

**Blue Oak Charter School**  
**450 W. East Avenue, Chico, CA 95926**  
**Meeting Room 24**  
**FINANCE COMMITTEE**  
**REGULAR MEETING AGENDA**

**Monday, November 12, 2024 4:15 PM**  
**Join Zoom Meeting**

**<https://us06web.zoom.us/j/87228109886?pwd=rIWwM76PDZuf2wDqh1QszSvltt8LjM.1>**

**Meeting ID: 872 2810 9886**  
**Passcode: hj1Bb8**

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*Vision: To be a model for successful education of the whole child.*

*Mission: To nurture and deepen each child's academic and creative capacities using methods inspired by Waldorf education in a public school setting.*

Virtues: Hold Reverence - Have Courage - Build Friendships - Seek Wisdom - Show Compassion

**Notice:** Any person with a disability may request the agenda be made available in an appropriate alternative format. A request for a disability-related modification or accommodation may be made by a person with a disability who requires a modification or accommodation to participate in the public meeting at, 450 W. East Ave., Chico, CA or by calling (530) 879-7483 between the hours of 8:00 a.m. and 4:00 p.m. Monday through Friday (at least 48 hours before the meeting). All efforts will be made for reasonable accommodations.

Blue Oak Charter Council (BOCC) may tape, film, stream, or broadcast any open BOCC Meeting. The BOCC Chair may announce that a recording or broadcasting is being made at the direction of BOCC members and that the recording or broadcast may capture images and sounds of those attending the meeting. Any BOCC recording may be erased or destroyed 30 days after the meeting. All times noted on the agenda are approximate and listed solely for convenience. The Board may hear items earlier or later than is noted and may move the order of agenda items.

**AGENDA**

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**OPEN SESSION - 4:15 PM**

**1. OPENING**

- 1.1. Call Meeting to Order**
- 1.2. Roll Call of Committee Members and Establish Quorum**
- 1.3. Invocation - School Verse Read**

*“This is our school, May peace dwell here, May the rooms be full of contentment. May love abide here, Love of one another, Love of our school, and Love of life itself. Let us remember that as many hands build a house, So many hearts build a school.”*

- 1.4. Audience to Address the Committee**

*This is the opportunity for members of the community to address the committee concerning items not on the agenda. Committee Members will not respond to comments due to Brown Act expectations concerning agendas. Persons addressing the Committee will be allowed a maximum of three (3) minutes for their presentation. Persons may not yield their time to another speaker (Gov. Code § 54954.3)*

- 1.5. Agenda Modifications**

1.6. Approve Minutes - **October 8, 2024** (5min)

**2. FINANCIAL REPORTS**

2.1. Charter Impact Monthly Report (**October 2024**) Annie Gilbert-Charter Impact

2.2. Attendance and Enrollment (15min)

2.2.1. Cash Flow

2.2.2. Balance Sheet Detail

2.2.3. Warrants/Aged Payable

2.2.4. Actual to Budget Summary (*part of the Financial Forecast in the Charter Impact Report*)

2.3. Point of Sale Transactions/Check Register (**October 2024**)

2.4. Credit Card Statement (**October 2024**)

**3. BUSINESS**

3.1. Cost Center Reports

Susan Domenighini

3.2. Staffing Costs/Overtime/Workload

Discussion/Action (30min)

3.3. Update on New School Site

Discussion(10 min)

**4. NEXT MEETING - Tuesday December 10, 2024**

**5. ADJOURNMENT**

Minutes Taken By: Maggie Buckley

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

**Blue Oak Charter School**  
**450 W. East Avenue, Chico, CA 95926**  
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**AGENDA**

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**OPEN SESSION - 4:15 PM**

**1. OPENING**

**1.1. Call Meeting to Order 4:21pm**

**1.2. Roll Call of Committee Members and Establish Quorum**

<b>Name</b>	<b>Present</b>	<b>Absent</b>
Ryan Sanders	x	
Susan Domenighini	x	
Kate McDonald	x	
Elizabeth Nail	x	
Michelle Greene	x	

**1.3. Invocation - School Verse Read**

*“This is our school, May peace dwell here, May the rooms be full of contentment. May love abide here, Love of one another, Love of our school, and Love of life itself. Let us remember that as many hands build a house, So many hearts build a school.”*

**1.4. Audience to Address the Committee**

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**1.5. Agenda Modifications**

**1.6. Approve Minutes - September 10, 2024 (5min)**

Kate McDonald motion to approve minutes. Elizabeth Nail seconded the motion.

