



ORANGE COUNTY

INDUSTRIAL DEVELOPMENT AGENCY

Jeffrey Crist, Chairman • **Dean Tamburri**, Vice Chairman • **Vincent Odock**, Secretary • **Susan Walski**, Board Member
Marc Greene, Board Member • **Giovanni Palladino**, Board Member • **Linda Muller**, Board Member
William Fioravanti, Chief Executive Officer • **Lino J. Sciarretta**, General Counsel • **Daniel G. Birmingham**, Bond Counsel

Finance Committee Agenda

PLEASE TAKE NOTICE, The Orange County Industrial Development Agency will hold its regularly scheduled meeting of the Finance Committee on June 26th, 2025, immediately following the OCFC Finance Committee Meeting at Orange County IDA Headquarters, 4 Crotty Lane, Suite 100, New Windsor, NY 12553 to consider and/or act upon the following:

Order of Business

- **Call Meeting to Order**
- **Roll Call**
- **Proof of Notice**
- **Minutes**
 - Approval of Minutes from the April 16th, 2025 Finance Committee Meeting
- **New Business**
 - CD Matures – 6/23/25
 - Approval May 2025 Financials
 - Approval of May /June Payables
- **Adjournment**

To watch the livestream, please visit our website: www.ocnyida.com

Dated: June 07, 2025

By: William Fioravanti – Chief Executive Officer

4 Crotty Lane, Suite 100 • New Windsor, NY 12553
Phone: (845) 234-4192 • Fax : (845) 220-2228 • Email : business@ocnyida.com



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Date: May 19, 2025
From: Jeffrey D. Crist
RE: Next Meeting Date

OCIDA Finance Committee Meeting Notice

The next Finance Committee Meeting of the
Orange County Industrial Development Agency is:

**Thursday, June 26th, 2025
at 4:00pm immediately
following the OCFC Finance
Committee Meeting**

**OC IDA Headquarters
4 Crotty Lane, Suite 100
New Windsor, NY 12553**

To watch the livestream, please visit our website: www.ocnyida.com

Orange County Industrial Development Agency
4 Crotty Lane
New Windsor, NY 12553
(845) 234-4192

OCIDA Finance Committee Minutes
Wednesday, April 16th, 2025

Meeting Location: 4 Crotty Lane, New Windsor, New York, 12553

Committee Members Present: Marc Greene, Jeffrey Crist, Dean Tamburri

Committee Members Absent: Linda Muller

Staff Present: Bill Fioravanti, Kelly Reilly, Marty Borrás (via Zoom), Dylan Burke (AV), Rudy Zodda (General Counsel)

Others Present: Brian Sanvidge (NYS Monitor via Zoom)

I. Call Meeting to Order

The Chairman called the meeting to order at 4:08 p.m.

II. Roll Call

Mr. Fioravanti acknowledged the Committee, staff, and guest present.

III. Proof of Notice

The Chairman acknowledged that notice of the meeting was properly provided.

IV. Minutes

A MOTION TO APPROVE THE MARCH 19TH, 2025, OCIDA FINANCE COMMITTEE MEETING MINUTES AS PRESENTED WAS MADE BY MR. CRIST, SECONDED BY MR. TAMBURRI, AND PASSED UNANIMOUSLY.

V. New Business

March 2025 OCIDA Financial Report: Mr. Fioravanti reviewed the report which included income, interest earnings, expenses, and bank balances.

March / April 2025 Payables: Ms. Reilly reviewed the recurring and new expenses which included the payments to two students for the Vision Hudson Valley Quality of Life Study

research.

A MOTION TO PRESENT THE MARCH 2025 OCIDA FINANCIAL REPORT AND THE MARCH / APRIL 2025 OCIDA PAYABLES FOR APPROVAL BY THE FULL BOARD WAS MADE BY MR. TAMBURRI, SECONDED BY MR. CRIST, AND PASSED UNANIMOUSLY.

VI. Adjournment

A MOTION TO ADJOURN THE MEETING WAS MADE BY MR. CRIST, SECONDED BY CHAIRMAN GREENE, AND PASSED UNANIMOUSLY.

The meeting closed at 4:23 p.m.

