

**CHURCHILL LIBRARY ASSOCIATION
CHURCHILL COUNTY, NEVADA
553 S. MAINE STREET
Fallon, Nevada 89406
(775) 423-7581
Email cthorsen@churchillcountylibrary.org**

******NOTICE OF PUBLIC MEETING******

PLEASE POST

PLACE OF MEETING: Churchill County Library, Annex 507 South Maine Street Fallon, NV 89406, Rear Entrance.

DATE AND TIME: Monday, December 23, 2024 at 4:15p.m.

TYPE OF MEETING: Regularly scheduled meeting of the Churchill Library Association

Notes

- I. These meetings are subject to the provisions of the Nevada Open Meeting Law (NRS Chapter 241. Except as otherwise provided for by law, these meetings are open and public.**
- II. Action will be taken on all Agenda items, unless otherwise noted.**
- III. The agenda is a tentative schedule. The Churchill Library Association may act upon Agenda items a different order than is stated in this notice-so as to affect the people's business in the most efficient manner possible.**
- IV. In the interest of time, the Churchill Library Association reserves the right to impose uniform time limits of 3 minutes upon matters devoted to public comment.**
- V. Any statement made by a member of the Churchill Library Association during the public meeting is absolutely privileged.**
- VI. All persons participating in the meeting, by any means, are put on notice that all meetings are recorded.**

AGENDA

- 1. Call to order**
- 2. Pledge of Allegiance**
- 3. Public Comment**
- 4. Roll call of members**
- 5. Verification of the posting of the agenda**
- 6. Consideration and possible action re: approval of agenda as submitted or revised.**
- 7. Consideration and for possible action re: approval of minutes of the meeting held on October 28, 2024 and November 25, 2024**
- 8. Churchill Library Association Member Report**

9. Library Director's Report

Set date and time of regular/special Churchill Library Association Meeting: Next meeting is scheduled for Monday, January 27, 2025 at 4:15 pm Churchill County Library Annex, 507 South Maine Street Fallon, NV 89406, Rear Entrance.

OLD BUSINESS

- 1. Consideration and possible action re:**
- 2. Fundraising**
 - a. Books, Bites and Beverages
 - b. Annual Donation Letter
 - c. Any other Fundraising ideas

NEW BUSINESS.

- 1. Consideration and possible action re:** Action to approve the monthly financial report
- 2. Consideration and possible action re:** Revise Bylaws
- 3. Consideration and possible action: re:** CLA Flier
- 4. Consideration and possible action: re:** Books for Babies onesies

Public Comment

Adjournment.

AFFIDAVIT OF POSTING

State of Nevada)
 : ss
County of Churchill)

Cady Godfrey, an employee of Churchill County Nevada, being duly sworn, says: That on the 22nd day of October, 2024 AD, she posted a notice, of which the above is a copy, at Churchill County Administration 155 N. Taylor, Fallon, NV; Fallon City Hall 55 W. Williams Ave. Fallon, NV; Churchill County Library 553 S. Maine Street Fallon, NV; and the Churchill County Library Website www.churchillcountylibrary.org.

Cathy Thowser

State of Nevada)
 : ss
County of Churchill)

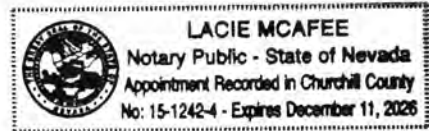
On the 22nd day of October, 2024 AD before a Notary Public, personally appeared Cady Godfrey known to me to be the person described in and who executed the foregoing instrument. In witness whereof, I have hereunto set my hand and affixed by official seal this 22nd day of October, 2024 AD.

Lacie McAfee

Endnotes:

Disclosures:

Churchill County is an equal opportunity provider and employer.



Accommodations:

Churchill County Library will make all reasonable efforts to assist and accommodate physically handicapped person desiring to attend. Persons who are disabled and require special assistance may contact the Churchill County Library Director, in writing at 553 S. Maine St., Fallon, Nevada 89406, or by calling (775) 423-7581 or the TDD Nevada relay number 711.

