



**CHINO BASIN  
DESALTER  
AUTHORITY**

**Meeting of the  
Finance Committee  
of the Board of Directors**

**January 24, 2019 • 2:00 p.m.**

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2151 S. Haven Avenue, Suite 202  
Ontario, CA 91761 • (909) 218-3230

**FINANCE COMMITTEE OF THE  
BOARD OF DIRECTORS**

**CHINO BASIN DESALTER AUTHORITY**

**January 24, 2019  
2:00 p.m.**

**Chino Basin Desalter Authority  
2151 S. Haven Avenue, Suite 202, Ontario, CA 91761**

*All documents available for public review are on file with the Authority's  
secretary located at 2151 S. Haven, Suite 202, Ontario, CA 91761*

**AGENDA**

**CALL TO ORDER**

**PUBLIC COMMENT**

Members of the public may address the Board on any item that is within the jurisdiction of the Board; however, no action may be taken on any item not appearing on the agenda unless the action is otherwise authorized by Subdivision (b) of Section 54954.2 of the Government Code. Those persons wishing to address the Board on any matter, whether or not it appears on the agenda, are requested to complete and submit to the Board Secretary a "Request to Speak" form which is available on the table in the Board Room. Comments will be limited to five minutes per speaker.

**ADDITIONS TO THE AGENDA**

In accordance with Section 54954.2 of the Government Code (Brown Act), additions to the agenda require two-thirds vote of the legislative body, or, if less than two-thirds of the members are present, a unanimous vote of those members present, that there is a need to take immediate action and that the need for action came to the attention of the local agency subsequent to the agenda being posted.

**ACTION ITEMS**

**1. MINUTES OF DECEMBER 20, 2018 FINANCE COMMITTEE MEETING**

**2. COST OF LIVING ADJUSTMENT – CDA EMPLOYEES**

Report by: Michael Chung, CDA CFO/Treasurer

It is recommended that the Committee recommend the following action to the full Board at the 02/07/19 Board Meeting:

1. Approve a Cost of Living Adjustment (COLA) of 3.60% for CDA employees effective Pay Period 1 of 2019.

**3. PHASE 3 EXPANSION PROJECT: CHANGE ORDER NO. 2 TO HELIX ENVIRONMENTAL PURCHASE ORDER FOR BIOLOGICAL CONSULTING SERVICES FOR SANTA ANA RIVER CROSSING HDD PROJECT**

Report by: Cindy Miller, Phase 3 Program Manager

It is recommended that the Committee recommend the following action to the full Board at the 02/07/19 Board Meeting:

1. Approve Change Order No. 2 in the amount of \$25,000 to the Helix Environmental purchase order for Biological Consulting Services for Santa Ana River Crossing HDD Project, for a total contract amount of \$94,600
2. Authorize the Interim General Manager to execute Change Order No. 2 and approve authorized expenditures up to a not-to-exceed total of \$104,060.

**INFORMATION ITEMS**

**4. MONTHLY CREDIT CARD ACTIVITY REPORT FOR NOVEMBER 2018**

Report by: Jose Garcia, CDA Principal Accountant

**COMMITTEE MEMBER COMMENTS**

**STAFF COMMENTS**

CDA Interim General Manager

CDA CFO/Treasurer

**ADJOURN**

***Declaration of Posting***

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I, Casey Costa, Executive Assistant to the Chino Basin Desalter Authority, hereby certify that a copy of this agenda has been posted at the Chino Basin Desalter Authority's main office, 2151 S. Haven Ave., Ontario, CA by January 21, 2019 at 2:00 p.m.

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Casey Costa, Executive Assistant



# Finance Committee Meeting

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## Agenda Item

### No. 1

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**MEETING OF THE FINANCE COMMITTEE  
OF THE BOARD OF DIRECTORS OF THE  
CHINO BASIN DESALTER AUTHORITY**

**MINUTES**

**December 20, 2018**

The Meeting of the Finance Committee of the Chino Basin Desalter Authority (CDA) was held at the CDA Administrative Offices, 2151 S. Haven Avenue, Suite 202, Ontario, CA, on the above date.