DRAFT

Orange County Industrial Development Agency
Budget vs. Actuals: FY 2025 - FY25 P&L
May 2025

	Mar 2025			Apr 2025			May 2025			Total		
	Actual	Budget	over Budget	Actual	Budget	over Budget	Actual	Budget	over Budget	Actual	Budget	over Budget
Income												
4000 Application Fee		833.33	-833.33	5,000.00	833.33	4,166.67	2,500.00	833.33	1,666.67	10,000.00	4,166.65	5,833.35
4000 Closing Fees		100,833.33	-100,833.33	100,833.33	100,833.33	-100,833.33	100,833.33	100,833.33	-100,833.33	0.00	504,166.65	-504,166.65
4040 IDA Administrative Fees		250.00	-250.00		250.00			250.00	-250.00	0.00	1,250.00	-1,250.00
4250 Other Income		58,333.33	-58,333.33		58,333.33	-58,333.33		58,333.33	-58,333.33	0.00	291,866.65	-291,866.65
4500 Management Fee Income	7,396.34	9,332.33	-1,935.99	7,680.75	9,332.33	-1,651.58	7,420.02	9,332.33	-1,912.31	30,597.15	46,661.65	-16,064.50
4600 EPA Brownfield Assessments		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00
Revenue	60,752.59	11,250.00	49,502.59	247.77	11,250.00	-11,002.23	2,500.00	11,250.00	2,500.00	2,500.00	0.00	2,500.00
4900 Interest Earnings												
Total Income	\$ 68,148.93	\$ 180,832.32	\$ -112,683.39	\$ 12,928.52	\$ 180,832.32	\$ -167,903.80	\$ 12,641.99	\$ 180,832.32	\$ -168,190.33	\$ 369,465.57	\$ 904,161.60	\$ -534,696.03
Gross Profit	\$ 68,148.93	\$ 180,832.32	\$ -112,683.39	\$ 12,928.52	\$ 180,832.32	\$ -167,903.80	\$ 12,641.99	\$ 180,832.32	\$ -168,190.33	\$ 369,465.57	\$ 904,161.60	\$ -534,696.03
Expenses												
6000 Administrative Costs		0.00	0.00	55.11	0.00	55.11		0.00	0.00	93.62	0.00	93.62
6000 Bank Service Charges		0.00	0.00									
6000 CFO/Bookkeeping Services	1,850.00	1,916.67	-66.67	1,850.00	1,916.67	-66.67	1,850.00	1,916.67	-66.67	12,498.50	9,583.35	2,915.15
6004 Fiscal Audit	0.00	1,750.00	-1,750.00		1,750.00	-1,750.00		1,750.00	-1,750.00	0.00	8,750.00	-8,750.00
6005 Insurance	1,280.74	1,724.08	-443.34	1,280.74	1,724.08	-443.34	1,280.74	1,724.08	-443.34	6,211.10	8,620.40	-2,409.30
6006 Office Supplies and Postage	842.92	1,035.83	-192.91	528.61	1,035.83	-507.22	802.92	1,035.83	-232.91	3,809.64	5,179.15	-1,369.51
6007 Professional Fees	3,695.00	541.67	3,153.33	9,087.50	541.67	8,545.83	14,802.50	541.67	14,260.83	2,708.35	12,094.15	2,708.35
6008 Travel, Lodging, Meals	763.61	594.67	168.94	632.03	594.67	37.36	685.97	594.67	91.30	2,901.92	2,973.35	-71.43
6009 Anchin / NYS Monitor		18,750.00	-18,750.00	107.50	18,750.00	-18,642.50	352.50	18,750.00	-18,397.50	42,686.80	93,750.00	-51,063.20
Total 60000 Administrative Costs	\$ 8,432.27	\$ 26,312.92	\$ -17,880.65	\$ 13,541.49	\$ 26,312.92	\$ -12,771.43	\$ 6,254.63	\$ 26,312.92	\$ -20,058.29	\$ 83,004.08	\$ 131,564.60	\$ -48,560.52
6020 Agency Support Expenses		0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
60201 IT Support & Audio/Visual	3,643.44	3,400.00	243.44	2,815.41	3,400.00	-584.59	1,199.58	3,400.00	-2,200.42	13,128.96	17,000.00	-3,871.04
60202 Marketing & PR	3,073.15	6,083.33	-3,010.18	3,073.15	6,083.33	-3,010.18	2,000.00	6,083.33	-4,083.33	12,388.09	30,416.65	-18,028.56
60203 Memberships and Events	68.52	1,062.08	-993.56	1,770.00	1,062.08	707.92	370.00	1,062.08	-692.08	7,840.81	5,310.40	2,530.41
60204 Training and Education		375.00	-375.00		375.00	-375.00		375.00	-375.00	0.00	1,875.00	-1,875.00
