

# WHISPERWOOD HOA

## MONTHLY RECORD PACKET

August 2024

*Prepared by: Rehj Hoeffner, Secretary/Treasurer (at the time of preparation)*

*Reporting Period: August 1, 2024 – August 31, 2024*

### CONTENTS

#### Meeting & Governance Records

- **MIN** — Board Meeting Minutes (August 18, 2024)

#### Financial Reporting

- **FIN** — Financial Summary and Profit & Loss (August 2024)

#### Supporting Accounting Records

- **SUP** — Supporting Accounting Records  
(Balance Sheet, General Ledger, and Bank Statements)

#### Links embedded in compiled PDF

*Unofficial working record maintained for historical and compliance purposes. See Record Book for complete context.*

## **Whisperwood Home Owners Association Board Meeting Minutes**

**Date: August 18, 2024**

**Time: 6:00 PM**

**Location: Priscilla Elliott's Home**

**Attendees:**

EPIFANO AQUIRRE - President  
PRISCILLA ELLIOTT - Secretary/Treasurer  
PAUL COMBEST - Member at Large  
REHJ HOFFNER - Member at Large  
BRYAN FOLEY - Member at Large

**Meeting Agenda:**

**1. Opening Remarks:**

- Epifano opened the meeting by welcoming all members, especially highlighting the presence of new members.

**2. Purpose of the Meeting:**

- Epifano stated that the primary purpose of this meeting was to serve as a meet and greet, allowing members to get acquainted with each other, reiterating the point of the meeting was to foster familiarity and collaboration among the Board. The focus was on building rapport rather than diving into formal business; however, some pressing business was discussed.

**3. Discussions:**

- Community Updates: Although not the main focus, Epifano briefly touched on some issues that needed discussion.
  - 1. Pool / Pool Committee and related issues
  - 2. Dead Trees in Neighborhood
  - 3. Pool Renovation Project
  - 4. Pool Season 2025

### Pool / Pool Committee and related issues

- The importance of meeting with the pool committee to discuss expenses was mentioned. ~~It was reaffirmed that all expenses related to the pool would require board approval PRIOR to purchase.~~ The amount spent on the pool year to date was discussed and briefly compared to last year's expenses.

#### AMENDMENT:

It should have read:

"It was reaffirmed that all INVOICES related to the pool should be run through the board."

In other words, if monies are spent on the pool, the original invoice should be presented for payment to that vendor, rather than being a reimbursement to a member. The CPA has informed us that some checks were cut without the expenses being itemized so they are unaware of how to categorize them. This can only happen if the original invoice is presented at the time the check is cut and should be cut only to the Vendor itself with two signatures.

- Questions arose about the Waiver for Facility Use and the need/legitimacy of such. The need for a waiver system for using pool facilities was discussed to ensure safety and liability concerns and the fact that the By-Laws had not been changed with a vote to change the policy. Discussion ensued about the differences between last year's operations and this year's operations, which with the cameras, was essentially no different. It was noted that several homeowners were displeased with the idea and most especially certain wording within the waiver policy itself requiring Landlords to be present at all times when Tenants were at the pool. It was mentioned that the Waiver had been a real pain to implement, and several voiced their opposition to the requirement as it impeded use of a "common area" that is guaranteed by the By-Laws upon payment of dues. Again, the discussion was essentially tabled to be discussed at the next joint Board/Pool Committee meeting.
- Pool Season 2024 closing date was discussed. This will be brought up during the combined Board and Pool Committee meeting to be agreed upon. It was noted that the longer open hours had been most beneficial and appreciated by working parents.

### Dead Trees in Neighborhood

- The subject of dead trees on the boulevard and grass cutting/watering was brought up. Priscilla said she had called and would call the City of Lubbock again to have the dead trees on the boulevard removed.
- Apparently, the City of Lubbock has been mowing Whisperwood grass around the pool and has been doing a very poor job on top of the fact that they aren't supposed to be mowing it. Priscilla said she had asked them to stop and had gone to the pool to see if the grass was even being watered since it was starting to turn yellow. She said someone had turned off the water sprinkler system for unknown reasons. She turned it back on and placed a note on the cover that it belonged to Whisperwood Homeowners Association and to please leave it alone.

- Quite a lively discussion ensued about the amount of dead trees that have been observed in the neighborhood and what to do about them and what to replant instead of Live Oaks.

