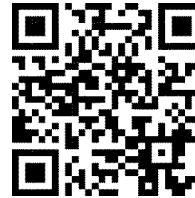
**U.S. Bank accepts Relay Calls**

**Internet:**

usbank.com

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



Learn more about how the Business Essentials Dashboard can help you manage and run your business, all in one location. Enroll in U.S. Bank business online banking using your business credentials at [usbank.com/dashboard](https://usbank.com/dashboard).

## INFORMATION YOU SHOULD KNOW

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## SILVER BUSINESS CHECKING

U.S. Bank National Association

**Member FDIC**

**Account Number 1-512-0619-4095**

### Account Summary

	# Items		
Beginning Balance on Mar 1		\$	1,533.26
Customer Deposits	3		1,959.73
Other Deposits	1		2,000.00
Card Withdrawals	2		89.23-
Other Withdrawals	2		625.45-
Checks Paid	5		2,983.15-
<b>Ending Balance on Mar 31, 2023</b>		<b>\$</b>	<b>1,795.16</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Mar 13	8015120748	580.07		Mar 13	8015120736	777.09
	Mar 13	8015120767	602.57				
<b>Total Customer Deposits</b>							<b>\$ 1,959.73</b>

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 17	Branch Account Transfer	From Account 151207581670	\$ 2,000.00
<b>Total Other Deposits</b>			<b>\$ 2,000.00</b>



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
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- Tell us the dollar amount of the suspected error.

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\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

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## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

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U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095  
Statement Period:  
Mar 1, 2023  
through  
Mar 31, 2023  
Page 2 of 3



### SILVER BUSINESS CHECKING (CONTINUED)

U.S. Bank National Association

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Mar 6	Debit Purchase 226010 *****1972	WM SUPERC Wal-Ma ROCKWOOD TN On 030423 MAESTERM REF 226010	\$ 67.01-
Mar 27	Debit Purchase 802967 *****1972	DOLLAR GENERAL # SPRING CITY TN On 032623 ILK1TERM REF 308518802967	22.22-
Card 1972 Withdrawals Subtotal			\$ 89.23-
Total Card Withdrawals			\$ 89.23-

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 10	Electronic Withdrawal REF=230680181087070N00	To Volunteer Energy 9000304546WEB PMTS 1SYC6L	\$ 380.45-
Mar 22	Electronic Withdrawal REF=230800045091570N00	To TN STATE REVENUE W626001445TN TAP 584118400	245.00-
Total Other Withdrawals			\$ 625.45-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2298	Mar 8	8614211499	309.15	2303	Mar 27	8015688763	140.00
2301*	Mar 20	8015720757	884.00	2306*	Mar 27	8015673117	150.00
2302	Mar 17	9213779180	1,500.00				
* Gap in check sequence				Conventional Checks Paid (5)			\$ 2,983.15-

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 6	1,466.25	Mar 13	2,736.38	Mar 22	2,107.38
Mar 8	1,157.10	Mar 17	3,236.38	Mar 27	1,795.16
Mar 10	776.65	Mar 20	2,352.38		

Balances only appear for days reflecting change.

#### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2023

Account Number:	1-512-0619-4095	\$ 0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$ 0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	56		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

# Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Mar 1, 2023  
through  
Mar 31, 2023

Page 3 of 3

## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE February 8, 2023

PAY TO THE ORDER OF Becky Newport \$ 309.15

Three Hundred Nine <sup>15</sup>/<sub>100</sub> DOLLARS

FOR Invoice # 1004 Bonnie White

002298 002298 0064000059 151206194095

2298 Mar 08 309.15

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE March 21, 2023

PAY TO THE ORDER OF Miller-McPhail CPA, PLLC \$ 140.00

One Hundred Forty <sup>00</sup>/<sub>100</sub> DOLLARS

FOR Invoice # A 33862 Bonnie White

20893 002303 0064000059 151206194095

2303 Mar 27 140.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE March 10, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 884.00

Eight Hundred Eighty Four <sup>00</sup>/<sub>100</sub> DOLLARS

FOR Invoices 834845 & 834849 Bonnie White

002301 002301 0064000059 151206194095

2301\* Mar 20 884.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE March 21, 2023

PAY TO THE ORDER OF Christina Newport \$ 150.00

One Hundred Fifty <sup>00</sup>/<sub>100</sub> DOLLARS

FOR Invoice # 1110 Bonnie White

002306 002306 0064000059 151206194095

2306\* Mar 27 150.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE March 17, 2023

PAY TO THE ORDER OF Danah Thompson \$ 1,500.00

One Thousand Five Hundred <sup>00</sup>/<sub>100</sub> DOLLARS

FOR 2/21/23 - 3/20/23 Bonnie White

002302 002302 0064000059 151206194095

2302 Mar 17 1,500.00

\* Gap in check sequence



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01



000208469 00 SP 106481725427330 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095  
Statement Period:  
Apr 3, 2023  
through  
Apr 30, 2023

Page 1 of 3



**To Contact U.S. Bank**

### 24-Hour Business

**Solutions:** 800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](https://usbank.com)

## INFORMATION YOU SHOULD KNOW

Thank you for choosing U.S. Bank. We're committed to keeping you up to date on your account and would like to remind you of a recent change to our *Night Deposit Agreement*, effective April 14, 2023. If you utilize the night drop service, you may review the revised *Night Depository Service Standard Terms and Conditions* online at [usbank.com](https://usbank.com), request a copy by calling 800-USBANKS (872-2657), or obtain a copy by visiting your local U.S. Bank branch. By continuing to use our night deposit services after April 14, 2023, you accept and agree to these updated terms. If you have any questions, please call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657).

## SILVER BUSINESS CHECKING

**Member FDIC**

U.S. Bank National Association

### Account Summary

**Account Number 1-512-0619-4095**

	# Items		
Beginning Balance on Apr 3		\$	1,795.16
Customer Deposits	2		1,635.50
Card Withdrawals	1		80.42-
Other Withdrawals	2		506.03-
Checks Paid	6		2,373.81-
<b>Ending Balance on Apr 30, 2023</b>		<b>\$</b>	<b>470.40</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Apr 17	8015895947	135.50		Apr 17	8015895953	1,500.00
<b>Total Customer Deposits</b>							<b>\$ 1,635.50</b>

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Apr 3	Debit Purchase 034630 *****1972	WM SUPERC Wal-Ma ROCKWOOD TN On 040323 MAESTERM REF 034630	\$ 80.42-
<b>Card 1972 Withdrawals Subtotal</b>			<b>\$ 80.42-</b>
<b>Total Card Withdrawals</b>			<b>\$ 80.42-</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 11	Electronic Withdrawal REF=231000175212730N00	To Volunteer Energy 9000304546WEB PMTS B11HCL	\$ 318.03-
Apr 24	Electronic Withdrawal REF=231110064671170N00	To TN STATE REVENUE W626001445TN TAP 220276864	188.00-
<b>Total Other Withdrawals</b>			<b>\$ 506.03-</b>

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2304	Apr 6	8913697415	73.42	2307*	Apr 10	8015609192	150.00
2305	Apr 6	8913697414	297.70	2308	Apr 24	8015886119	32.09



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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## CONSUMER REPORT DISPUTES

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SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

Checks Presented Conventionally (continued)							
Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2309	Apr 24	8015886118	320.60	2310	Apr 18	8315424745	1,500.00
* Gap in check sequence				Conventional Checks Paid (6)			\$ 2,373.81-

Balance Summary					
Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 3	1,714.74	Apr 11	875.59	Apr 18	1,011.09
Apr 6	1,343.62	Apr 17	2,511.09	Apr 24	470.40
Apr 10	1,193.62				
Balances only appear for days reflecting change.					

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2023			
Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00
<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.			

Service Activity Detail for Account Number 1-512-0619-4095			
Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	58		No Charge
Subtotal: Depository Services			0.00
Branch Coin/Currency Services			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Apr 3, 2023

through

Apr 30, 2023

Page 3 of 3

IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE March 21, 2023

PAY TO THE ORDER OF Becky Newport \$ 73.42

Seventy-Three 42/100 DOLLARS

FOR Invoice - #1005 Reimbursement Expenses BW White

#002304# ⑆064000059⑆ 151206194095⑆

2304 Apr 06 73.42

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE April 18, 2023

PAY TO THE ORDER OF Becky Newport \$ 32.09

Thirty-Two 09/100 DOLLARS

FOR Invoice #1006 - Expenses BW White

#002308# ⑆064000059⑆ 151206194095⑆

2308 Apr 24 32.09

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE March 23, 2023

PAY TO THE ORDER OF Becky Newport \$ 297.70

Two Hundred Ninety-Seven 70/100 DOLLARS

FOR Invoice for services No. 1005 BW White

#002305# ⑆064000059⑆ 151206194095⑆

2305 Apr 06 297.70

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE April 18, 2023

PAY TO THE ORDER OF Becky Newport \$ 320.60

Three Hundred Twenty 60/100 DOLLARS

FOR Invoice #1006 - Services BW White

#002309# ⑆064000059⑆ 151206194095⑆

2309 Apr 24 320.60

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE April 6, 2023

PAY TO THE ORDER OF Christina Newport \$ 150.00

One Hundred Fifty 00/100 DOLLARS

FOR Invoice #1111 BW White

#002307# ⑆064000059⑆ 151206194095⑆

2307\* Apr 10 150.00

Newport Resort Water System  
194 Travis Dr  
Spring City, TN 37381-6141

DATE April 18, 2023

PAY TO THE ORDER OF Danah Shungust \$ 1,500.00

Fifteen Hundred 00/100 DOLLARS

FOR March 21-2023 - April 24, 2023 BW White

#002310# ⑆064000059⑆ 151206194095⑆

2310 Apr 18 1,500.00

\* Gap in check sequence

Conventional Checks Paid (4)	\$	2,032.57-
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## BALANCE YOUR ACCOUNT

