



**SANDY SUBURBAN IMPROVEMENT DISTRICT
BOARD MEETING AGENDA
8855 SOUTH 700 WEST, SANDY, UTAH
[ANCHOR LOCATION]
THURSDAY, FEBRUARY 12TH 2026 AT 5:30 P.M.**

1. Call to Order
2. Public Hearing/Ceremonies/Presentation/Public Comments
 - A. Capital Facilities Plan Report – South Valley Water Reclamation Facility
 - B. 2025 Lateral Report – Jerry Knight
 - C. Solar Report – Jared Oldroyd
3. Business
4. Discussion and/or Action Items
5. Administration Report
6. Consent Items
 - a. Approval of January 2026 Minutes
 - b. Approval of January 2026 Board Compensation Meeting Minutes
 - c. Ratify bills for January 2026
7. Other Business
8. Closed Meeting [if necessary] for purpose(s) described in U.C.A. 52-4-205.
9. Notice of Future Public Meetings: Thursday, March 12th 2026 at 5:30 p.m. This date is subject to change.
10. Adjournment

This may be an electronic meeting. The Anchor location shall be the address listed above. The order of agenda items may be changed at the discretion of the Trustees. In compliance with the American with Disabilities Act, individuals needing special accommodations, including auxiliary communications aids and services, during these meetings should notify the ADA Coordinator at least three working days prior to the meeting. The District does not discriminate on the basis of age, color, disability, national origin, pregnancy, race, religion, or sex.

Administration Report

ADMINISTRATIVE REPORT

TO: The Board of Trustees
FROM: District Administration
DATE: February 12, 2026
SUBJECT: *February 2026 Administrative Report*

1. SVWRF Report. South Valley Water Reclamation Facility has recently updated its Facilities Plan. As you are aware, Sandy Suburban Improvement District is a member entity of the South Valley Water Reclamation Facility. Under the governing agreements, polices, and the updated Facilities Plan, Sandy Suburban Improvement District will not be required to fund or purchase additional treatment capacity. The District does, however, remain obligated to pay its proportionate share of ongoing capital expenditures associated with asset preservation and system integrity. These expenditures relate to lifecycle replacement, rehabilitation, and modernization of existing infrastructure necessitated by age, wear, and obsolescence, rather than expansion for increased capacity. In practical terms, this is not new construction, but the continuing obligation to maintain, refurbish, and update existing facilities so that the system remains safe, functional, and compliant over time.
2. Lateral Report. We will provide an update on the Lateral Program for calendar year 2025, including a demonstration of the software platform used to administer and manage the program. Administration will also present a financial report addressing program expenditures, funding status, and related fiscal considerations.
3. Solar Report. Jared will provide an update on the District's solar program, including current operations, recent developments, and related program status.
4. Tentative Schedule for Future Meetings:

February: Lateral Report
SVWRF Report
Solar Report

March: No Meeting

April: Statewide Privacy Training
Technology Report

Minutes

SANDY SUBURBAN IMPROVEMENT DISTRICT
BOARD MEETING
8855 SOUTH 700 WEST, SANDY, UT
THURSDAY JANUARY 15TH 2026 AT 5:30 P.M.

PRESENT: Scott Harrington, Board Chairperson
Renee P. Christensen, Trustee
Katie Bradshaw, Trustee
Tracy Cowdell, General Manager
Darren J. Andersen, Chief Financial Officer
Jared Oldroyd, JWO Engineering
Caitlin Whetten, District Clerk

1. CALL TO ORDER

Mr. Harrington welcomed those in attendance to the Sandy Suburban Improvement District Board Meeting. The meeting was called to order at 5:30 p.m.

2. PUBLIC HEARING/CEREMONIES/PRESNTATION/PUBLIC COMMENTS

A. OATH OF OFFICE

Prior to the start of the meeting, Ms. Bradshaw, re-elected member of the Board of Trustees, was sworn into office by Mr. Cowdell for a four-year term.

B. OPEN AND PUBLIC MEETINGS ACT TRAINING

Mr. Cowdell trained the members of the Board and key senior staff on the Open and Public Meetings and Ethics Act.