➤ Vote.

Name	Yes	No	Abstain	Absent
Ryan Sanders	x			
Susan Domenighini	x			
Kate McDonald	x			
Elizabeth Nail	x			
Michelle Greene	x			

➤ Vote passes

**2. FINANCIAL REPORTS**

**2.1. Charter Impact Monthly Report (September 2024)** Annie Gilbert-Charter Impact

**2.2. Attendance and Enrollment -September Highlights**

End of September enrollment at 219 (P/Y 234); ADA @ 93%. I had been using the 91% ADA for calculations. The rate, though it is small makes a big difference. The differential is larger. The forecast was changed because of this. Last month we were close to a 300K deficit but now we are closer to 130K. There was a larger discrepancy in salaries before. Not all teachers are paid smoothly throughout the year. We had to adjust some salaries in May which reduced the deficit to around 150K. Then Susan and Annie met and looked at the allocations in the budget and expenses. They were able to adjust even more. Now we are at about a 130k deficit. The reduction in one time funding was built into the budget already but the lower enrollment was not. The 130K deficit is not due to the one time funding. It is something that we will need to address and have already started addressing for next year.

Cash is forecast at 414K at June 30th 2024. Representing 38 days cash on hand. One time funding FY 2023-24 668,962K. For this year it will be reduced to 532,897.

Review of expenses shows 33k over in salaries this a combination of certificated and classified salaries. We have budgeted correctly for the year and it will smooth out going into November and December. Subagreements is another area that we are over budget.

That would be the Nursing contract which is 10k over. Then 4K over for Special Education (sped). We fixed the timing issue with reporting certificated salaries. Classified salaries timing with early in the year payments equals higher accrued salaries at the beginning of the year. The accrued salaries at the end of September equaled a large payroll at the beginning of October. The classified expenses are correct, 550K is budgeted for the year for classified salaries, but we will have to keep a close eye on this because these salaries vary due to being hourly employees. For instance, we have vacation times in November and December which means we will see a decrease in classified salaries because they report hourly. We won't have such a large deficit at the end of October. Again we will have some differences month to month for classified staff. Ryan wants to have a more accurate month to month idea of expenses for classified staff. It's important to note that when we do the budget every month is the same. This is not actual, it is a budget/projection and it adjusts to actual after the true expenses and revenue are counted.

Surplus/Deficit & Fund Balance Forecast (\$131K) Year end fund balance projected at 8.8%. Minimum requirement is 5%. We should check in with CUSD to confirm that it is 5%. Susan mentions that she believes it is 3%. Check register is reviewed stop pmt fees and positive pay bank security measure were discussed.

Current cash projection, Balance sheet detail and the Compliance Report were all reviewed.

- 2.2.1. Cash Flow
  - 2.2.2. Balance Sheet Detail
  - 2.2.3. Warrants/Aged Payable
  - 2.2.4. Actual to Budget Summary (*part of the Financial Forecast in the Charter Impact Report*)
  - 2.3. Point of Sale Transactions/Check Register (**September 2024**)
  - 2.4. Credit Card Statement (**September 2024**)
- Motion to approve the reports under 2.0 and recommend to the board by Susan Domenighini. Kate McDonald seconded the motion.

➤ Vote.

Name	Yes	No	Abstain	Absent
Ryan Sanders	x			
Susan Domenighini	x			
Kate McDonald	x			
Elizabeth Nail	x			
Michelle Greene	x			

➤ Vote passes.