#### **Pool Renovation / Enhancement Project**

- Specs and Bids: The board agreed that specifications for the pool renovations need to be compiled and published. The Board is meeting with the Pool Committee on September 4, 2024 to discuss, plan and compile the pool renovation and enhancements. Once the planned renovation is compiled and printed, it will be put out for bid to 3 different contractors. It was noted that a preliminary bid of \$107,000 had been received but did not include bathroom remodel or upgrades and it was unclear what concrete needed to be broken up and replaced. The Board felt this was excessive and hoped that once the specifications are defined and printed, 3 reasonable competing bids can be obtained to choose from.
- Bathroom Inclusion: There was a discussion on whether to include the bathrooms in the pool remodel. The consensus was to consider this option for enhancing user experience. The discussion was essentially tabled to be continued at the joint meeting of the Board and Pool Committee.
- ADA: Discussion about bringing the pool into ADA compliance was covered with several different ideas being floated regarding facility entrance as well as pool entrance. NOTE BELOW.
- Solar Heating: The idea of utilizing solar heating for the pool was floated, with members expressing interest in exploring its feasibility and cost-effectiveness.
- Management of Renovation: There was a very brief discussion of having 1 or 2 contractors (1 for pool / 1 for bathroom or a combined contractor), and the possible need for someone to spearhead the job to report on the progress to both the Board and the Pool Committee.

#### **Pool Season 2025**

- The discussion about Pool Season 2025 was broached and the possible need for changes. This included hiring lifeguards, an attendant, a manager, or keeping with the volunteers as is. The discussion was essentially tabled to be taken up at a later meeting as the matter of Pool Renovation was more pressing at the moment.

#### **4. Future Meetings:**

- Priscilla mentioned that the next meeting would need to be a joint meeting of the Board and The Pool Committee, held at the pool, to discuss and finalize the required specifications for what needs to be repaired, upgraded, and enhanced at the pool so 3 bids can be obtained. These bids would need to be obtained prior to shutting down the pool, so it was agreed we needed to move swiftly on this issue.
- Another Board Meeting will be held after the 3 competing bids are obtained and forwarded to the Board. The Board will review, discuss and vote on the winning bid and discuss how to move forward with the project. Additionally, that meeting would be a more formal meeting to include ongoing maintenance issues, and other community management topics.

## 5. Adjournment:

- The meeting was adjourned at 6:40pm with thanks from Epifano for everyone's participation and a reminder to come prepared for the next meeting with ideas and concerns regarding the pool renovation and enhancement project.

## Notes:

- No formal decisions or votes were taken during this meeting.
- The atmosphere was casual, aimed at fostering a collaborative environment among board members, focusing on setting a direction for future actions regarding the pool and its facilities as well as neighborhood priorities.
- The Board showed a keen interest in sustainability and community involvement, which influenced the topics discussed.
- Research conducted after the meeting adjourned revealed since we are a private member's only pool that no ADA compliance is required. We may still want to consider an easier entrance to the pool for those that utilize a wheelchair but forgo the more costly ADA bathroom and pool entrance enhancements since they are not required.

## Next Steps:

**Joint Meeting:** The date for the joint meeting between the Board and Pool Committee was set for September 4, 2024 at 6:30pm. Please contact Epifano or Priscilla for any items you would like to add to the agenda.

**Publication of Renovation Specs:** Priscilla will draft and publish on this website the specifications for the pool renovations after the joint meeting. This will be a guide so that all members will be aware of exactly what renovations, upgrades, and enhancements are being made to the pool. Basically, how your membership dollars are being spent and on what.

**Bid Process:** The Pool Committee will oversee the process of obtaining three competitive bids for the renovation and enhancement project and hand them over to the Board for consideration.

**Bid Publication:** The three bids will be published on this website for members to review along with the decision by the Board on which contractor to hire and who will oversee the project as a liaison between the Pool Committee and the Board to keep the project on track and on time.

