

Serra Cooperative Library System
c/o SCLC ▪ 222 E. Harvard St. ▪ Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

**SERRA COOPERATIVE LIBRARY SYSTEM
EXECUTIVE COMMITTEE MEETING AGENDA**

**Thursday, August 20, 2026
9:30 – 10:30 am**

**Meeting Location:
Escondido Public Library
239 S. Kalmia St., Escondido, CA 92025**

Via Zoom:

<https://us02web.zoom.us/j/81128997928?pwd=KTPWaCZzdhfCUuTo1G8c1u5PldfujO.1>

Meeting ID: 811 2899 7928

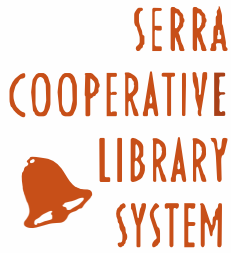
Passcode: 108061

Alternate Meeting Locations:
El Centro Library, 1198 N. Imperial Ave., El Centro, CA 92243

All items may be considered for action.

1. Call to Order and Roll Call Carla Mason
2. Public Comment Carla Mason
Opportunity for any guest or member of the public to address the Committee on any item of Serra business not represented on the current agenda.
3. Consent Calendar Carla Mason
 - a. Minutes of the May 21, 2026, Executive Committee regular meeting
(ACTION)
4. Adoption of the Agenda Carla Mason
5. Budget Status Report for FY 2025/26 Andy Beck
(DISCUSSION)

- | | |
|---|------------------|
| 6. Revised CLSA Plan of Service & Budget for FY 2026/27
(ACTION) | Christine Powers |
| 7. Proposed Budget Amendment for FY 2026/27
(ACTION) | Andy Beck |
| 8. LINK+ Delivery Changes & Consideration of Policy
(ACTION) | Christine Powers |
| 9. Other | Carla Mason |
| 10. Adjournment | Carla Mason |



Serra Cooperative Library System
c/o SCLC ▪ 222 E. Harvard St. ▪ Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

**SERRA COOPERATIVE LIBRARY SYSTEM
EXECUTIVE COMMITTEE MEETING
MINUTES**

Thursday, May 21, 2026, 11:00 am – 1:00 pm

Meeting Location:

San Diego County Library Administrative Office
5560 Overland Ave., Suite 110, San Diego, CA 92105

Alternate Meeting Locations:

Camarena Memorial Library, 850 Encinas Ave., Calexico, CA 92231

Attendance

Ghio, Danielle - National City
Isicson, Robin - San Diego County
Jenkins, Jennifer - San Diego Public
Legaspi, Lizeth – Camarena

Absent

Mason, Carla - El Centro
Smithson, Suzanne - Carlsbad City Library

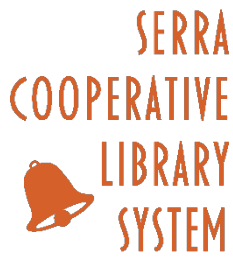
Other

Beck, Andy - SCLC
Powers, Christine - SCLC
Robbins, Julianna - CSL
Snodgrass, Nerissa - SCLC

1. Call to Order and Roll Call Carla Mason
The meeting was called to order at 9:37 am. Treasurer Danielle Ghio chaired the meeting given the absence of the Chair and Vice Chair.
2. Public Comment Carla Mason
Opportunity for any guest or member of the public to address the Committee on any item of Serra business not represented on the current agenda.
None

3. Consent Calendar Carla Mason
a. Minutes of the February 19, 2026, Executive Committee regular meeting
(ACTION)
MSP (Legaspi/Isicson) to approve the Consent Calendar as presented.
3 yes, 0 no, 0 abstain
4. Adoption of the Agenda Carla Mason
The Chair adopted the agenda without change.
5. Budget Status Report for FY 2025/26 Andy Beck
(DISCUSSION)
Controller Andy Beck presented the Budget Status Report for FY 2025/26. Bank statements were reconciled through March 31, 2026.

Jennifer Jenkins joined the meeting at 9:45 am.
6. LINK+ Delivery Changes & Consideration of Christine Powers
Memorandum of Understanding
(ACTION)
No action taken.
7. Proposed Budget for FY 2026/27 Andy Beck
(ACTION)
MSP (Isicson/Jenkins) to approve the Proposed Budget for FY 2026/27, including the additional \$1,000 for Youth Services Professional Development, pending final approval of CLSA funding by the California Library Services Board and the Governor's Budget.
8. Executive Committee Appointments for FY 2026/27 Christine Powers
(ACTION)
No action taken
9. Other Carla Mason
None
10. Adjournment Carla Mason
MS (Legaspi/Jenkins) The meeting was adjourned at 10:48 am.



Serra Cooperative Library System
c/o SCLC ▪ 222 E. Harvard St. ▪ Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

EC Agenda Item 5

DATE: August 20, 2026
TO: Serra Executive Committee
FROM: Andy Beck, Controller, Serra/SCLC

SUBJECT: Budget Status Report for FY 2025/26 (DISCUSSION)

BACKGROUND: The Budget Status Report for Fiscal Year 2025/26 is attached for review and reflects reconciled bank statements through June 30, 2026.

For revenues, membership dues of \$66,568 were recorded as financial resources available for use. Other revenues include communication and delivery of \$210,933, system administration of \$27,498, and LINK+ reimbursements of \$40,258, which were recorded as respective expenses were recognized.