Procedures:

- The public meetings may be conducted according to the rules of parliamentary procedure.
- Persons providing public comment will be asked to state their names for the record.
- The Churchill Library Association reserves the right to restrict participation by persons in the public meeting where the conduct of such persons is willfully disruptive to the people’s business.
- All supporting materials for this agenda are available by requesting a copy from the Library Director at 775-423-7581 prior to the meeting. During the meeting, there will be one copy available for public inspection. Additional copies are available by making the request from the Library Director. You are entitled to one copy of the supporting materials free of charge.
- In accordance with Federal law and U.S. Department of Agriculture policy, Churchill County is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability, (not all prohibited bases apply to all programs). To file a complaint of discrimination, write USDA, Director, Office of Equal Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call ((800)795-3972 (voice) or (202)720-6382 (TDD).

Verification of the posting of the Churchill Library Association meeting on Thursday, October 28, 2024, at the Churchill County Library, 553 South Maine Street Fallon, NV 89406

Posted on: October 22, 2024

Churchill County Administration, 155 N. Taylor, Fallon, NV

By: **Time:**

Fallon City Hall, 55 W. Williams Ave., Fallon, NV

By: **Time:**

Churchill County Library, 553 S. Maine Street, Fallon, NV

By: **Time:**

Churchill County Library Website: <https://churchillcountylibrary.org/support/association/>

By: **Time:**

CHURCHILL LIBRARY ASSOCIATION MEETING MINUTES

November 25, 2024

CALL TO ORDER

The monthly meeting of the CLA was called to order by President Zip Upham at 4:15 P.M. on November 25, 2024, at the CC Library Annex, 507 S. Maine Street, Fallon, Nevada

ROLL CALL

Directors present were Zip Upham, Terry Mackedon, Jo Pettreruti, and Library Director Cathy Thorsen

VERIFICATION OF THE POSTING OF THE AGENDA

Agenda was posted by Cathy Thorsen

APPROVAL and ADOPTION of AGENDA as SUBMITTED or REVISED

Terry Mackedon moved that the agenda be approved as submitted; Jo Petterutti seconded the motion and it was carried.

APPROVAL OF THE MINUTES

This action was tabled as the minutes from the October 28th meeting are MIA.

CLA MEMBER REPORT

Zip spoke with attorney Sean Rowe regarding the need for legal representation for the CLA. Sean suggestion checking into the possibility of needing or getting directors' insurance. It was also recommended that the CLA bylaws be checked and possibly amended. At this time Sean did not feel that legal representation was needed.

LIBRARY DIRECTORS REPORT

Cathy reported that since November 4th the library is now open for 53 hours a week. There is an opening for a 25 hours a week assistant . Once this position is filled the library will be fully staffed. The adult book club has restarted and will do free gift wrapping on December 14.

DATE AND TIME of REGULARLY SCHEDULED CLA MEETING

The next meeting is scheduled for Monday, December 23, 2024, at 4:15 at the Libray Annex , 507 S. Maine Street, Fallon, Nevada

OLD BUSINESS

1. Consideration and possible action re: fundraising

Zip wrote a letter for the annual fundraising drive. With a few revisions the letters will be printed, placed in envelopes and stamped by Jeff's . Terry Mackedon moved that we approve up to \$200 to cover these costs. Jo Petreruti seconded the motion and it passed.

2. Discussion regarding hiring legal counsel

It was decided that we need to possibly amend /add to our bylaws
Cathy will look into what the county would do with the CLA money were it to be dissolved.
At this time we will not retain legal counsel.

NEW BUSINESS

1. Consideration and possible action re: Approval of monthly financial report
This action was tabled pending updated statements

The meeting was adjourned at 5:21 P.M.

Respectfully Submitted, Teresa Mackedon, Acting Secretary

CHURCHILL LIBRARY ASSOCIATION
553 S MAINE ST
FALLON NV 89406-3306

Portfolio Summary

Total Portfolio Value	
\$199,025.21	
1 Month Ago	\$174,172.19
1 Year Ago	\$143,295.91
3 Years Ago	\$120,346.58
5 Years Ago	\$55,903.13

Season's greetings

This holiday season, we want to thank you for your business and extend our wishes for a wonderful holiday. May you enjoy health and prosperity throughout the new year. Happy holidays!