## Minutes Recorded by:

Priscilla Elliott, Secretary/Treasurer

## Minutes Submitted by:

Rehj Hoeffner, Member at Large

# WHISPERWOOD HOA

## FINANCIAL CONDITION

### August 2024

**Prepared by:** *Rehj Hoeffner*

**Reporting Period:** *August 1 – August 31, 2024*

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## FINANCIAL OVERSIGHT STATUS

As of the August 18, 2024 Board Meeting, the Whisperwood Homeowners Association's financial records were being maintained by an external Certified Public Accountant (CPA) at \$150 a month. The CPA was responsible for bookkeeping functions and provided the Board with:

- A Profit & Loss statement, and
- A Balance Sheet, which at that time was incomplete and did not fully reflect all assets, liabilities, or financial designations.
- No formal Treasurer's Report was presented at this meeting, and no budget, reserve allocation, or financial authorization was proposed or adopted.
- At the time of this meeting, financial duties were intentionally segregated in accordance with member direction and basic internal control principles:

### **Checkbook Custody:**

The HOA checkbook was held by Eppi Aquirre, the current President.

### **Deposit Handling:**

Priscilla Elliott personally made bank deposits on behalf of the Association. This arrangement was implemented at the request of the membership, with the intent that two separate individuals handle:

- receipt and deposit of funds, and
- disbursement of funds (checks).

This separation was designed to reduce risk and increase transparency, and no concerns regarding this arrangement were raised during the meeting. All transfers between account were to be shared with the board the time of the deposit.

The Board reviewed pool-related expenditures in general terms, comparing year-to-date costs to the prior year.

- No figures were formally adopted.
- No spending limits or corrective actions were approved.
- A preliminary pool renovation bid of approximately \$107,000 was discussed and deemed excessive and insufficiently detailed.
- No bid was accepted.
- No funds were allocated.
- No contractual authority was granted.
- Discussions regarding future financial exposure (pool renovations, bathroom improvements, staffing models, ADA considerations, and potential solar heating) were exploratory and informational only and were expressly deferred to future meetings.

## **ABSENCE OF FINANCIAL AUTHORIZATION**

As of this meeting:

- No expenditures were authorized
- No invoices or reimbursements were approved for payment
- No contracts were approved, attested to, or ratified
- No budget amendments or reserve allocations were made
- No emergency spending authority was invoked

The meeting was explicitly described as informal, and the minutes confirm that no formal decisions or votes were taken.

## **FINANCIAL CONDITION**

The Association's financial posture at the time of this meeting can best be characterized as operationally solvent and revenue-supported on a year-to-date basis, with financial activity dominated by predictable major categories (pool operations/utilities, insurance, and contracted maintenance). However, the posture was procedurally incomplete: the Board had not yet translated that operating capacity into formal governance actions (budget adoption, reserve designations, spending thresholds, or project-level authorizations), and the CPA's classifications were necessarily provisional due to limited Board input and an incomplete Balance Sheet; the obvious pitfalls of outside bookkeeping.

CPA Classification Limitation: The CPA Profit & Loss reflects classifications assigned by the CPA using limited operational knowledge and without Board-approved coding guidance. The figures are used here only to characterize the Association's general financial condition and spending concentration, and are not certified by the reporting officer as to category accuracy or Board intent.

**Stated plainly:** the money picture looked stronger than the process picture—the Association showed capacity on paper, but lacked the formal authorizations and governance structure needed to deploy spending governance in compliance with GAAP.

# Whisperwood Home Owners Association

## Profit & Loss

August 2024

	Aug 24	Jan - Aug 24
Ordinary Income/Expense		
Income		
Home Owner Dues	1,450.00	137,339.28
Total Income	1,450.00	137,339.28
Expense		
Meetings	0.00	65.00
Bank Service Charges	0.00	12.00
Grounds		
Maintenance & Repairs	916.31	3,840.40
Chemicals & Weed Control	0.00	799.45
Total Grounds	916.31	4,639.85
Insurance Expense		
Property & Liability	0.00	8,193.00
Total Insurance Expense	0.00	8,193.00
Legal & Professional		
Legal Fees	0.00	2,589.00
Accounting Fees	150.00	1,400.00
Total Legal & Professional	150.00	3,989.00
Licenses & Fees	0.00	325.00
Office Supplies	0.00	99.44
Personnel		
Yard Maintenance	0.00	10,775.00
Treasurer	0.00	300.00
Secretary	0.00	300.00
Total Personnel	0.00	11,375.00
Postage and Delivery	0.00	170.00
Printing	0.00	409.68
Rent Expense	0.00	35.00
Repairs and Maintenance	0.00	668.59
Swimming Pool		
Pool Equipment	0.00	9,902.61
Pool Repairs	0.00	1,937.85
Pool Chemicals	3,065.64	7,171.01
Total Swimming Pool	3,065.64	19,011.47
Taxes		
Property Taxes	0.00	1,086.45
Federal	0.00	306.00
Total Taxes	0.00	1,392.45
Utilities		
Electric, Garbage, Water	901.62	6,980.19
Internet & Telephone for Pool	131.36	1,049.47
Natural Gas for Pool Heating	352.41	1,326.05
Total Utilities	1,385.39	9,355.71
Total Expense	5,517.34	59,741.19
Net Ordinary Income	-4,067.34	77,598.09
Other Income/Expense		
Other Income		
Interest Income - CDs	0.00	7,155.11
Interest Income	160.81	1,188.22
Total Other Income	160.81	8,343.33
Net Other Income	160.81	8,343.33
Net Income	-3,906.53	85,941.42



