MINUTES

COUNCIL FINANCE, HUMAN RESOURCES and CITIZEN APPOINTMENT COMMITTEE

Monday, September 28, 2026 – 11:00am
City Hall Council Chambers

Members Present:	Dean Lytle, Chair, Council Member Pamela Holder, Vice-Chair, Council Member Susan Miller, Citizen Member Maureen Copelof, Mayor, Ex-Officio
Staff Present:	Dean Luebbe, Assistant City Manager/Finance Director Denise Hodsdon, City Clerk
Guests:	Harvey Sankey, Rodney Locks
Media:	David Bradley

A. Welcome & Call to Order

Committee Chair Dean Lytle welcomed everyone and called the meeting to order at 11:00am.

B. Certification of Quorum

City Clerk Denise Hodsdon certified that a quorum was present.

C. Approval of Agenda

Mr. Lytle asked that Item G, "ABC Board Applications and Recommendation," be changed to Item E so that it can be addressed first. Ms. Miller moved, seconded by Mr. Lytle to approve the agenda as amended. The motion carried unanimously.

D. Approval of Minutes – August 24, 2026 Meeting

Ms. Holder moved, seconded by Ms. Miller to approve the minutes of the August 24, 2026 meeting as presented. The motion carried unanimously.

E. ABC Board Applications and Recommendation

Mr. Lytle and Ms. Holder interviewed an applicant, Tommy Kilgore, for the remaining ABC Board vacancy. Mr. Lytle said Mr. Kilgore previously worked for the ABC Store for several years, has experience as the store's Finance Officer, and has served on several boards, including the NAACP and Habitat for Humanity. Mr. Lytle said his past board

experience and answers to the interview questions demonstrated his understanding of the business itself and what it takes to increase revenues in a responsible way.

Ms. Miller recused herself from the vote, as she is a member of the ABC Board.

Mr. Lytle moved, seconded by Ms. Holder to refer the appointment of Tommy Kilgore to the ABC Board to the full Council. The motion carried unanimously.

F. Revisit Credit Card Processing Fee Discussion

Mr. Luebbe said he needs to correct a statement from last meeting, as he was under the impression that if you paid with a debit card, there was little to no fee. He stated that the fee for debit cards is actually about 1%, while credit card fees are about 2.5-2.75%. Mr. Luebbe said his intentions were to charge the 2.5% fee to largely cover the cost for credit cards and the 1% fee to cover the cost for debit cards, but the representative at the merchant service company said there can only be one fee for both. A blended 2.5% fee would not quite cover the fees for credit cards and would exceed the fees for debit cards. The City's credit card processing fees are around $5,000 per month, but in August, the City receives 70% of its tax payments and the fees were $17,912.

Mr. Luebbe worked with staff to run a report that identified the tax payments made by credit card in August. The spreadsheet lists 25 randomly selected payments and shows that the bulk of payments in the sample are for higher-value homes. He shared a spreadsheet containing all tax payments received this year and showed that over 58% of the payments were for properties over $500,000. Mr. Luebbe said he hopes this addresses Mr. Lytle's concerns about who is paying property taxes via credit card by showing what the distribution looks like. Mr. Luebbe added that he tried to do the same analysis with water and sewer payments, but there was not a pattern of people consistently paying with credit cards. He does not have as neat of a display for water and sewer payments because the staff member working on the analysis was processing a large amount of tax payments in September and was on vacation for the last week.

Mr. Luebbe said if the City were to put a credit card fee into effect, he believes it should be around 2.5-2.75% to break even and cover the cost of the bank fees. He added that it is hard to calculate because he needs to know what amount is being paid with debit cards and what amount is being paid with credit cards for a larger span of time. The rate would also be consistent with other local governments nearby. Mr. Lytle asked if the County charges a fee. Mr. Luebbe said yes, but he is not sure about the percentage.