### 3. BUSINESS

- 3.1. Deep Dive into Budget

Discussion/Action (30min)

What are the plans for 134k deficit - Kate McDonald will we be getting more information in the October or November budget regarding a response to our deficit? Yes we will continue to review the budget and expenses each month.

**3.2. Update on New School Site** Discussion(10 min)

We have the site and we have looked at an architect. Architect choice has to be acceptable with the school district. The cost of the proposed site is significantly higher and the site is larger than what we had anticipated having in the past. We are definitely looking at what we can afford with our current budget. This means an increase in costs. We are not making any decisions yet and need to look at one more architect. We are looking at multiple different funding options. We are exploring "Grow Schools" a program that helps schools fund sites. If measure C is approved it could help us a lot. With that CUSD is going to give us some of Measure C funding. Based on our enrollment we may receive around 900k.

Measure C is a \$269 million dollar bond 15.45% is allocated for charters, i.e. the 900k. There is \$17 million set aside for charter schools, The last Measure K money was divided by ADA - and so therefore there is still Measure K money sitting in the bank so they have changed the way they approach Charters when offering money, in order for it to be spent more quickly.

**3.3. Administrative Pay Scale Review** Discussion/Action(20min)

Review of current and proposed salary scales. This is not for this year as we have already agreed to our current salaries at the board meeting. Note, if you review the current Director and Assistant Director they are based on the number of contract days in a school year. These numbers can go down to 190 and up to 240. So for example when the Executive Director's salary was cut this year, we reduced the number of days that they worked. This reduces the salary. For the Facility/Safety Food Manager position the salary is based on regular step increases. So in 2023 we increased the number of months that the Facility Manager works from 11 months to 12 as we realized that the school over the summer month of July, needed care that it was not getting with this position not in a contract to work. The numbers on the proposed salary schedule for all three positions are based on a 3% increase the first year then a 2% increase every year thereafter. The original salary schedule for all three positions was based on a 3% raise every year 1-6. This is the reason for the discrepancies in years 5-8 on all three positions. Susan does not believe this will impact the current Assistant Director's salary or the Facility Manager's salary. Meaning they would not receive a decrease in pay if this proposal were passed. The only position that this new proposed pay scale will impact negatively would be the current Executive Director and she is willing to accept that. The committee members ask the administration to review these two administrative/positions and one Management position to confirm this information is accurate by the next meeting.

Kate McDonald recalls from her time on the finance committee the following; Both of the proposals were looked at last year and put into effect. What is remembered is that the administrative pay scale seems to be the one we look at last. We were looking at budget cuts the last time this finally came around for discussion. The finance committee at that time asked for a review of the administrative pay scales with district comparisons as retention, competitive wages and sustainability were a concern. We had already addressed Certificated and Classified pay scales but never got to administrative pay reviews and so it seems as if this is still an item that needs to be addressed. The Finance Committee wonders what the increase would look like in our budget for next

school year and they ask for this information to be available by the next meeting. There are multiple other concerns expressed that include the 130K deficit that was just discussed for next school year. We are also trying to build a new school. We did deep cuts and many employees were not rehired due to budget restrictions coming into this school year. Sustainability was discussed. Another concern is there is currently a minimum wage increase proposed on the November ballot, Proposition 32. The committee is wondering how this will also impact the budget should this proposal pass. This would mean minimum wage will go to \$17 per hour on Nov 6 2025 then Jan 2026 it will go to \$18 per hour. They committee would like to look at how this will impact our current budget should this proposition 32 measure pass. In light of everything that is going on presently, building a new school, potential budget reductions etc. The committee discusses recommending this to the board to make this decision after the information is gathered and reviewed. There is also concern with the current proposal as there are a couple of years where there is a decrease in pay in comparison to the current approved pay scale. Have the job requirements changed and if not this does not seem like an appropriate proposal. Today the job pays this amount but tomorrow it pays less? More information is needed. The committee asks for the overall budget impact should the increase go into effect in 2025-26. They would also like to see a longevity plan for beyond 8 years.