# Supporting Accounting Records

## Purpose

The records included herein consist of CPA-prepared accounting reports and contemporaneous third-party financial source documents maintained by the Treasurer in the ordinary course of business.

## Records Included

The following documents are included in this appendix for record-keeping and verification purposes:

- **Balance Sheet (Cash Basis)**  
Reflecting the Association's cash and cash-equivalent assets, retained earnings, and current-period net income as of the stated month-end.
- **General Ledger (Cash Basis)**  
Providing transaction-level detail for all deposits, disbursements, and account activity recorded during the applicable period.

## Board Reporting

These reports were maintained as supporting accounting records and were available upon request.

They were not routinely presented to, requested by, or reviewed by the Board of Directors during regular meetings.

Consistent with past practice, the Board primarily received and relied upon:

- the Treasurer's narrative report,
- Profit & Loss statements,
- bank balance summaries, and
- schedules tracking allocated or reserve-funded expenditures.

## Limitations and Context

The Balance Sheet reflects the Association's financial position on a **cash basis** and does not, by itself:

- detail homeowner receivables or delinquency aging,
- reflect dues collection status,
- or distinguish between general operating funds and internally allocated project funds tracked separately by the Treasurer.

Accordingly, these reports were used as **underlying accounting documentation**, while additional schedules and narratives were provided to convey operational and governance-relevant financial information to the Board.

## **Record Integrity**

Inclusion of these reports in the Record Book is intended to:

- demonstrate completeness of the Association's financial records,
- preserve contemporaneous accounting documentation,
- and provide transparency for historical review.

Their inclusion does not imply Board review, approval, or reliance beyond what is reflected in the meeting minutes and adopted motions for the corresponding period.

8:20 AM  
09/03/24  
Cash Basis

Whisperwood Home Owners Association  
**Balance Sheet**  
As of August 31, 2024

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	Aug 31, 24
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
PCB Checking 1694	12,180.85
PCB Savings 9202	86,459.76
PCB CD 6490	103,423.29
PCB CD 6802	77,567.47
PCB CD 8900	35,177.04
Total Checking/Savings	314,808.41
Total Current Assets	314,808.41
<b>TOTAL ASSETS</b>	<b>314,808.41</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Retained Earnings	228,866.99
Net Income	85,941.42
Total Equity	314,808.41
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>314,808.41</b>