Ms. Holder asked if Mr. Luebbe is suggesting a 2.75% fee even though the highest charge to us will be 2.5%. Mr. Luebbe said no, the fee would be between 2.5-2.75%. She said she thought he said between 2.0-2.5% for credit cards and 1% for debit cards. Mr. Luebbe said for debit cards, we are charged just over 1% and for credit cards, we are charged over 2.75%. He added that he does not have precise amounts at this point, but he is thinking 2.5-2.75% would be the rate charged by the City. Ms. Holder said she

would like the precise amount. Mr. Lytle asked if Mr. Luebbe is looking for a blended percent between credit and debit cards to make the City whole. Mr. Luebbe confirmed.

Mr. Luebbe said he will bring more precise numbers for a future meeting, but the statements are complex. To get the information, it must be collected by credit card company, each company has a different rate and Mr. Luebbe said he believes rates are different based on whether you pay at the window, online, or by phone. Mr. Lytle asked if we could just go by the overall rate. Mr. Luebbe said that is essentially what he is doing. Ms. Holder said she would like to know specifically what each credit card charges, not based on what percentage the taxpayer is paying. Mr. Luebbe said the merchant processing statement shows how much is taken in via credit card payments and what they are charging the City. If you ask how they get to the amount that they charge the City, there are 20 different line items for each credit card. Amounts will vary depending on how many Visa cards are used versus American Express cards.

Mayor Copelof asked how the County comes up with their percentage and suggested using the same system and matching what they do. Mr. Luebbe said his guess is they looked at the total payments over 6 months and took the average percentage. Ms. Miller asked if the County adjusts the fee annually. Mr. Luebbe said they have not adjusted it since he has been with the City and his understanding is that once the rate is set based on an average, it is left alone. Mayor Copelof said it is standard business practice. Mr. Luebbe said he will be happy to bring back firmer answers, but even those will shift slightly from month to month. Mr. Lytle asked when he brings back firmer numbers, will he bring back the amount that he wants to charge. Mr. Luebbe confirmed.

Mayor Copelof asked what is the goal in terms of getting this proposal to Council so that if approved, people are given advance notice about the fee so that they can make other arrangements. Mr. Luebbe said he would recommend implementation on July 1, 2027 so that when we get the rush of payments in next August, the fee will be in place.

Mr. Lytle asked operationally if it will take a long time to implement. Mr. Luebbe said there are two different ways of doing it, one is where the City collects all of the money, is still charged the merchant processing fees, and some of the money collected is used to pay the fees. The other way is where the City does not collect the fees and the fees stay with the merchant processing company, which is what Mr. Luebbe would prefer. With that option, he would get a reconciliation statement each month to see what the fees were and how much the City would have been charged.

Mr. Lytle said his concern is that the merchant processing company may know they are not charging the City directly and may increase the percentage charged to the customer. Mr. Luebbe said he understands that concern and the City would be dictating to the merchant processing company what that extra charge is, but it would be good for him to test that. He added that banks like to secretly increase fees in small increments, so he will have to keep an eye on it to make sure it does not change. Ms. Miller said some concerns could be assuaged if there is a written agreement with the company that states they cannot arbitrarily change the fees charged to customers unless approved by

City Council. Mr. Luebbe agreed and said he expects we will still pay a small amount of fees every month because he is not trying to get every dollar back.

Ms. Miller suggested conducting outreach by placing a notice on water bills to give customers plenty of warning. Mr. Luebbe agreed.

The Committee agreed to discuss the issue further at a future meeting.

G. Quarterly Reporting on P-Card Usage

Mr. Luebbe said he and Shawnee Cummings attended a training in August regarding finance issues. One issue that came up is that cities are supposed to report to their boards quarterly on P-Card purchases and he was not aware of that. He asked some colleagues at other local governments in the area and they were not aware of it either.

Mr. Luebbe said the P-Cards used by the City are from a bank in Arkansas and they are operating in a way that is antiquated. He added that the City tried out a new P-Card provider about 6-8 months ago, but he is unhappy with their clunky software. He has two demos this week with other providers. In our current system, an employee uses a credit card, gets a paper receipt, types up the reconciliation, gives the reconciliation to finance, the credit card payment is drafted from the City's bank account monthly, and the payment is allocated to different expense accounts. A modern system would have an employee use a credit card, take a picture of the receipt, and use the bank's app to upload the receipt picture and enter the account numbers. After submitting the expense, it would flow to the employee's supervisor for approval and if approved, it would then flow to Mr. Luebbe. Mr. Luebbe said on the back end, he would be able look at all the transactions and when an employee does not upload the receipt and enter the account numbers, either Mr. Luebbe or their supervisor would be notified. Mr. Lytle agreed that our system is antiquated and suggested Expensify.

