

Grand Jurors' Association of Orange County
Board of Directors' Meeting Minutes
August 1, 2019

Held at Orange County's Credit Union, 856 N Ross St, Santa Ana, CA 92701

1. Call to Order – The meeting was called to order by President Stan Ness at 10:06 am. **Roll Call:** The minimum quorum of seven was established by the presence of the following members: Alf Lyle, April Lancaster, Barton Harlan, Dave Chapel, Diana Merryman, John Gallie, Lynn Bonas, Marie Whittington, Sandy Dunkin and Stan Ness. Members absent: Ian Guajardo, Joe Moreland (excused). Also, in attendance was General Member Yvette Hill.

2. Approval of Board Minutes of June 6, 2019.... Stan – President Ness asked if there were any changes to the Minutes. None were offered. Diana moved for approval of the minutes as published. Seconded and passed without objection.

3. Acknowledgement of Guests.... Stan – Yvette Hill was introduced. Her biography had previously been provided to the Board members via e-mail. She is considering, and being considered for, membership on the Board of Directors as an anticipated replacement until the end of the year.

4. Treasurer's Report.... John Gallie – Handouts were provided to the members. The Treasurer reported that he had renewed the Association's C.D. as authorized. (See [Attachments #1. & #2.](#)) John announced that due to his recent heart attach that he would be resigning from the Board of Directors at the end of today's meeting. He also provided a list of and discussed some things that need to be done. (See [Attachment #3.](#)) Diana moved that the Treasurer's Report be accepted as presented, seconded and passed. Stan indicated that he would take the boxes of financial records (from John) home for safe keeping until a new Treasurer can be elected. Stan also suggested that the Association use, as our address of record, the P.O. Box that Sandy Dunkin has been using for the OCTA / Measure M / OC GO correspondence, which is, P.O. Box 17923 – Irvine, CA 92623-7921. The Board thanked John for his service and wished him all the best in the future.

5. Membership Report.... Alf Lyle –

(A) Post luncheon discussion.... Alf Lyle, Lynn Bonas – It was reported that the luncheon reception for the new 2019 - 2020 OC Grand Jury panel members was, by all accounts, very successful. Dave provided the members with a brief written report. (See [Attachment #4.](#)) The Board thanks Dave and his wife for their hospitality and all that they did. And thanks also go to all the others who contributed. Alf announced that we have contact information on each of the new Grand Jury members.

6. Programs.... Lynn Bonas –

(A) Status of luncheon speaker for the September meeting: Lynn reported that Sheriff Donald Barnes is confirmed as the September luncheon speaker. Marie Whittington suggested that the Sheriff might address one or more of the current important issues being considered in the state, such as, the expunging of records of newly released convicts. Additionally, Lynn indicated that there is a question as to whether Judge Nakamura will be available, or not, for the December luncheon and the swearing-in of the new Board of Directors members.

(B) List of suggestions for future speakers from each board member: It was recommended that we try to build up a short-term list of possible speakers for the future that we can draw upon. President Ness said that this should be a continuing obligation of all Board members to be suggesting names of possible and appropriate speakers for consideration at each meeting of the Board.

7. Newsletter.... Mike Morris – (Note: Mike was not in attendance and no report, as such, was given.) It was pointed out that Mike is agreeable with being the Association's Web Master but prefers not to be responsible for the quarterly newsletter. President Ness indicated that the Newsletter should be an –

(A) Outreach for:

1. New members
2. Volunteers for courts outreach program
3. Information to be published from members

8. Committee Reports:

(A) Measure M.... Bill Underwood – (not in attendance/excused) Note: Bill’s committee work for this year had concluded with his June 6th report. As part of John Gallie’s Treasurer’s Report, he indicated that the Association had not yet received the \$6,000 compensation check from OCTA. He followed up with Bill Underwood who contacted OCTA. The check is pending and will be forwarded to the new Treasurer when received by John. (See [Attachment #3.](#))

(B) Speaker’s Bureau.... Sandy Dunkin – A handout was provided to the Board members. (See [Attachment #5.](#))

1. Feedback from new panel presentation: Sandy spent about two hours with the new GJ members. They were very attentive and engaged. The presentation went quite well. Part of the presentation was based on feedback from the Get Acquainted Reception on July 11, 2019.

2. Additions to website: The latest Power Point presentation will be made available on the Association’s website. If a group is contacted to make a presentation and they want to know what will be covered, the group can be referred to our website for a preview.