Total 60200 Agency Support Expenses	\$ 7,851.11	\$ 10,920.41	\$ -4,133.30	\$ 7,658.56	\$ 10,920.41	\$ -3,261.85	\$ 3,569.58	\$ 10,920.41	\$ -7,350.83	\$ 33,357.86	\$ 54,602.05	\$ -21,244.19
6040 Projects/Programs		0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
60402 Cost-Benefit Analyses		416.67	-416.67		416.67	-416.67		416.67	-416.67	3,500.00	2,083.35	1,416.65
60404 Legal Counsel	6,356.50	5,416.67	939.83	2,243.50	5,416.67	-3,173.17	8,616.00	5,416.67	3,199.33	27,916.21	27,083.35	832.86
60405 Legal, Pass Thru			0.00	2,500.00		2,500.00			0.00	2,500.00	0.00	2,500.00
60406 Local Labor Auditing Fees		875.00	-875.00		875.00	-875.00		875.00	-875.00	3,864.00	4,375.00	-511.00
60408 Shovel Ready Program	1,250.00	154,166.67	-152,916.67	154,166.67	154,166.67	-154,166.67	154,166.67	154,166.67	-154,166.67	1,250.00	770,833.35	-769,583.35
Total 60400 Projects/Programs	\$ 7,606.50	\$ 160,875.01	\$ -153,268.51	\$ 8,607.50	\$ 160,875.01	\$ -152,267.51	\$ 12,116.00	\$ 160,875.01	\$ -148,759.01	\$ 39,030.21	\$ 804,375.05	\$ -765,344.84
6100 Payroll Expenses		0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
61001 Employee Benefits	2,966.10	3,037.50	-71.40	2,966.10	3,037.50	-71.40	2,988.32	3,037.50	-49.18	14,874.97	15,187.50	-312.53
61002 Payroll Taxes & Fees (Staff Line)	2,348.24	2,943.58	-595.34	2,239.21	2,943.58	-704.37	2,793.39	2,943.58	-150.19	14,409.12	14,717.90	-308.78
61003 Salaries	23,585.52	27,587.17	-4,001.65	23,585.52	27,587.17	-4,001.65	29,481.90	27,587.17	1,894.73	129,720.36	137,935.85	-8,215.49
61004 Retirement and Profit-Sharing		1,336.17	-1,336.17		1,336.17	-1,336.17		1,336.17	-1,336.17	0.00	6,680.85	-6,680.85
61005 Deferred Compensation		2,480.17	-2,480.17		2,480.17	-2,480.17		2,480.17	-2,480.17	0.00	12,400.85	-12,400.85
Total 61000 Payroll Expenses	\$ 28,899.86	\$ 37,384.59	\$ -8,484.73	\$ 28,790.83	\$ 37,384.59	\$ -8,593.76	\$ 35,263.61	\$ 37,384.59	\$ -12,120.98	\$ 159,004.45	\$ 186,922.95	\$ -27,918.50
6200 Building Expenses		0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
62002 Building Rent	7,770.27	7,500.00	270.27	7,770.27	7,500.00	270.27	8,398.30	7,500.00	898.30	40,302.63	37,500.00	2,802.63
62003 Building Utilities		595.25	-595.25		595.25	-595.25		595.25	-595.25	3,164.92	2,976.25	188.67
62006 Internet and Telephones	253.20	458.33	-205.13	498.22	458.33	39.89	253.99	458.33	-204.34	1,981.73	2,291.65	-309.92
62007 Maintenance	650.00	733.33	-83.33	4,168.69	733.33	3,435.36	650.00	733.33	-83.33	6,768.69	3,666.65	3,102.04
62008 Repairs/Restorations		541.67	-541.67		541.67	-541.67		541.67	-541.67	4,800.00	2,708.35	2,091.65
Total 62000 Building Expenses	\$ 8,673.47	\$ 9,828.58	\$ -1,155.11	\$ 13,206.21	\$ 9,828.58	\$ -3,377.63	\$ 14,728.40	\$ 9,828.58	\$ -4,899.82	\$ 57,017.97	\$ 49,142.90	\$ 7,875.07
Total Expenses	\$ 60,397.21	\$ 245,321.51	\$ -184,924.30	\$ 71,804.59	\$ 245,321.51	\$ -173,516.92	\$ 71,932.22	\$ 245,321.51	\$ -173,389.29	\$ 371,414.57	\$ 1,226,607.55	\$ -855,192.98
Net Operating Income	\$ 7,751.72	\$ 64,489.19	\$ -56,737.47	\$ 58,876.07	\$ 64,489.19	\$ -5,613.12	\$ 59,290.23	\$ 64,489.19	\$ -5,198.96	\$ 1,949.00	\$ 322,445.95	\$ -320,496.95
Net Income	\$ 7,751.72	\$ 64,489.19	\$ -56,737.47	\$ 58,876.07	\$ 64,489.19	\$ -5,613.12	\$ 59,290.23	\$ 64,489.19	\$ -5,198.96	\$ 1,949.00	\$ 322,445.95	\$ -320,496.95