Expenses include communication and delivery of \$379,043, other program services of \$17,353, and administration of \$54,473. These expenses do not reflect what was paid but amounts that were incurred.

As of June 30, 2026, the System has a deficit of \$103,273 and cash balance of \$554,310.

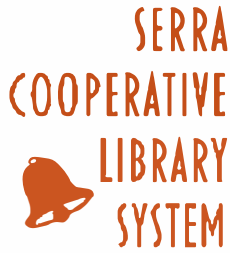
FISCAL IMPACT: None

RECOMMENDATION: Informational item

EXHIBIT:

- a. Budget Status Report
- b. Bank Statements April – June 2026 (found on pgs 31-38)

	Actual FY 2024/25	Approved Budget FY2025/26	Actual FY 2025/26	\$ Variance	% Realized
Program and general revenues					
CLSA Communications & Delivery	\$ 188,781	\$ 137,392	\$ 210,933	\$ 73,541	153.53%
CLSA System Administration	27,512	27,498	27,498	-	100.00%
Reimbursement (Link+)	60,606	13,685	40,258	26,573	294.18%
Membership Dues	65,463	66,568	66,568	-	100.00%
Investment return	1,335	1,000	2,339	1,339	233.90%
Total program and general revenues	\$ 343,697	\$ 246,143	\$ 347,596	\$ 101,453	141.22%
Communications and delivery					
Delivery	\$ 166	\$ 500	\$ -	\$ (500)	0.00%
E-resources	125,688	75,000	70,000	(5,000)	93.33%
Resource sharing	263,211	360,000	298,193	(61,807)	82.83%
Audit Fees	6,465	6,750	6,910	160	102.37%
Office supplies	749	1,100	910	(190)	82.73%
Telecommunications	4,202	3,600	3,030	(570)	84.17%
Total communication and delivery	\$ 400,481	\$ 446,950	\$ 379,043	\$ (67,907)	84.81%
Other services					
Museum Month Sponsorship	\$ 5,000	\$ 5,000	\$ 5,000	\$ -	100.00%
Discover & Go	5,700	8,950	5,215	(3,735)	58.27%
Youth Services Professional Development	3,509	4,000	3,278	(722)	81.95%
Adult Services Professional Development	3,498	4,000	3,860	(140)	96.50%
Total other services	\$ 17,707	\$ 21,950	\$ 17,353	\$ (4,597)	79.06%
Administration					
Administration expense	\$ 53,121	\$ 53,095	\$ 53,095	\$ -	100.00%
Meetings/conferences/travel	950	1,750	1,378	(372)	78.74%
Total administration	\$ 54,071	\$ 54,845	\$ 54,473	\$ (372)	99.32%
Summary					
Total revenues	\$ 343,697	\$ 246,143	\$ 347,596	\$ 101,453	141.22%
Total expenses	472,259	523,745	450,869	(72,876)	86.09%
Surplus (Deficit)	\$ (128,562)	\$ (277,602)	\$ (103,273)	\$ 174,329	37.20%



Serra Cooperative Library System
c/o SCLC • 222 E. Harvard St. • Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

EC Agenda Item 6

DATE: August 20, 2026
TO: Serra Executive Committee
FROM: Christine Powers, Executive Director, Serra/SCLC

SUBJECT: Revised CLSA Plan of Service and Budget for FY 2026/27 (ACTION)

BACKGROUND: At the May 21, 2026, Serra Cooperative Library System (Serra) regular meeting, the Administrative Council approved the System's California Library Services Act (CLSA) Plan of Service and Budget for FY 2026/27, contingent upon final approval of the California State Library Board and the Governor's adopted budget. In this Plan of Service application, Council approved the utilization of CLSA funds for resource sharing for LINK+.

The Governor's final budget, signed on June 29, 2026, included language allocating all \$2.88 million allocated budget line item "6120-211-0001—For local assistance, California State Library, California Library Services Act" to support cooperative resource sharing. The original budget, as proposed in January, had allocated \$1.88 million of that budget line item to cooperatives, and \$1 million to the Zip Books project administered by the State Library. Although this revised allocation does not restore prior higher funding of \$3.6 million to cooperatives under the CLSA, the increase in funding benefits all cooperatives. The revised statewide CLSA revised allocations are included as Exhibit "a" of this report.

The table below provides a comparison of the original and updated CLSA allocations for Serra this fiscal year:

FY 2026/27 CLSA ALLOCATIONS			
	Original	Revised	Difference
Baseline (Communication & Delivery)	\$110,114	\$168,685	\$58,571
System Administration	\$27,529	\$42,172	\$14,643
TOTAL	\$137,643	\$ 210,857	\$73,214

The State Library has also indicated that funds can be used towards Zip Books, should a cooperative wish to spend its funds in that manner. The cooperative would be responsible for implementing the Zip Books program, and would need to report the following information:

- Number of unique patrons served
- Number of Zip Books purchased
- Number of Zip Books added to a library collection
- Number of circulations of Zip Books
 - If the system can track the total number of times Zip Books during the project period were circulated after they were returned by the patron who originally requested them, the State Library recommends tracking and including that total to further demonstrate program impact.

FISCAL IMPACT: Serra's CLSA preliminary system budget allocation for FY 2026/27 has been increased to \$210,857 (Baseline: \$168,685, and System Administration: \$42,172), a 53% increase over the original preliminary system budget allocation for this fiscal year.