The meeting was called to order at 2:00 p.m.

**COMMITTEE MEMBERS PRESENT**

Tom Haughey, City of Chino  
Peter Rogers, City of Chino Hills  
Betty Anderson, Jurupa Community Services District

**COMMITTEE MEMBERS ABSENT**

None

**OTHERS PRESENT**

Tom O'Neill, CDA Interim General Manager  
Michael Chung, CDA CFO/Treasurer  
Todd Minten, CDA Operations Manager  
Jose Garcia, CDA Principal Accountant  
Dave Crosley, City of Chino  
Steve Popelar, Jurupa Community Services District  
Cindy Miller, Hazen & Sawyer

**PUBLIC COMMENT**

There were no comments from the public.

**ADDITIONS TO THE AGENDA**

There were no additions to the agenda.

**ACTION ITEMS**

**1. MINUTES OF DECEMBER 3, 2018 FINANCE COMMITTEE MEETING**

**Motion: It was moved by Director Anderson/JCSD, seconded by Director Haughey/Chino, and carried unanimously to approve Action Item 1.**

**2. APPROVAL OF ANNUAL FINANCIAL REPORT FOR FISCAL YEAR 2017/18**

Report by: Jose Garcia, CDA Principal Accountant

It is recommended that the Committee recommend the following action to the full Board at the 01/10/19 Board Meeting:

1. Approve the Comprehensive Annual Financial Report (CAFR) for the Fiscal Year ended June 30, 2018; and
2. Direct staff to make distribution, as appropriate, to the various federal, state and local agencies, financial institutions, bond rating agencies and other interested parties.

Principal Accountant Garcia presented an overview of the Comprehensive Annual Financial Report for Fiscal Year 2017/18. Fiscal Year 2017/18 revenues and expenses compared to FY 2016/17 increased by \$4.9 Million and \$3.5 Million, respectively. This was due to increased water production, an increase in capital projects, increase in interest income and costs associated with closing of the bond.

**Motion: It was moved by Director Haughey/Chino, seconded by Director Anderson/JCSD, and carried unanimously to approve Action Item 2.**

**3. PHASE 3 EXPANSION PROJECT: CHANGE ORDER NO. 1 TO HELIX ENVIRONMENTAL PURCHASE ORDER FOR BIOLOGICAL CONSULTING SERVICES FOR SANTA ANA RIVER CROSSING HDD PROJECT**

Report by: Cindy Miller, Phase 3 Expansion Program Manager

It is recommended that the Committee recommend the following action to the full Board at the 01/10/19 Board Meeting:

1. Approve Change Order No. 1 in the amount of \$19,600 to the Helix Environmental purchase order for Biological Consulting Services for Santa Ana River Crossing HDD Project, for a total contract amount of \$69,600.
2. Authorize the Interim General Manager to execute Change Order No. 1 and approve authorized expenditures up to a not-to-exceed total of \$77,000.

Program Manager Miller reviewed the recommendation to approve a change order with Helix Environmental for biological construction monitoring for the Santa Ana River HDD Project. A purchase order in the amount of \$50,000 was issued under the Interim General Manager's approval to begin monitoring; an additional \$19,600 is required for services for the duration of construction.

**Motion: It was moved by Director Haughey/Chino, seconded by Director Anderson/JCSD, and carried unanimously to approve Action Item 3.**

### **INFORMATION ITEMS**

4. **TREASURER'S FINANCIAL AFFAIRS REPORT FOR QUARTER ENDED SEPTEMBER 2018**  
Report by: Jose Garcia, CDA Principal Accountant
5. **TREASURER'S REPORT ON GENERAL DISBURSEMENTS FOR THE QUARTER ENDED SEPTEMBER 2018**  
Report by: Jose Garcia, CDA Principal Accountant
6. **BUDGET VARIANCE REPORT FOR THE QUARTER ENDED SEPTEMBER 2018**  
Report by: Jose Garcia, CDA Principal Accountant
7. **INVESTMENT REPORT**  
Report by: Jose Garcia, CDA Principal Accountant
8. **MONTHLY CREDIT CARD ACTIVITY REPORT FOR OCTOBER 2018**  
Report by: Jose Garcia, CDA Principal Accountant

Principal Accountant Garcia reviewed Information Items 4-8.