Orange County Industrial Development Agency
 Banks Accounts/Certificates of Deposit/Money Markets Accounts
 As of May 31, 2025

Listed in order of maturity date.						
Purchase Date	Maturity Date	# of Months	Bank	Bank Balance	Principal	Interest Rate
--	--	--	--			--
1/12/25	10/12/25	9 months	Provident Bank	\$	4,700,000	3.85%
3/26/25	12/26/25	9 months	JP Morgan T-Bill	\$	1,649,932	3.98%
9/23/24	6/23/25	9 months	Provident Bank	\$	2,500,000	4.50%
Bank						
Chase Bank			Checking Account - IDA Ops	\$	282,278	3%
Orange Bank & Trust			Checking Account - Trust Escrow	\$	40,434	0%
Total CDs & Treasuries			Certificates of Deposit & Treasuries	\$	8,849,932	96%
				\$	9,172,644	100%

Transaction List by Vendor
 Orange County Industrial Development Agency
 May 7 - June 9, 2025

Vendor	Date	Memo/Description	Amount	May
Acquisitions Marketing Inc.	05/28/2025	Live streaming and marketing services for May 2025	\$ 2,625.00	\$ 2,500.00
BLEAKLEY PLATT & SCHMIDT, LLP	05/28/2025	Legal services for personnel handbook and policy review	\$ 4,896.00	\$ 2,500.00
Brooke Simmons	05/07/2025	Research services for Quality of Life Report Card.	\$ 570.00	\$ 390.00
Camolin Associates, Inc.	05/31/2025	Consulting invoice for project initiation, first of two. CBA	\$ 3,500.00	
Elan Financial Services (OB&T)	05/15/2025	Zoom, Quickbooks - OCIDA & OCFC	\$ 262.08	
Federal Express	06/02/2025	Sol Source Power LLC Parcel delivery and shipping service charges	\$ 40.99	
First Columbia 4-LA, LLC	05/23/2025 06/04/2025	Invoice for rent and CAM charges for office suite June 2025 Utilities charges for electric and gas consumption, April-May 2025	\$ 8,398.30 \$ 545.91	\$ 7,770.27 \$ 769.03
Jeffrey Crist	06/05/2025	Mileage and toll reimbursement for business travel. NYSEDC Cooperstown 05/25	\$ 167.68	
Kaitlyn Pazareckis	05/07/2025	Research for Quality of Life Report Card	\$ 712.50	\$ 322.50
KR Cleaning	06/01/2025	Monthly cleaning service invoice for facility maintenance for June 2025	\$ 650.00	\$ 650.00
LAN Associates	05/16/2025 05/16/2025 05/16/2025 06/05/2025	Leentjes Engineering Consultant for WW 1,2,3 OC Hospitality Review Anchin Comments WW 1,2,3	\$ 200.00 \$ 343.75 \$ 415.00 \$ 150.00	\$ 1,032.50
MARLIN LEASING CORPORATION	05/12/2025	Monthly lease invoice for equipment and supply charges	\$ 445.42	\$ 445.42
NoMo Consulting LLC	06/04/2025	Vision Hudson Valley: February & March Monthly Retainer	\$ 5,000.00	
Orange County Association of Towns, Villages and Cities	05/07/2025 05/15/2025	Registration form for 06/24/25 golf/clambake outing event. 05/27/25 OCATV meeting attendance fee	\$ 125.00 \$ 40.00	
RBT CPAs LLP	05/15/2025	Monthly Accounts Receivable and Accounts Payable processing, additional Advisory Services and attendance at monthly meetings for May 2025	\$ 1,850.00	\$ 1,850.00
The MartinWire Group	06/02/2025	IT services for Office 365 and MFA support	\$ 215.00	\$ 132.50
William Fioravanti	06/05/2025	Mileage, tolls, and parking reimbursement invoice March-May 2025	\$ 367.87	
ZARIN & STEINMETZ LLP	05/14/2025	Legal services for Royal Wine project. April 2025	\$ 3,720.00	\$ 1,411.50
Zuitys, Inc.	06/01/2025	VoIP and telecom service invoice with taxes and fees	\$ 254.48	\$ 253.99

OR CO BUS ACCELERATOR
KELLY A REILLY (CPN 001470359)