This year's revised statewide allocation of \$2.88 million represents 80% of the higher funding of \$3.6 million cooperatives were receiving statewide in FY 2023/24 and prior. For reference, in FY 2023/24, when CLSA was funded at \$3.6 million, Serra received \$265,743 (Baseline: \$212,595, and System Administration: \$53,149).

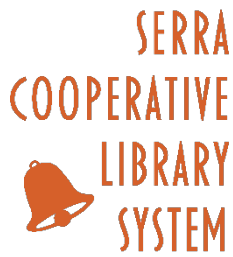
RECOMMENDATION: Provide direction on the expenditure of the additional CLSA funds for FY 2026/27, and authorize the Serra Chair to work with SCLC/Serra staff to review and sign the revised FY 2026/27 CLSA Plan of Service and Budget for submission to the State Library.

EXHIBIT:

- a. CLSA Preliminary System Budget Allocations \$2,879,998 - FY 2026/27

CLSA Preliminary System Budget Allocations \$2,879,998- FY 2026/27**Communications and Delivery Program**

System	Baseline Budget	System Administration	Total
Black Gold	\$88,176	\$22,045	\$ 110,221
49-99	\$95,396	\$23,849	\$ 119,245
Inland	\$232,912	\$58,227	\$ 291,139
NorthNet	\$528,037	\$132,009	\$ 660,046
PLP	\$450,456	\$112,613	\$ 563,069
SJVLS	\$152,652	\$38,164	\$ 190,816
Santiago	\$145,987	\$36,496	\$ 182,483
Serra	\$168,685	\$42,172	\$ 210,857
SCLC	\$441,699	\$110,425	\$ 552,124
Total funding	\$2,304,000	\$576,000	\$ 2,880,000



Serra Cooperative Library System
c/o SCLC ▪ 222 E. Harvard St. ▪ Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

EC Agenda Item 7

DATE: August 20, 2026
TO: Serra Executive Committee
FROM: Andy Beck, Controller, Serra/SCLC

SUBJECT: Proposed Budget Amendment for FY 2026/27 (ACTION)

BACKGROUND: The California Governor signed the 2026/27 State Budget legislation on June 29, 2026. The budget includes a reallocation of the California Library Services Act (CLSA) appropriation to increase funding to the cooperative systems by \$1 million. As a result, Serra Cooperative Library System (System) witnessed an increase of \$73,214 in CLSA funding (\$58,571 Baseline and \$14,643 System Administration).

Based on the adjusted CLSA appropriation, an amendment to the approved budget for FY 2026/27 is necessary. The proposed budget amendment includes increases to CLSA Baseline of \$58,571, from \$110,114 to \$168,685 and CLSA System Administration by \$14,643, from \$27,529 to \$42,172.

FISCAL IMPACT: A budget deficit of \$57,986 is noted for FY 2026/27. The deficit will be covered by the Systems unrestricted funds.

RECOMMENDATION: Approve the Proposed Budget Amendment.

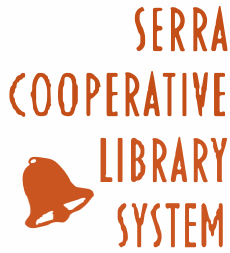
EXHIBITS:

- a. Proposed Budget Amendment for FY 2026/27

Serra Cooperative Library System
Proposed Budget Amendment
FY 2026/27

	Approved Budget FY 2025/26		Approved Budget FY 2026/27		Amendment	Amended Budget FY 2026/27		
Program and general revenues								
CLSA Communications & Delivery	\$	137,392	\$	110,114	\$	58,571	\$	168,685
CLSA System Administration		27,498		27,529		14,643		42,172
Reimbursement (Link+)		13,685		31,000		-		31,000
Membership Dues		66,568		66,885		-		66,885
Other income		-		2,000		-		2,000
Investment return		1,000		1,000		-		1,000
Total program and general revenues	\$	246,143	\$	238,528	\$	73,214	\$	311,742
Communications and delivery								
Delivery	\$	500	\$	500	\$	-	\$	500
E-resources		75,000		75,000		-		75,000
Resource sharing*		360,000		208,000		-		208,000
Audit Fees		6,750		6,875		-		6,875
Office supplies		1,100		1,200		-		1,200
Telecommunications		3,600		3,800		-		3,800
Total communication and delivery	\$	446,950	\$	295,375	\$	-	\$	295,375
Other services								
Museum Month Sponsorship	\$	5,000	\$	-	\$	-	\$	-
Discover & Go		8,950		8,950		-		8,950
Youth Services Professional Develop.		4,000		5,000		-		5,000
Adult Services Professional Develop.		4,000		4,000		-		4,000
Total other services	\$	21,950	\$	17,950	\$	-	\$	17,950
Administration								
Administration expense	\$	53,095	\$	53,153	\$	-	\$	53,153
Legal		-		950		-		950
Meetings/conferences/travel		1,750		2,300		-		2,300
Total administration	\$	54,845	\$	56,403	\$	-	\$	56,403
Summary								
Total revenues	\$	246,143	\$	238,528	\$	73,214	\$	311,742
Total expenses		523,745		369,728		-		369,728
Surplus (Deficit)	\$	(277,602)	\$	(131,200)	\$	73,214	\$	(57,986)

* Resource sharing includes charges for Innovative and Unity.