3. Scheduled events: (See the list included in [Attachment #5.](#))

4. Orange County Fair (Lynn Fenton suggestion): Sandy reported that she went to the O.C. Fair to check it out for future consideration. She looked and asked for the location of the county building but could not find it. She concluded that it probably would not produce much for us as a resource.

5. Program announcement: (See [Attachments #6 and #7.](#)) President Ness commented that #6 is an informative invitation that could be sent out to groups that the Association could make presentations to. Attachment #7 is nothing more than an outline of a presentation.

(C) Legislative.... John Moohr – (not in attendance/excused)

1. Can we establish an independent contact with Sacramento or other similar committees? Stan indicated that there might be a contact person out there. The Association certainly cannot afford to hire a lobbyist. We can sign-up for legislative reports from Sacramento that could provide current information on relative legislation (both pending and completed).

(D) Bylaws Committee.... Dave Chapel –

1. Bylaws Editing?/ Final approval: Chairman Chapel reported that the Bylaws revision is pretty much in its’ finalized form. He stressed the importance of avoiding any more delays in the Board moving on this very important issue. The goal was to obtain final approval from the General Membership at the December luncheon meeting. However, prior to a vote being taken the General Membership must be given at least 30 days notice. (**Note:** The following is clarification wording of the Secretary with Dave Chapel’s approval.) *This means all work must be finished so that the proposed Bylaws can be sent out to the total membership by Monday, November 4, 2019 (please note: the November Board meeting is **not** until the 7th). Therefore, we only*

have the September 5th and October 3rd Board meetings (plus 31 calendar days following Oct. 3rd) to complete everything and be prepared to send the Board-approved version out to the General Membership.

(E) Continuity Committee.... Diana Merryman – It was reported that no committee meeting was held in July.

1. Scheduled committee meetings: Future meetings will be held on the third Thursday of the month. The meeting place for August is yet to be determined. The September meeting will be held at the home of Lynn Bonas.

2. GJAOC offer to assist current GJ panel. (A letter from our committee to theirs?) The committee members want to follow-up on this item.

9. Unfinished Business.... Stan –

(A) Appearance by Bill Steiner – [See Board minutes for Feb. 7, 2019 – item #5 Programs, ¶ (A) – “Lynn indicated that former O.C. Board of Supervisors member, Bill Steiner would like to speak briefly at one of our luncheons (he would like to thank the Association for previous support).”] Lynn indicated that we could probably give him about five (5) minutes before Sheriff Barnes speaks on Sept. 5th. She will contact him.

(B). Decision re: association liability insurance – President Ness contacted James Insurance Brokerage. That information and discussion will be deferred until the September meeting of the Board.

(C) Presentation of Proposed Standing Rules – Dave Chapel. The Board was reminded that an organization’s Standing Rules is a manual or guide on daily operations. It represents your “Best Practices” currently and may be changed or amended at any time by a majority vote of the Board. Approval of the General Membership is not necessary. Marie Whittington moved that SR 3 to Article VII be added that, “Each July the Board hosts the new Grand Jury panel members for a ‘Get Acquainted Reception’.” Motion was seconded and following a brief discussion was passed. Dave Chapel moved for approval of the proposed Standing Rules, as amended. Seconded and passed with no further discussion.

(D) Indemnification language for the Bylaws – Dave Chapel. On July 30, 2019 Dave sent an e-mail out to the Board members regarding adding Indemnification (hold harmless) language to the proposed 2020 Bylaws. (See [Attachment #8.](#)) As per Dave’s request (see the e-mail) April Lancaster moved that “The following provision shall be added to the 2020 Proposed Bylaws and be voted on at the December General Membership Meeting: **ARTICLE VIII – MISCELLANEOUS** – *No Director shall have any authority to bind the Association to a contract or engagement or to pledge its credit or render it liable monetarily for any purpose or in any amount unless duly authorized by the Board. The Board of Directors shall not be personally liable for the debts, liabilities, or other obligations of the Association.*”

Motion seconded and passed without objection. Dave indicated that he will send out a revised copy of the proposed new Bylaws including an amended description of the “Continuity Committee” (which previously had been proposed by the Committee and approved by the Board).

10. New Business.... Stan –

(A) Structure of existing Board of Directors, and status of election process, and actions needed. With the resignation of John Gallie the Board will be short by one member. Sandy Dunkin moved to nominate Yvette Hill to fulfill the remainder of John’s term until the end of December 2019. Seconded by Mr. John Gallie and passed

unanimously. A slate of candidates for the 2020-2021 Board of Directors (six positions) will be available at the September 5, 2019 General Membership luncheon meeting, during which time eligible Association members will vote.