**3.4. Classroom Accounts Balances Review (Q2) Discussion (10min)**  
Classroom accounts are reviewed and discussed.

**3.5. Approval of Grant Application Discussion/Action(10 min)**  
We applied for an Equipment Assistance Grant today for 4K. The deadline to apply was today. We are hoping to use these funds to purchase a very much needed freezer for our lunch program. We do have money set aside that we could use from Measure K but I was asked to apply for this grant so we can reserve Measure K funds for the new building project. The freezer cost is estimated around \$3,800. Motion to approve the grant application Michelle Greene. Elizabeth Nail seconded the motion.

➤ Vote.

Name	Yes	No	Abstain	Absent
Ryan Sanders	x			
Susan Domenighini	x			
Kate McDonald	x			
Elizabeth Nail	x			
Michelle Greene	x			

➤ Vote passes.

**4. NEXT MEETING - Tuesday November 12, 2024**

**5. ADJOURNMENT 6:15pm**

Minutes Taken By: Maggie Buckley

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_



# Business Checking – XXXXX0889

## Search transactions

Activity: Date range; Start date: Oct 01, 2024; End date: Oct 31, 2024; Type: Debits

## Transactions

Pending  Posted

Date ▼	Description ◊	Debit ◊	Credit ◊	Balance
Oct 31, 2024	<u>Check 12357</u>	314.63		
Oct 30, 2024	<u>Check 12353</u>	64.00		
Oct 30, 2024	ACH Payment CALPERS 3100	23,852.31		
Oct 30, 2024	ACH Payment CALPERS 3100	4,384.78		
Oct 30, 2024	ACH Payment CALPERS 1900	200.00		
Oct 29, 2024	<u>Check 12343</u>	3,264.94		
Oct 29, 2024	<u>Check 12360</u>	1,266.76		
Oct 29, 2024	<u>Check 12361</u>	912.50		
Oct 29, 2024	<u>Check 12358</u>	876.06		
Oct 29, 2024	<u>Check 12355</u>	276.23		
Oct 29, 2024	<u>Check 12359</u>	46.75		
Oct 29, 2024	ACH Payment BLUE OAK CHARTER EE DIR DEP	174.49		
Oct 29, 2024	ACH Payment INOVA PAYROLL OF TAX COL	8.10		
Oct 25, 2024	ACH Payment BENEFIT RESOURCE BRI XFER	585.00		
Oct 25, 2024	<i>FSA</i> ACH Payment ASSET FINANCE ACH1025	162.38		
Oct 24, 2024	<i>Copper Lease agreement</i> ACH Payment BLUE OAK CHARTER EE DIR DEP	114,801.72		
Oct 24, 2024	ACH Payment INOVA PAYROLL OF TAX COL	28,837.92		

Oct 21, 2024	<u>Check 50014</u>	50.00
Oct 18, 2024	<u>Check 12342</u>	6,178.95
Oct 18, 2024	<u>Check 12346</u>	750.00
Oct 16, 2024	<u>Check 12345</u>	966.49
Oct 16, 2024	<u>Check 12349</u>	938.78
Oct 16, 2024	<u>Check 12341</u>	318.15
Oct 16, 2024	<u>Check 12348</u>	41.56
Oct 16, 2024	ACH Payment BENEFIT RESOURCE BRI XFER <i>FSA</i>	408.00
Oct 15, 2024	<u>Check 12344</u>	1,050.00
Oct 15, 2024	<u>Check 12350</u>	1,000.12
Oct 15, 2024	<u>Check 12335</u>	592.79
Oct 15, 2024	ACH Payment ASSET FINANCE ACH1015 <i>Copier Lease agreement</i>	324.75
Oct 11, 2024	<u>Check 12337</u>	450.00
Oct 11, 2024	<u>Check 12321</u>	81.08
Oct 11, 2024	ACH Payment BENEFIT RESOURCE BRI XFER <i>FSA</i>	160.00
Oct 10, 2024	<u>Check 12340</u>	7,508.00
Oct 10, 2024	<u>Check 12338</u>	37.75
Oct 09, 2024	<u>Check 12336</u>	1,417.50
Oct 09, 2024	<u>Check 12339</u>	1,071.66
Oct 09, 2024	ACH Payment BLUE OAK CHARTER EE DIR DEP	29,319.15
Oct 09, 2024	ACH Payment INOVA PAYROLL OF TAX COL	8,247.00
Oct 08, 2024	<u>Check 12317</u>	5,816.70
Oct 08, 2024	<u>Check 12327</u>	225.99
Oct 07, 2024	<u>Check 12334</u>	960.00