### **COMMITTEE MEMBER COMMENTS**

There were no comments.

### **STAFF COMMENTS**

There were no comments.

### **ADJOURN**

There being no further business the meeting was adjourned at 2:23 p.m.



# Finance Committee Meeting

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## Agenda Item

**No. 2**

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**SUBJECT: COST OF LIVING ADJUSTMENT – CDA EMPLOYEES**

**RECOMMENDATION:**

Staff recommends that the Board approve a Cost of Living Adjustment (COLA) of 3.60% for CDA employees effective Pay Period 1 of 2019.

**BACKGROUND:**

The purpose of a Cost of Living Adjustment (COLA) is to keep employee salaries competitive to attract and retain qualified employees. The most recent COLA for CDA employees was one year ago in January 2018. The staff recommendation during that discussion was to standardize the COLA discussion/recommendation each year using October to October comparisons of the Consumer Price Index. The recommended COLA would apply to all CDA employees (both full-time and part-time). As the Bureau of Labor Statistic has changed the reporting timing of Consumer Price Index (CPI) for the region, Staff recommends we review the data annually from November to November.

The Consumer Price Index change from November 2017 to November 2018 (12-month period) for the Riverside-San Bernardino-Ontario was 3.60%. The source data comes from Bureau of Labor Statistics. The last COLA increase was in January 2018 for 3.1%.

This item was reviewed/approved by the:

- Technical Advisory Committee (TAC) on 1/8/2019
- Finance Committee on 1/24/2019

**IMPACT ON BUDGET:**

The total increase of labor cost of approximately \$8,407 for the last six months of FY 2018/19 has been included in the adopted FY 2018/19 Budget.

Attachment: Bureau of Labor Statistics Report

Riverside-San Bernardino-Ontario, CA Economy at a Glance:

Data Series	Back Data	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018
<b>Labor Force Data</b>							
Civilian Labor Force <sup>(1)</sup>		2,033.2	2,042.5	2,037.1	2,056.8	2,073.4	
Employment <sup>(1)</sup>		1,937.8	1,949.0	1,948.3	1,972.7	1,987.4	
Unemployment <sup>(1)</sup>		95.4	93.5	90.8	84.1	86.0	
Unemployment Rate <sup>(2)</sup>		4.7	4.6	4.5	4.1	4.1	
<b>Nonfarm Wage and Salary Employment</b>							
Total Nonfarm <sup>(3)</sup>		1,494.0	1,481.3	1,495.0	1,495.1	1,511.2	1,530.5
12-month % change		3.3	3.4	3.6	2.9	2.5	2.2
Mining and Logging <sup>(3)</sup>		0.9	0.9	0.9	1.0	0.9	0.9
12-month % change		0.0	0.0	0.0	11.1	0.0	0.0
Construction <sup>(3)</sup>		102.0	103.1	105.4	102.3	101.2	101.5
12-month % change		3.4	3.6	4.5	0.9	0.2	-0.4
Manufacturing <sup>(3)</sup>		99.4	99.7	100.1	99.7	100.4	100.0
12-month % change		-0.2	1.0	1.4	1.2	2.2	2.2
Trade, Transportation, and Utilities <sup>(3)</sup>		375.9	376.3	377.4	379.1	382.5	395.2
12-month % change		4.7	3.7	2.8	3.1	2.1	2.2
Information <sup>(3)</sup>		11.1	11.2	11.2	11.0	11.2	11.1
12-month % change		-0.9	-3.4	-2.6	-1.8	0.0	-1.8
Financial Activities <sup>(3)</sup>		45.0	44.2	44.6	44.5	44.7	45.3
12-month % change		1.8	0.0	0.7	0.9	-0.2	0.4
Professional and Business Services <sup>(3)</sup>		152.5	153.6	155.1	154.6	157.0	155.3
12-month % change		5.9	6.3	6.1	4.6	4.7	1.4
Education and Health Services <sup>(3)</sup>		229.7	227.5	230.4	231.1	233.3	234.7
12-month % change		3.3	1.8	2.4	2.2	1.0	1.4
Leisure and Hospitality <sup>(3)</sup>		169.8	170.6	171.2	169.5	170.0	174.1
12-month % change		1.8	4.5	5.2	4.2	4.0	4.9
Other Services <sup>(3)</sup>		47.2	46.8	47.5	47.1	46.8	46.4
12-month % change		2.8	2.4	3.7	2.8	2.4	-0.4
Government <sup>(3)</sup>		280.5	247.4	251.2	255.2	263.2	268.0
12-month % change		2.9	4.0	4.4	3.6	3.7	3.8
<b>Consumer Price Index: Riverside-San Bernardino-Ontario, CA</b>							
CPI-U, All items <sup>(4)</sup>			103.139		103.241		103.616
CPI-U, All items, 12-month % change <sup>(4)</sup>							
CPI-W, All items <sup>(5)</sup>			103.181		103.109		103.737
CPI-W, All items, 12-month % change <sup>(5)</sup>							
<b>Footnotes</b>							
<sup>(1)</sup> Number of persons, in thousands, not seasonally adjusted.							
<sup>(2)</sup> In percent, not seasonally adjusted.							
<sup>(3)</sup> Number of jobs, in thousands, not seasonally adjusted. See <a href="#">About the data</a> .							
<sup>(4)</sup> All Urban Consumers, base: December 2017=100, not seasonally adjusted.							
<sup>(5)</sup> Urban Wage Earners and Clerical Workers, base: December 2017=100, not seasonally adjusted.							
<sup>(P)</sup> Preliminary							

Data extracted on: December 31, 2018 (5:11:37 PM)

CPI-All Urban Consumers (Current Series)

Series Id: CUURS49CSA0  
 Not Seasonally Adjusted  
 Series Title: All items in Riverside-San Bernardino-Ontario, CA, all urban consumers, not seasonally adjusted  
 Area: Riverside-San Bernardino-Ontario, CA  
 Item: All items  
 Base Period: DECEMBER 2017=100

Download: [xlsx](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
2017												100.000			
2018	100.916		101.897		102.929		103.139		103.241		103.616			102.023	



# **Finance Committee Meeting**

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## **Agenda Item**

**No. 3**

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**SUBJECT: PHASE 3 EXPANSION PROJECT: CHANGE ORDER NO. 2 TO HELIX ENVIRONMENTAL CONTRACT FOR BIOLOGICAL CONSULTING SERVICES FOR SANTA ANA RIVER CROSSING HDD PROJECT**

**RECOMMENDATION:**

Staff recommends that the Board:

1. Approve Change Order No. 2 in the amount of \$25,000 to Helix Environmental’s purchase order for Biological Consulting Services for Santa Ana River Crossing HDD Project, for a total revised contract amount of \$94,600.
2. Authorize the Interim General Manager to execute Change Order No. 2 and approve authorized expenditures up to a not-to-exceed total of \$104,060.

**BACKGROUND:**

Helix is currently providing biological consulting services to the CDA in support of the construction of the HDD Crossing of the Santa Ana River. The original scope of work provided by Helix did not anticipate the need for extended work hours; however, in an effort to expedite construction, the contractor is now planning to work up to 12-hour days and on weekends. This change in the original construction plan has necessitated additional biological monitoring required pursuant to the requirements of the 1602 permit issued by the California Department of Fish and Wildlife for the project.

This agenda item was reviewed/approved by the Sponsor Group on January 22, 2019 and the Finance Committee on January 24, 2019.