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### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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## CONSUMER REPORT DISPUTES

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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

May 1, 2023

through

May 31, 2023

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## SILVER BUSINESS CHECKING

(CONTINUED)

Account Number 1-512-0619-4095

U.S. Bank National Association

### Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
May 1	430.89	May 16	1,849.64	May 24	826.49
May 5	2,080.24	May 17	1,837.64	May 25	443.92
May 11	1,999.64	May 19	337.64	May 30	377.23

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: April 2023

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	17		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

# Business Statement

Account Number:

1 512 0619 4095

Statement Period:

May 1, 2023

through

May 31, 2023

Page 3 of 3

## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37061-6141

DATE May 10, 2023

PAY TO THE ORDER OF Christian Newport \$ 150.00  
One Hundred Fifty 00/100 DOLLARS

FOR Estimate # 1112 B. Willhite

#002311# ⑆064000059⑆ 151206194095⑆

2311 May 16 150.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37061-6141

DATE May 18, 2023

PAY TO THE ORDER OF Becky Newport \$ 107.77  
One Hundred Seven 77/100 DOLLARS

FOR Invoice # 10067 reimbursement of expenses B. Willhite

#002313# ⑆064000059⑆ 151206194095⑆

2313 May 25 107.77

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37061-6141

DATE May 18, 2023

PAY TO THE ORDER OF Becky Newport \$ 274.80  
Two Hundred Seventy-Four 80/100 DOLLARS

FOR Invoice # 10067 - service B. Willhite

#002312# ⑆064000059⑆ 151206194095⑆

2312 May 25 274.80

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37061-6141

DATE May 18, 2023

PAY TO THE ORDER OF Rach Thurgood \$ 1,500.00  
One thousand five hundred + no/100 DOLLARS

FOR 4/21/23 - 5/30/23 B. Willhite

#002314# ⑆064000059⑆ 151206194095⑆

2314 May 19 1,500.00



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 1 of 4



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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review the full revised disclosure at [usbank.com/YDAA](https://usbank.com/YDAA), by calling 800-673-3555 or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at [usbank.com/dsa](https://usbank.com/dsa).
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.



## BALANCE YOUR ACCOUNT

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### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

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DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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- Tell us the dollar amount of the suspected error.

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Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095  
Statement Period:  
Jun 1, 2023  
through  
Jun 30, 2023

Page 2 of 4



### SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Account Summary

	# Items		
Beginning Balance on Jun 1		\$	377.23
Customer Deposits	4		3,135.27
Other Deposits	1		1,000.00
Card Withdrawals	1		64.69-
Other Withdrawals	3		527.32-
Checks Paid	2		1,650.00-
<b>Ending Balance on Jun 30, 2023</b>		<b>\$</b>	<b>2,270.49</b>

#### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Jun 13	8315441950	556.88		Jun 30	9213775779	663.20
	Jun 13	8315441929	1,063.84		Jun 30	9213775760	851.35
<b>Total Customer Deposits</b>							<b>\$ 3,135.27</b>

#### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 20	Branch Account Transfer	From Account 151207581670	\$ 1,000.00
<b>Total Other Deposits</b>			<b>\$ 1,000.00</b>

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Jun 22	Debit Purchase	WM SUPERCENTER # ROCKWOOD TN	\$ 64.69-
	351363	On 062123 ILK1TERM REF 317221351363	
	*****1972		
<b>Card 1972 Withdrawals Subtotal</b>			<b>\$ 64.69-</b>
<b>Total Card Withdrawals</b>			<b>\$ 64.69-</b>

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 5	Electronic Withdrawal	To Volunteer Energy	\$ 463.22-
	REF=231530192426830N00	9000304546WEB PMTS QQNZML	
Jun 6	Overdraft Paid Fee		36.00-
Jun 15	Deposited Item Returned	1000101812	28.10-
<b>Total Other Withdrawals</b>			<b>\$ 527.32-</b>

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2315	Jun 23	9213744074	1,500.00	2316	Jun 22	8914061954	150.00
<b>Conventional Checks Paid (2)</b>							<b>\$ 1,650.00-</b>

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 5	85.99-	Jun 15	1,470.63	Jun 23	755.94
Jun 6	121.99-	Jun 20	2,470.63	Jun 30	2,270.49
Jun 13	1,498.73	Jun 22	2,255.94		

Balances only appear for days reflecting change.

### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2023

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 3 of 4

### ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	56		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 4 of 4



## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

002315

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE June 20, 2023

PAY TO THE ORDER OF Barack Shungist \$ 1,500.00

One Thousand Five Hundred <sup>00/100</sup> DOLLARS

FOR May 21 - June 20, 2023 B. Willhite

⑈002315⑈ ⑆064000059⑆ 151206194095⑈

2315

Jun 23

1,500.00

002316

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE June 20, 2023

PAY TO THE ORDER OF Christina Newport \$ 150.00

One Hundred Fifty <sup>00/100</sup> DOLLARS

FOR Christina Newport 6523 B. Willhite

⑈002316⑈ ⑆064000059⑆ 151206194095⑈

2316

Jun 22

150.00



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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jul 3, 2023

through

Jul 31, 2023

Page 1 of 4



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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

800-673-3555

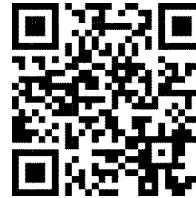
**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review the full revised disclosure at [usbank.com/YDAA](https://usbank.com/YDAA), by calling 800-673-3555 or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at [usbank.com/dsa](https://usbank.com/dsa).
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jul 3, 2023

through

Jul 31, 2023

Page 2 of 4



### SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Account Summary

	# Items		
Beginning Balance on Jul 3		\$	2,270.49
Customer Deposits	3		1,643.73
Card Withdrawals	2		101.18-
Other Withdrawals	2		561.67-
Checks Paid	4		2,289.10-
<b>Ending Balance on Jul 31, 2023</b>		<b>\$</b>	<b>962.27</b>

#### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Jul 11	8314900157	431.35		Jul 20	8912144512	1,000.00
	Jul 20	8912144514	212.38				
<b>Total Customer Deposits</b>							<b>\$ 1,643.73</b>

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Jul 7	Debit Purchase 664995 *****1972	WAL-MART #0676 ROCKWOOD TN On 070623 MAESTER REF 664995	\$ 40.47-
Jul 31	Debit Purchase 641889 *****1972	Wal-Mart Super C ROCKWOOD TN On 072923 MAESTER REF 641889	60.71-
<b>Card 1972 Withdrawals Subtotal</b>			<b>\$ 101.18-</b>
<b>Total Card Withdrawals</b>			<b>\$ 101.18-</b>

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 7	Electronic Withdrawal REF=231870156175100N00	To Volunteer Energy 9000304546WEB PMTS 48TBTL	\$ 545.67-
Jul 17	Analysis Service Charge	1700000000	16.00-
<b>Total Other Withdrawals</b>			<b>\$ 561.67-</b>

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2317	Jul 17	8015860936	458.00	2319	Jul 17	8016230999	210.00
2318	Jul 17	8015860937	121.10	2320	Jul 21	9213646509	1,500.00
<b>Conventional Checks Paid (4)</b>							<b>\$ 2,289.10-</b>

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul 7	1,684.35	Jul 17	1,310.60	Jul 21	1,022.98
Jul 11	2,115.70	Jul 20	2,522.98	Jul 31	962.27

Balances only appear for days reflecting change.

#### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: June 2023

Account Number:	1-512-0619-4095	\$	16.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	16.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jul 3, 2023

through

Jul 31, 2023

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### ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

#### Service Activity Detail for Account Number 1-512-0619-4095

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	79		No Charge
Returned Deposited Items	1	16.00000	16.00
Charge For Neg Coll Balance	32.68		No Charge
Subtotal: Depository Services			16.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 16.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jul 3, 2023

through

Jul 31, 2023

Page 4 of 4



## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

002317

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE July 12, 2023

PAY TO THE ORDER OF Becky Newport \$ 458.00

Four Hundred Fifty-Eight 00/100 DOLLARS

FOR Wages - Invoice # 1007 Bomwell

USBank 87-9040

⑈002317⑈ ⑆064000059⑆ ⑆51206194095⑈

2317

Jul 17

458.00

002319

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE July 12, 2023

PAY TO THE ORDER OF Waypoint Analytical \$ 210.00

Two Hundred Ten 00/100 DOLLARS

FOR Invoice # 1220799 Bomwell

USBank 87-9040

⑈002319⑈ ⑆064000059⑆ ⑆51206194095⑈

2319

Jul 17

210.00

002318

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE July 12, 2023

PAY TO THE ORDER OF Becky Newport \$ 121.10

One Hundred Twenty One 00/100 DOLLARS

FOR Reimbursements - Invoice # 1007 Bomwell

USBank 87-9040

⑈002318⑈ ⑆064000059⑆ ⑆51206194095⑈

2318

Jul 17

121.10

002320

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE July 18, 2023

PAY TO THE ORDER OF Danah Shungust \$ 1,500.00

Fifteen Hundred 00/100 DOLLARS

FOR 6/21/23 - 7/20/23 Bomwell

USBank 87-9040

⑈002320⑈ ⑆064000059⑆ ⑆51206194095⑈

2320

Jul 21

1,500.00





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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Aug 1, 2023

through

Aug 31, 2023



Page 1 of 4



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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

## SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

### Account Summary

	# Items		
Beginning Balance on Aug 1		\$	962.27
Customer Deposits	3		1,940.77
Other Deposits	2		2,800.00
Card Withdrawals	1		60.85-
Other Withdrawals	5		1,276.80-
Checks Paid	9		3,936.22-
Ending Balance on Aug 31, 2023		\$	429.17

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Aug 4	9213192571	250.66		Aug 16	8612899453	691.04
	Aug 4	9213192591	999.07				
Total Customer Deposits							\$ 1,940.77

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 7	Internet Banking Transfer	From Account 151207581670	\$ 2,000.00
Aug 17	Internet Banking Transfer	From Account 151207581670	800.00
Total Other Deposits			\$ 2,800.00

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Aug 15	Debit Purchase	Wal-Mart Super C DAYTON TN	\$ 60.85-
	112061	On 081523 MAESTERM REF 112061	
	*****1972		
Card 1972 Withdrawals Subtotal			\$ 60.85-
Total Card Withdrawals			\$ 60.85-

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 8	Electronic Withdrawal	To TN STATE REVENUE	\$ 264.90-
	REF=232190154532210N00	W626001445TN TAP 2117117056	
Aug 8	Electronic Withdrawal	To TN STATE REVENUE	321.00-
	REF=232190154531900N00	W626001445TN TAP 768877696	
Aug 16	Electronic Withdrawal	To TN STATE REVENUE	11.64-
	REF=232270099229110N00	W626001445TN TAP 1887052928	
Aug 16	Electronic Withdrawal	To Volunteer Energy	616.26-
	REF=232270147107410N00	9000304546WEB PMTS 80NP0M	



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

Other Withdrawals (continued)			
Date	Description of Transaction	Ref Number	Amount
Aug 21	Electronic Withdrawal REF=232300072013230N00	To TN STATE REVENUE W626001445TN TAP 1026663552	63.00-
Total Other Withdrawals			\$ 1,276.80-

Checks Presented Conventionally			
Check	Date	Ref Number	Amount
2321	Aug 10	8913729868	300.00
2322	Aug 15	8315052637	325.00
2323	Aug 10	8913865756	150.00
2324	Aug 9	8613862160	274.80
2325	Aug 9	8613862161	76.42
2326	Aug 18	9213523391	1,500.00
2327	Aug 18	9213946553	150.00
2328	Aug 24	8913146080	960.00
2329	Aug 23	8613508422	200.00
Conventional Checks Paid (9)			\$ 3,936.22-

Balance Summary			
Date	Ending Balance	Date	Ending Balance
Aug 4	2,212.00	Aug 10	2,824.88
Aug 7	4,212.00	Aug 15	2,439.03
Aug 8	3,626.10	Aug 16	2,502.17
Aug 9	3,274.88	Aug 17	3,302.17
Aug 18	1,652.17	Aug 21	1,589.17
Aug 23	1,389.17	Aug 24	429.17
Balances only appear for days reflecting change.			

ANALYSIS SERVICE CHARGE DETAIL			
Account Analysis Activity for: July 2023			
Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

Service Activity Detail for Account Number 1-512-0619-4095			
Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	24		No Charge
Subtotal: Depository Services			0.00
Branch Coin/Currency Services			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Aug 1, 2023

through

Aug 31, 2023

Page 3 of 4

IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

002321

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 4, 2023

PAY TO THE ORDER OF JN Dept Em. + Conservation  
Three Hundred 00/100 DOLLARS

FOR Invoice # 767859

USBank #7-6540

002321 00000059 151206194095

2321 Aug 10 300.00

002325

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 4, 2023

PAY TO THE ORDER OF Becky Newport  
Seventy- Six 42/100 DOLLARS

FOR Invoice # 1008 - Reimbursement

USBank #7-6540

002325 00000059 151206194095

2325 Aug 09 76.42

002322

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 4, 2023

PAY TO THE ORDER OF City of Dayton  
Three Hundred Twenty- Five 00/100 DOLLARS

FOR Invoice # 774

USBank #7-6540

002322 00000059 151206194095

2322 Aug 15 325.00

002326

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 15, 2023

PAY TO THE ORDER OF Sarah Thurgood  
Fifteen Hundred 00/100 DOLLARS

7/21/23 - 8/20/23

USBank #7-6540

002326 00000059 151206194095

2326 Aug 18 1,500.00

002323

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 4, 2023

PAY TO THE ORDER OF Christian Newport  
One Hundred Fifty 00/100 DOLLARS

FOR Meter Reading # 1323

USBank #7-6540

002323 00000059 151206194095

2323 Aug 10 150.00

002327

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 15, 2023

PAY TO THE ORDER OF Christian Newport  
One Hundred Fifty 00/100 DOLLARS

FOR Invoice # 8523

USBank #7-6540

002327 00000059 151206194095

2327 Aug 18 150.00

002324

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 4, 2023

PAY TO THE ORDER OF Becky Newport  
Two Hundred Seventy Four 80/100 DOLLARS

FOR Invoice # 1008 - Wages

USBank #7-6540

002324 00000059 151206194095

2324 Aug 09 274.80

002328

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE 8/21/23

PAY TO THE ORDER OF C+R Pump Service  
Nine Hundred Sixty 00/100 DOLLARS

FOR Invoice dated 8/18/23

USBank #7-6540

002328 00000059 151206194095

2328 Aug 24 960.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**

Account Number:

1 512 0619 4095

Statement Period:

Aug 1, 2023

through

Aug 31, 2023

Page 4 of 4



**(CONTINUED)**

Account Number 1-512-0619-4095

**IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT**

NEWPORT RESORT WATER DEPT  
164 Travis Dr  
Spring City, TN 37381-6141

DATE August 21, 2023

PAY TO THE ORDER OF Ronald Leira \$ 200.00

Two hundred <sup>00/100</sup> DOLLARS

FOR Invoice 503681 Millhite

002329 0064000059 151206194095

2329 Aug 23 200.00



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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Sep 1, 2023

through

Sep 30, 2023

Page 1 of 4



000245285 00 SP 106481851477466 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

## INFORMATION YOU SHOULD KNOW

Effective November 13, 2023, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning October 11, 2023, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Under **Owner's Authority** section, added U.S. Bank makes no warranty or representation as to the suitability of any deposit product outside the United States of America.
- Under **Insufficient Funds and Overdrafts** section, removed language that states an Overdraft Paid Fee may be charged if the Available Balance was positive at the time the debit card transaction was authorized.
- Under **Withdrawal Rights, Ownership of Account, and Beneficiary Designation** section, **Accounts Established Under the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act ("UTMA/UGMA")** sub-section, added language stating U.S. Bank may contact the minor for instructions, unless prior written notice is received and supporting documentation establishing that the minor has not yet reached the age of termination.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

## SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

### Account Summary

	# Items		
Beginning Balance on Sep 1		\$	429.17
Customer Deposits	4		1,943.53
Other Deposits	2		2,000.00
Card Withdrawals	4		485.44-
Other Withdrawals	1		595.18-
Checks Paid	3		2,151.90-
<b>Ending Balance on Sep 30, 2023</b>		<b>\$</b>	<b>1,140.18</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Sep 1	9213968637	177.79		Sep 13	8613575962	172.04
	Sep 1	9213968618	1,071.40		Sep 13	8613586385	522.30
				<b>Total Customer Deposits</b>			
				<b>\$ 1,943.53</b>			

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Sep 13	Internet Banking Transfer	From Account 151207581670	\$ 500.00
Sep 25	Internet Banking Transfer	From Account 151207581670	1,500.00
<b>Total Other Deposits</b>			<b>\$ 2,000.00</b>





## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Sep 1, 2023

through

Sep 30, 2023

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### SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Sep 5	Debit Purchase 918195 *****1972	WM SUPERC Wal-Ma ROCKWOOD TN On 090323 MAESTERM REF 918195	\$ 33.73-
Sep 13	Debit Purchase 371045 *****1972	WAL-MART #0676 ROCKWOOD TN On 091323 MAESTERM REF 371045	80.94-
Sep 28	Debit Purchase 871532 *****1972	Wal-Mart Super C ROCKWOOD TN On 092823 MAESTERM REF 871532	80.94-
Sep 29	Debit Purchase - VISA THE UPS STORE 57 *****1972	On 092823 865-3761773 TN REF # 24000973271489700502714	1489700502 289.83-
Card 1972 Withdrawals Subtotal			\$ 485.44-
Total Card Withdrawals			\$ 485.44-

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 21	Electronic Withdrawal REF=232630155553920N00	To Volunteer Energy 9000304546WEB PMTS ZX376M	\$ 595.18-
Total Other Withdrawals			\$ 595.18-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2330	Sep 7	8914130960	251.90	2332	Sep 27	8613577283	400.00
2331	Sep 14	8913437528	1,500.00				
Conventional Checks Paid (3)			\$ 2,151.90-				

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 1	1,678.36	Sep 14	1,006.13	Sep 27	1,510.95
Sep 5	1,644.63	Sep 21	410.95	Sep 28	1,430.01
Sep 7	1,392.73	Sep 25	1,910.95	Sep 29	1,140.18
Sep 13	2,506.13				

Balances only appear for days reflecting change.

#### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: August 2023

Account Number:	1-512-0619-4095	\$ 0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$ 0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	58		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Sep 1, 2023

through

Sep 30, 2023

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### ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

#### Service Activity Detail for Account Number 1-512-0619-4095 (continued)

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Sep 1, 2023

through

Sep 30, 2023

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## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

002330

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE August 31, 2023

PAY TO THE ORDER OF Betsy Newport \$ 251.90

Two Hundred Fifty-One <sup>00/100</sup> DOLLARS

FOR invoice # 1009 Bomwillwhite

USBank 87-6040

⑈002330⑈ ⑆064000059⑆ ⑆51206194095⑈

2330

Sep 07

251.90

002332

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Sept 25, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 400.00

Four hundred + NO/100 DOLLARS

FOR Invoice 508473 + 503675 Bomwillwhite

USBank 87-6040

⑈002332⑈ ⑆064000059⑆ ⑆51206194095⑈

2332

Sep 27

400.00

002331

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE 9/11/2023

PAY TO THE ORDER OF Danah Thurgist \$ 1,500.00

One thousand five hundred + NO/100 DOLLARS

FOR 8/21/23 - 9/20/23 Bomwillwhite

USBank 87-6040

⑈002331⑈ ⑆064000059⑆ ⑆51206194095⑈

2331

Sep 14

1,500.00



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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Oct 2, 2023

through

Oct 31, 2023

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000241926 00 SP 106481875683255 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

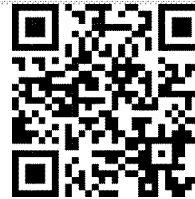
U.S. Bank accepts Relay Calls

Internet:

usbank.com

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective November 13, 2023, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning October 11, 2023, you can review the full revised document at **usbank.com/YDAA-upcoming-version**, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under **Owner's Authority** section, added U.S. Bank makes no warranty or representation as to the suitability of any deposit product outside the United States of America.
- Under **Insufficient Funds and Overdrafts** section, removed language that states an Overdraft Paid Fee may be charged if the Available Balance was positive at the time the debit card transaction was authorized.
- Under **Withdrawal Rights, Ownership of Account, and Beneficiary Designation** section, **Accounts Established Under the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act ("UTMA/UGMA")** sub-section, added language stating U.S. Bank may contact the minor for instructions, unless prior written notice is received and supporting documentation establishing that the minor has not yet reached the age of termination.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at **usbank.com/book** to speak with a banker in person, by phone or virtually.

## SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-512-0619-4095

### Account Summary

	# Items		
Beginning Balance on Oct 2		\$	1,140.18
Customer Deposits	5		3,098.53
Other Deposits	2		4,000.00
Card Withdrawals	2		141.65-
Other Withdrawals	4		1,459.67-
Checks Paid	7		5,090.19-
<b>Ending Balance on Oct 31, 2023</b>		<b>\$</b>	<b>1,547.20</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Oct 5	8913339126	249.95		Oct 5	8913069983	802.42
	Oct 5	8913339139	637.59		Oct 27	9212685674	511.17



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

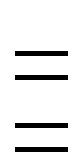
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.







NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Oct 2, 2023

through

Oct 31, 2023

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SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

Customer Deposits (continued)

Number	Date	Ref Number	Amount
	Oct 27	9212686972	897.40

Total Customer Deposits \$ 3,098.53

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Oct 11	Internet Banking Transfer	From Account 151207581670	\$ 2,500.00
Oct 19	Internet Banking Transfer	From Account 151207581670	1,500.00

Total Other Deposits \$ 4,000.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Oct 10	Debit Purchase 557201 *****1972	WAL-MART #0676 ROCKWOOD TN On 100923 MAESTERM REF 557201	\$ 40.47-
Oct 26	Debit Purchase 873116 *****1972	WAL-MART #0676 ROCKWOOD TN On 102623 MAESTERM REF 873116	101.18-

Card 1972 Withdrawals Subtotal \$ 141.65-

Total Card Withdrawals \$ 141.65-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Oct 10	Electronic Withdrawal REF=232790168927950N00	To Volunteer Energy 9000304546WEB PMTS 7Q059M	\$ 565.84-
Oct 23	Electronic Withdrawal REF=232930058756110N00	To TN STATE REVENUE W626001445TN TAP 1474000000	189.00-
Oct 23	Electronic Withdrawal REF=232930058756040N00	To TN STATE REVENUE W626001445TN TAP 332231808	205.90-
Oct 31	Electronic Withdrawal REF=233030227396750N00	To Volunteer Energy 9000304546WEB PMTS KQKFDM	498.93-

Total Other Withdrawals \$ 1,459.67-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2333	Oct 13	9213764157	297.70	2337	Oct 13	9213776063	1,275.00
2334	Oct 13	9213764158	109.24	2338	Oct 25	8613532727	1,650.00
2335	Oct 17	8315295562	275.00	2339	Oct 23	8016127318	1,198.25
2336	Oct 17	8315295561	285.00				

Conventional Checks Paid (7) \$ 5,090.19-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct 5	2,830.14	Oct 17	2,481.89	Oct 26	637.56
Oct 10	2,223.83	Oct 19	3,981.89	Oct 27	2,046.13
Oct 11	4,723.83	Oct 23	2,388.74	Oct 31	1,547.20
Oct 13	3,041.89	Oct 25	738.74		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: September 2023

Account Number: 1-512-0619-4095 \$ 0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Oct 2, 2023  
through  
Oct 31, 2023  
Page 3 of 4

ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

Analysis Service Charge assessed to1-512-0619-4095\$0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

Service Activity Detail for Account Number 1-512-0619-4095			
Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	53		No Charge
Subtotal: Depository Services			0.00
Branch Coin/Currency Services			
Cash Deposited-per \$100	1		No Charge
Night Dep Processing-per Dep	2		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Oct 2, 2023

through

Oct 31, 2023

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IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Sept 25, 2023

PAY TO THE ORDER OF Becky Newport \$ 297.70

Two hundred ninety-seven and 70/100 DOLLARS

FOR Wages - Invoice 1010

USBank 87-6040

002333 0064000059 151206194095

2333 Oct 13 297.70

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Oct 11, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 1,275.00

One thousand two hundred seventy-five and 00/100 DOLLARS

FOR Invoices 503672, 503684, 503686 Labor

USBank 87-6040

002337 0064000059 151206194095

2337 Oct 13 1,275.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Sept 25, 2023

PAY TO THE ORDER OF Becky Newport \$ 109.24

One hundred nine and 24/100 DOLLARS

FOR

USBank 87-6040

002334 0064000059 151206194095

2334 Oct 13 109.24

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Oct 19, 2023

PAY TO THE ORDER OF Renee Thurgood \$ 1,650.00

One thousand six hundred fifty and 00/100 DOLLARS

FOR 9/2/23-10/20/23 and meter reading

USBank 87-6040

002338 0064000059 151206194095

2338 Oct 25 1,650.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE October 4, 2023

PAY TO THE ORDER OF Eurofins Environment Testing Southeast, LLC \$ 275.00

Two hundred seventy-five and 00/100 DOLLARS

FOR Invoice No. 0021446 070-27794

USBank 87-6040

002335 0064000059 151206194095

2335 Oct 17 275.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE October 19, 2023

PAY TO THE ORDER OF B.W Contractors, Inc \$ 1,198.25

One thousand one hundred ninety-eight and 25/100 DOLLARS

FOR Invoice #25423

USBank 87-6040

002339 0064000059 151206194095

2339 Oct 23 1,198.25

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE October 5, 2023

PAY TO THE ORDER OF Eurofins Environment Testing SE, LLC \$ 285.00

Two hundred eighty-five and 00/100 DOLLARS

FOR Invoice # 0021641 670-27661

USBank 87-6040

002336 0064000059 151206194095

2336 Oct 17 285.00



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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Nov 1, 2023  
through  
Nov 30, 2023



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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective January 2, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Updated the maximum number of Overdraft Paid Fees charged per day from 6 to 3.
- Update to the ATM Surcharge footnote to locate a MoneyPass® ATM location
- Under Silver, Gold and Platinum Checking Check Order Discount, added clarifying language to state the discount does not apply to eChecks
- Under Non-Profit Checking (interest-bearing) Other, updated availability to incorporated non-profit organizations
- Under Other Service Fees (continued), changed Negative Balance Closing Fee to Account Charge-Off Processing Fee
- Under Other Service Fees (continued), Wire Transfers, updated Monthly Maintenance to Wire Monthly PIN Maintenance
- Under Other Service Fees (continued), Domestic Wires, updated Incoming Wires to Incoming Fedwire

### Pricing updates:

All checking and savings account types

- Cash Coin Services
  - Loose Coin Ordered (per bag) - \$14 (increased from \$7)
  - Rolled Coin Ordered (per box) - \$8 (increased from \$7)
- Statement Services
  - Service Analysis Statement - \$6 per statement (increased from \$5)
  - Snap Shot Statement - \$12 per statement (increased from \$11)
  - Added Copy of Analyzed Statement - \$12
  - Added Copy of non-Analyzed Statement - \$6
- Wire Transfers
  - Wire Advice - phone - \$40 (increased from \$27.50)
- Domestic Wires
  - Added Incoming Fedwire CTP - \$16
  - Voice Wires - Repetitive and Non-Repetitive - \$45 (increased from \$37.50)
- SinglePoint® Essentials Online Banking
  - Previous Day Summary and Detail Monthly Maintenance
    - Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts - \$17.95 (increased from \$16.95)