8:21 AM

09/03/24

Cash Basis

## Whisperwood Home Owners Association

## General Ledger

As of August 31, 2024

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Original Amount	Balance
<b>PCB Checking 1694</b>										16,248.19
Check	08/05/2024			Brad R Smith CPA PC		Accounting Fees		150.00	-150.00	16,098.19
Check	08/09/2024			City of Lubbock Utilities		Electric, Garbag...		639.58	-639.58	15,458.61
Check	08/09/2024			City of Lubbock Utilities		Electric, Garbag...		262.04	-262.04	15,196.57
Deposit	08/14/2024				Deposit	Home Owner Du...	600.00		600.00	15,796.57
Deposit	08/15/2024				Deposit	Home Owner Du...	50.00		50.00	15,846.57
Deposit	08/15/2024				Deposit	Home Owner Du...	800.00		800.00	16,646.57
Check	08/19/2024			Atmos Energy		Natural Gas for ...		352.41	-352.41	16,294.16
Check	08/19/2024	2873		Bryan Burns	sprinkler head r...	Maintenance & ...		916.31	-916.31	15,377.85
Check	08/26/2024			AT&T		Internet & Telep...		131.36	-131.36	15,246.49
Check	08/30/2024	2871		Bryan Foley		Pool Chemicals		3,065.64	-3,065.64	12,180.85
Total PCB Checking 1694							1,450.00	5,517.34		12,180.85
<b>PCB Savings 9202</b>										86,298.95
Deposit	08/31/2024				Interest	Interest Income	160.81		160.81	86,459.76
Total PCB Savings 9202							160.81	0.00		86,459.76
<b>PCB CD 6490</b>										103,423.29
Total PCB CD 6490										103,423.29
<b>PCB CD 6802</b>										77,567.47
Total PCB CD 6802										77,567.47
<b>PCB CD 8900</b>										35,177.04
Total PCB CD 8900										35,177.04
<b>Retained Earnings</b>										-228,866.99
Total Retained Earnings										-228,866.99
<b>Home Owner Dues</b>										-135,889.28
Deposit	08/14/2024				Deposit	PCB Checking 1...		600.00	-600.00	-136,489.28
Deposit	08/15/2024				Deposit	PCB Checking 1...		50.00	-50.00	-136,539.28
Deposit	08/15/2024				Deposit	PCB Checking 1...		800.00	-800.00	-137,339.28
Total Home Owner Dues							0.00	1,450.00		-137,339.28
<b>Meetings</b>										65.00
Total Meetings										65.00
<b>Bank Service Charges</b>										12.00
Total Bank Service Charges										12.00
<b>Grounds</b>										3,723.54
<b>Maintenance &amp; Repairs</b>										2,924.09
Check	08/19/2024	2873		Bryan Burns	sprinkler head r...	PCB Checking 1...	916.31		916.31	3,840.40
Total Maintenance & Repairs							916.31	0.00		3,840.40
<b>Chemicals &amp; Weed Control</b>										799.45
Total Chemicals & Weed Control										799.45
Total Grounds							916.31	0.00		4,639.85
<b>Insurance Expense</b>										8,193.00
<b>Property &amp; Liability</b>										8,193.00
Total Property & Liability										8,193.00
Total Insurance Expense										8,193.00
<b>Legal &amp; Professional</b>										3,839.00
<b>Legal Fees</b>										2,589.00
Total Legal Fees										2,589.00
<b>Accounting Fees</b>										1,250.00
Check	08/05/2024			Brad R Smith CPA PC		PCB Checking 1...	150.00		150.00	1,400.00
Total Accounting Fees							150.00	0.00		1,400.00
Total Legal & Professional							150.00	0.00		3,989.00
<b>Licenses &amp; Fees</b>										325.00
Total Licenses & Fees										325.00
<b>Office Supplies</b>										99.44
Total Office Supplies										99.44
<b>Personnel</b>										11,375.00
<b>Yard Maintenance</b>										10,775.00
Total Yard Maintenance										10,775.00
<b>Treasurer</b>										300.00
Total Treasurer										300.00
<b>Secretary</b>										300.00
Total Secretary										300.00
Total Personnel										11,375.00
<b>Postage and Delivery</b>										170.00
Total Postage and Delivery										170.00
<b>Printing</b>										409.68
Total Printing										409.68
<b>Rent Expense</b>										35.00
Total Rent Expense										35.00
<b>Repairs and Maintenance</b>										668.59
Total Repairs and Maintenance										668.59
<b>Swimming Pool</b>										15,945.83
<b>Pool Equipment</b>										9,902.61
Total Pool Equipment										9,902.61
<b>Pool Repairs</b>										1,937.85
Total Pool Repairs										1,937.85
<b>Pool Chemicals</b>										4,105.37
Check	08/30/2024	2871		Bryan Foley		PCB Checking 1...	3,065.64		3,065.64	7,171.01
Total Pool Chemicals							3,065.64	0.00		7,171.01
Total Swimming Pool							3,065.64	0.00		19,011.47
<b>Taxes</b>										1,392.45
<b>Property Taxes</b>										1,086.45