**IMPACT ON BUDGET:**

Western MWD will deposit the total contract amount.

**ATTACHMENTS:** Helix Environmental Budget Augmentation Letter, dated January 18, 2019.

**Prepared by:** Thomas O’Neill, Interim General Manager

**Board of Directors:**     Approved         Continued         Denied

**CDA GM/CEO Acknowledgement:** \_\_\_\_\_ **Date:** \_\_\_\_\_

HELIX Environmental Planning, Inc.  
7578 El Cajon Boulevard  
La Mesa, CA 91942  
619.462.1515 tel  
619.462.0552 fax  
www.helixepi.com



January 18, 2019

Tom O'Neill  
Chino Basin Desalter Authority  
2151 S. Haven Avenue, Suite 202  
Ontario, CA 91761

CNB-01

**SUBJECT: Contract Augment to Provide Additional Services for the Chino Desalter Phase III Expansion Project**

The original written contract dated November 20, 2018 between HELIX Environmental Planning, Inc. (HELIX) and Chino Basin Desalter Authority (Client) is hereby augmented as follows:


**SCOPE OF WORK** (See attached)

<b>CURRENT CONTRACT TOTAL</b>		<b>\$69,600</b>
<b>Task</b>		
<b>Number</b>	<b>Task Name</b>	<b>Cost</b>
1	Biological Construction Monitoring	<u>\$25,000</u>
<b>TOTAL REVISED CONTRACT</b>		<b>\$94,600</b>

I hereby authorize HELIX to continue work in accordance with this Augment and the original Terms and Conditions and Schedule of Fees.

HELIX Environmental Planning, Inc.

\_\_\_\_\_  
(Client)

By:   
\_\_\_\_\_  
Amir Morales  
Biology Group Manager

By: \_\_\_\_\_

Date: January 18, 2019

Date: \_\_\_\_\_

## SCOPE OF WORK

Task 1 Biological Construction Monitoring. HELIX is requesting additional budget for the Biological Construction Monitoring task approved by Client in the contract dated November 20, 2018 to cover coordination with project team and additional hours required to monitor drilling activities. The additional budget includes Principal Regulatory Specialist and Project Manager time for oversight of monitoring activities and progress meetings. If Client requests additional services that cause HELIX to exceed the time allocated these activities, additional authorization would be required.

For cost-estimating purposes, this augmented task assumes 35 days to monitoring drilling activities. This includes budget to cover extended work days associated with drilling activities. This augmented task also assumes that only one biological monitor will be required. If multiple nests are identified and require work within the avoidance buffer, additional budget may be required for a second monitor to allow construction to occur simultaneously in multiple locations.

This augmented task does not include construction monitoring during the least Bell's vireo (LBVI) breeding season (March 15 through August 31). If construction activities should occur during the LBVI breeding season, a CDFW-approved biologist shall be retained to perform nesting surveys and monitoring for this species.



# Finance Committee Meeting

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## Agenda Item

**No. 4**

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**SUBJECT: MONTHLY CREDIT CARD ACTIVITY REPORT FOR NOVEMBER 2018**

**RECOMMENDATION:**

It is recommended that the Committee review the credit card activity for November 2018.

**BACKGROUND:**

This report covers the month of November 2018, for which there were \$318.03 in purchases.

**IMPACT ON BUDGET:**

The credit card expenditures were made against the adopted budget for FY 18/19.

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**Prepared by:** Jose Garcia, CDA Principal Accountant

Page 1 of 1

**Board of Directors:**     Approved         Continued         Denied

**CDA GM/CEO Acknowledgement:** \_\_\_\_\_ **Date:** \_\_\_\_\_





**MONTHLY LOG OF CREDIT CARD TRANSACTIONS**

Card No. xxxx xxxx xxxx 4738

Month: November 10, 2018 - December 9, 2018

Cardholder's Name: Chino Basin Desalter/Michael Chung

Date	User Name	Site	Vendor	Description	Amount	Account # GL/JL
11/12/2018	Casey Costa	Admin	Trend Micro	Security Software	\$ 49.95	10-1-001-6715
11/12/2018	Casey Costa	Admin	Microsoft	(1) Additional Microsoft 265 User License for Interim General Manager (prorated annual rate)	\$ 163.08	10-1-001-6715
11/21/2018	Casey Costa	Admin	Shred-It	Document destruction per retention policy	\$ 105.00	10-1-001-6705
<b>TOTAL RECEIPTS</b>					\$ 318.03	
<b>Billed Amount</b>					\$ 318.03	
<b>Difference</b>					\$ 0.00	