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Nov 1, 2023  
through  
Nov 30, 2023

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### INFORMATION YOU SHOULD KNOW

(CONTINUED)

- ACH Transaction (per item) - \$0.42 (increased from \$0.40)
  - Domestic Wire (per wire) - \$16 (increased from \$15)
  - International Wire (per wire) - \$32 (increased from \$30)
  - Deposit Express
    - Monthly Maintenance - \$38 (increased from \$35)
  - Foreign Check Collection (incoming/outgoing)
    - Checks on Select Countries/Banks (non-collection) - \$8 (previously disclosed as \$1)
- Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking
- Wire Transfers
    - Wire Advice mail - \$12 (increased from \$11)
- Premium Business Checking
- Monthly Maintenance Fee - \$30 (increased from \$24)
  - Debits: Check/Paper - \$0.30 (increased from \$0.25)
  - Credits: Paper - \$1.10 (increased from \$0.90)
  - Deposited Items: \$0.25 (increased from \$0.20)
  - Wire Advice Mail: \$15 (increased from \$13)
- Platinum Business Money Market
- Minimum Opening Deposit - \$100 (decreased from \$5,000)
- Premium Business Money Market
- Monthly Maintenance Fee - \$30 (increased from \$24)
  - Monthly Deposited Items - \$0.25 (increased from \$0.20)
  - Wire Advice - Mail: \$15 (increased from \$13)

Beginning January 2, 2024, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

### SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Account Summary

	# Items		
Beginning Balance on Nov 1		\$	1,547.20
Customer Deposits	1		976.54
Other Deposits	2		7,500.00
Card Withdrawals	3		417.44-
Other Withdrawals	2		452.00-
Checks Paid	4		8,013.88-
<b>Ending Balance on Nov 30, 2023</b>		<b>\$</b>	<b>1,140.42</b>

#### Customer Deposits

Number	Date	Ref Number	Amount
	Nov 13	8015079535	976.54

**Total Customer Deposits** \$ **976.54**

#### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Nov 10	Internet Banking Transfer	From Account 151207581670	\$ 6,000.00
Nov 20	Internet Banking Transfer	From Account 151207581670	1,500.00
<b>Total Other Deposits</b>			<b>\$ 7,500.00</b>



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Nov 1, 2023  
through  
Nov 30, 2023

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### SILVER BUSINESS CHECKING

(CONTINUED)

Account Number 1-512-0619-4095

U.S. Bank National Association

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Nov 20	Debit Purchase - VISA MY CHOICE SOFTWA *****1972	On 111723 800-3181439 CA REF # 24335493321900010909667	1900010909 \$ 99.99-
Nov 24	Debit Purchase - VISA TAK TECHNOLOGY I *****1972	On 112123 8002407113 NM REF # 24610843327000700222814	7000700222 250.00-
Nov 29	Debit Purchase 059689 *****1972	WAL-MART #0676 ROCKWOOD TN On 112923 MAESTER REF 059689	67.45-
Card 1972 Withdrawals Subtotal			\$ 417.44-
Total Card Withdrawals			\$ 417.44-

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 14	Electronic Withdrawal REF=233170244329920N00	To TAK Technology, 9000483149WEB PMTS ZBKF24	\$ 150.00-
Nov 15	Electronic Withdrawal REF=233180104528650N00	To TN STATE REVENUE W626001445TN TAP 830508160	302.00-
Total Other Withdrawals			\$ 452.00-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2340	Nov 22	8613890587	251.90	2342	Nov 10	9213428684	5,994.43
2341	Nov 13	8015493891	117.55	2344*	Nov 22	8613890584	1,650.00
* Gap in check sequence			Conventional Checks Paid (4)		\$ 8,013.88-		

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 10	1,552.77	Nov 15	1,959.76	Nov 24	1,207.87
Nov 13	2,411.76	Nov 20	3,359.77	Nov 29	1,140.42
Nov 14	2,261.76	Nov 22	1,457.87		

Balances only appear for days reflecting change.

### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: October 2023

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	91		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	2		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

# Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Nov 1, 2023

through

Nov 30, 2023

Page 4 of 4



## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-0141

DATE Nov. 6, 2023

PAY TO THE ORDER OF Becky Newport \$ 251.90

Two Hundred Fifty - One <sup>90/100</sup> DOLLARS

FOR Invoice # 1911 BWillelute

002340 0640000594 151206194095

2340 Nov 22 251.90

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-0141

DATE Nov 8, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 5,994.43

Five Thousand Nine Hundred Ninety - Four <sup>43/100</sup> DOLLARS

FOR Expense Reimbursement BWillelute

through Oct. 19, 2023

002342 0640000594 151206194095

2342 Nov 10 5,994.43

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-0141

DATE Nov. 7, 2023

PAY TO THE ORDER OF Clifford Madlock \$ 117.55

One Hundred Seventeen <sup>55/100</sup> DOLLARS

FOR portable toilet during BWillelute

outage

002341 0640000594 151206194095

2341 Nov 13 117.55

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-0141

DATE November 20, 2023

PAY TO THE ORDER OF Danah Thurgood \$ 1,650.00

One Thousand Six Hundred fifty <sup>00/100</sup> DOLLARS

FOR 10/21/23 - 11/20/23 + \$150 meter reading BWillelute

002344 0640000594 151206194095

2344\* Nov 22 1,650.00

\* Gap in check sequence





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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Dec 1, 2023

through

Dec 31, 2023

Page 1 of 5



000295253 00 SP 106481924900845 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

usbank.com

## INFORMATION YOU SHOULD KNOW

**New Services Terms and Conditions will be effective for U.S. Bank business clients on February 1, 2024.** You can view the new Services Terms and Conditions at [usbank.com/tmtermsandconditions](https://usbank.com/tmtermsandconditions). Use access code "terms2024." If you are unable to access this information for any reason, please reach out to your U.S. Bank contact or Commercial Customer Service team for assistance. If you are a former MUFG Union Bank National Association (MUB) client, the Services Terms and Conditions replaces the MUB Transaction Banking Agreement.

Effective January 2, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Updated the maximum number of Overdraft Paid Fees charged per day from 6 to 3.
- Update to the ATM Surcharge footnote to locate a MoneyPass® ATM location
- Under Silver, Gold and Platinum Checking Check Order Discount, added clarifying language to state the discount does not apply to eChecks
- Under Non-Profit Checking (interest-bearing) Other, updated availability to incorporated non-profit organizations
- Under Other Service Fees (continued), changed Negative Balance Closing Fee to Account Charge-Off Processing Fee
- Under Other Service Fees (continued), Wire Transfers, updated Monthly Maintenance to Wire Monthly PIN Maintenance
- Under Other Service Fees (continued), Domestic Wires, updated Incoming Wires to Incoming Fedwire

### Pricing updates:

All checking and savings account types

- Cash Coin Services
  - Loose Coin Ordered (per bag) - \$14 (increased from \$7)
  - Rolled Coin Ordered (per box) - \$8 (increased from \$7)
- Statement Services
  - Service Analysis Statement - \$6 per statement (increased from \$5)
  - Snap Shot Statement - \$12 per statement (increased from \$11)
  - Added Copy of Analyzed Statement - \$12
  - Added Copy of non-Analyzed Statement - \$6
- Wire Transfers
  - Wire Advice - phone - \$40 (increased from \$27.50)
- Domestic Wires
  - Added Incoming Fedwire CTP - \$16
  - Voice Wires - Repetitive and Non-Repetitive - \$45 (increased from \$37.50)
- SinglePoint® Essentials Online Banking
  - Previous Day Summary and Detail Monthly Maintenance
    - Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts - \$17.95 (increased from \$16.95)
  - ACH Transaction (per item) - \$0.42 (increased from \$0.40)
  - Domestic Wire (per wire) - \$16 (increased from \$15)
  - International Wire (per wire) - \$32 (increased from \$30)
- Deposit Express
  - Monthly Maintenance - \$38 (increased from \$35)

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Dec 1, 2023

through

Dec 31, 2023

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## INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Foreign Check Collection (incoming/outgoing)
  - Checks on Select Countries/Banks (non-collection) - \$8 (previously disclosed as \$1)
- Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking
  - Wire Transfers
    - Wire Advice mail - \$12 (increased from \$11)
- Premium Business Checking
  - Monthly Maintenance Fee - \$30 (increased from \$24)
  - Debits: Check/Paper - \$0.30 (increased from \$0.25)
  - Credits: Paper - \$1.10 (increased from \$0.90)
  - Deposited Items: \$0.25 (increased from \$0.20)
  - Wire Advice Mail: \$15 (increased from \$13)
- Platinum Business Money Market
  - Minimum Opening Deposit - \$100 (decreased from \$5,000)
- Premium Business Money Market
  - Monthly Maintenance Fee - \$30 (increased from \$24)
  - Monthly Deposited Items - \$0.25 (increased from \$0.20)
  - Wire Advice - Mail: \$15 (increased from \$13)