Serra Cooperative Library System
c/o SCLC • 222 E. Harvard St. • Glendale, CA 91205
Phone: 626-359-6111
www.serralib.org

EC Agenda Item 8

DATE: August 20, 2026
TO: Serra Executive Committee
FROM: Christine Powers, Executive Director, Serra/SCLC

SUBJECT: LINK+ Delivery Changes & Consideration of Policy (ACTION)

BACKGROUND: The Serra Cooperative Library System participates in LINK+, a cooperative service among libraries in California and Nevada that allows users to borrow books and media items not available at their local library. When the Administrative Council agreed to utilizing this resource, there was an understanding that System members (with the exception of San Diego County Library, which maintains its own LINK+ membership), would need to contribute additional funding on an annual basis to cover these costs.

At the October 16, 2025, Administrative Council meeting, members approved a funding model to provide LINK+ contributions to Serra to fill a \$31,000 budget gap, as follows: Population 50%, Circulation 50%, with \$15k cap for San Diego Public Library and pro rata for the rest of the libraries. In addition, libraries agreed to update their statistics annually.

The new delivery model consists of four regional hubs, with the participating members of each hub:

North San Diego	Central San Diego	South San Diego	Imperial Valley
Oceanside	San Diego Public*	Chula Vista*	Brawley
Carlsbad*		National City	Camarena
Escondido		Coronado	El Centro
			Imperial County*
			Imperial Public

* Member library that Unity Courier will deliver materials to/from.

At the May 21, 2026, Administrative Council meeting, Council members were presented with a draft Memorandum of Understanding (MOU) that would document the various changes and expectations from members. During that meeting, Council provided direction to revise the document from an MOU to a delivery policy, and to revise the language regarding LINK+ bylaws to account for future amendments. Furthermore, a special meeting was to be held in June to approve this revised document prior to the delivery changes taking place July 1, 2026.

Prior to the delivery hub implementation, various members raised questions and issues that warranted additional review. This included working with the Serra Technology and Automation Committee (STARC) to discuss the implementation in further detail. A revised implementation date of September 1, 2026, has been set, and a revised Serra Delivery Policy is included for Council's review and consideration.

Attached is a draft Serra Cooperative Library System: Policy for Hub-and-Spoke Delivery System in Support of LINK+ (Exhibit "a"). Additionally, an operational document separate from the signed policy has been drafted for Council's review and consideration: Hub-and-Spoke Delivery Responsibilities: Companion Document to the Hub-and-Spoke Delivery System in Support of LINK+ Policy (Exhibit "b"). It is recommended that this be a separate document (referenced in the delivery policy) to allow members to change their delivery frequency based on demand and address other hub-related issues without requiring policy change. How to deal with non-LINK+ materials is also addressed in this document. A very special thanks to Sam Liston, Chair of STARC, for his role in preparing these documents.

The implementation process for Brawley, Camarena, and Imperial County continues, and it is anticipated that these libraries will be implemented in the coming fiscal year.

FISCAL IMPACT: N/A

RECOMMENDATION: Review and approve the draft Serra Cooperative Library System Policy and companion document for LINK+ Hub-and-Spoke Delivery System.

EXHIBITS:

- a. Serra Cooperative Library System: Policy for Hub-and-Spoke Delivery System in Support of LINK+ (Draft)
- b. Hub-and-Spoke Delivery Responsibilities: Companion Document to the Hub-and-Spoke Delivery System in Support of LINK+ Policy (Draft)

SERRA COOPERATIVE LIBRARY SYSTEM

Policy for Hub-and-Spoke Delivery System in Support of LINK+

DRAFT—07-28-2026

This Memorandum of Understanding ("Agreement") reflects the major responsibilities of the participating member libraries (each a "Participating Library," collectively "Participating Libraries") of the Serra Cooperative Library System ("Serra") regarding the shared delivery aspects of LINK+.

1. Recitals, Purpose, and Scope

- a. Serra provides the Participating Libraries with access to LINK+, a resource-sharing system whose value to library users depends substantially on the speed with which requested materials move between lending and borrowing libraries.
- b. Daily direct courier service to each Participating Library is the greatest and most volatile cost center associated with the provision of LINK+.
- c. Given the wide variation in resource-sharing volume among the Participating Libraries, daily direct courier services may not be necessary in all cases.
- d. A hub-and-spoke model — in which an upstream courier delivers to a limited number of Hub Libraries, which then sort and stage materials for collection by nearby Spoke Libraries — preserves rapid turnaround for high-volume libraries while extending practical access to libraries whose volume would not warrant such frequent service.
- e. The Participating Libraries intend that all obligations under this Agreement be satisfied through in-kind contributions of staff time and travel.
- f. The Participating Libraries acknowledge that the in-kind contributions required by this model are not evenly distributed. Hub Libraries perform sorting, containerization, and interim storage on behalf of libraries other than themselves, and bear the incidental costs of containers and supplies. Spoke Libraries, in turn, bear the travel time and mileage that would otherwise fall to a courier. The Participating Libraries enter into this Agreement understanding that this asymmetry is deliberate, that it is the mechanism by which the system delivers speed at reduced aggregate cost, and that it will be made visible and reviewed annually through the in-kind estimates recorded in Appendix D.
- g. The purpose of this Agreement is to move circulating library materials between the jurisdictions of the Participating Libraries in support of LINK+ interlibrary loan, and any use

of the delivery system beyond this purpose which increases the number of totes in transit shall require renegotiation of the terms of this Agreement.