3. BUSINESS

A. CONSIDERATION OF RESOLUTION NO. 26-01-15-01

A RESOLUTION OF THE SANDY SUBURBAN IMPROVEMENT DISTRICT
ACKNOWLEDGING THAT THE BOARD AND KEY SENIOR STAFF HAS
RECEIVED THE REQUIRED ANNUAL TRAINING REGARDING THE OPEN
AND PUBLIC MEETINGS ACT

A motion was made by Renee P. Christensen, seconded by Scott Harrington, and passed unanimously to acknowledge that the Board and key senior staff has received the required annual training regarding the open and public meetings act.

Scott Harrington voted yes.

Renee P. Christensen voted yes.

Katie Bradshaw voted yes.

4. ADMINISTRATION REPORT

Mr. Cowdell reported that a full lateral program update as well as a solar report will be given in the February meeting.

5. CONSENT ITEMS

A. MINUTES

A motion was made by Katie Bradshaw, seconded by Renee P. Christensen, and passed unanimously, to approve the minutes of December 2025.

B. BILLS

A motion was made by Katie Bradshaw, seconded by Renee P. Christensen, and passed unanimously, to ratify the bills for December 2025.

6. OTHER BUSINESS

There was no other business.

7. CLOSED MEETING

There was no closed meeting

8. NOTICE OF FUTURE PUBLIC MEETINGS

The next meeting will be held on Thursday, February 12th 2026 at 5:30 p.m.

9. ADJOURNMENT

There being no other business to come before the Trustees, Mr. Harrington motioned to close the regularly held board meeting at 6:01 p.m.

Chairperson

SANDY SUBURBAN IMPROVEMENT DISTRICT
TRUSTEE COMPENSATION HEARING
8855 SOUTH 700 WEST, SANDY, UT
THURSDAY JANUARY 15TH 2026 AT 6:00 P.M.

PRESENT: Scott Harrington, Board Chairperson
Renee P. Christensen, Trustee
Katie Bradshaw, Trustee
Tracy Cowdell, General Manager
Darren J. Andersen, Chief Financial Officer
Jared Oldroyd, JWO Engineering
Caitlin Whetten, District Clerk

1. CALL TO ORDER

Mr. Harrington welcomed those in attendance to the Sandy Suburban Improvement District Trustee Compensation Hearing. The hearing was called to order at 6:02 p.m.

2. PUBLIC HEARING/CEREMONIES/PRESNTATION/PUBLIC COMMENTS

A. PUBLIC HEARING – TRUSTEE COMPENSATION

Mr. Harrington declared the public hearing pertaining to the trustee compensation open at 6:02 p.m.

District administration presented an overview of the proposed trustee compensation adjustment, including a summary of the statutory authority under Utah Code Annotated Section 17B-1-307, the Legislature’s recent findings regarding the prolonged stagnation of local district compensation, and the policy rationale for restoring local discretion through a formal public process. Administration reviewed comparative compensation data for similarly situated governing bodies, including municipal legislative bodies, local boards of education, and other public authorities, and explained that the District’s current trustee compensation remains materially below prevailing benchmarks.

The presentation further addressed the expanded scope and complexity of trustee responsibilities, including heightened regulatory compliance, fiduciary oversight, capital planning, cybersecurity considerations, and the substantial time commitments associated with constituent engagement and intergovernmental coordination.

The Administration further reported that, to date, only two other districts have adopted compensation increases for their board members following the statutory amendments. Administration recommended that the Board increase trustee compensation to fifteen thousand dollars annually, noting that the proposed adjustment would represent less than one quarter of one percent of the District’s total

revenue and would not constitute a material or burdensome impact on District constituents.

There was no public present to comment.

3. BUSINESS

A. CONSIDERATION OF RESOLUTION NO. 26-01-15-02

A RESOLUTION AMENDING AND RESTATING COMPENSATION FOR MEMBERS OF THE BOARD OF TRUSTEES OF THE SANDY SUBURBAN IMPROVEMENT DISTRICT

A motion was made by Katie Bradshaw, seconded by Renee P. Christensen, and passed unanimously to amend and restate compensation for members of the Board of Trustees of the Sandy Suburban Improvement District

Scott Harrington voted yes.