(B) GJAOC "Established Practices" – Dave Chapel. (Combined with #9., (C) above)

1. Standing Rules Revisions (Dave Chapel, Bart Harlan)

(C) Deciding on a "plan" for 2020 Goals and Objectives – Dave Chapel. (Note: An e-mail was sent to Board and Committee members on July 29th regarding this subject. See [Attachment #9.](#)) Dave suggested that a committee of three make a list of goals and present it to the Board at a later date. A brief discussion followed. Stan suggested that he, the President, should send an e-mail to the full membership asking them what they think the goals and objectives for the Association should be. Also, each Board member should do the same. Dave will be a temporary one-man committee to receive all submitted suggestions. (**Note:** This agenda item will require input from all board members as well as the general membership.)

11. Adjournment: The meeting was adjourned by the President at 12:17 pm.

The next meeting is scheduled at the Phoenix Club, 1340 S. Sanderson Ave., Anaheim, CA on Sept. 5, 2019 at 11:45 am. This will be a General Membership Meeting luncheon which will include the election of new Board of Director members for the upcoming year. The luncheon will be followed by a Board of Director's meeting at the Phoenix Club location.

By:

Barton Harlan

Secretary

(Note: See [Attachment #10.](#) [last page] for the July monthly Credit Union statement.)

[10 Attachments follow:](#)

[Attachment #1](#)



(888) 354-6228
 P.O. Box 11777
 Santa Ana, CA 92711-1777
 www.orangecountyscu.org

CERTIFICATE ACCOUNT AGREEMENT AND DISCLOSURE

Account Number

0091960540

Certificate Account Number

1011 - 12 MONTH CERTIFICATE

Owner(s) Name

GRAND JURORS ASSOC OF OC
 GRAND JURORS ASSOC OF OC

Current Date

07/29/2019

Owner(s) Address

1109 Cabrillo Park Dr
 Santa Ana, CA 92701-4420

Certificate Opened Date

07/02/2019

Maturity Date

07/02/2020

Principal Amount	Dividend Rate	Annual Percentage Yield	Term in Months or Days
\$ 9,308.34	2.078 %	2.100 %	12 Months

This account is non-negotiable and non-transferable. This is to certify that the above-named person(s) is/are the owner(s) of the above-referenced Certificate ("Account") at Orange County's Credit Union.

CERTIFICATE ACCOUNT TERMS AND CONDITIONS (SEE REVERSE SIDE)



Federally Insured by NCUA

0091960540 GRAND JURORS ASS Share 1011: 12 MONTH CERTIFICATE Transaction Summary 08/01/2019

Post Date	ID	Eff Date	Transaction	Trans Amt	Balance Chg	Int/Pnlty	Fees	New Balance	Description	Prev Available
07/31/2019	S 1011	07/31/2019	% APY Earned 2.10% 07/02/19 to 07/31/19		15.91	0.00	0.00	9,324.25	Dividend Post	8,308.34
07/02/2019	S 1011	07/02/2019	Dividend Dep... Renewed at 2.078% to mature 07/02/20		15.91	0.00	0.00			
07/02/2019	S 1011	07/02/2019	% APY Earned 1.54% 07/01/19 to 07/01/19		0.39	0.00	0.00	9,308.34	1.538%	8,307.95
07/02/2019	S 1011	07/02/2019	Dividend Dep...		0.39	0.00	0.00			

Attachment #3.

To: GJAOC Board of Directors

From: John Z. Gallie (Treasurer)

August 1, 2019

Due to my recent heart attack, I resign as a Board member and Treasurer effective at the end of today's Board meeting. It has been a rewarding honor to have served with you and I will continue as a member of the GJAOC.

Some tasks that need to be done follows:

- 1 Remove my name from the GJAOC signature authority on the OCCU checking and CD accounts.
- 2 Change the address on the OCCU checking and CD accounts so that statements will go to the new Treasurer. I will forward any banking statements that arrive later this month to my replacement.
- 3 I completed all required reports to government agencies as required.
 - A. CA Attorney General Form RRF-1 (mailed). No fee if revenue is under \$25,000;
 - B. IRS Form 990N e-Postcard (electronic). No fee if revenue is under \$50,000;
 - C. Franchise Tax Board 199N e-Postcard (electronic). No fee if revenue is under \$50,000;
 - D. CA Secretary of State SI-100 was not needed this year. I filed this form on 9-10-2018. **It needs to be filed every even numbered year (next filing 2020). A \$20 fee is required;**
 - E. My mailing address, e-mail address and confidential information needs to be removed from the governmental databases during next year's filing of the four reports by April 15, 2020. Instructions have been provided in the Treasurer's materials.