2. Definitions

"Business Day" means Monday through Friday, excluding any date on which the applicable Hub Library is closed as shown on the annual Closure Calendar.

"Closure Calendar" means the annual calendar of upstream courier non-service days, Hub Library closures, and Spoke Library closures published by each Hub Library in accordance with the Responsibilities Document.

"Delivery Coordinators" means, collectively, the primary delivery contacts designated by the Participating Libraries and recorded in Appendix A of the Responsibilities Document.

"Fiscal Year" means the period beginning July 1 and ending June 30.

"Hub Library" means a Participating Library designated in Appendix A to receive delivery from the upstream courier on behalf of itself and one or more Spoke Libraries.

"Shipped Item" means a single LINK+ item lent or borrowed by a Participating Library, as recorded by the LINK+ Repository.

"Spoke Library" means a Participating Library designated in Appendix A to collect its materials from, and deliver its outbound materials to, an assigned Hub Library.

"Standard Transit Bag" means a transit bag conforming to the specifications recorded in Appendix E of the Responsibilities Document.

"Tote" means a lidded container used to hold transit bags for collection by a Spoke Library, conforming to the specifications recorded in Appendix E of the Responsibilities Document.

3. Designations and Service Levels

- a. Hub and Spoke responsibilities are detailed fully in the accompanying Responsibilities Document.
- b. Hub Libraries and their assigned Spoke Libraries are listed in Appendix A of the Responsibilities Document.
- c. Each Spoke Library shall collect materials from its assigned Hub Library at a minimum frequency based on its average monthly volume of Shipped Items, available in Appendix B of the Responsibilities Document.
- d. Current tier assignments and procedures for assessment are also recorded in Appendix B of the Responsibilities Document.

4. Responsibility for Materials

- a. Responsibility for LINK+ materials in transit follows the Interlibrary Loan Code for the United States: the borrowing library is responsible for an item from the time it is shipped by the lending library until the lending library receives it back.
- b. A Hub Library's obligation with respect to materials belonging to or destined for its Spoke Libraries is limited to the exercise of reasonable care in receiving, sorting, containerizing, and staging those materials in accordance with the Responsibilities document. No Hub Library acts as an insurer of materials belonging to or destined for a Spoke Library.
- c. Responsibility for materials passes to the Spoke Library upon collection from the Hub Library's designated exchange point.
- d. Each Hub Library is responsible for raising with the upstream courier, and pursuing to resolution, any service failure, loss, damage, or other issue arising under the upstream courier agreement that affects one or more of its Spoke Libraries. Spoke Libraries shall report such issues to their Hub Library, which shall act as the point of contact with the courier on their behalf.

5. Costs

- a. All obligations under this Agreement are satisfied through in-kind contributions of staff time and travel, except for the purchase of additional totes, which is the responsibility of the Hub Library as detailed in the Responsibilities document.
- b. No Participating Library shall invoice, or be entitled to reimbursement from, any other Participating Library.
- c. Expected in-kind contributions are recorded as planning estimates in Appendix D of the Responsibilities Document. These estimates do not constitute a financial commitment, a budget obligation, or a basis for reimbursement.

6. Amendment, Withdrawal, and Review

- a. The Responsibilities Document and its appendices may be revised by consensus of the Delivery Coordinators without amendment of this Agreement, except that the resignation of a Hub Library or the addition of a Spoke Library shall require an update to this Agreement. Any other amendment to or of this Agreement requires the written agreement of all Participating Libraries.
- b. A Spoke Library may withdraw upon 30 days' written notice to all other Participating Libraries and to Serra. Upon withdrawal, the withdrawing Spoke Library shall return all totes in its possession to Serra.
- c. Notice of resignation or withdrawal by a Hub Library shall be given in writing to all other Participating Libraries, to Serra, and to the administrator of the upstream courier agreement, no later than April 1st, and shall take effect at the close of the Fiscal Year in which notice is given.

- d. A resigning or withdrawing Hub Library shall continue to perform all Hub responsibilities through the effective date, shall cooperate with any successor Hub Library in the transition of procedures, contacts, and calendars, and shall transfer its tote inventory to the successor Hub Library rather than to Serra. Where no successor is designated, the tote inventory returns to Serra.
- e. Upon receiving notice of the withdrawal of a Hub Library, Serra shall seek a successor Hub Library from among the Participating Libraries.
- f. If no new Hub Library is designated by the start of the Fiscal Year, Serra shall establish direct service with the upstream courier to the affected Spoke Libraries until a new Hub Library is decided upon or this agreement is renegotiated.
- g. Quarterly reports detailing the volume of Shipped Items shall be delivered to the Participating Libraries in the quarterly Directors' Meeting of the Serra Cooperative Library System.
- h. The Participating Libraries shall review this Agreement, the Responsibilities document, and all appendices annually.

7. Terms and Authority

- a. This Agreement takes effect on the Effective Date and continues until terminated in accordance with the Amendment, Withdrawal, and Review section. The Effective Date is the date of the last signature below.
- b. The signature of a library director below constitutes that director's representation that they are prepared to bind their organization to the terms of this Agreement, and that they have obtained any approval required by their jurisdiction to do so.