CHINO BASIN DESALTER  
November 10, 2018 - December 09, 2018

WorldPoints

Company Statement

**Account Information:**  
www.bankofamerica.com

**Mail Billing Inquiries to:**  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

**Mail Payments to:**  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

**Customer Service:**  
1.800.673.1044, 24 Hours

**TTY Hearing Impaired:**  
1.888.500.6267, 24 Hours

**Outside the U.S.:**  
1.509.353.6656, 24 Hours

**For Lost or Stolen Card:**  
1.800.673.1044, 24 Hours

**Business Offers:**  
www.bankofamerica.com/mybusinesscenter

**Cardholder Activity Summary**

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
CHUNG, MICHAEL \$10,000	154.95	0.00	0.00	0.00	154.95	0.00
PAXTON, CURTIS D \$10,000	163.08	0.00	0.00	0.00	163.08	0.00

**Payment Information**

New Balance Total ..... \$318.03  
**Minimum Payment Due ..... \$318.03**  
**Payment Due Date ..... 01/03/19**

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:  
\$19.00 for balance less than \$100.01  
\$29.00 for balance less than \$1,000.01  
\$39.00 for balance less than \$5,000.01  
\$49.00 for balance equal to or greater than \$5,000.01

**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.

**Account Summary**

Previous Balance ..... \$600.05  
Payments and Other Credits ..... -\$600.05  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$318.03  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
New Balance Total ..... \$318.03

Credit Limit ..... \$10,000  
Credit Available ..... \$9,681.97  
Statement Closing Date ..... 12/09/18  
Days in Billing Cycle ..... 30

November 10, 2018 - December 09, 2018

New Balance Total ..... \$318.03  
**Minimum Payment Due ..... \$318.03**  
**Payment Due Date ..... 01/03/19**

**Enter payment amount**

\$

*For change of address/phone number, see reverse side.*

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

CHINO BASIN DESALTER  
2151 S HAVEN AVE UNIT 202  
ONTARIO, CA 91761-0742

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BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com**



CHINO BASIN DESALTER  
November 10, 2018 - December 09, 2018

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>CHINO BASIN DESALTER</b>				
<b>Account Number: 4738</b>				
<b>Payments and Other Credits</b>				
12/06	12/06	AUTO PAYMENT DEDUCTION		- 600.05
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$600.05</b>
<b>CHUNG, MICHAEL</b>				
<b>Account Number: 5166</b>				
<b>Purchases and Other Charges</b>				
11/12	11/09	DRI*TREND MICRO MINNETONKA MN	25140618314076916267832	49.95
11/21	11/20	SHRED-IT USA LLC 8666474733 IL	55480778325026745207792	105.00
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$154.95</b>
<b>PAXTON, CURTIS D</b>				
<b>Account Number: 4883</b>				
<b>Purchases and Other Charges</b>				
11/12	11/09	MSFT * E04006WF1Y 8006427676 WA	55131588313400815084540	163.08
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$163.08</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	23.24% V	\$0.00	\$0.00
CASH	26.24% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

YOUR AUTOMATIC PAYMENT IS SCHEDULED TO BE CREDITED TO THIS ACCOUNT ON 01/03/2019.

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	7,605.44	Other Bonuses	.00
Earned	318.03		
Redeemed	.00		
Adjustments	.00	<b>Ending Balance</b>	<b>7,923.47</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [bankofamerica.com/business](http://bankofamerica.com/business)