Renee P. Christensen voted yes.

Katie Bradshaw voted yes.

4. NOTICE OF FUTURE PUBLIC MEETINGS

The next meeting will be held on Thursday, February 12th 2026 at 5:30 p.m.

5. ADJOURNMENT

There being no other business to come before the Trustees, Mr. Harrington motioned to close the public hearing and adjourn at 6:22 p.m.

Chairperson

Bills and Financials

**SANDY SUBURBAN IMPROVEMENT DISTRICT
CASH FLOW SUMMARY
FOR THE MONTH ENDED JANUARY 31, 2026**

CASH RECEIPTS

Receipts from customers and users	\$ 289,933
Property taxes	571,771
Property taxes - RDA	-
Impact fees received	48,922
Interest received	77,881
Cash bonds received	-
Refund of bonds overpaid	-
Proceeds from sale of assets	-
Proceeds from sale of capacity	-

TOTAL CASH RECEIPTS	988,507
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CASH EXPENDITURES

Payments to suppliers	686,121
Payments to employees	200,703
Capital assets	52,295
Principal paid on bonds	-
Interest paid on bonds	-
Cash bonds returned	258,400
Bond costs paid	-
Property taxes - RDA	-
SVWRF capital expenditures	-

TOTAL CASH EXPENDITURES	1,197,519
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NET DECREASE IN CASH	(209,012)
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CASH, BEGINNING OF PERIOD	25,441,718
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CASH, END OF PERIOD	\$ 25,232,706
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Cash and cash equivalents - unrestricted	\$ 25,228,385
Cash and cash equivalents - restricted	4,321

	\$ 25,232,706
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Sandy Suburban Improvement District
 Budget to Actual Statement
 For the Month Ended January 31, 2026

Time elapsed in year 8%

	Annual Budget	YTD Actual	% Spent	Negative Variances
1-4050 Sewer service fees	3,400,000	280,288	8%	
1-4100 Impact fees	-	48,922	0%	
1-4200 Property taxes	2,000,000	571,771	29%	
1-4210 Property taxes - RDA	(200,000)	-	0%	
1-4810 Interest income	1,090,000	77,881	7%	-1%
1-4820 Gain on disposal of assets	-	-	0%	
1-4870 Misc. income	-	500	0%	
Total revenues	6,290,000	979,362	16%	
1-6100 Line maintenance	168,000	550	0%	
1-6110 Vehicle expense	44,000	3,305	8%	
1-6120 Bldg/ground maint.	101,600	3,010	3%	
1-6130 Safety	3,400	300	9%	-1%
1-6140 Blue stakes	7,000	-	0%	
1-6155 IT department	92,800	27,803	30%	-22%
1-6250 Salaries	2,129,100	133,421	6%	
1-6260 Employee benefits	650,000	46,528	7%	
1-6300 Legal & Consulting	55,000	-	0%	
1-6310 Audit & accounting	21,650	-	0%	
1-6350 Office expense	80,000	21,792	27%	-19%
1-6360 Bank/credit card fees	43,000	3,337	8%	
1-6400 Insurance	660,000	51,106	8%	
1-6550 Retirement benefits	360,000	20,754	6%	
1-6750 Depreciation	800,000	61,821	8%	
1-6800 Utilities	51,000	551	1%	
1-6900 Telephone and internet	33,000	1,714	5%	
1-6920 Advertising	2,500	-	0%	
1-6930 Dues & subscriptions	16,000	247	2%	
1-6940 Postage	46,000	4,202	9%	-1%
1-6945 Training	25,000	1,150	5%	
1-6950 Election expenses	-	-	0%	
1-6980 Contingency fund	30,000	5,043	17%	-9%
1-7000 Trustee fees	40,000	33,750	84%	-76%
1-7010 Repair sewer lines	50,000	-	0%	
1-7030 SVWRF O&M	3,100,000	489,569	16%	-8%
1-8010 Bond agent fees	-	-	0%	
1-8090 Bond interest	-	-	0%	
1-8250 Property taxes - RDA	(200,000)	-	0%	
1-8260 Claims - self ins.	50,000	-	0%	
Total expenditures	8,459,050	909,953	11%	-3%
Net revenues over expenditures	(2,169,050)	69,409		