Year-end moves for your financial strategy

The markets have seen their share of ups and downs this year. One lesson from 2024 is that it's important to focus on what you can control. Visit edwardjones.com/us-en/market-news-insights/guidance-perspective/year-end-checklist-ejp for year-end actions you can discuss with your financial advisor and tax professional.

Overview of Accounts

Accounts	Account Holder	Account Number	Value 1 Year Ago	Current Value
Corporate Account Advisory Solutions Fund Model	Churchill Library Association	844-16061-1-1	\$142,799.61	\$198,126.59
Corporate Account Select	Churchill Library Association	844-16062-1-0	\$496.30	\$898.62
Total Accounts			\$143,295.91	\$199,025.21

Although account information is provided on this page, it does not guarantee an actual statement was produced. Refer to your account statement for the exact registration and more specific details regarding each account.

Important disclosures; such as Statement of Financial Condition, Conditions that Govern Your Account, Account Safety, Errors, Complaints, Withholding, Free Credit Balance, Fair Market Value or Terminology; relating to your account(s) are available on the last page of this package or at www.edwardjones.com/statementdisclosures.

Churchill Library Association

A gift that keeps giving

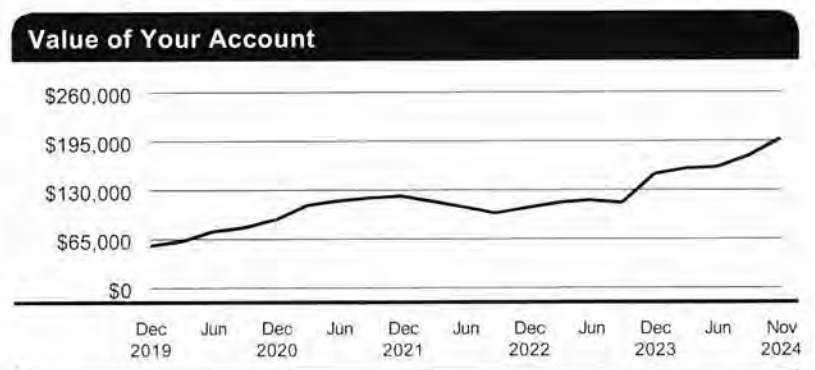
Giftng an investment - such as a stock or bond - to a family member or an organization is a wonderful way to show your appreciation. By strategically planning your gifts, you can maximize the benefits for yourself and your recipient. To learn more, contact your financial advisor. (Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.)

Corporate - Advisory Solutions Fund Model

Portfolio Objective - Account: Balanced Toward Growth

For more information about the Advisory Solutions program go to www.edwardjones.com/advisorybrochures.

Account Value	
\$198,126.59	
1 Month Ago	\$173,066.97
1 Year Ago	\$142,799.61
3 Years Ago	\$119,615.21
5 Years Ago	\$55,419.33



Value Summary		
	This Period	This Year
Beginning Value	\$173,066.97	\$150,725.69
Assets Added to Account	20,000.00	25,000.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	0.00	0.00
Change In Value	5,059.62	22,400.90
Ending Value	\$198,126.59	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

Rate of Return					
Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized
	1.66%	14.54%	20.30%	5.84%	8.43%

Performance Benchmarks

Rate of Return (continued)

Large US Cap Equities (S & P 500)	4.91%	28.07%	34.44%	10.72%	15.75%
International Equities (MSCI EAFE)	-5.95%	6.75%	12.54%	4.31%	6.39%
Taxable Fixed Income (Bloomberg Aggregate)	-1.45%	2.94%	6.49%	-1.86%	-0.01%

Your Personal Rate of Return: Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

Performance Benchmarks: Your Personal Rate of Return should be compared to the return necessary to achieve your financial goals. However, we understand many investors would like to compare their Personal Rate of Return to market indexes. Keep in mind this may not be an accurate comparison, as your Personal Rate of Return incorporates the timing of your specific additions and withdrawals and your specific investment mix, while published returns of market indexes do not.

These market indexes are used as a general measure of market performance for several major asset classes. Market indexes assume reinvestment of all distributions and do not take into account brokerage fees, taxes or investment management fees.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Rate of Return information on account statements uses the dollar-weighted calculation. Time-weighted Rate of Return numbers for Advisory Solutions Fund and UMA accounts can be found on your Quarterly Performance Report through Online Account Access. If you are not an Online Access user, visit edwardjones.com/access to sign up.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit edwardjones.com/performance.