Beginning January 2, 2024, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective February 12, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning January 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Added references to the *U.S. Bank Business Essentials® Pricing Information* disclosure throughout the document.
- Under **Insufficient Funds and Overdrafts** section, **"Available Balance"** sub-section, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
- Under **Overdraft Handling** section, **ATM and Debit Card Overdraft Coverage** sub-section, updated language to state that upon opening your U.S. Bank consumer checking or money market account, or after your account is opened, you have the options to say 'Yes' or 'No' to ATM and Debit Card Overdraft Coverage.
- Under **Electronic Fund Transfers For Consumer Customers** and **Electronic Fund Transfers For Business Customers** sections, **Limits on Transfers** sub-section, **Debit Card Transactions**, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
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If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Dec 1, 2023

through

Dec 31, 2023

Page 3 of 5

### SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Account Summary

	# Items		
Beginning Balance on Dec 1		\$	1,140.42
Customer Deposits	2		1,759.40
Other Deposits	3		4,036.00
Card Withdrawals	3		106.24-
Other Withdrawals	4		712.77-
Checks Paid	2		3,388.00-
<b>Ending Balance on Dec 31, 2023</b>		<b>\$</b>	<b>2,728.81</b>

#### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Dec 26	8314453052	695.46		Dec 26	8314453069	1,063.94
<b>Total Customer Deposits</b>							<b>\$ 1,759.40</b>

#### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 5	Internet Banking Transfer	From Account 151207581670	\$ 3,000.00
Dec 6	Overdraft Paid Fee	Refund	36.00
Dec 18	Internet Banking Transfer	From Account 151207581670	1,000.00
<b>Total Other Deposits</b>			<b>\$ 4,036.00</b>

#### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Dec 18	Debit Purchase 260989 *****1972	DOLLAR GENERAL # SPRING CITY TN On 121623 ILNKILNK REF 335016260989	\$ 14.82-
Dec 20	Debit Purchase 333176 *****1972	WM SUPERC Wal-Ma ATHENS TN On 121923 MAESTER REF 333176	60.85-
Dec 29	Debit Purchase 785226 *****1972	GATEWAY IGA #50 ROCKWOOD TN On 122923 MAESTER REF 785226	30.57-
<b>Card 1972 Withdrawals Subtotal</b>			<b>\$ 106.24-</b>
<b>Total Card Withdrawals</b>			<b>\$ 106.24-</b>

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 1	Electronic Withdrawal REF=233340169893520N00	To Volunteer Energy 9000304546WEB PMTS 493KKM	\$ 555.98-
Dec 4	Overdraft Paid Fee	9213909985	36.00-
Dec 20	Electronic Withdrawal REF=233530142706610N00	To TN STATE REVENUE W626001445TN TAP 733326464	95.00-
Dec 28	Deposited Item Returned	1000102665	25.79-
<b>Total Other Withdrawals</b>			<b>\$ 712.77-</b>

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2345	Dec 1	9213909985	1,738.00	2346	Dec 22	9213956222	1,650.00
<b>Conventional Checks Paid (2)</b>							<b>\$ 3,388.00-</b>

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 1	1,153.56-	Dec 5	1,810.44	Dec 18	2,831.62
Dec 4	1,189.56-	Dec 6	1,846.44	Dec 20	2,675.77



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095  
Statement Period:  
Dec 1, 2023  
through  
Dec 31, 2023



Page 4 of 5

### SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Balance Summary (continued)

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Dec 22	1,025.77	Dec 28	2,759.38	Dec 29	2,728.81
Dec 26	2,785.17				

Balances only appear for days reflecting change.

### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: November 2023

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

<u>Service</u>	<u>Volume</u>	<u>Avg Unit Price</u>	<u>Total Charge</u>
<b>Depository Services</b>			
Combined Transactions/Items	24		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Night Dep Processing-per Dep	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Dec 1, 2023

through

Dec 31, 2023

Page 5 of 5

## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Nov. 29, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 1,738.00

One Thousand Seven Hundred Thirty Eight 00/100 DOLLARS

FOR Invoice # 503694

US Bank  
87-6540

002345

11/21/23 - 12/24/23 \*160 meter reading

2345 Dec 01 1,738.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Dec 18, 2023

PAY TO THE ORDER OF Danah Thumquist \$ 1,450.00

One thousand four hundred fifty 00/100 DOLLARS

FOR Invoice # 503694

US Bank  
87-6540

002346

11/21/23 - 12/24/23 \*160 meter reading

2346 Dec 22 1,650.00





P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

9105 IMG S Y ST01

## Business Statement

Account Number:  
1 512 0619 4095

Statement Period:  
Jan 2, 2024  
through  
Jan 31, 2024



Page 1 of 4



000243427 00 SP 106481952175365 E  
NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

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TOTAL	\$

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8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
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- Tell us your name and account number.
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- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

Account Summary		
	# Items	
Beginning Balance on Jan 2		\$ 2,728.81
Customer Deposits	3	2,368.51
Other Deposits	4	15,200.00
Card Withdrawals	2	172.98-
Other Withdrawals	3	776.71-
Checks Paid	7	16,013.16-
Ending Balance on Jan 31, 2024		\$ 3,334.47

Customer Deposits			
Number	Date	Ref Number	Amount
	Jan 31	8612751527	430.52
	Jan 31	8612751536	749.87
Total Customer Deposits			\$ 2,368.51

Other Deposits			
Date	Description of Transaction	Ref Number	Amount
Jan 8	Internet Banking Transfer	From Account 151207581670	\$ 11,500.00
Jan 18	Internet Banking Transfer	From Account 151207581670	1,500.00
Jan 26	Internet Banking Transfer	From Account 151207581670	1,700.00
Jan 31	Internet Banking Transfer	From Account 151207581670	500.00
Total Other Deposits			\$ 15,200.00

Card Withdrawals			
Card Number: xxxx-xxxx-xxxx-1972			
Date	Description of Transaction	Ref Number	Amount
Jan 12	Debit Purchase	WM SUPERC Wal-Ma ATHENS TN	\$ 81.13-
	508193	On 011224 MAESTERM REF 508193	
	*****1972		
Jan 25	Debit Purchase	WAL-MART #0676 ROCKWOOD TN	91.85-
	830715	On 012524 MAESTERM REF 830715	
	*****1972		
Card 1972 Withdrawals Subtotal			\$ 172.98-
Total Card Withdrawals			\$ 172.98-

Other Withdrawals			
Date	Description of Transaction	Ref Number	Amount
Jan 3	Electronic Withdrawal	To Volunteer Energy	\$ 591.71-
	REF=240020240840300N00	9000304546WEB PMTS 9TTYQM	
Jan 16	Analysis Service Charge	16000000000	16.00-
Jan 31	Electronic Withdrawal	To TN STATE REVENUE	169.00-
	REF=240300131438170N00	W626001445TN TAP 271342720	
Total Other Withdrawals			\$ 776.71-

Checks Presented Conventionally							
Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2347	Jan 8	8016684890	330.00	2352	Jan 30	8314604208	1,650.00
2349*	Jan 11	8912708200	3,651.00	2353	Jan 23	8313557548	208.93
2350	Jan 12	9213567125	7,673.23	2354	Jan 31	8613563321	1,650.00
2351	Jan 12	9213567140	850.00				
* Gap in check sequence				Conventional Checks Paid (7)			\$ 16,013.16-

Balance Summary			
Date	Ending Balance	Date	Ending Balance
Jan 3	2,137.10	Jan 8	13,307.10
		Jan 11	9,656.10



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jan 2, 2024

through

Jan 31, 2024

Page 3 of 4

## SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

### Balance Summary (continued)

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Jan 12	1,051.74	Jan 23	2,326.81	Jan 30	2,284.96
Jan 16	1,035.74	Jan 25	2,234.96	Jan 31	3,334.47
Jan 18	2,535.74	Jan 26	3,934.96		

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: December 2023

Account Number:	1-512-0619-4095	\$	16.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	16.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	43		No Charge
Returned Deposited Items	1	16.00000	16.00
Charge For Neg Coll Balance	150		No Charge
Subtotal: Depository Services			16.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	16.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Jan 2, 2024

through

Jan 31, 2024

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IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC

Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Jan 3, 2024

PAY TO THE ORDER OF Waypoint Analytical \$ 330.00

Three hundred thirty + 00/100 DOLLARS

FOR Invoice #1043954 BmWillhite

USBank 87-6840

002347

2347 Jan 08 330.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Jan 18, 2024

PAY TO THE ORDER OF Branch Thurgood \$ 1,650.00

One thousand six hundred fifty + 00/100 DOLLARS

FOR 12/1/23 - 1/2/24 + \$150 meter reading BmWillhite

USBank 87-6840

002352

2352 Jan 30 1,650.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Jan 8, 2024

PAY TO THE ORDER OF Rhea Co. Trustee \$ 3,651.00

Three thousand six hundred fifty one + 00/100 DOLLARS

FOR 2022+2023 Taxes Receipt 7250830 + 7250831 BmWillhite

USBank 87-6840

002349

2349\* Jan 11 3,651.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE 1/18/24

PAY TO THE ORDER OF Bandy Newport \$ 208.93

Two hundred eight + 93/100 DOLLARS

FOR Invoice 980963 BmWillhite

USBank 87-6840

002353

2353 Jan 23 208.93

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Jan 8, 2024

PAY TO THE ORDER OF Rhea Co. Clerk + Master \$ 7,673.23

Seven thousand six hundred seventy three + 23/100 DOLLARS

FOR 2016, 2018 + 2020 Taxes BmWillhite

USBank 87-6840

002350

2350 Jan 12 7,673.23

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE 1/24/2024

PAY TO THE ORDER OF Danah Thurgood \$ 1,650.00

One thousand six hundred fifty + 00/100 DOLLARS

FOR 1/1/24 - 2/2/24 + \$150 meter reading BmWillhite

USBank 87-6840

002354

2354 Jan 31 1,650.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Jan 10, 2024

PAY TO THE ORDER OF Ronald Lewis \$ 850.00

Eight hundred fifty + 00/100 DOLLARS

FOR Invoice dated 1/11/23 + 2/11/23 BmWillhite

USBank 87-6840

002351

2351 Jan 12 850.00

\* Gap in check sequence



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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