Report Criteria:
Report type: GL detail

Check Number	Check Issue Date	GL Period	Vendor Number	Payee	Invoice Description	Invoice Number	Invoice Sequence	Check GL Account	Check Amount
10819	01/05/2026	01/26	659	Automatic Gate Installers, Inc.	Invoice #23213 install new keypad cellgate 480	01052026	1	1-2050	3,300.00
10819	01/05/2026	01/26	659	Automatic Gate Installers, Inc.	Invoice #23213 install new keypad cellgate 480	01052026	1	1-2050	3,300.00- V
Total 10819:									.00
10820	01/05/2026	01/26	1173	Elite Warehouse Supply	Invoice #4810	01052026	1	1-2050	6,206.01
Total 10820:									6,206.01
10821	01/05/2026	01/26	534	Olympus Maintenance of Utah, LLC	Invoice #16268	1052026	1	1-2050	5,830.00
10821	01/05/2026	01/26	534	Olympus Maintenance of Utah, LLC	Invoice #16400	1052026	2	1-2050	935.00
Total 10821:									6,765.00
10822	01/07/2026	01/26	15	Blue Stakes of Utah 811	December Notifications	UT20250377	1	1-2050	293.75
Total 10822:									293.75
10823	01/07/2026	01/26	967	CVE Technologies Group, Inc.	Quote #CVEQ98920	01072026	1	1-2050	386.40
Total 10823:									386.40
10824	01/07/2026	01/26	132	Enbridge Gas	Account 570869000 11/18/25-12/15/25	01072026	1	1-2050	1,135.12
10824	01/07/2026	01/26	132	Enbridge Gas	Account 070869000 11/18/25-12/15/25	01072026	2	1-2050	127.77
Total 10824:									1,262.89
10825	01/07/2026	01/26	1174	Mountain West CDL	CDL Class for Easton Beall	10726	1	1-2050	1,150.00
Total 10825:									1,150.00
10826	01/07/2026	01/26	1074	NetCuras, Inc	Management Service Fees	9578	1	1-2050	2,000.00
Total 10826:									2,000.00
10827	01/07/2026	01/26	729	PEHP		749	1	1-2050	191.36

Check Number	Check Issue Date	GL Period	Vendor Number	Payee	Invoice Description	Invoice Number	Invoice Sequence	Check GL Account	Check Amount
Total 10827:									191.36
10828	01/07/2026	01/26	31	Rocky Mountain Power	Acct #33310516-002 11/18/25-12/19/25	01072026	1	1-2050	1,914.53
Total 10828:									1,914.53
10829	01/07/2026	01/26	1105	UniVoIP, Inc	Invoice #123-106-111	01072026	1	1-2050	260.95
Total 10829:									260.95
10830	01/07/2026	01/26	980	Water Star USA	Invoice #19543049	01072026	1	1-2050	89.95
Total 10830:									89.95
10833	01/12/2026	01/26	77	CASELLE INC.	Annual Maintenance and Support 1/1/26-12/31/	01122026	1	1-2050	18,843.06
Total 10833:									18,843.06
10834	01/12/2026	01/26	489	Salt Lake County Elections	2025 Elections	01122026	1	1-2050	18,941.83
10834	01/12/2026	01/26	489	Salt Lake County Elections	2025 Elections	01122026	1	1-2050	18,941.83- V
Total 10834:									.00
10835	01/12/2026	01/26	44	Utah Retirement Systems	Shortage on URS payment	01122026	1	1-2050	61.22
Total 10835:									61.22
10836	01/12/2026	01/26	1175	Mayors Financial Administration	2025 Elections	01122026	1	1-2050	18,941.83
Total 10836:									18,941.83
10837	01/15/2026	01/26	248	FREEDOM MAILING	bill postage	52091	1	1-2050	4,202.15
10837	01/15/2026	01/26	248	FREEDOM MAILING	bill processing	52091	2	1-2050	771.63
Total 10837:									4,973.78
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	1018 E 9400 S Lateral Claim	8790A	1	1-2050	9,560.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	3227 Deer Hollow Dr Lateral Claim	8791A	1	1-2050	8,084.00