Rate of Return Indexes Definitions

S&P 500 Index: A broad-based measurement of changes in stock market conditions based on the average performance of 500 widely held common stocks. While many of the stocks are among the largest, this index also includes many relatively small companies. It is a float adjusted capitalization-weighted index (stock price times number of publicly available shares outstanding), calculated on a total return basis with dividends reinvested.

MSCI EAFE Index: A market weighted index maintained by Morgan Stanley Capital International composed of foreign stocks from developed markets (excluding the U.S. and Canada).

Bloomberg Aggregate Bond Index: Measures the performance of government, mortgage-backed, asset-backed and corporate securities with at least one year to maturity.

Asset Details (as of Nov 29, 2024)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market 3.99%*	\$0.06	\$82.91	-\$82.96	\$0.01

* The average yield on the money market fund for the past seven days.

Asset Details (continued)

Exchange Traded & Closed End Funds	Price	Quantity	Value	Rate of Return*
Ish Cr TI US BD	99.20	198	19,641.60	0.67%
Vng Em Mkt Gv BD	65.25	61	3,980.25	6.40%
Vng FTSE Dev Mkt	50.30	153	7,695.90	10.08%
Vng Growth Index	409.13	40	16,365.20	20.83%
Vng Value Index	181.87	79	14,367.73	13.15%
Vng Large Cap	277.34	14	3,882.76	19.29%
Vng Sml Cap Idx	260.51	15	3,907.65	12.75%
Vng Mid Cap Indx	284.63	29	8,254.27	29.24%
Vng S&P 500	553.45	18	9,962.10	18.01%
Mutual Funds	Price	Quantity	Value	Rate of Return*
American Capital World Bond F3	16.18	239.809	3,880.11	5.80%
Bridge Builder Core Plus Bond	8.85	3,095.173	27,392.28	0.91%
Bridge Builder INTL Equity	13.40	995.582	13,340.80	9.01%
Bridge Builder Large Growth	27.73	501.162	13,897.22	17.47%
Bridge Builder Large Value	19.37	724.729	14,038.00	14.54%
Bridge Builder Small/Mid Grw	17.34	487.493	8,453.13	12.88%
Bridge Builder Small/Mid Value	16.57	500.863	8,299.30	13.42%
Delaware Emerging Markets R6	21.00	351.478	7,381.04	1.19%
Dfa Emerging Markets Value I	31.05	54.32	1,686.64	-2.72%
Dfa INTL Small Company I	20.19	191.197	3,860.27	1.06%
Goldman Fs Government I	1.00	2,599.22	2,599.22	2.53%
TRP Emerging Markets Bond I	9.31	376.055	3,501.07	0.79%
TRP High Yield I	5.97	291.464	1,740.04	4.06%
Total Account Value			\$198,126.59	

Asset Details (continued)

*Your Rate of Return for each individual asset above is as of November 29, 2024. Returns greater than 12 months are annualized.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

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Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$91.71
Long Term (held over 1 year)	697.00
Total	\$788.71

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
10/30	Sell Invesco INTL Sm-Mid Company R6 @ 42.69 as of 10/29/24	-36.507	\$1,558.48
10/30	Sell Tcw Emerg Mkts Income Plan P @ 6.62 as of 10/29/24	-492.216	3,258.47
10/30	Sell Vng Large Cap @ 266.63	-7	1,866.41
10/30	Sell Vng FTSE Dev Mkt @ 50.66	-26	1,317.16
10/30	Buy Goldman Fs Government I @ 1.00	13.89	-13.89
10/30	Buy Dfa Emerging Markets Value I @ 31.92	5.495	-175.40
10/30	Buy Dfa Emerging Markets Value I @ 31.92 as of 10/29/24	48.825	-1,558.48
10/30	Buy TRP Emerging Markets Bond I @ 9.24	23.284	-215.14
10/30	Buy TRP Emerging Markets Bond I @ 9.24 as of 10/29/24	352.648	-3,258.47
10/30	Buy Vng Growth Index @ 393.98	3	-1,181.94
10/30	Buy Vng Mid Cap Indx @ 266.20	6	-1,597.20
10/31	Check Received Business Ck#1210 Churchill Library Association		20,000.00
11/01	Sell Goldman Fs Government I @ 1.00	-18.44	18.44
11/01	Dividend on Goldman Fs Government I on 2,588.66 Shares at Daily Accrual Rate		10.56
11/01	Reinvestment into Goldman Fs Government I @ 1.00	10.56	-10.56
11/01	Dividend on Bridge Builder Core Plus Bond on 3,083.476 Shares at Daily Accrual Rate		102.70