8:21 AM

09/03/24

Cash Basis

## Whisperwood Home Owners Association

## General Ledger

As of August 31, 2024

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Original Amount	Balance
Total Property Taxes										1,086.45
<b>Federal</b>										306.00
Total Federal										306.00
Total Taxes										1,392.45
<b>Utilities</b>										7,970.32
<b>Electric, Garbage, Water</b>										6,078.57
Check	08/09/2024			City of Lubbock Utilities		PCB Checking 1...	639.58		639.58	6,718.15
Check	08/09/2024			City of Lubbock Utilities		PCB Checking 1...	262.04		262.04	6,980.19
Total Electric, Garbage, Water							901.62	0.00		6,980.19
<b>Internet &amp; Telephone for Pool</b>										918.11
Check	08/26/2024			AT&T		PCB Checking 1...	131.36		131.36	1,049.47
Total Internet & Telephone for Pool							131.36	0.00		1,049.47
<b>Natural Gas for Pool Heating</b>										973.64
Check	08/19/2024			Atmos Energy		PCB Checking 1...	352.41		352.41	1,326.05
Total Natural Gas for Pool Heating							352.41	0.00		1,326.05
Total Utilities							1,385.39	0.00		9,355.71
<b>Interest Income - CDs</b>										-7,155.11
Total Interest Income - CDs										-7,155.11
<b>Interest Income</b>										-1,027.41
Deposit	08/31/2024			Interest		PCB Savings 92...		160.81	-160.81	-1,188.22
Total Interest Income							0.00	160.81		-1,188.22
<b>TOTAL</b>							<b>7,128.15</b>	<b>7,128.15</b>		<b>0.00</b>




PO BOX 271  
LUBBOCK TX 79408

Account Number XXXXXX1694  
Statement Date 08/31/2024  
Checks/Items Enclosed 8  
Page 1 of 3

00000015 TP10635S083124045518 01 000000000 1 004

WHISPERWOOD HOMEOWNERS ASSOC  
PO BOX 98331  
LUBBOCK TX 79499-8331

## Customer Service Information

-  **Voice Banking**  
1-866-762-7782
-  **Customer Service:**  
1-866-762-8392
-  **Visit Us Online:**  
[www.plainscapital.com](http://www.plainscapital.com)

## Protecting Your Account - Avoid Fraud Scams

PlainsCapital Bank will NEVER ask for your user name, passwords, account number, debit card number, PINs, or security/pass codes through unsolicited emails, phone calls, text messages, or pop-up windows. If PlainsCapital Bank contacts you about actual fraud on your account, we will only ask for limited account information for verification purposes to ensure we are speaking to the correct person. Furthermore, do not rely on Caller ID to verify whether an incoming call is from PlainsCapital Bank. If you are suspicious about a request for personal information or the legitimacy of an inbound phone call, hang up, call your local branch or PlainsCapital Bank customer service at 866.762.8392, and ask to be transferred to the fraud department.

## BUSINESS BASICS CHECKING ACCOUNT

Account Number: XXXXXX1694

### Balance Summary

<b>Beginning Balance as of 07/31/2024</b>	<b>\$17,540.21</b>
+ Deposits and Credits (3)	1,450.00
- Withdrawals and Debits (10)	6,809.36
<b>Ending Balance as of 08/31/2024</b>	<b>\$12,180.85</b>
Low Balance	12,130.93
Average Balance	12,925.79
Average Available Balance	12,903.00

### Transactions

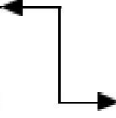
Date	Description	Debits	Credits	Balance
Jul 31	BEGINNING BALANCE			17,540.21
Aug 01	CHECK 2871	-3,065.64		14,474.57
Aug 01	CHECK 2872	-568.31		13,906.26



# GO PAPERLESS

Get instant and secure access to your statements. Log in to online banking and switch to eStatements today! For more information, visit [plainscapital.com/estatement](http://plainscapital.com/estatement) or call 866.762.8392.

## RECONCILING YOUR ACCOUNT

1. Add to your register any interest earned and direct deposits shown on this bank statement and not yet recorded in our register.			OUTSTANDING CHECKS, ATM WITHDRAWALS, CHECK CARD DEBITS, AND OTHER DEBITS	
2. Subtract from your register any service charges shown on this bank statement that you have not already recorded in your register.			Check Number	Amount
3. Balance shown on bank statement.	\$			
4. Add deposits and other credits recorded in register but not listed on this bank statement.	\$			
Sub-total.....	\$			
5. Add totals of items 3 and 4 above.	\$			
6. Enter the total of checks issued, ATM withdrawals, Check Card debits and other debits not listed on Bank Statement.	\$			
7. Subtract total of item 6 from total of item 5 above. This should be the balance shown in your register.	\$	TOTAL	\$	

- |   |   |
|---|---|
| 1. Check for errors in addition and subtraction.  | 4. Verify the carry-over balance from page to page in your register.                        |
| 2. Verify deposit records on statement against deposits entered in your account register.                 | 5. Compare the amount of each check with the amount on the check register.                  |
| 3. Make sure you have subtracted the service charges or miscellaneous charges from your register balance. | 6. Make sure you have entered all electronic debits and ATM withdrawals from your register. |

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- |            |   |
|------------|---|
| In Person: | By visiting any of our branch locations.  |
| Mail:      | By mailing the information to PlainsCapital Bank, P.O. Box 271, Lubbock, TX, 79408. |
| Telephone: | By calling PlainsCapital Bank Customer Service at 866-762-8392.                     |
- Telling us orally will not preserve your rights.
  - If you call us to report a suspected error, we may require that you provide the information to us in writing within ten (10) business days.