Check Number	Check Issue Date	GL Period	Vendor Number	Payee	Invoice Description	Invoice Number	Invoice Sequence	Check GL Account	Check Amount
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	8649 S 90 E Lateral Claim	8793A	1	1-2050	6,446.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	273 E 9125 S Lateral Claim	8794A	1	1-2050	400.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	425 E Afton Cir Lateral Claim	8795A	1	1-2050	8,505.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	9554 S 300 E Lateral Claim	8796A	1	1-2050	8,111.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	78 W Paula Dr Lateral Claim	8797A	1	1-2050	400.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	1601 E 11245 S Lateral Claim	8798A	1	1-2050	400.00
10838	01/15/2026	01/26	201	Matrixx Excavation Inc	7 Apple Hill Dr Lateral Claim	8799A	1	1-2050	400.00
Total 10838:									42,306.00
10839	01/15/2026	01/26	901	Katherine Bradshaw	Trustee fees 1/1/26-12/31/26	01152026	1	1-2050	15,000.00
Total 10839:									15,000.00
10840	01/15/2026	01/26	329	Renee P. Christensen	Trustee Fees 1/1/26-12/31/26	01152026	1	1-2050	15,000.00
10840	01/15/2026	01/26	329	Renee P. Christensen	Colonial Premium Deduction 1/1/26-12/31/26	01152026	2	1-2050	120.64
Total 10840:									14,879.36
10841	01/15/2026	01/26	330	Scott Harrington	Trustee fees 1/1/26-3/31/26	01152026	1	1-2050	3,750.00
Total 10841:									3,750.00
10844	01/22/2026	01/26	66	ALPINE WINDOW CLEANING	Exterior, Entries and Frames	53072	1	1-2050	345.00
Total 10844:									345.00
10845	01/22/2026	01/26	1176	Brad Reynolds Construction	70% Release of Bond	01222026	1	1-2050	120,400.00
10845	01/22/2026	01/26	1176	Brad Reynolds Construction	Interest	01222026	2	1-2050	4,802.06
Total 10845:									125,202.06
10846	01/22/2026	01/26	853	Keith Johnson Photography	Employee and Board Portraits	260115	1	1-2050	1,840.00
Total 10846:									1,840.00
10847	01/22/2026	01/26	320	PEHP Group Insurance	Policy 749 Inv #718836	718836	1	1-2050	33,799.46

Check Number	Check Issue Date	GL Period	Vendor Number	Payee	Invoice Description	Invoice Number	Invoice Sequence	Check GL Account	Check Amount
Total 10847:									33,799.46
10848	01/22/2026	01/26	249	Uppercase Printing, Ink	Bills and Envelopes	3960	1	1-2050	14,592.17
Total 10848:									14,592.17
10849	01/22/2026	01/26	729	PEHP	Policy 749	01222026	1	1-2050	199.77
Total 10849:									199.77
10850	01/26/2026	01/26	229	Sandy City for Sandy Fire Dept	100% release of bond	01262026	1	1-2050	138,000.00
10850	01/26/2026	01/26	229	Sandy City for Sandy Fire Dept	Interest	01262026	2	1-2050	3,774.98
Total 10850:									141,774.98
10851	01/28/2026	01/26	1177	Aimee Mogensen	Reimbursement	01282026	1	1-2050	118.12
Total 10851:									118.12
10852	01/28/2026	01/26	201	Matrixx Excavation Inc	106 W Lola Dr Lateral Claim	8792A	1	1-2050	8,799.81
Total 10852:									8,799.81
10853	01/28/2026	01/26	1017	NuStream Inc	LIVI Premium Bleached Multi-Fold Towels	236467	1	1-2050	283.60
Total 10853:									283.60
10854	01/28/2026	01/26	1073	Professional Flooring and Design	Polished Concrete	4302	1	1-2050	49,000.00
Total 10854:									49,000.00
Grand Totals:									515,231.06