Investment and Other Activity by Date (continued)

Date	Description	Quantity	Amount
11/01	Reinvestment into Bridge Builder Core Plus Bond @ 8.78	11.697	-102.70
11/01	Dividend on TRP High Yield I on 275.96 Shares at Daily Accrual Rate		9.27
11/01	Reinvestment into TRP High Yield I @ 5.94	1.561	-9.27
11/01	Dividend on TRP Emerging Markets Bond I on 375.932 Shares at Daily Accrual Rate		1.14
11/01	Reinvestment into TRP Emerging Markets Bond I @ 9.24	0.123	-1.14
11/01	Buy Bridge Builder Large Value @ 18.40	65.128	-1,198.36
11/01	Buy Bridge Builder Large Growth @ 26.30	56.584	-1,488.15
11/01	Buy Bridge Builder Small/Mid Value @ 15.27	43.57	-665.31
11/01	Buy Bridge Builder Small/Mid Grw @ 15.66	47.211	-739.32
11/01	Buy Bridge Builder Core Plus Bond @ 8.78	372.726	-3,272.53
11/01	Buy Bridge Builder INTL Equity @ 13.39	136.246	-1,824.33
11/01	Buy American Capital World Bond F3 @ 16.16	41.686	-673.64
11/01	Buy Dfa INTL Small Company I @ 20.15	28.855	-581.43
11/01	Buy Delaware Emerging Markets R6 @ 21.79	29.447	-641.66
11/01	Buy Ish Cr TI US BD @ 98.1956	26	-2,553.09
11/01	Buy Vng Growth Index @ 384.4445	5	-1,922.22
11/01	Buy Vng Mid Cap Indx @ 263.3766	3	-790.13
11/01	Buy Vng Value Index @ 172.54	9	-1,552.86
11/01	Buy Vng FTSE Dev Mkt @ 49.766	19	-945.55
11/01	Buy Vng S&P 500 @ 524.4618	1	-524.46
11/01	Buy Vng Em Mkt Gv BD @ 64.54	10	-645.40
11/05	Dividend on Vng Em Mkt Gv BD on 61 Shares @ 0.352		21.47
11/06	Dividend on Ish Cr TI US BD on 198 Shares @ 0.310262		61.43
11/08	Close Out Redemption Dividend on Money Market		0.01
11/08	Buy TRP High Yield I @ 5.95	13.943	-82.96

Money Market Detail by Date

Beginning Balance on Oct 26					\$0.06
Date	Transaction	Description	Deposits	Withdrawals	Balance
11/05	Deposit		21.47		\$21.53
11/06	Deposit		61.43		\$82.96
11/08	Withdrawal			-82.96	\$0.00
11/12	Deposit		0.01		\$0.01
Total			\$82.91	-\$82.96	
Ending Balance on Nov 29					\$0.01

Your Relationship and Mailing Group(s)

Relationship Group - You've directed us to share information about these accounts with the individual(s) listed below. This means information about your financial accounts, goals and objectives may be shared with and accessible by each owner, authorized party, and any other individual in the Relationship Group, including through Edward Jones Online Access and Edward Jones reports.

Without any additional notification to you, the individual(s) below will also be able to share any information available to the Relationship Group with people outside your Relationship Group through Edward Jones Online Access, or by contacting the Edward Jones branch responsible for your accounts. You may revoke this direction at any time, but until such revocation, we'll share information as directed by any member of the Relationship Group.

Individuals in this Relationship Group

First Name	Last Name
James	Upham
Churchill Library Association	

Mailing Group - You have also asked us to combine certain information about the accounts listed below into the mailing group(s) below for delivery purposes. Information for accounts within the same mailing group may be included in one envelope and mailed to the mailing group address. We may still send certain information directly to the account owners, as we believe appropriate.