Upon reporting the suspected error, be prepared to provide your name, account number, the dollar amount of the suspected error, a description of the error or item you are unsure about and an explanation as to why you believe there may be an error.

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**For Checks and Other Non-Electronic Transfer Transactions**, we must hear from you no later than **thirty (30) days** after the date we sent you the FIRST statement on which the error or problem appeared. In some cases this could be extended depending on the type of item, as explained in the Deposit Account Agreement and Services Disclosure. If the suspected error is not reported within this time frame we may not be liable to you and you agree to not make a claim against us for the error or unauthorized transactions.

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PO BOX 271  
LUBBOCK TX 79408

Account Number  
Statement Date  
Page

XXXXXX1694  
08/31/2024  
2 of 3

Transactions (Continued)

Date	Description	Debits	Credits	Balance
Aug 05	ACH DEBIT BRAD R SMITH CPA J2239 OOFF TRN*1*CZ100008JJJG C\RM R*IK*BRAD R SM ITH CPA PC\	-150.00		13,756.26
Aug 06	CHECK 2869	-461.14		13,295.12
Aug 09	ACH DEBIT COLU UTILITIES 240809	-639.58		12,655.54
Aug 09	ACH DEBIT COLU UTILITIES 240809	-262.04		12,393.50
Aug 12	CHECK 2868	-262.57		12,130.93
Aug 14	DEPOSIT		600.00	12,730.93
Aug 15	DEPOSIT		50.00	12,780.93
Aug 15	DEPOSIT		800.00	13,580.93
Aug 19	ACH DEBIT ATMOS ENERGY RCR UTIL PYMT 240816	-352.41		13,228.52
Aug 23	CHECK 2873	-916.31		12,312.21
Aug 26	ACH DEBIT ATT Payment 240825	-131.36		12,180.85
Aug 31	ENDING BALANCE			\$12,180.85

\* Indicates a Skip in Check Number(s)  
"E" Indicates an Electronified Check

Itemization of Checks Posted

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
2868	Aug 12	262.57	2871 *	Aug 01	3,065.64	2873	Aug 23	916.31
2869	Aug 06	461.14	2872	Aug 01	568.31			

Overdraft and Returned Item Fees

	Total For This Period	Total Year To Date
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	0.00