Summary by General Ledger Account Number

GL Account	Debit	Credit	Proof
1-1210	118.12	.00	118.12
1-1520	52,300.00	3,300.00-	49,000.00
1-2050	22,362.47	537,593.53-	515,231.06-
1-2180	258,400.00	.00	258,400.00
1-4810	8,577.04	.00	8,577.04
1-6120	13,689.56	.00	13,689.56
1-6140	293.75	.00	293.75
1-6155	21,229.46	.00	21,229.46
1-6260	34,251.81	120.64-	34,131.17
1-6350	15,363.80	.00	15,363.80
1-6400	51,105.81	.00	51,105.81
1-6800	3,177.42	.00	3,177.42
1-6900	260.95	.00	260.95
1-6940	4,202.15	.00	4,202.15
1-6945	1,150.00	.00	1,150.00
1-6950	37,883.66	18,941.83-	18,941.83
1-6980	1,840.00	.00	1,840.00
1-7000	33,750.00	.00	33,750.00
Grand Totals:	<u>559,956.00</u>	<u>559,956.00-</u>	<u>.00</u>

Report Criteria:
Report type: GL detail

JERRY KNIGHT

SANDY SUBRBAN IMP

Member Since 2008 Account number ending in: 2707

Billing Period: 12/12/25-01/13/26

Billing Inquiries and Customer Service

PO Box 790046 ST. LOUIS, MO 63179-0046

1-855-378-6468, (TTY: 711)

www.citicards.com

JANUARY STATEMENT

Minimum payment due: \$241.00
New balance as of 01/13/26: \$24,122.17
Payment due date: 02/09/26

Account Summary

Table with 2 columns: Description and Amount. Rows include Previous balance, Payments, Credits, Purchases, Cash advances, Fees, and Interest.

New balance \$24,122.17

Business Credit Limit

Credit Limit \$28,000
Includes \$2,000.00 cash advance limit
Available Credit Limit \$3,877
Includes \$2,000 available for cash advance

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

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- Instant access to statements and most legal notices digitally
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Ability to request historical statements online and on the app

Click here to sign up for Paperless

For Payments, send check to: Citi Cards, PO BOX 60734, City of Industry CA, 91716-0734

Costco Cash Back Rewards Summary

as of 01/13/26

\$304.69

See page 3 for more information about your rewards



citi Costco Anywhere Visa Business Card

PO Box 6704
Sioux Falls, SD 57104-6704

Your Monthly Statement is Enclosed

Pay your bill from virtually anywhere with the Citi Mobile App and Citi Online

To download: Text 'App15' to MyCiti (692484) or go to your device's app store. Or visit www.citicards.com

Minimum payment due \$241.00
New balance \$24,122.17
Payment due date 02/09/26

Amount enclosed: \$

Account number ending in 2707

Please make check payable to Citi Cards.

JERRY KNIGHT
SANDY SUBRBAN IMP
8855 S 700 W
SANDY UT 84070-2517

Citi Cards
PO BOX 60734
City of Industry CA 91716-0734

270700

JERRY KNIGHT
SANDY SUBRBAN IMP

Information About Your Account

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including new transactions)**. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.

Your Rights

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 the address for Billing Inquiries and Customer Service shown on Page 1 of your statement. 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.

Other Account and Payment Information

Report a Lost or Stolen Card Immediately. Call the Billing Inquiries and Customer Service number shown on Page 1.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** the attached payment coupon with a valid check or money order. No cash or foreign currency please.
- **Include** your name and the last four digits of your account number.