Account Number	Account Owner(s)	Account Type	Mailing Group Address
XXX-XX061-1-1	Churchill Library Association	Corporate Account Advisory Solutions Fund Model	CHURCHILL LIBRARY ASSOCIATION 553 S MAINE ST FALLON NV 89406-3306
XXX-XX062-1-0	Churchill Library Association	Corporate Account Select	

For more information on this relationship or mailing group(s), please visit www.edwardjones.com/disclosures. If you wish to make changes to either the relationship(s) or mailing group(s), please contact your financial advisor.

For more information about the Advisory Solutions program, see the applicable program brochure at www.edwardjones.com/advisorybrochures.

Churchill Library Association

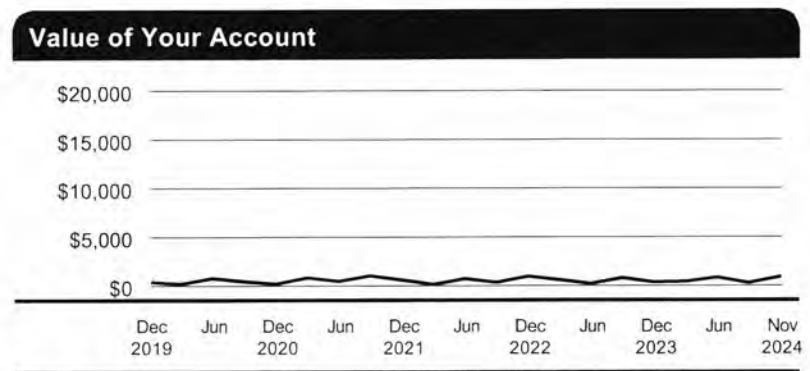
Consider a family meeting

If something were to happen to you, would your family know how to carry out your wishes? While you're together this holiday season, even if it's a virtual gathering, consider sharing your wishes with those you love. Your financial advisor would be happy to chat with all of you and help facilitate the conversation. Call to schedule an appointment.

Corporate - Select

Portfolio Objective - Account: Preservation of Principal

Account Value	
\$898.62	
1 Month Ago	\$1,105.22
1 Year Ago	\$496.30
3 Years Ago	\$731.37
5 Years Ago	\$483.80



Value Summary		
	This Period	This Year
Beginning Value	\$1,105.22	\$351.17
Assets Added to Account	0.00	2,625.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	-207.22	-2,081.04
Change In Value	0.62	3.49
Ending Value	\$898.62	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

Rate of Return					
Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized
	-33.49%	-95.00%	-96.26%	—	—

Rate of Return (continued)

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The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan.1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

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Asset Details (as of Nov 29, 2024)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

				Balance
Cash				\$898.62
Total Account Value			\$898.62	

*Your Rate of Return for each individual asset above is not available.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

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Investment and Other Activity by Date

Date	Description	Quantity	Amount
11/08	Program & Platform Fees for Acct 844-16061		-\$207.23
11/21	Interest at the Rate of 0.650% from 10-21-24 to 11-20-24		0.62
11/26	Fee Offset Advisory Acct 8441606111		0.01

Your Relationship and Mailing Group(s)

Relationship Group - You've directed us to share information about these accounts with the individual(s) listed below. This means information about your financial accounts, goals and objectives may be shared with and accessible by each owner, authorized party, and any other individual in the Relationship Group, including through Edward Jones Online Access and Edward Jones reports.

Without any additional notification to you, the individual(s) below will also be able to share any information available to the Relationship Group with people outside your Relationship Group through Edward Jones Online Access, or by contacting the Edward Jones branch responsible for your accounts. You may revoke this direction at any time, but until such revocation, we'll share information as directed by any member of the Relationship Group.

Individuals in this Relationship Group

First Name	Last Name
James	Upham
Churchill Library Association	

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About Edward Jones

Edward D. Jones & Co., L.P., is dually registered with the Securities and Exchange Commission (SEC) as a broker-dealer and an investment adviser. Edward Jones is also a member of Financial Industry Regulatory Authority (FINRA).

Statement of Financial Condition — Edward Jones' Statement of Financial Condition is available at edwardjones.com/about/financial-reports.html, your local office or by mail upon written request.