Mr. Luebbe is presenting the report to the Committee and it will go to Council next week, but he hopes this process will look different in a couple months because the report required a lot of time to create. Most P-Card purchases are made from the City's large operating funds, which are General Fund, Water/Sewer Fund, and Fire Fund, and each department has a statement. In the 3 main funds, the City spends about $650,000 in operating expenses per month and about $25,000 of it is spent on P-Cards, making up 3-4% of purchases. Mr. Luebbe said he is more concerned about the 3% of purchases on P-Cards than he is about the other 97%, as he wants the proper controls in place. He and a staff member manually entered P-Card purchases into a spreadsheet so it could be summarized by vendor, category, etc. Data entry took 5 hours because currently, there is no easy way to electronically transfer the data into a summary format. The goal will be to report the information without taking a lot of staff time.

Mr. Luebbe said P-Cards should be in the name of the person, not in the department's name, so that will also change. Since he has been at the City, newly issued cards have been put in people's names.

Mr. Luebbe said his colleagues in Hendersonville were unaware of the reporting requirements but they have a dashboard that updates daily based on their general ledger and shows P-Card purchases. The City's current software cannot do that at this point, so the report will contain the summary, detail, and statements (Attachment A).

Mr. Lytle asked what time frame the report covers. Mr. Luebbe said July to September.

Mr. Lytle said his first reaction was that they do not want to do Mr. Luebbe's job and get into the weeds, so he would only want to see the detail 1 time. After that first time, he does not think Councilmembers should be looking at what individual employees are purchasing. He added that Mr. Luebbe could create dashboards in Excel or with ChatGPT to help summarize the data and show Council pertinent information.

Ms. Miller asked if you could code P-Card purchases with a different account number in the City's current accounting system and then extract them into a spreadsheet until a P-Card software is found. Mr. Luebbe said he had not thought of that, but the issue would be if a department purchases items from different line items in the budget, such as training, supplies, etc. That method would work well for P-Cards but not for the budget.

Mr. Lytle asked what the timeline is for the new system. Mr. Luebbe said he likes to test out a new system on a couple employees before implementing across the City to see if the proper controls are in place and the software flows well. With the last system he tried, he tested it with 3 employees and found that it did not flow nearly as well as what he was told. It could be 3-6 months before he comes back to the Committee to propose a new system and when he brings it to the Committee, he will show them how it works.

Ms. Miller said if you are making 3% of monthly purchases are on P-Cards, that does not add the administrative cost if you did not have a P-Card and what it would cost to process a purchase order and issue checks. She added that it is a good tool for the departments to operate efficiently, but manual data entry is not efficient for finance. Mr. Luebbe said from a risk factor, he wants to limit how much P-Cards are used and even though they are a small percent of purchases, P-Cards make up a lot of the bad stories about local governments. He recognizes that we need them to run efficiently and so his goal is to have proper usage, proper controls, and efficient reporting.

H. Public Comment

Rodney Locks said the last conversation is going to end up with the public asking how much of the spending is done locally. He added that it will open up Pandora's Box and now that you have the capability, that will be the question. For credit cards, if he is paying by cash, there is an assumption that there are no fees included in his payment, but there are fees included. The Committee said there are all kinds of fees based on service usage but not be a processing fee. Mr. Lytle asked if there is a list of local, recommended vendors. Mr. Luebbe said the purchasing policy says the City prefers to buy local but allows consideration of cost and other factors. He has not seen an analysis on that but he may be able to run a report based on vendor addresses. Mr. Lytle said it

is probably pretty limited to a certain number of items that are local. Mr. Luebbe said we try to keep repairs local, but he believes that many of our purchases are not local due to the need for specialized products. Mr. Lytle said maybe we need to open it up to local vendors who want to sell to us and then staff can compare costs. Mr. Luebbe said occasionally, vendors approach the City and we consider price, quality of product, and speed of delivery. If the products are competitive, we want to spend locally.