Express Mail. Send payment by express mail or courier to: **Citi Cards, Attention: Bankcard Payments Department, 400 White Clay Center Drive, Newark, DE 19711**

When Your Payment Will Be Credited. If we receive your payment in proper form by 5 p.m. local time at the processing facility, it will be credited as of that day. Payments received in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is shown in the Express Mail section.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Payments Other Than By Mail

Online. See Page 1 of your statement on how to make a payment online.

Text to Pay (If Available). To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.

Phone. For phone payments, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. For AutoPay, you also authorize Citi to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling the Billing Inquiries and Customer Service number shown on Page 1 within the timeframe disclosed to you on the phone.

AutoPay. Visit citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose. AutoPay payment requests are sent the business day before the AutoPay date. The paying bank may place a hold on your deposit account when they receive the request. We do not ask that a hold be placed and do not receive funds before the AutoPay date. Please discuss any concerns you may have with such a hold with the paying bank.

Crediting Payments other than by Mail. The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. The cutoff time for payments made via Citi ATM, where available, is 10:30 pm Eastern time. For payments at a Citi branch, where available, the cutoff time is the close of business at the branch where the payment is made. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

JERRY KNIGHT
SANDY SUBRBAN IMP

CARDHOLDER SUMMARY

JERRY KNIGHT New Charges	Card ending in 2707 \$0.00
COREY M HUDSON New Charges	Card ending in 2764 \$163.55
BRADLEY P HUDSON New Charges	Card ending in 2970 \$132.32
L M GROBERG New Charges	Card ending in 3143 \$1,660.19
KEVIN MILLS New Charges	Card ending in 3200 \$0.00
JAKE KESLER New Charges	Card ending in 3382 \$9,432.67
CHRISTOPHE P PETERSON New Charges	Card ending in 3481 \$0.00
TRACY S COWDELL New Charges	Card ending in 3549 \$3,022.89
DAVID T MCQUILLAN New Charges	Card ending in 6240 \$0.00
RENAE METZ Spend Limit \$28,000.00 New Charges	Card ending in 7660 \$30.19
CAITLIN WHETTEN Spend Limit \$28,000.00 New Charges	Card ending in 6433 \$0.00
DARREN ANDERSEN New Charges	Card ending in 3958 \$9,648.41
SCOTT R NIELSON New Charges	Card ending in 3768 \$31.95

BUSINESS ACCOUNT SUMMARY

Sale Date	Post Date	Description	Amount
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Payments, Credits and Adjustments

12/29		ONLINE PAYMENT, THANK YOU	-\$10,416.14
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JERRY KNIGHT

No Activity

COREY M HUDSON

Standard Purchases

12/11	12/12	ELDT.COM	ELDT.COM	WA	\$77.63
12/15	12/15	BEST BUY	00004978	SANDY UT	\$85.92

BRADLEY P HUDSON

Standard Purchases

12/11	12/12	JIMS FAMILY RESTAURANT	WEST JORDAN	UT	\$118.37
01/06	01/06	LOWES #02606*	SANDY	UT	\$13.95

Costco Cash Back Rewards Summary



Total Costco Cash Back Rewards Balance: \$304.69

Costco Cash Back Rewards Summary

Costco Cash Back Rewards balance as of last statement +\$1,578.83
Your 2025 credit card reward certificate amount -\$1,578.83
Earned this period..... +\$304.69

Total Costco Cash Back Rewards Balance Year to Date : \$304.69

Costco Cash Back Rewards Earned This Period

5% on gas at Costco +\$0.00
4% on other eligible gas and EV charging..... +\$0.00
5% and 4% earn is on a combined \$7,000 spend per year, 1% thereafter
3% on restaurants..... +\$95.20
3% on eligible travel..... +\$0.00
2% on Costco and Costco.com purchases..... +\$0.00
1% on all other purchases +\$209.49

Total Earned: \$304.69

» Visit Citi.com/CostcoBusiness for more information

270700

JERRY KNIGHT
SANDY SUBRBAN IMP
L M GROBERG

Standard Purchases

12/14	12/14	MICROSOFT#G129852677	MICROSOFT.COMWA		\$47.39
01/05	01/05	PELTON* MEMBERSHIP	ONEPELTON.CONY		\$47.27
01/12	01/12	CDW GOVT #AH5863W	800-808-4239 IL		\$1,565.53