I have not yet received the \$6000 check from the OCTA. I followed up with Bill Underwood who contacted OCTA. Our check is pending and I will forward it to the new Treasurer when I receive it.

I am returning all archival GJAOC documents and the check book.

John Gallie

REPORT ON THE NEW GRAND JURY RECEPTION

The Reception was held on July 11, 2019 at the home of David and Linda Chapel. There were approximately 18 Grand Jurors and 8 members of the Association. Most agreed that it was well received especially as to date and location. This should be a consideration for next year.

The food consisted of croissant sandwiches, chips, various drinks, apple slices, and a cake. Cookies were given to departing guests. Socializing took place among several small groups at different locations throughout the property. The GJA representatives did an excellent job of exchanging information and answering questions.

EXPENSES

SANDWICHES	\$ 70.00
CHIPS, VEGGIE TRAY, APPLE SLICES, COOKIES	\$ 26.00
DRINKS (sodas, juice, Snapple, water)	\$ 65.00
CAKE	\$ 25.00
=====	=====
TOTAL	\$ 186.00

I paid for the ice, paper goods, name tags and balloons.

Submitted

Dave Chapel

Attachment #5.

August 1, 2019

To: Board of Directors, Grand Jury Association of Orange County

From: Sandra Dunkin, Chair, Speakers Bureau

Re: Status of Speakers Bureau Ad Hoc Committee

- **Update the Grand Jury Association Website.** The latest PowerPoint slide deck (2019) will be provided to the webmaster of the GJA website. The current Grand Jury has asked permission to download the slide deck and use it in their Promotions & Orientation activities throughout the year. Additionally, a thumb drive with current tools/slide decks was provided to them.
- **Upcoming Speaking Engagements:**
 - Santa Ana Kiwanis Club at Ebell Club in Santa Ana (7/31/2019)
 - Lynn Bonas to speak at P.E.O. Tustin club (8/13/2019)
 - Sandy Dunkin to speak at P.E.O. club in Laguna Beach (10/10/2019)
 - Pursuing outreach opportunities with the League of Women’s Voters, OLLI-CSUF, OLLI-UCI, and Concerned Citizens of Laguna Woods.
- **Contacting Speaking Venues:** The Speakers Bureau needs your help in contacting any community organizations or groups that you are affiliated with. Keep in mind that most organizations change program directors or responsibilities each year, so this is an ongoing issue. Any contact information you can provide will be swiftly followed up by the Speakers Bureau.
- **Outreach by Speakers Bureau (2018 – 2019).** The following Outreach has taken place over the past 1 ½ years by the Speakers Bureau. This list was recently shared with the current grand jury when they requested coordination and cooperation with our Speakers Bureau.

2018 Presentations	2019 Presentations
Tustin Kiwanis Club	P.E.O. Club in San Juan Capistrano (2/21/2019)
Anaheim Hills Rotary Club	Laguna Woods Men of Leisure Group (3/11/2019)
Newport Beach Kiwanis Club	Senior Summit at Soka Univ. sponsored by Sup. Bartlett
La Habra Rotary Club	Costa Mesa Kiwanis Club (5/19/2019)
Seal Beach/Los Alamitos Rotary Club	Huntington Beach Rotary Sunrise Club (6/12/2019)
Garden Grove Rotary Club	Santa Ana Kiwanis Club at Ebell Club (7/31/2019)
Laguna Beach Rotary Club	
Irvine Rotary Club	
Retired Public Employees’ Association of CA	
Flyers to promote GJ to Leadership Class at IVC	
Recruitment articles-Supervisor’s newsletters	
Participated in OLLI-UCI class w/Peter Hersh	
Senior Summit at Laguna Woods (4/20/18)	
Yorba Linda Rotary Club	
Networking Event at Brandman College	
Grand Jury Luncheon at Phoenix Club	
Irvine Kiwanis Club	



Grand Jurors Association of Orange County

Our organization is made up of former Grand Jury members who continue to support the role of the Grand Jury process and actively encourage its continuing efforts in providing citizen oversight.

For some time, the Grand Jurors Association of Orange County has been concerned about a lack of understanding by the general public and its governing institutions, as to the role of the Grand Jury and its importance to our community and its administrative institutions.