Harvey Sankey asked if it is possible to put the summary report in a year-to-date total by department so that departments can see how much they are spending monthly and year-to-date compared to their budget. Mr. Luebbe confirmed but noted that it will only show 3% of their purchases. Mr. Sankey said right now the City is getting fees for all credit card payments it receives and asked how much was budgeted for that this year. Mr. Luebbe said $80,000 split between the General Fund and the Water/Sewer Fund. Mr. Sankey said the City is trying to offset that if they can by charging a fee for credit card use. Mayor Copelof said we are just recouping the fee we are being charged. Mr. Sankey asked if that will save the taxpayers money. The Committee said it does for taxpayers that do not pay with a credit card and next year, the City would not budget the $80,000 and it could be used for something else.

Rodney Locks said if he pays his taxes by August 31st, he gets a discount. He asked if he pays by credit card, does he lose the discount. Mr. Luebbe said no, you still get the discount, as the processing fee and discount on taxes are two separate issues.

I. Set Date for Next Meeting - Monday, October 26, 2026, at 11am

The next regular meeting is scheduled for Monday, October 26, 2026, at 11am.

J. Adjourn

There being no further business, the meeting was adjourned at 12:05pm.

Minutes Approved:

October 26, 2026

X _____
Dean Lytle, Chair, Council Member or
Pamela Holder, Vice Chair, Council Member

X Shawnee A. Cummings
Shawnee Cummings
Assistant to the City Manager

City of Brevard
Quarterly Purchasing Card Summary

Department	Statement Closing Date		
	7/10/2026	**8/10/2026**	**9/9/2026**
Administration	2,734.72	1,445.14	1,177.53
Building Grounds	1,295.21	489.15	2,243.92
City Clerk	404.82	445.80	119.95
Finance	900.57	299.63	385.10
Fire Department	2,261.88	4,886.39	6,622.66
Planning	2,161.68	1,717.35	4,793.98
Police	7,179.30	5,470.63	2,966.90
Public Works	1,865.03	3,922.13	2,337.92
Mary C Jenkins	1,887.05	1,888.64	2,542.59
Water and Sewer Maint	3,879.88	2,882.83	2,115.97
Water Treatment	394.80	1,584.79	558.07
City Manager	430.56	24.55	-
TOTAL	**25,395.50**	**25,057.03**	**25,864.59**

POLICE DEPARTMENT
Account Number: XXXX XXXX XXXX 9830

Billing Questions:
800-854-7642

Send Billing Inquiries To:

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$5,470.63
- Payments	$5,470.63
- Other Credits	$0.00
+ Purchases	$2,964.95
+ Cash Advances	$0.00
+ Fees Charged	**$1.95**
+ Interest Charged	**$0.00**
= New Balance	$2,966.90
Account Number	XXXX XXXX XXXX 9830
Credit Limit	$10,000.00
Available Credit	$7,033.00
Statement Closing Date	September 9, 2026
Days in Billing Cycle	30

PAYMENT INFORMATION

New Balance:	$2,966.90
Minimum Payment Due:	$148.00
Payment Due Date:	**October 4, 2026**

MESSAGES

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TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/04	09/04	F148500L700CHGDDA	AUTOMATIC PAYMENT - THANK YOU	$5,470.63-
08/11	08/12	8230509KFEHNDT9A1	AMAZON MARK* 5H19T0JK2 SEATTLE WA	$30.41
08/12	08/12	8230509KGEHMW78VJ	AMAZON MARK* 5H2W02XM0 SEATTLE WA	$29.77
08/12	08/13	5543286KG5ZQEA4JF	AMAZON MKTPL*5H0MJ2XA2 SEATTLE WA	$120.15
08/12	08/13	8230509KGEHNY0QAL	AMAZON MARK* 5H3LI5GT2 SEATTLE WA	$18.24
08/12	08/13	8230509KHEHMQNNNB	AMAZON MARK* 5H13H2HC0 SEATTLE WA	$68.94
08/12	08/13	0230537KH00M9S2BL	PUBLIX #2105 MILLS RIVER NC	$219.86
08/14	08/16	5104323KJ1Z5V09BQ	PAYPAL *YARDSIGNPLU 4029357733 TX	$168.42
08/18	08/19	5543286KN61AQWF1K	LOWES #01990* BREVARD NC	$51.71
08/18	08/19	0514048KNLYPMVXJL	INGLES MARKETS #67 BREVARD NC	$79.89
08/20	08/20	8230509KREHMTR761	AMAZON MARK* 5A4LS6HY2 SEATTLE WA	$10.66