8. Signatures

Brawley

Director: _____ Signature: _____

Date: _____

Calexico

Director: _____ Signature: _____

Date: _____

Carlsbad

Director: _____ Signature: _____

Date: _____

Chula Vista

Director: _____ Signature: _____
Date: _____

Coronado

Director: _____ Signature: _____
Date: _____

El Centro

Director: _____ Signature: _____
Date: _____

Escondido

Director: _____ Signature: _____
Date: _____

Imperial City

Director: _____ Signature: _____
Date: _____

Imperial County

Director: _____ Signature: _____
Date: _____

National City

Director: _____ Signature: _____
Date: _____

Oceanside

Director: _____ Signature: _____
Date: _____

Serra Cooperative Library System

System Administrator: _____ Signature: _____
Date: _____

SERRA COOPERATIVE LIBRARY SYSTEM

Companion document to the Hub-and-Spoke Delivery System in Support of LINK+ Policy

DRAFT—07-28-2026

This document sets out the operational responsibilities of Hub and Spoke Libraries. It may be revised by consensus of the Delivery Coordinators without amending the Memorandum of Understanding, except where a change resigns a Hub Library or adds a Spoke Library. Each Participating Library should retain a copy alongside the signed Agreement.

1. Hub Library Responsibilities

- a. Receipt. Receive delivery from the upstream courier on behalf of the Hub Library and its assigned Spoke Libraries.
- b. Sorting and containerization. Sort materials received for Spoke Libraries and place the transit bags into lidded totes by the end of the business day on which the material is received.
- c. Labeling. Label each tote with the receiving date or dates and the destination library.
- d. Staging. Stage totes at the designated exchange point recorded in Appendix A, protected from weather, direct sun, and unsecured public access.
- e. Outbound handoff. Accept outbound materials from Spoke Libraries and include them in the Hub Library's outbound handoff to the upstream courier.
- f. Tote supply. Ensure that adequate totes are available to Spoke Libraries. Upon being informed by a Spoke Library that additional totes are needed, purchase additional totes immediately and distribute them accordingly.
- g. Calendar. Collect closure dates from Spoke Libraries and publish the annual Closure Calendar in accordance with Section 3.
- h. Courier liaison. Raise with the upstream courier, and pursue to resolution, any service failure, loss, damage, or other issue arising under the upstream courier agreement that affects one or more Spoke Libraries.

- i. Notification. Notify a Spoke Library when materials are staged outside its normal expectation, or when materials remain uncollected past the periods described in Section 6.

2. Spoke Library Responsibilities

- a. Collection. Collect materials from the assigned Hub Library at no less than the minimum frequency of the Spoke Library's assigned tier (Appendix B).
- b. Outbound delivery. Deliver outbound materials to the Hub Library's designated exchange point, correctly bagged and labeled, no later than the outbound cutoff time recorded in Appendix A.
- c. Closure dates. Provide scheduled closure dates to the Hub Library in accordance with Section 3.
- d. Empty totes. Return excess empty totes to the Hub Library on the next trip, retaining an adequate reserve as recorded in Appendix C.
- e. Reporting. Report service failures, losses, and damage to the Hub Library rather than to the upstream courier.

3. Closures and Calendars

- a. Spoke closure dates. Each Spoke Library shall provide its scheduled closure dates for the coming Fiscal Year to its Hub Library no later than two weeks prior to the start of that Fiscal Year (June 17).
- b. Publication. Each Hub Library shall publish and distribute to its Spoke Libraries a Closure Calendar for the coming Fiscal Year within one week of the start of that Fiscal Year (July 8). The Closure Calendar shall include upstream courier non-service days, Hub Library closures, and Spoke Library closures.
- c. Composition of Hub closures. A Hub Library's closures shall include all days on which the upstream courier does not provide service, together with all holidays observed by that Hub Library.
- d. Emergency closure — Hub. A Hub Library that closes on account of emergency shall notify its Spoke Libraries immediately.
- e. Unexpected closure — Spoke. A Spoke Library that closes unexpectedly shall notify its Hub Library as soon as practicable.

4. Makeup Collections

- a. A Spoke Library closed on a scheduled collection day shall collect on the next business day on which it is open. A Spoke Library on weekly service shall not defer collection to the following week.
- b. If the Hub Library is also closed on that day, collection rolls to the next day on which both the Spoke Library and the Hub Library are open.

- c. For a Spoke Library on weekly service, a makeup collection does not become the new standing collection day. The Spoke Library reverts to its standing day the following week.
- d. For a Spoke Library on Monday/Wednesday/Friday service, a makeup collection does not cancel the remaining scheduled collections that week. A Tuesday makeup for a Monday closure is followed by the regular Wednesday and Friday collections.

5. Materials, Bags, and Totes

- a. Transit Bags
 - i. The delivery system exists to move circulating library materials between jurisdictions. Materials shall fit within a standard transit bag, as specified in Appendix E. Use of the system beyond this purpose that increases the number of totes in transit requires renegotiation of the Agreement.
- b. Totes
 - i. Totes are of the “round trip” variety and lidded, as specified in Appendix E.
 - ii. Lids shall be closed whenever a tote is staged or in transit, with the exception of empty totes, which may be stacked separately.
 - iii. Totes should be used for library materials only.
 - iv. Damaged totes shall be reported to the Hub Library and removed from service.
 - v. The minimum number of totes each Spoke Library shall retain in reserve are recorded in Appendix C.
 - vi. Totes are held on behalf of the delivery system and are returned to the Serra Cooperative Library System upon a Participating Library's withdrawal.
- c. Labeling
 - i. Every transit bag carries a destination.
 - ii. Every tote is labeled with the receiving date or dates and the destination library.
 - iii. Label templates and container specifications are recorded in Appendix E.