About Your Account

Account Information — Your account agreement(s) contain the conditions that govern your account. Contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

Account Accuracy — If you believe there are errors on your account, promptly notify your financial advisor or Client Relations. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), re-confirm any oral communication by sending us a letter within 30 days. If you think there is an error with, or you have a question about, your electronic transfers, contact Client Relations.

Complaints about Your Account — If you have a complaint, call Client Relations or send a letter to Edward Jones, Attn: Complaints Investigations, 12555 Manchester Rd, St. Louis, MO 63131 or send an email to complaints@edwardjones.com

Pricing — For the most current prices of your investments, contact your financial advisor or visit Online Access. While we believe our pricing information is reliable, some information is provided by third parties and we cannot guarantee its accuracy.

Systematic and Money Market Transactions — Additional transaction details may be available upon written request to Edward Jones, Attn: Trade Operations Dept.

Fair Market Value for Individual Retirement Accounts — Your account's fair market value as of Dec. 31 will be reported to the Internal Revenue Service (IRS) as required by law.

Withholding on Distributions or Withdrawals — Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans, unless you elect not to have withholding apply by completing the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by completing and returning a new form. If you elect not to have withholding or do not have enough income tax withheld from your distributions, or if payments of estimated taxes are not sufficient, you may be responsible for payments of estimated taxes and/or incur penalties as a result. State withholding, if applicable, is subject to the state's withholding requirements.

Fees and Charges — The "Fees and Charges" amount shown in your Value Summary includes the following:








- Account fees (e.g., advisory program asset-based fees and retirement account fees);
- Fees and charges for services (e.g., check reorders and wire transfers); and
- Margin loan interest

This amount does not include transaction-based fees and charges on the purchase or sale of a security or other product (e.g., systematic investing fees, commissions, sales charges, and markups/ markdowns). These fees and charges are shown in the activity section(s) of your statement or on your trade confirmations. For more information, contact your financial advisor.

Rights to Your Money Market Fund, Bank Deposit and Free Credit Balances — The uninvested cash in your account ("Free Credit Balance") is payable on demand. You may instruct us to liquidate your Insured Bank Deposit or Money Market fund balance(s). We will disburse the proceeds to you or place them in your accounts. Your instructions must be made during normal business hours and are subject to the terms and conditions of the account agreement(s).

To learn more about fees and costs, revenue sharing, and the compensation received by Edward Jones and your financial advisor, please talk with your financial advisor or visit edwardjones.com/disclosures.

CONTACT INFORMATION

Client Relations		Online Access	Other Contacts
 Toll Free Phone 800-441-2357	For hours, visit edwardjones.com	 edwardjones.com/access	 Edward Jones Personal MasterCard® 866-874-6711
 201 Progress Parkway Maryland Heights, MO 63043		 Edward Jones Online Support 800-441-5203	 Edward Jones Business MasterCard® 866-874-6712
			 Edward Jones VISA® Debit Card 888-289-6635

S1EDJ001 Rev 11/21



First Independent Bank, a division of Western Alliance Bank.
 Member FDIC.
 PO Box 26237 • Las Vegas, NV 89126-0237
 Return Service Requested

Last statement: October 31, 2024
 This statement: November 30, 2024
 Total days in statement period: 30

CHURCHILL LIBRARY ASSOCIATION
 553 S MAINE ST
 FALLON NV 89406-3306

Page 1 of 2
 XXXXXX5903
 (0)

Direct inquiries to:
 775-828-2000

First Independent Bank
 2061 W Williams Ave
 Fallon NV 89406

THANK YOU FOR BANKING WITH US!

Business Checking

Account number	XXXXXX5903	Beginning balance	\$27,045.57
Low balance	\$6,530.57	Total additions	.00
Average balance	\$6,626.40	Total subtractions	20,515.00
Avg collected balance	\$6,626	Ending balance	\$6,530.57

CHECKS

Number	Date	Amount	Number	Date	Amount
1210	11-01	20,000.00	1211	11-06	500.00

DEBITS

Date	Description	Subtractions
11-26	ACH Debit FIRST INDEPENDEN CR CD PMT 241126 462123XXXXX3055	15.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-31	27,045.57	11-06	6,545.57		
11-01	7,045.57	11-26	6,530.57		

OVERDRAFT/RETURN 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

Thank you for banking with First Independent Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING				STATEMENT OF RECONCILIATION			
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING				\$		TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (877) 273-2265 or E-mail us at inquiries@alliancebankofarizona.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 (or 20 business days for a new account), 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.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd. Suite 110, Phoenix, AZ 85016

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION- 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.