PO BOX 271  
LUBBOCK TX 79408

Account Number  
Statement Date  
Page

XXXXXX1694  
08/31/2024  
3 of 3

Account Number: XXXXXX1694

0001694	
DATE	08/14/24
TO ORDER OF	Whisperwood Homeowners Assoc
AMOUNT	\$600.00
TOTAL \$ 600.00	

08/14/24 \$600.00

0001694	
DATE	08/15/24
TO ORDER OF	Whisperwood Homeowners Assoc
AMOUNT	\$50.00
TOTAL \$ 50.00	

08/15/24 \$50.00

0001694	
DATE	08/15/24
TO ORDER OF	Whisperwood Homeowners Assoc
AMOUNT	\$800.00
TOTAL \$ 800.00	

08/15/24 \$800.00

WHISPERWOOD HOMEOWNERS ASSOC	
DATE	7-24-2024
TO ORDER OF	Lubbock Lock & Key
AMOUNT	\$262.57
TOTAL \$ 262.57	

08/12/24 #2868 \$262.57

WHISPERWOOD HOMEOWNERS ASSOC	
DATE	7-24-2024
TO ORDER OF	Reliant
AMOUNT	\$461.14
TOTAL \$ 461.14	

08/06/24 #2869 \$461.14

WHISPERWOOD HOMEOWNERS ASSOC	
DATE	7-24-2024
TO ORDER OF	Bryna Foley
AMOUNT	\$3,065.64
TOTAL \$ 3,065.64	

08/01/24 #2871 \$3,065.64

WHISPERWOOD HOMEOWNERS ASSOC	
DATE	7-24-2024
TO ORDER OF	Bryna Foley
AMOUNT	\$568.31
TOTAL \$ 568.31	

08/01/24 #2872 \$568.31

WHISPERWOOD HOMEOWNERS ASSOC	
DATE	8-13-2024
TO ORDER OF	Reliant
AMOUNT	\$916.31
TOTAL \$ 916.31	

08/23/24 #2873 \$916.31






PO BOX 271  
LUBBOCK TX 79408

Account Number XXXXXX9202  
Statement Date 08/31/2024  
Checks/Items Enclosed 0  
Page 1 of 2

00028189 TP10635S083124053142 01 000000000 1 003

WHISPERWOOD HOMEOWNERS ASSOC  
PO BOX 98331  
LUBBOCK TX 79499-8331

## Customer Service Information

-  **Voice Banking**  
1-866-762-7782
-  **Customer Service:**  
1-866-762-8392
-  **Visit Us Online:**  
[www.plainscapital.com](http://www.plainscapital.com)

## Protecting Your Account - Avoid Fraud Scams

*PlainsCapital Bank will NEVER ask for your user name, passwords, account number, debit card number, PINs, or security/pass codes through unsolicited emails, phone calls, text messages, or pop-up windows. If PlainsCapital Bank contacts you about actual fraud on your account, we will only ask for limited account information for verification purposes to ensure we are speaking to the correct person. Furthermore, do not rely on Caller ID to verify whether an incoming call is from PlainsCapital Bank. If you are suspicious about a request for personal information or the legitimacy of an inbound phone call, hang up, call your local branch or PlainsCapital Bank customer service at 866.762.8392, and ask to be transferred to the fraud department.*

## BUSINESS MONEY MARKET ACCOUNT

Account Number: XXXXXX9202

### Balance Summary

<b>Beginning Balance as of 07/31/2024</b>	<b>\$86,298.95</b>
+ Deposits and Credits (0)	0.00
+ Interest Paid	160.81
- Withdrawals and Debits (0)	0.00
<b>Ending Balance as of 08/31/2024</b>	<b>\$86,459.76</b>
Low Balance	86,298.95
Average Balance	86,298.95
Average Available Balance	86,298.00

### Earnings Summary

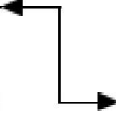
Interest Paid This Period	160.81
Interest Paid Year to Date	1,188.22
Interest Earned	160.81
Days in Period	31
Annual Percentage Yield Earned	2.22%



# GO PAPERLESS

Get instant and secure access to your statements. Log in to online banking and switch to eStatements today! For more information, visit [plainscapital.com/estements](http://plainscapital.com/estements) or call 866.762.8392.

## RECONCILING YOUR ACCOUNT

1. Add to your register any interest earned and direct deposits shown on this bank statement and not yet recorded in our register.			OUTSTANDING CHECKS, ATM WITHDRAWALS, CHECK CARD DEBITS, AND OTHER DEBITS	
2. Subtract from your register any service charges shown on this bank statement that you have not already recorded in your register.			Check Number	Amount
3. Balance shown on bank statement.	\$			
4. Add deposits and other credits recorded in register but not listed on this bank statement.	\$			
Sub-total.....	\$			
5. Add totals of items 3 and 4 above.	\$			
6. Enter the total of checks issued, ATM withdrawals, Check Card debits and other debits not listed on Bank Statement.	\$			
7. Subtract total of item 6 from total of item 5 above. This should be the balance shown in your register.	\$	TOTAL	\$	

- |   |   |
|---|---|
| 1. Check for errors in addition and subtraction.  | 4. Verify the carry-over balance from page to page in your register.                        |
| 2. Verify deposit records on statement against deposits entered in your account register.                 | 5. Compare the amount of each check with the amount on the check register.                  |
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PO BOX 271  
LUBBOCK TX 79408

Account NumberXXXXXX9202  
Statement Date08/31/2024  
Page2 of 2

Transactions

Date	Description	Debits	Credits	Balance
Jul 31	BEGINNING BALANCE			86,298.95
Aug 31	INTEREST CREDIT		160.81	86,459.76
Aug 31	ENDING BALANCE			\$86,459.76

Overdraft and Returned Item Fees

	Total For This Period	Total Year To Date
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	0.00