KEVIN MILLS

No Activity

JAKE KESLER

Standard Purchases

12/15	12/15	SAM T EVANS TRUCK TOP	MIDVALE UT		\$284.00
12/18	12/18	MFCP SALT LAKE CITY	303-762-8012 UT		\$75.80
12/18	12/18	MFCP SALT LAKE CITY	SALT LAKE CITUT		\$2,371.58
12/22	12/22	HARBOR FREIGHT TOOLS	789 SANDY UT		\$6,595.99
01/02	01/02	CELLGATE	WWW.CELL-GATETX		\$105.30

CHRISTOPHE P PETERSON

No Activity

TRACY S COWDELL

Standard Purchases

12/12	12/12	CARVERS STEAKS 210761	SANDY UT		\$3,022.89
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DAVID T MCQUILLAN

No Activity

RENAE METZ

Standard Purchases

01/04	01/04	SMITHS #4274	WEST JORDAN UT		\$12.32
01/11	01/11	SMITHS #4274	WEST JORDAN UT		\$17.87

CAITLIN WHETTEN

No Activity

DARREN ANDERSEN

Standard Purchases

12/17	12/17	TIDYCO. CLEAN	info@tidycoclUT		\$900.00
12/17	12/17	TIDYCO. CLEAN	info@tidycoclUT		\$1,170.00
12/17	12/17	ANSER-FONE, INC.	801-9844664 UT		\$285.00
12/17	12/17	STERICYCLE, INC	847-943-6302 TX		\$89.32
12/17	12/17	ATLAS DISPOSAL OF UTAH	801-5344488 UT		\$206.42
12/18	12/18	COMCAST BUSINESS	888-485-8036 PA		\$801.75
12/18	12/18	DEQ STORM WATER	801-536-4321 UT		\$300.00
12/30	12/30	GOVERNMENT FINANCE OFF	312-5784406 IL		\$200.00
01/05	01/05	ESRI	888-3774675 CA		\$2,287.00
01/06	01/06	ESRI	888-3774675 CA		\$2,400.00
01/06	01/06	Amazon.com*HR30Z9DN3	Amzn.com/billWA		\$372.96
01/07	01/07	VERIZONWRLSS*RTCCR VB	800-922-0204 FL		\$635.96

SCOTT R NIELSON

Standard Purchases

12/11	12/12	TST*BETOS MEXICAN FOOD	Sandy UT		\$31.95
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Fees Charged

TOTAL FEES FOR THIS PERIOD **\$0.00**

270700

JERRY KNIGHT
SANDY SUBRBAN IMP

Interest Charged

TOTAL INTEREST FOR THIS PERIOD **\$0.00**

2026 totals year-to-date	
Total fees charged in 2026	\$0.00
Total interest charged in 2026	\$0.00

Interest charge calculation		Days in billing cycle: 33	
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	18.74% (V)	\$0.00 (D)	\$0.00
ADVANCES			
Standard Adv	28.74% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

Important: To receive a credit card reward certificate you must have earned more than \$1 in rewards through your December 2025 statement closing date and your account must be open at the time your certificate is issued in February, unless prohibited by law.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 02/02/2026 to allow enough time for regular mail to reach us.

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Important Information: If you have questions about marketing communications, please visit www.citi.com/offersforyou or call the number on the back of your card. (TTY: We accept 711 or other Relay Service).

Thanks for the smart choice of making payments without using the mail! You haven't made a payment by mail in the last 3 or more months- doesn't it feel great not to have to worry about having stamps handy or a mailbox nearby? You can experience the same kind of freedom by going Paperless for statements too. Enroll today at Citi® Online or on the Citi Mobile® App!

Coming Soon: Updates to Your Account Statement: An updated Account Statement for your Costco Anywhere Visa® Business Card by Citi Account is coming soon. We've simplified and redesigned how we present your account summary, transactions, and more.

270700

270700