Transactions continued on next page

EVERYWHERE
PO BOX 2360
OMAHA, NE 68103-2360

Account Number: XXXX XXXX XXXX 9830
New Balance: $2,966.90
Minimum Payment Due: $148.00
Payment Due Date: October 4, 2026

Amount Enclosed: $

Make Check Payable to:

CARD SERVICES CENTER
PO BOX 740002
ATLANTA GA 30374-0002

POLICE DEPARTMENT
CITY OF BREVARD
95 W MAIN ST
BREVARD NC 28712-3648

TRANSACTIONS (continued) An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/20	8230509KREHMTTPR2	AMAZON RETA* 5A63R4HW2 SEATTLE WA	$22.78
08/21	08/23	8271116KTEHNLD3HJ	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA	$20.00
08/24	08/25	5545702KW57MGMEAW	GLOCK PROFESSIONAL INC SMYRNA GA	$300.00
08/24	08/25	5545702KW57MGMEBL	GLOCK PROFESSIONAL INC SMYRNA GA	$300.00
08/26	08/27	5546494KZ2MXNRFXP	NCJA BOOKSTORE SALEMBURG NC	$19.22
08/27	08/28	8230509KZEHNZZ0MJ	AMAZON RETA* 5Q8OX1CP1 SEATTLE WA	$13.60
08/27	08/28	0230537L000LTED3M	USPS PO 3609600712 BREVARD NC	$16.40
08/28	08/28	8230509L0EHMSR4AN	AMAZON RETA* 5Q8KJ8471 SEATTLE WA	$26.68
09/01	09/02	8230509L5EHM78H4V	SP RTS TACTICAL MIAMI BEACH FL	$699.99
09/01	09/03	5520739L5EV81YAWP	AXON SCOTTSDALE AZ	$447.50
09/02	09/03	8194922L6EHMXFJ4F	SP PATCHPANEL.CA-9647 PETERBOROUGH ON	$65.00
09/03	09/03	8230509L6EHMS7E6Q	AMAZON RETA* 5301A9TE1 SEATTLE WA	$25.61
09/03	09/04	8230509L7EHMEFEYF	AMAZON MARK* 533LC3P71 SEATTLE WA	$29.88
09/04	09/06	5543286L75VEVS882	AMAZON MKTPL*534AF3M71 SEATTLE WA	$180.24
09/03	09/03		FOREIGN CURRENCY FEE	$1.95

$2,966.90 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/04/26.

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	20.24% (v)	$0.00	30	**$0.00**
Cash Advances	23.74% (v)	$0.00	30	**$0.00**

(v) - variable

PUBLIC SERVICES DEPT
Account Number: XXXX XXXX XXXX 4666

Billing Questions:
800-854-7642

Send Billing Inquiries To:

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$3,922.13
- Payments	$3,922.13
- Other Credits	$0.00
+ Purchases	$2,337.92
+ Cash Advances	$0.00
+ Fees Charged	**$0.00**
+ Interest Charged	**$0.00**
= New Balance	$2,337.92
Account Number	XXXX XXXX XXXX 4666
Credit Limit	$10,000.00
Available Credit	$7,643.00
Statement Closing Date	September 9, 2026
Days in Billing Cycle	30

PAYMENT INFORMATION

New Balance:	$2,337.92
Minimum Payment Due:	$117.00
Payment Due Date:	**October 4, 2026**