The Grand Jury process can at times be confusing, intimidating, and misunderstood and therefore, our organization has prepared a short presentation as to what, why, and who the Grand Jury is and its importance to each of us. We, as a Grand Jury Association also have a responsibility as civic leaders to ensure that the interests of the citizens of Orange County are being considered. A direct benefit of such a program would be the improvement in awareness and participation in both the trial jury and grand jury process

A brief outline of the presentation is attached, including the Grand Jury's mandates and requirements as well as the respondents.

The presentation can be modified to fit the circumstances depending upon the nature of the audience, i.e. from students at secondary and college/university levels to governmental groups, such as city councils, governing boards, and administrative agencies.

Our association strongly urges you and other civic entities to learn with particularity about this very important element of our justice system and how it may apply to you.

This is an excellent opportunity for our Association to meet its stated goals of assisting the court system, improving the understanding of government affairs, encouraging citizen participation, improving diversity, protecting the jury and grand jury system, and bringing about individual civic responsibility.

The associations goals as well as yours are very similar in ensuring that our governmental and agency systems are of the highest possible quality.

Historically, our program has been found to be important, insightful, worthwhile, and well received and we believe you and yours will find it to be as well.

You may visit our website for confirmation of our profile and contact us directly to arrange the presentation of this valuable information.

Let's all bring civic mindedness and participation to the level of attention it deserves.

Grand Jurors Association of Orange County

Website.....

Contact information

OUTLINE FOR GRAND JURY PRESENTATIONS

OUR STATED GOALS:

- I. To Inform the citizens of the role and the importance of the Grand Jury system.
- II. To encourage:
 - a. citizen response to the work of the Grand Jury.
 - b. citizen participation in the Grand Jury process.
 - c. citizen application for Grand Jury service.

A. INITIAL IMPORTANT POINTS:

- 1. The Grand Jury is not a trial jury or as sometimes called, a “petit jury”.

B. THE HISTORY OF THE GRAND JURY

C. THE PURPOSE OF THE GRAND JURY

D. JURISDICTIONS IN LAW AND THE SCOPE OF A COUNTY GRAND JURY

E. CRIMINAL MATTERS:

F. THE PROCESS OF THE GRAND JURY

The Receipt of Citizen Complaints.

How It Functions:

The Penal Code requires the Grand Jury to:

H. GRAND JURY COMMITTEES

- Audit and Finance
- Cities and Other County
- Continuity
- Criminal Justice
- Health and Human Services
- Schools and Libraries
- Special Districts

I. SPECIFIC POWERS OF THE GRAND JURY:

J. WHAT THE GRAND JURY HAS ACCOMPLISHED

K. REQUIREMENTS TO BECOME A GRAND JUROR

L. GRAND JURY SELECTION PROCESS

M. YOUR PERSONAL COMMITMENT TO GRAND JURY SERVICE

N. FOLLOWING GRAND JURY SERVICE

Attachment #8.

From: David Chapel
Sent: Tuesday, July 30, 2019 3:07 PM
To: Stan Ness
Cc: Lynn Bonus; GJ -Alf Lyle; Bart Harlan; jzgallie@sbcglobal.net; pril@verizon.net; Sandy Duncan; Ian Guajardo; dgmerryman@gmail.com; Joe Moreland <morelandjoe@hotmail.com>; mk whitt; John J. Moohr; ME M; Bill Underwood; Lynn Fenton; Yvette Hill
Subject: Addition to the Proposed 2020 Bylaws

Dear Board members,

The window for getting the New Bylaws to the membership is getting narrowed. We have postponed this provision three times so I urge you to either accept or reject this statement without further delay.

This will be a statement in the Bylaws to "hold harmless" any action by the Board or action by a Board member. It doesn't mean that one or the other can't be sued . . . but it does indicate the official position of the Board.

=====

MOTION: The following provision shall be added to the 2020 Proposed Bylaws and voted on at the December General Membership Meeting.

ARTICLE VIII - MISCELLANEOUS

No Director shall have any authority to bind the Association to a contract or engagement or to pledge its credit or render it liable monetarily for any purpose or in any amount unless duly authorized by the Board. The Board of Directors shall not be personally liable for the debts, liabilities, or other obligations of the Association.

Attachment #9.