Oct 07, 2024	ACH Payment AMEX EPAYMENT ACH PMT <i>School CC</i>	4,949.38
Oct 07, 2024	ACH Payment EMPLOYMENT DEVEL EDD EFTPMT	63.45
Oct 04, 2024	<u>Check 12318</u>	11,478.00
Oct 04, 2024	<u>Check 12260</u>	389.69
Oct 04, 2024	<u>Check 50013</u>	50.00
Oct 04, 2024	<u>Check 12316</u>	37.09
Oct 04, 2024	<u>Check 12324</u>	32.14
Oct 03, 2024	<u>Check 12330</u>	13,758.96
Oct 03, 2024	<u>Check 12308</u>	3,000.00
Oct 03, 2024	<u>Check 12332</u>	1,207.44
Oct 03, 2024	<u>Check 12319</u>	696.60
Oct 03, 2024	<u>Check 12331</u>	338.58
Oct 02, 2024	<u>Check 12329</u>	456.72
Oct 02, 2024	<u>Check 12323</u>	332.82
Oct 02, 2024	<u>Check 12325</u>	75.00
Oct 02, 2024	<u>Check 12286</u>	62.68
Oct 01, 2024	<u>Check 12328</u>	55,670.00
Oct 01, 2024	<u>Check 12333</u>	2,531.37
Oct 01, 2024	<u>Check 12326</u>	869.00
Oct 01, 2024	<u>Check 12320</u>	270.70
Oct 01, 2024	ACH Payment CALPERS 3100	9,734.58
Oct 01, 2024	ACH Payment CALPERS 3100	3,358.64
Oct 01, 2024	ACH Payment CALPERS 3100	2,290.15
Oct 01, 2024	ACH Payment CALPERS 1900	350.00

Oct 01, 2024	ACH Payment ASSET FINANCE ACH1001 <i>Copier Lease agreement</i>	261.97
Oct 01, 2024	ACH Payment CALPERS 1900	200.00
Oct 01, 2024	ACH Payment T-MOBILE PCS SVC 800-937-8997 <i>School cell phone</i>	55.98



**Blue Business<sup>SM</sup> Plus Credit Card**  
 BLUE OAK CHARTER SCH  
 SUSAN DOMENIGHINI  
 Closing Date 10/18/24 Next Closing Date 11/18/24  
 Account Ending 8-42008

p. 1/7

**Customer Care:** 1-800-521-6121  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$1,771.22</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>11/13/24</b>

**Membership Rewards<sup>®</sup> Points**  
 Available and Pending as of 09/30/24  
**153,087**  
 For up to date point balance and full program details, visit [membershipewards.com](http://membershipewards.com)

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/13/24, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	7 years	\$3,231
\$68	3 years	\$2,439 (Savings = \$792)

**Account Summary**

Previous Balance	\$4,956.95
Payments/Credits	-\$4,956.95
New Charges	+\$1,771.22
Fees	+\$0.00
Interest Charged	+\$0.00

  

<b>New Balance</b>	<b>\$1,771.22</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

  

Credit Limit	\$25,000.00
Available Credit	\$23,228.78

Days in Billing Period: 30

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/business](http://americanexpress.com/business)

**Pay by Phone**  
1-800-472-9297

**Account Ending 8-42008**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

SUSAN DOMENIGHINI  
 BLUE OAK CHARTER SCH  
 BLUE OAK CHARTER SCH  
 450 W EAST AVE  
 CHICO CA 95926

Payment Due Date	<b>11/13/24</b>
New Balance	<b>\$1,771.22</b>
Minimum Payment Due	<b>\$35.00</b>

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS  
 PO BOX 60189  
 CITY OF INDUSTRY CA 91716-0189

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349993059480190 000177122000003500 15 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a

particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** 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.