MESSAGES

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TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/04	09/04	F148500L700CHGDDA	AUTOMATIC PAYMENT - THANK YOU	$3,922.13-
08/10	08/11	5543286KE5YNHGG5Q	AMAZON MKTPL*5H1H49492 SEATTLE WA	$62.69
08/11	08/12	5546494KF2LAL5B3M	NCDMV DRIVER BREVARD35 BREVARD NC	$154.36
08/11	08/12	8230509KGEHMBDJ0D	AMAZON MARK* 5H59J1P71 SEATTLE WA	$67.42
08/11	08/12	8230509KGEHMDR82R	AMAZON RETA* 5H4RK4E52 SEATTLE WA	$5.31
08/14	08/16	8230509KJEHNJGSA1	AMAZON MARK* 5H5U39D72 SEATTLE WA	$912.70
08/15	08/16	8230509KKEHNPM0XX	AMAZON MARK* 5H7CO2YZ1 SEATTLE WA	$77.79
08/17	08/18	8230509KMEHNZW1N0	AMAZON MARK* 5A8AJ31S1 SEATTLE WA	$183.25
08/18	08/18	5543286KN61546J28	AMAZON MKTPL*5A07B8G81 SEATTLE WA	$202.80
08/18	08/18	8230509KNEHMRVNWX	AMAZON MARK* 5A3SE7P80 SEATTLE WA	$13.03
08/20	08/20	8230509KREHMX0S4J	AMAZON MARK* 5A23W52C0 SEATTLE WA	$114.94

Transactions continued on next page

EVERYWHERE
PO BOX 2360
OMAHA, NE 68103-2360

Account Number: XXXX XXXX XXXX 4666
New Balance: $2,337.92
Minimum Payment Due: $117.00
Payment Due Date: October 4, 2026

Amount Enclosed: $

Make Check Payable to:

CARD SERVICES CENTER
PO BOX 740002
ATLANTA GA 30374-0002

PUBLIC SERVICES DEPT
CITY OF BREVARD
95 W MAIN ST
BREVARD NC 28712-3648

TRANSACTIONS (continued) An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/21	8230509KREHP4K2XD	AMAZON MARK* 5A3WL36M2 SEATTLE WA	$80.37
08/21	08/21	8230509KTEHMR971Q	AMAZON RETA* 5A7M87RP0 SEATTLE WA	$7.78
08/21	08/23	0514048KTLYPNRA5D	SAV-MOR FOODS #867 BREVARD NC	$104.77
08/23	08/24	8230509KVEHNWA6NG	AMAZON MARK* 5O9QR4EK0 SEATTLE WA	$5.66
08/24	08/25	8230509KXEHMHQAB3	AMAZON MARK* 5O2M651P2 SEATTLE WA	$48.98
08/27	08/28	8230509L0EHMGH7SP	AMAZON MARK* 5Q8ZC5OI0 SEATTLE WA	$147.55
09/01	09/02	0514048L4LYPNFH90	SAV-MOR FOODS #867 BREVARD NC	$107.10
09/04	09/06	5265384L7LXGR2Q5J	AUTOAUTH SERVICE 8888302884 CA	$41.42

$2,337.92 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/04/26.

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	20.24% (v)	$0.00	30	**$0.00**
Cash Advances	23.74% (v)	$0.00	30	**$0.00**

(v) - variable

UTILITIES DEPARTMENT
Account Number: XXXX XXXX XXXX 4137

Billing Questions:
800-854-7642

Send Billing Inquiries To:

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$2,882.83
- Payments	$2,882.83
- Other Credits	$0.00
+ Purchases	$2,115.97
+ Cash Advances	$0.00
+ **Fees Charged**	**$0.00**
+ **Interest Charged**	**$0.00**
= New Balance	$2,115.97
Account Number	XXXX XXXX XXXX 4137
Credit Limit	$5,000.00
Available Credit	$2,884.00
Statement Closing Date	September 9, 2026
Days in Billing Cycle	30

PAYMENT INFORMATION

New Balance:	$2,115.97
Minimum Payment Due:	$106.00
Payment Due Date:	**October 4, 2026**