From: David Chapel
Sent: Monday, July 29, 2019 12:53 PM
To: Stan Ness
Cc: Lynn Bonus; GJ -Alf Lyle; Bart Harlan; jzgallie@sbcglobal.net; pril@verizon.net; Sandy Duncan; Ian Guajardo; dgmerryman@gmail.com; Joe Moreland <morelandjoe@hotmail.com>; mk whitt; John J. Moohr; ME M; Bill Underwood; Lynn Fenton; Yvette Hill
Subject: Setting Organizational Goals

Dear Board,

Here is a three-step process for setting Goals and Objects for the 2020 Board of Directors. Every nonprofit needs G & O to create a "road map" for the organization to follow.

Rather than have the entire Board discuss and debate this topic, it might take hours, I suggest that we have three Directors with experience in this to develop a proposal. The proposal can then be discussed and modified by the Board. Goals and Objectives do not need to go to the general membership for approval.

Goals and Objectives for a nonprofit:

1. Establishing Goals

Goals of a nonprofit describe what the organization hopes to accomplish. These are high level, ambitious, lofty ideals hoping to achieve the organization's purpose(s). Nonprofits can have numerous goals. Goals are NOT measurable.

For example, one goal of The Humane Society is to "create a humane and sustainable world for animals – a world that will also benefit people." This goal elaborates on the mission of celebrating animals while fighting against cruelty.

2. Establishing Objectives

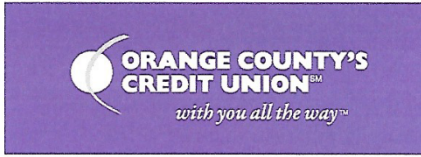
Objectives are derived from each goal, giving more specific actions on how the nonprofit will achieve its goals. An organization cannot have objectives without first clearly defining goals. Objectives are measurable, thus provide the metrics to later determine the success of the nonprofit's activities.

The Humane Society has, as one of its objectives, "to provide direct care, rescue and services for animals in crisis." Each year this objective is defined by a target number based on what the organization deems as the existing need and thus becomes a measurable objective.

3. Evaluating Outcomes

An outcome for a nonprofit determines whether the organization was successful in achieving its objectives. Outcomes take the objectives and resulting data to see if the desired result was achieved. Furthermore, it reviews any ancillary information that might pertain to the objective outcome.

For example, The Humane Society might not achieve an outcome because of unforeseen natural disasters increasing the number of animals in need during the objective period. This information is evaluated to plan for further objectives and potential unforeseen risks to success.



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STATEMENT OF ACCOUNT

Account No.	Statement Period	Page
91960540	07/01/19 Thru 07/31/19	1 of 1

ACCOUNT SUMMARY		
0008 BUSINESS EDGE CHECKING	\$	8,271.89
1011 12 MONTH CERTIFICATE	\$	9,324.25

GRAND JURORS ASSOC OF OC
 1109 CABRILLO PARK DR
 SANTA ANA CA 92701-4420

Credit Card Options Designed with You in Mind

Are you looking for a credit card with rewards on everyday purchases? How about one that helps tackle debt faster or builds your credit history? Our Mastercard® Platinum Credit Cards are designed with you in mind because credit cards shouldn't be a one size fits all. Find your credit card at orangecountyscu.org/creditcards.



Normal approval standards apply. Not all applicants will be approved. Orange County's Credit Union is an Equal Opportunity Lender.

BUSINESS EDGE CHECKING # 0008				
Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 8,251.89	\$ 20.00	\$ 0.00	\$ 8,271.89	\$ 1.78

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
07/08/19	07/08/19		20.00	8,271.89	Deposit by Check

Authorized Signer(s): JOHN Z GALLIE, ALFRED E LYLE, APRIL J LANCASTER J, STANLEY NESS, BARTON D HARLAN

12 MONTH CERTIFICATE # 1011					
Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Y-T-D Dividends	Maturity Date
\$ 9,307.95	\$ 16.30	\$ 0.00	\$ 9,324.25	\$ 86.90	07/02/20

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
07/02/19	07/02/19		0.39	9,308.34	Deposit Dividend 1.538%
07/02/19	07/02/19				Annual Percentage Yield Earned 1.54% for period 07/01/19 to 07/01/19
07/31/19	07/31/19		15.91	9,324.25	Renewed at 2.078% to mature 07/02/20
					Deposit Dividend Dividend Post
					Annual Percentage Yield Earned 2.10% for period 07/02/19 to 07/31/19

Authorized Signer(s): JOHN Z GALLIE, ALFRED E LYLE, APRIL J LANCASTER J, STANLEY NESS, BARTON D HARLAN

YTD ACCOUNT SUMMARIES:	
Total Dividends Paid Year to Date:	\$ 88.68

with you all the way™