Elan Financial Services  1-866-552-8855



Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/31	03/27	0013	PAYMENT THANK YOU	\$553.44	CR
TOTAL THIS PERIOD				\$553.44	CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/26	03/25	0215	ZOOM.COM 888-799-9666 ZOOM.US CA	\$797.50	
04/02	04/01	0938	INTUIT *QBooks Online CL.INTUIT.COM CA	\$107.04	
04/02	04/01	1068	INTUIT *QBooks Online CL.INTUIT.COM CA	\$107.04	
TOTAL THIS PERIOD				\$1,011.58	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

Company Approval

(This area for use by your company)

Signature/Approval: _____ Accounting Code: _____

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00	YES	\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	0.00%	



May 2025 Statement 04/03/2025 - 05/02/2025
 OR CO BUS ACCELERATOR
 KELLY A REILLY (CPN 001470359)

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Elan Financial Services 1-866-552-8855

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/07	04/07	0000	PAYMENT THANK YOU	\$1,011.58CR	_____
TOTAL THIS PERIOD				\$1,011.58CR	

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/28	04/25	6903	ZOOM.COM 888-799-9666 ZOOM.US CA	\$48.00	_____
05/02	05/01	4028	INTUIT *QBooks Online CL.INTUIT.COM CA	\$107.04	_____
05/02	05/01	4051	INTUIT *QBooks Online CL.INTUIT.COM CA	\$107.04	_____
TOTAL THIS PERIOD				\$262.08	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

Company Approval

(This area for use by your company)

Signature/Approval: _____ Accounting Code: _____

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00	YES	\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	0.00%	

Transactions

Post Date	Tran Date	Reference Number	Description	\$ Amount
KELLY REILLY				Ending in: 3074
04/21	04/18	109096752056527	TIMESUNION SUBSCRIPTIO WWW.TIMESUNIONY	7.96
05/02	05/01	121001775081047	Google GSUITE_the-acceler650-2530000 CA	46.71
05/09	05/08	128105035167822	STAMPS COM 855-608-2677 TX	22.40
05/15	05/14	134720235032734	ADAMS FAIRACRE FARM NEWBURGH NY	6.94
05/15	05/14	135009804767962	WAL-MART #2104 NEWBURGH NY	13.47
05/16	05/16		AUTOMATIC PAYMENT - THANK YOU	-637.61
05/19	05/16	136102519090562	Spectrum 855-707-7328 MO	245.00
05/19	05/16	137105961086237	TIMESUNION SUBSCRIPTIO WWW.TIMESUNIONY	7.96
				Subtotal: 350.44
2025 Year-to-Date Totals				
Total Fees charged in 2025				\$59.00
Total Interest charged in 2025				\$55.16

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Promo Rate End Date	Balance Subject to Interest Rate	Interest Charge
Purchases	17.49% (v)	-	\$0.00	\$0.00
Cash Advances	26.49% (v)	-	\$0.00	\$0.00
Overdraft Protection	26.49% (v)	-	\$0.00	\$0.00
Convenience Checks	26.49% (v)	-	\$0.00	\$0.00
Balance Transfers	17.49% (v)	-	\$0.00	\$0.00
(v) = Variable Rate				

Transactions

Post Date	Tran Date	Reference Number	Description	\$ Amount
KELLY REILLY				Ending in: 3074
04/21	04/18	109096752056527	TIMESUNION SUBSCRIPTIO WWW.TIMESUNION Y 1	✓ 7.96
05/02	05/01	121001775081047	Google GSUITE_the-acceler650-2530000 CA 2	✓ 46.71
05/09	05/08	128105035167822	STAMPS.COM 855-608-2677 TX 3	✓ 22.40
05/15	05/14	134720235032734	ADAMS FAIRACRE FARM NEWBURGH NY 4	✓ 6.94
05/15	05/14	135009804767962	WAL-MART #2104 NEWBURGH NY 5	✓ 13.47
05/16	05/16		AUTOMATIC PAYMENT - THANK YOU	-637.61
05/19	05/16	136102519090562	Spectrum 855-707-7328 MO 6	✓ 245.00
05/19	05/16	137105961086237	TIMESUNION SUBSCRIPTIO WWW.TIMESUNION Y 7	✓ 7.96
				Subtotal: 350.44
2025 Year-to-Date Totals				
Total Fees charged in 2025				\$59.00
Total Interest charged in 2025				\$55.16

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Promo Rate End Date	Balance Subject to Interest Rate	Interest Charge
Purchases	17.49% (v)	-	\$0.00	\$0.00
Cash Advances	26.49% (v)	-	\$0.00	\$0.00
Overdraft Protection	26.49% (v)	-	\$0.00	\$0.00
Convenience Checks	26.49% (v)	-	\$0.00	\$0.00
Balance Transfers	17.49% (v)	-	\$0.00	\$0.00

(v) = Variable Rate