#### **Billing Dispute Procedures**

##### **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: American Express, PO Box 981535, El Paso TX 79998-1535

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:* 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



# Blue Business<sup>SM</sup> Plus Credit Card

BLUE OAK CHARTER SCH  
SUSAN DOMENIGHINI  
Closing Date 10/18/24

Account Ending 8-42008



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

1-800-521-6121  
1-623-492-7719  
1-800-CASH-NOW  
1-800-521-6121



Website: americanexpress.com

**Customer Care & Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 60189  
CITY OF INDUSTRY  
CA  
91716-0189

### Hearing Impaired

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and 1-800-521-6121

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$4,949.38
<b>Credits</b>	-\$7.57
<b>Total Payments and Credits</b>	<b>-\$4,956.95</b>

### Detail

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
10/04/24*	ONLINE PAYMENT - THANK YOU	-\$4,949.38
<b>Credits</b>		<b>Amount</b>
10/01/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$7.57

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$1,771.22</b>

### Detail



**SUSAN DOMENIGHINI**  
Card Ending 8-42008

			Amount
09/18/24	STAPLES.COM Staples Inc ORD 6943560577 ;REQ SUSAN DOMENIGHI IT1 UPLOAD YOUR;UPI 89.9900;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1	800-333-3330 <i>4302</i>	MA \$97.41
09/19/24	LOWES.COM 800-445-6937	1-800-445-6937	NC <i>5610-</i> \$92.47
09/19/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA <i>4310-</i> \$25.76
09/20/24	DATA AXLE - LMS 8668720053 software supply	BELLEVUE	NE <i>5901-</i> \$430.00
09/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA <i>4302-</i> \$99.87
09/27/24	STAMPS.COM 0538484001 95926	855-889-7867	CA <i>5a01-</i> \$19.99

**Detail Continued**

					Amount
09/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	5102-	\$26.20
09/29/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	4310-	\$30.18
09/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	4302-	\$57.33
10/01/24	JACKRABBIT BILLING EDUCATIONAL SERVICE	HUNTERSVILLE	NC	2600	\$89.00
10/03/24	BUILDASIGN 600508444 95926	AUSTIN	TX	4310-	\$32.14
10/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	5102-	\$64.54
10/08/24	ZOOM.US 888-799-9666 +18887999666	SAN JOSE	CA	5900-	\$10.00
10/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	4302-	\$34.10
10/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	4302-	\$11.58
10/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	4302-	\$409.97
10/10/24	BLT*123INKJETS 07-000145017 95926 COMPATIBLE BROTHER TN760 H	NEWARK	DE	4310-	\$129.90
10/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$43.29
10/15/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	2600-	\$67.49

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

		Amount
<b>Total Interest Charged for this Period</b>		<b>\$0.00</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

		Amount
Total Fees in 2024		\$39.00
Total Interest in 2024		\$198.12





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BLUE OAK CHARTER SCH  
SUSAN DOMENIGHINI  
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p. 5/7

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### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	29.99% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate







## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, 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.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

### Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

### Update to your Membership Rewards® Program Benefit

**Effective September 10, 2024**, a purchase can only earn up to one 2X bonus. Purchases eligible for the [amextravel.com](http://amextravel.com) 2X bonus will not be eligible to also earn 2X as part of your first \$50,000 in purchases per calendar year. For instance, if you make a single eligible purchase of \$1,000 at [amextravel.com](http://amextravel.com) and it is within your first \$50,000 in purchases, you will receive a total of 2,000 points, or 2X points per dollar. Purchases eligible for the [amextravel.com](http://amextravel.com) 2X bonus will not count toward your first \$50,000.

### Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](http://americanexpress.com/mrupdates).