Account Number:  
1 512 0619 4095  
Statement Period:  
Feb 1, 2024  
through  
Feb 29, 2024

Page 1 of 3



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## SILVER BUSINESS CHECKING

U.S. Bank National Association

**Member FDIC**

**Account Number 1-512-0619-4095**

### Account Summary

	# Items		
Beginning Balance on Feb 1		\$	3,334.47
Customer Deposits	3		2,110.68
Card Withdrawals	1		53.96-
Other Withdrawals	2		886.44-
Checks Paid	2		1,040.00-
<b>Ending Balance on Feb 29, 2024</b>		<b>\$</b>	<b>3,464.75</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Feb 26	8014571070	43.90		Feb 26	8014571051	1,071.82
	Feb 26	8014571031	994.96				
<b>Total Customer Deposits</b>							<b>\$ 2,110.68</b>

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Feb 22	Debit Purchase 386888 *****1972	WAL-MART #0676 ROCKWOOD TN On 022124 MAESTERM REF 386888	\$ 53.96-

<b>Card 1972 Withdrawals Subtotal</b>	<b>\$ 53.96-</b>
<b>Total Card Withdrawals</b>	<b>\$ 53.96-</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb 1	Electronic Withdrawal REF=240310151509210N00	To Volunteer Energy 9000304546WEB PMTS CRJMW	\$ 655.44-

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Feb 1, 2024  
through  
Feb 29, 2024  
Page 2 of 3

## SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Feb 21	Electronic Withdrawal REF=240510169092830N00	To TN STATE REVENUE W626001445TN TAP 2082800256	231.00-
Total Other Withdrawals			\$ 886.44-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2343	Feb 12	8015475465	900.00	2355*	Feb 5	8015980832	140.00
* Gap in check sequence			Conventional Checks Paid (2)		\$ 1,040.00-		

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb 1	2,679.03	Feb 12	1,639.03	Feb 22	1,354.07
Feb 5	2,539.03	Feb 21	1,408.03	Feb 26	3,464.75

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: January 2024

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	57		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Feb 1, 2024  
through  
Feb 29, 2024  
Page 3 of 3

**IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT**

**Member FDIC**  
Account Number 1-512-0619-4095

002343

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE November 9, 2023

PAY TO THE ORDER OF Ronald Lewis \$ 900.00

Nine Hundred 00/100 DOLLARS

FOR Labor Invoice # 690456

31361

002343 0640000594 151206194095

2343 Feb 12 900.00

\* Gap in check sequence

002355

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

DATE Feb. 2, 2024

PAY TO THE ORDER OF Miller + McPhail CPA's, PLLC \$ 140.00

One Hundred Forty 00/100 DOLLARS

FOR Invoice # 34605 - NRS

31361

002355 0640000594 151206194095

2355\* Feb 05 140.00



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:  
1 512 0619 4095  
Statement Period:  
Mar 1, 2024  
through  
Mar 31, 2024



Page 1 of 4



**To Contact U.S. Bank**

### 24-Hour Business

**Solutions:**

800-673-3555

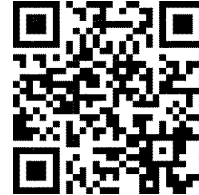
### U.S. Bank accepts Relay Calls

**Internet:**

[usbank.com](https://usbank.com)

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

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## INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

## SILVER BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-512-0619-4095

### Account Summary

	# Items		
Beginning Balance on Mar 1		\$	3,464.75
Customer Deposits	3		7,573.18
Card Withdrawals	2		203.56-
Other Withdrawals	2		789.96-
Checks Paid	1		1,650.00-
<b>Ending Balance on Mar 31, 2024</b>		<b>\$</b>	<b>8,394.41</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Mar 13	8613228001	371.52		Mar 13	8613228014	6,000.00
	Mar 13	8613228018	1,201.66				
<b>Total Customer Deposits</b>							<b>\$ 7,573.18</b>

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Mar 4	Debit Purchase 217235 *****1972	WM SUPERC Wal-Ma ROCKWOOD TN On 030224 MAESTERM REF 217235	\$ 107.92-
Mar 19	Debit Purchase 649892 *****1972	ELDER'S ACE SPRI SPRING CITY TN On 031924 ILNKILNK REF 407919649892	95.64-

**Card 1972 Withdrawals Subtotal** **\$ 203.56-**

**Total Card Withdrawals** **\$ 203.56-**

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 4	Electronic Withdrawal REF=240610199783900N00	To Volunteer Energy 9000304546WEB PMTS 5B1V1N	\$ 583.96-



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

## Business Statement

Account Number:

1 512 0619 4095

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

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### SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

#### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 20	Electronic Withdrawal REF=240790058740260N00	To TN STATE REVENUE W626001445TN TAP 1243759232	206.00-
Total Other Withdrawals			\$ 789.96-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount
2356	Mar 18	8015599908	1,650.00
Conventional Checks Paid (1)			\$ 1,650.00-

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 4	2,772.87	Mar 18	8,696.05	Mar 20	8,394.41
Mar 13	10,346.05	Mar 19	8,600.41		

Balances only appear for days reflecting change.

### ANALYSIS SERVICE CHARGE DETAIL

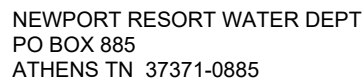
Account Analysis Activity for: February 2024

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

#### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	46		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



## Account Number:

1 512 0619 4095

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 4 of 4

**Member FDIC**

**Account Number 1-512-0619-4095**

NEWPORT WATER SYSTEM  
154 TREAS ID  
Spring City, TN 37381-6141

PAY TO THE ORDER OF Daniel Thurgood \$ 1,650.00  
One thousand six hundred fifty and no/100 DOLLARS  
FOR 2/21/24 - 3/31/24 - water reading Bornville  
002356 4064000058 151206151095

2356 Mar 18 1,650.00

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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



Account Number:  
1 512 0619 4095  
Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024

Page 1 of 4



**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](https://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card





## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024  
Page 2 of 4

## INFORMATION YOU SHOULD KNOW

(CONTINUED)

transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at [usbank.com/book](https://usbank.com/book) to speak with a banker in person, by phone or virtually.

## SILVER BUSINESS CHECKING

**Member FDIC**

U.S. Bank National Association

**Account Number 1-512-0619-4095**

### Account Summary

	# Items		
Beginning Balance on Apr 1		\$	8,394.41
Customer Deposits	2		11,649.93
Card Withdrawals	7		631.92-
Other Withdrawals	2		1,217.04-
Checks Paid	4		7,970.00-
<b>Ending Balance on Apr 30, 2024</b>		<b>\$</b>	<b>10,225.38</b>

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Apr 12	9213566730	1,499.93		Apr 12	9213566723	10,150.00
<b>Total Customer Deposits</b>							<b>\$ 11,649.93</b>

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
Apr 1	Debit Purchase 061035 *****1972	DOLLAR GENERAL # SPRING CITY TN On 040124 ILK1TERM REF 409214061035	3504010903 \$ 51.31-
Apr 1	Debit Purchase 521534 *****1972	USPS PO 47810003 SPRING CITY TN On 040124 ILK1TERM REF 409220521534	3404011507 68.00-
Apr 3	Debit Purchase - VISA WALMART.COM *****1972	On 040224 800-925-6278 AR REF # 24055234093083165813414	3083165813 32.91-
Apr 12	Debit Purchase 749702 *****1972	DOLLAR GENERAL # SPRING CITY TN On 041224 ILK1TERM REF 410316749702	0204121134 44.45-
Apr 15	Debit Purchase 042945 *****1972	WM SUPERC Wal-Ma ROCKWOOD TN On 041524 MAESTERM REF 042945	80.94-
Apr 17	Debit Purchase - VISA WALTER A. WOOD S *****1972	On 041624 423-867-1033 TN REF # 24801974108839000036086	8839000036 266.62-
Apr 29	Debit Purchase 005821 *****1972	Wal-Mart Super C ROCKWOOD TN On 042824 MAESTERM REF 005821	87.69-
<b>Card 1972 Withdrawals Subtotal</b>			<b>\$ 631.92-</b>
<b>Total Card Withdrawals</b>			<b>\$ 631.92-</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 3	Electronic Withdrawal REF=240930192026010N00	To Volunteer Energy 9000304546WEB PMTS Q5F27N	\$ 479.04-



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024  
Page 3 of 4

## SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Apr 19	Electronic Withdrawal REF=241090074657310N00	To TN STATE REVENUE W626001445TN TAP 1018450560	738.00-
Total Other Withdrawals			\$ 1,217.04-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2357	Apr 5	9213616141	3,700.00	2359	Apr 15	8015603579	1,650.00
2358	Apr 15	8015603578	1,120.00	2361*	Apr 30	8314692854	1,500.00
* Gap in check sequence			Conventional Checks Paid (4)		\$ 7,970.00-		

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 1	8,275.10	Apr 12	15,668.63	Apr 19	11,813.07
Apr 3	7,763.15	Apr 15	12,817.69	Apr 29	11,725.38
Apr 5	4,063.15	Apr 17	12,551.07	Apr 30	10,225.38

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2024

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	39		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	1		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095		\$	0.00



NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
Apr 1, 2024  
through  
Apr 30, 2024  
Page 4 of 4

**IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT**

**Member FDIC**  
Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002357

DATE April 5, 2024

PAY TO THE ORDER OF Ronald Lewis \$ 3,700.00

Three thousand seven hundred + NO/100 DOLLARS

FOR Invoice 141054 + 6 meter install

USBank 87-0540

Signature: Bomwillhite

\*002357\* ⑆064000059⑆ 151206194095⑆

2357 Apr 05 3,700.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002359

DATE April 11, 2024

PAY TO THE ORDER OF Danah Thurgood \$ 1,650.00

One thousand six hundred fifty + NO/100 DOLLARS

FOR 3/21/24 - 4/2/24 + 150 meter reading

USBank 87-0540

Signature: Bomwillhite

\*002359\* ⑆064000059⑆ 151206194095⑆

2359 Apr 15 1,650.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002358

DATE April 11, 2024

PAY TO THE ORDER OF Danah Thurgood \$ 1,120.00

One thousand one hundred twenty + NO/100 DOLLARS

FOR 4/11/24 Invoice - work outside contact

USBank 87-0540

Signature: Bomwillhite

\*002358\* ⑆064000059⑆ 151206194095⑆

2358 Apr 15 1,120.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002361

DATE April 30, 2024

PAY TO THE ORDER OF Ronald Lewis \$ 1,500.00

One thousand five hundred + NO/100 DOLLARS

FOR Invoice 690487

USBank 87-0540

Signature: Bomwillhite

\*002361\* ⑆064000059⑆ 151206194095⑆

2361\* Apr 30 1,500.00

\* Gap in check sequence

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P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

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NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885



Account Number:  
1 512 0619 4095  
Statement Period:  
May 1, 2024  
through  
May 31, 2024

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**To Contact U.S. Bank**

**24-Hour Business  
Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](https://usbank.com)

## INFORMATION YOU SHOULD KNOW

During February billing review, we determined that some accounts were set to bill incorrectly for Paper Statement services. To avoid incorrect charges to your account, no statement fees were charged for February activity. We have corrected the Paper Statement billing error and will be collecting the unbilled fees for February. You may see what appears to be a duplicate charge in your June statement; this is a combination of the February and May fees. If you have any questions, please contact your Relationship Manager or the customer service telephone number at the top of your statement.

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

### Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

## SILVER BUSINESS CHECKING

U.S. Bank National Association

**Member FDIC**

**Account Number 1-512-0619-4095**

### Account Summary

	# Items		
Beginning Balance on May 1		\$	10,225.38
Card Withdrawals	1		81.13-
Other Withdrawals	3		1,818.13-
Checks Paid	4		2,721.95-
<b>Ending Balance on May 31, 2024</b>		<b>\$</b>	<b>5,604.17</b>

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





NEWPORT RESORT WATER DEPT  
PO BOX 885  
ATHENS TN 37371-0885

**Business Statement**  
Account Number:  
1 512 0619 4095  
Statement Period:  
May 1, 2024  
through  
May 31, 2024  
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## SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-512-0619-4095

### Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1972

Date	Description of Transaction	Ref Number	Amount
May 20	Debit Purchase - VISA WALMART.COM *****1972	On 051624 800-925-6278 AR REF # 24692164138108339309802	8108339309 \$ 81.13-
Card 1972 Withdrawals Subtotal			\$ 81.13-
Total Card Withdrawals			\$ 81.13-

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 2	Electronic Withdrawal REF=241220252948420N00	To Volunteer Energy 9000304546WEB PMTS JNQQCN	\$ 462.97-
May 17	Electronic Withdrawal REF=241370116378850N00	To TN STATE REVENUE W626001445TN TAP 1021840000	1,136.00-
May 23	Electronic Withdrawal REF=241430162777480Y00	To DELUXE BUS SYS. 1411877307BUS PRODS 16384085	219.16-
Total Other Withdrawals			\$ 1,818.13-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2360	May 3	9210508717	21.95	2363	May 17	9213435655	1,650.00
2362*	May 6	8015956969	550.00	2364	May 21	8314654733	500.00
* Gap in check sequence			Conventional Checks Paid (4)		\$ 2,721.95-		

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 2	9,762.41	May 17	6,404.46	May 21	5,823.33
May 3	9,740.46	May 20	6,323.33	May 23	5,604.17
May 6	9,190.46				

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: April 2024

Account Number:	1-512-0619-4095	\$	0.00
Analysis Service Charge assessed to	1-512-0619-4095	\$	0.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

### Service Activity Detail for Account Number 1-512-0619-4095

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	38		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-512-0619-4095			\$ 0.00





NEWPORT RESORT WATER DEPT  
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# Business Statement

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## IMAGES FOR YOUR SILVER BUSINESS CHECKING ACCOUNT

Member FDIC  
Account Number 1-512-0619-4095

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002360

DATE April 18, 2024

PAY TO THE ORDER OF Mitchell C Jones \$ 21.90

Twenty-one + 95/100 DOLLARS

FOR Reimbursement of balance of prepaid  
water due to sale of property

USBank 87-6540

Born Wellite

\*002360\* 0640000591 51206194095\*

2360 May 03 21.95

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002363

DATE May 15, 2024

PAY TO THE ORDER OF Danah Thurgood \$ 1,650.00

One thousand six hundred fifty + 00/100 DOLLARS

FOR 4/21/24 - 5/20/24 water usage  
(150)

USBank 87-6540

Born Wellite

\*002363\* 0640000591 51206194095\*

2363 May 17 1,650.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002362

DATE May 2, 2024

PAY TO THE ORDER OF Ronald Lewis \$ 550.00

Five hundred fifty + 00/100 DOLLARS

FOR Water Service 141051 + 690481

USBank 87-6540

Born Wellite

\*002362\* 0640000591 51206194095\*

2362\* May 06 550.00

Newport Resort Water System  
184 Travis Dr  
Spring City, TN 37381-6141

002364

DATE May 15, 2024

PAY TO THE ORDER OF Brian Van Horn \$ 500.00

Five hundred + 00/100 DOLLARS

FOR Invoice 298646

USBank 87-6540

Born Wellite

\*002364\* 0640000591 51206194095\*

2364 May 21 500.00

\* Gap in check sequence

# **EXHIBIT “F”**

**to the ANSWERS OF BRIDGET J. WILLHITE AS  
ADMINISTRATOR CTA OF THE ESTATE OF GLENNA  
NEWPORT TO CONSUMER ADVOCATE’S FIRST SET  
OF DISCOVERY REQUESTS**

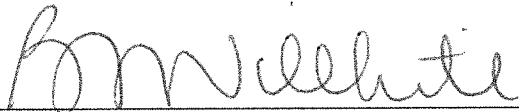
**In Re: Joint Application of Limestone Water Utility  
Operating Company, LLC, et als**

**Tennessee Public Utility Commission  
Docket No. 24-00034**



**VERIFICATION**

I, BRIDGET J. WILLHITE, Administrator CTA of the Estate of Glenna Newport, being first duly sworn, make oath that the foregoing Answers of Bridget J. Willhite as Administrator CTA of the Estate of Glenna Newport to Consumer Advocate's First Set of Discovery Requests are true and correct to the best of my information, knowledge, and belief.



BRIDGET J. WILLHITE  
Administrator CTA of the Estate of Glenna Newport,

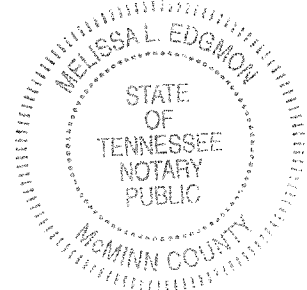
STATE OF TENNESSEE     §  
COUNTY OF McMINN     §

Personally, appeared before me, the undersigned, a Notary Public in and for said County and State, the within named individual, **BRIDGET J. WILLHITE, Administrator CTA of the Estate of Glenna Newport**, with whom I am personally acquainted (or upon the basis of satisfactory evidence presented to me), who, after being duly sworn, made oath that she executed the foregoing for the purposes therein contained.

**WITNESS** my hand and seal this 26<sup>th</sup> day of June, 2024.

  
NOTARY PUBLIC


My Commission Expires: 4/26/2027





**RESPECTFULLY SUBMITTED** this 26<sup>th</sup> day of June, 2024.

WILLHITE & MITCHELL, PLLC

BY:   
BRIDGET J. WILLHITE, BPR #21951  
Administrator CTA for  
Estate of Glenna Newport, Deceased  
1 East Madison Avenue  
P. O. Box 885  
Athens, TN 37371-0885  
Phone: (423) 745-7447

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and exact copy of the foregoing document has been served upon the following by email and addressed as follows:

Melvin Malone  
Katherine Barnes  
Butler Snow LLP  
The Pinnacle at Symphony Place  
150 Third Avenue South, Suite 1600  
Nashville, TN 37201  
Email: Melvin.Malone@butlersnow.com  
Email: Katherine.Barnes@butlersnow.com

Victoria B. Glover  
Assistant Attorney General  
Shilina B. Brown  
Assistant Attorney General  
Office of the Tennessee Attorney General  
Consumer Advocate Division  
P.O. Box 20207  
Nashville, Tennessee 37202-0207  
Email: victoria.glover@ag.tn.gov  
Email: shilina.brown@ag.tn.gov

This 26<sup>th</sup> day of June 2024.

WILLHITE & MITCHELL, PLLC

By:   
BRIDGET J. WILLHITE