MESSAGES

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TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/04	09/04	F148500L700CHGDDA	AUTOMATIC PAYMENT - THANK YOU	$2,882.83-
08/11	08/12	5543286KF5Z1PZS3A	LOWES #01990* BREVARD NC	$98.95
08/11	08/12	0230537KG00M36PE4	USPS PO 3661200768 PISGAH FOREST NC	$0.82
08/11	08/12	0230537KG00M36PKJ	TRACTOR SUPPLY CO #168 BREVARD NC	$341.59
08/12	08/13	5543286KG5ZQ6PP49	LOWES #01990* BREVARD NC	$100.12
08/17	08/18	5543286KM611ALDQ3	LOWES #01990* BREVARD NC	$253.28
08/18	08/19	0230537KP00LXDMZM	USPS PO 3659760766 PENROSE NC	$13.63
08/20	08/21	0543684KTBLK6RDQM	WAL-MART #1795 PISGAH FOREST NC	$18.77

Transactions continued on next page

EVERYWHERE
PO BOX 2360
OMAHA, NE 68103-2360

Account Number: XXXX XXXX XXXX 4137
New Balance: $2,115.97
Minimum Payment Due: $106.00
Payment Due Date: October 4, 2026

Amount Enclosed: $

Make Check Payable to:

CARD SERVICES CENTER
PO BOX 740002
ATLANTA GA 30374-0002

UTILITIES DEPARTMENT
CITY OF BREVARD
95 W MAIN ST
BREVARD NC 28712-3648

TRANSACTIONS (continued) An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/21	8514051KRS66L0X59	DRAINAGE SOLUTIONS, IN FRANKLIN IN	$739.89
08/24	08/25	5543286KW8SWS2RX6	LOWES #01990* BREVARD NC	$105.60
08/24	08/25	5543286KW8SY6TE7R	LOWES #01990* BREVARD NC	$75.15
08/25	08/26	5543286KX8V8VZ5DN	LOWES #01990* BREVARD NC	$292.13
09/04	09/06	5116094L80VV1J615	WAL-MART #1795 PISGAH FOREST NC	$76.04

$2,115.97 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/04/26.

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	20.24% (v)	$0.00	30	**$0.00**
Cash Advances	23.74% (v)	$0.00	30	**$0.00**

(v) - variable

WATER TREATMENT PLANT
Account Number: XXXX XXXX XXXX 6752

Billing Questions:
800-854-7642

Send Billing Inquiries To:

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$1,584.79
- Payments	$1,584.79
- Other Credits	$0.00
+ Purchases	$558.07
+ Cash Advances	$0.00
+ Fees Charged	**$0.00**
+ Interest Charged	**$0.00**
= New Balance	$558.07
Account Number	XXXX XXXX XXXX 6752
Credit Limit	$10,000.00
Available Credit	$9,441.00
Statement Closing Date	September 9, 2026
Days in Billing Cycle	30

PAYMENT INFORMATION

New Balance:	$558.07
Minimum Payment Due:	$28.00
Payment Due Date:	**October 4, 2026**

MESSAGES

Help us "Go Green" by reducing paper. Visit our website www.24-7cardaccess.com to sign up for electronic statements or to make a payment online.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/04	09/04	F148500L700CHGDDA	AUTOMATIC PAYMENT - THANK YOU	$1,584.79-
08/12	08/13	5550036KGRXJ7V4S5	WALMART.COM BENTONVILLE AR	$57.52
08/19	08/20	5543286KP61LN94J4	LOWES #01990* BREVARD NC	$5.21
08/21	08/23	5526352KST896GNEP	BASS PRO GREENVILLE451 GREENVILLE SC	$52.98
08/26	08/27	5550629KZTDPATDW5	MCNEELY'S STORE BREVAR BREVARD NC	$62.94
08/27	08/28	5270487L0EQJVQRXJ	CULVERS ARDEN ARDEN NC	$18.92
09/02	09/03	8211755L6EHM5VM99	NCWOA HIGH POINT NC	$360.50

$558.07 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/04/26.

EVERYWHERE
PO BOX 2360
OMAHA, NE 68103-2360

Account Number: XXXX XXXX XXXX 6752
New Balance: $558.07
Minimum Payment Due: $28.00
Payment Due Date: October 4, 2026

Amount Enclosed: $

Make Check Payable to:

CARD SERVICES CENTER
PO BOX 740002
ATLANTA GA 30374-0002

WATER TREATMENT PLANT
CITY OF BREVARD
95 W MAIN ST
BREVARD NC 28712-3648

WATER TREATMENT PLANT
Account Number: XXXX XXXX XXXX 6752

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(v) - variable