6. Uncollected Materials

- a. Where materials remain uncollected for more than one business day past a Spoke Library's scheduled collection day, the Hub Library shall notify the Spoke Library's designated contact.
- b. Where materials remain uncollected for more than three business days, the Hub Library shall notify the Spoke Library's director and the delivery coordinators.
- c. Persistent failure to collect is grounds for review of the Spoke Library's tier assignment or participation.

7. Temporary Hub Disruption

- a. A Hub Library that becomes unable to perform Hub responsibilities on account of facility closure, emergency, construction, or loss of staff capacity shall notify its Spoke

Libraries, the delivery coordinators, and Serra immediately, together with an estimate of duration.

- b. For a disruption expected to exceed 3 business days, the delivery coordinators shall seek a temporary alternate arrangement, which may include designation of a temporary Hub Library, or direct collection by affected Spoke Libraries from the upstream courier, depending on the duration.
- c. A disruption under this Section does not constitute resignation of the Hub role.

8. Volume Counting and Tier Reassignment

- a. Tier assignment is based on Shipped Items — LINK+ items lent or borrowed — as recorded by the LINK+ Repository. Any materials moved through the system that are not LINK+ items are not counted.
- b. Monthly volume is calculated as the average across the reporting quarter.
- c. Quarterly reports are delivered to jurisdiction directors via the Serra Cooperative Library System.
- d. A Spoke Library whose average monthly volume falls into a lower tier for three consecutive quarters may request to be reassigned to the corresponding tier. Reassignment takes effect 14 days after such a request is made.
- e. A Spoke Library whose average monthly volume exceeds the boundary of a higher tier for two consecutive quarters shall be reassigned to that tier, effective at the start of the following quarter.
- f. A Participating Library without two full quarters of recorded volume shall be assigned to weekly service, or to another tier by agreement with its Hub Library, pending its first two full quarters of data.
- g. Should a Spoke Library wish to pick up more often than the minimum, the corresponding Hub Library shall accommodate their request during the Hub Library's collection hours.

9. Service Failures, Loss, and Damage

- a. Hub Libraries exercise reasonable care but do not insure materials belonging to or destined for Spoke Libraries.
- b. Responsibility passes to the Spoke Library on collection.
- c. Spoke Libraries report issues to the Hub Library, and the Hub Library is responsible for coordinating communication and resolution with the upstream courier.

10. Contacts and Escalation

- a. Each Participating Library designates a delivery contact and a backup, recorded in Appendix A. The primary delivery contacts are known collectively as the Delivery Coordinators.
- b. Operational questions should be directed to the Hub Library's delivery contact.
- c. Matters not resolved at that level shall be escalated to the jurisdiction's director.

APPENDICES

Appendix A — Hub Libraries

Carlsbad (Escondido, Oceanside)	Detail
Street address	
Designated exchange point	
Collection hours	
Outbound cutoff time	
Delivery contacts	

National City (Coronado, Chula Vista)	Detail
Street address	
Designated exchange point	
Collection hours	
Outbound cutoff time	

National City (Coronado, Chula Vista)	Detail
Delivery contacts	

Imperial County (Brawley, Calexico, El Centro, Imperial City)	Detail
Street address	
Designated exchange point	
Collection hours	
Outbound cutoff time	
Delivery contacts	

Library Delivery Contacts

Library	Hub	Delivery contact	Backup contact
Carlsbad	(Self)		
Escondido	Carlsbad		
Oceanside	Carlsbad		
Coronado	National City		
Chula Vista	National City		

Library	Hub	Delivery contact	Backup contact
National City	(Self)		
Brawley	Imperial County		
Calexico	Imperial County		
El Centro	Imperial County		
Imperial County	(Self)		
Imperial City	Imperial County		

Appendix B — Tier Assignments

Spoke Library	Assigned Hub	Avg. monthly Shipped Items	Tier	Collection days	Effective date
Escondido	Carlsbad	559	2		
Oceanside	Carlsbad	1,572	1		
Coronado	National City	234	2		
Chula Vista	National City	785	1		
Calexico	Imperial County	N/A	-		
Brawley	Imperial County	N/A	-		
Imperial City	Imperial County	229	2		
El Centro	Imperial County	N/A	-		

Tiers:

(1) $\geq 700 \rightarrow$ daily, Mon–Fri,

(2) ≥ 100 and $< 700 \rightarrow$ minimum Mon/Wed/Fri,

(3) $< 100 \rightarrow$ weekly, consistent day

Appendix C — Tote Par Levels

Minimum number of totes each Spoke Library retains in reserve. Excess totes above this level are returned to the Hub Library on the next trip.

Spoke Library	Par level (totes in reserve)
Escondido	
Oceanside	
Coronado	
Chula Vista	
Calexico	
Brawley	
Imperial City	
El Centro	

Appendix D — In-Kind Contribution Estimates

These figures are planning estimates only. They do not constitute a financial commitment, a budget obligation, or a basis for reimbursement. They are reviewed annually.