DIRECT DEPOSITS- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877) 273-2265 to find out if the deposit has been made.





BL ACCT 00009348-10000000
 CHURCHILL LIBRARY
 Account Number: #### ####-####-3055
 Page 1 of 3



SCORECARD Bonus Points Available
 12,078

Account Summary

Billing Cycle		11/29/2024
Days In Billing Cycle		29
Previous Balance		\$15.00
Purchases	+	\$30.00
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$15.00-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$30.00

Credit Summary

Total Credit Line	\$5,000.00
Available Credit Line	\$4,970.00
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

- Call us at: (866) 839-3409
Lost or Stolen Card: (866) 604-0381
- Go to www.eZCardinfo.com
- Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	<input type="text" value="\$30.00"/>
MINIMUM PAYMENT	<input type="text" value="\$25.00"/>
PAYMENT DUE DATE	<input type="text" value="12/24/2024"/>

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$15.00-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/25	11/25	7486545432911111111111	AUTO PMT FROM ACCT 8010655903	\$15.00-

Important Information About Your Account

SHOPPING FOR THE HOLIDAYS? YOUR REWARDS PROGRAM HAS A HUGE SELECTION OF GIFTS FOR THE ENTIRE FAMILY! VISIT WWW.SCORECARDREWARDS.COM TO CREATE A PROFILE AND REGISTER YOUR EMAIL ADDRESS. YOU WILL BE ABLE TO VIEW YOUR POINT BALANCE, SEARCH FOR AWARDS, AND REDEEM YOUR BONUS POINTS!

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

WESTERN ALLIANCE BANK
 PO BOX 97614
 LAS VEGAS NV 89193-7614



Account Number
 #### ####-#### 3055

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
11/29/24	\$30.00	\$25.00	12/24/24

\$

BL ACCT 00009348-10000000
 CHURCHILL LIBRARY
 553 S MAIN STREET
 FALLON NV 89406

e-Statement

MAKE CHECK PAYABLE TO:

WESTERN ALLIANCE BANK
 PO BOX 6818
 CAROL STREAM IL 60197-6818

18 4621 2305 0700 3055 00002500 00003000 2

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document. Please use blue or black ink to complete form

NAME CHANGE

Last [grid]
First [grid] Middle [grid]

ADDRESS CHANGE

Street [grid]

City [grid] State [grid] ZIP Code [grid]

Home Phone ([grid]) [grid] - [grid] Business Phone ([grid]) [grid] - [grid]

Cell Phone ([grid]) [grid] - [grid] E-mail Address [grid]

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

BL ACCT 00009348-10000000
 CHURCHILL LIBRARY
 Account Number: ##### 3055
 Page 3 of 3

JO PETERUTI ##### 5670		Payments & Other Credits \$0.00	Purchases & Other Charges \$30.00	Cash Advances \$0.00	Total Activity \$30.00
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/07	11/08	PBUS41	24692164312106035471783	INTUIT *QBooks Online CL.INTUIT.COM CA	\$30.00

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO WWW.EZCARDINFO.COM AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE AND EASY WITH EZCARDINFO. ENROLL TODAY!

IT IS NOT NECESSARY TO MAIL YOUR PAYMENT. YOUR ACCOUNT WILL BE AUTOMATICALLY PAID THROUGH A DIRECT DEBIT OF YOUR CHECKING OR SAVINGS ACCOUNT ON 12/24/24 PER YOUR AGREEMENT WITH US. THE DEBIT AMOUNT THIS MONTH IS \$30.00

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance
	12,048	30	0	0	12,078

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PBUS41 001	PURCHASE	G	\$0.00	0.04918%(D)	18.0000%(V)	\$0.00	\$0.00	0.0000%	\$30.00
Cash									
CBUS11 001	CASH	A	\$0.00	0.05464%(D)	20.0000%(V)	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 29		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									