Hub Libraries report only the labor performed on behalf of other libraries — receiving, sorting, containerizing, labeling, staging, and tote and calendar administration for Spoke Libraries. Labor a Hub Library expends handling its own materials is excluded.

Spoke Libraries report round-trip mileage to their assigned Hub Library.

Library	Role	Est. hours/week (on behalf of other libraries)	Est. weekly round-trip mileage	Est. incidental costs
Carlsbad	Hub		—	
National City	Hub		—	
Imperial County	Hub		—	
Escondido	Spoke			—
Oceanside	Spoke			—
Coronado	Spoke			—
Chula Vista	Spoke			—
Brawley	Spoke			—
Calexico	Spoke			—
El Centro	Spoke			—

Library	Role	Est. hours/week (on behalf of other libraries)	Est. weekly round-trip mileage	Est. incidental costs
Imperial City	Spoke			—

Incidental costs for Hub Libraries include totes, bags, labels, and printing.

Appendix E — Label Templates and Container Specifications

Item	Specification
Standard transit bag	Zippered, 18" × 14" (Netbankstore FTS10CN18X14 representative)
Tote	Round-trip variety, lidded, 19.8" × 13.8" × 11.3" (U-Line S-25644 representative)
Tote maximum loaded weight	40 lbs maximum (35 lbs recommended)
Tote label — required fields	Receiving date(s); destination library
Transit bag label — required fields	Destination library
Label templates	[ATTACH]



JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

April 01, 2026 through April 30, 2026

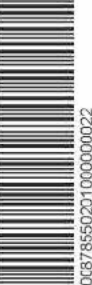
Account Number: [REDACTED]

00087855 DRE 703 210 12526 NNNNNNNNNN 1 000000000 Z9 0000

SERRA COOPERATIVE LIBRARY SYSTEM
OPERATING ACCOUNT
222 E. HARVARD ST.
GLENDALE CA 91205

CUSTOMER SERVICE INFORMATION

Web site: www.Chase.com
Service Center: 1-877-425-8100
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679
We accept operator relay calls



CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$753,928.57
Deposits and Additions	1	480.80
Electronic Withdrawals	7	-97,274.79
Ending Balance	8	\$657,134.58

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/28	Remote Online Deposit 4	\$480.80
Total Deposits and Additions		\$480.80

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/01	04/01 Online Payment 28657840851 To Unity Courier Services, Inc.	\$3,781.30
04/01	04/01 Online Payment 28657816575 To Innovative Interfaces Inc.	75,748.79
04/07	04/07 Online Payment 28736160905 To Unity Courier Services, Inc.	3,832.60
04/07	04/07 Online Payment 28736156231 To Innovative Interfaces Inc.	2,500.00
04/14	04/14 Online Payment 28822690318 To Unity Courier Services, Inc.	3,969.50
04/21	04/21 Online Payment 28913728042 To Unity Courier Services, Inc.	3,593.10
04/28	04/28 Online Payment 28998000110 To Unity Courier Services, Inc.	3,849.50
Total Electronic Withdrawals		\$97,274.79



April 01, 2026 through April 30, 2026

Account Number: [REDACTED]

DAILY ENDING BALANCE

DATE	AMOUNT
04/01	\$674,398.48
04/07	668,065.88
04/14	664,096.38
04/21	660,503.28
04/28	657,134.58

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$0.00
Other Service Charges	\$0.00
Total Service Charges	\$0.00

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			\$95.00	\$0.00
Other Service Charges:					
Electronic Credits					
Electronic Items Deposited	1	Unlimited	0	\$0.40	\$0.00
Cash Management Services					
Debit Block Maintenance	1	0	1	\$0.00	\$0.00
Subtotal Other Service Charges					\$0.00

ACCOUNT [REDACTED]

Other Service Charges:
Electronic Credits
Electronic Items Deposited
Cash Management Services
Debit Block Maintenance

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDepositSM are based on previous month activity.



April 01, 2026 through April 30, 2026

Account Number: [REDACTED]

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

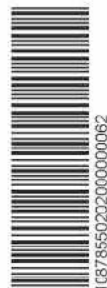
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC





April 01, 2026 through April 30, 2026

Account Number: [REDACTED]

This Page Intentionally Left Blank



JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

May 01, 2026 through May 29, 2026

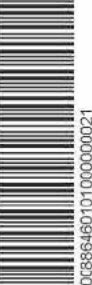
Account Number: [REDACTED]

CUSTOMER SERVICE INFORMATION

Web site: www.Chase.com
Service Center: **1-877-425-8100**
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679
We accept operator relay calls

00088646 DRE 703 210 15426 NNNNNNNNNN 1 000000000 Z9 0000

SERRA COOPERATIVE LIBRARY SYSTEM
OPERATING ACCOUNT
222 E. HARVARD ST.
GLENDALE CA 91205



CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$657,134.58
Electronic Withdrawals	10	-72,812.49
Ending Balance	10	\$584,322.09

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
05/05	05/05 Online Payment 29099635256 To Unity Courier Services, Inc.	\$3,835.90
05/12	05/12 Online Payment 29188951886 To Jorge Garcia	141.89
05/12	05/12 Online Payment 29188951893 To Rincon Band of Luiseno Indians	500.00
05/12	05/12 Online Payment 29188951863 To Unity Courier Services, Inc.	3,860.10
05/12	05/12 Online Payment 29188951882 To Azalea Ebbay	160.00
05/12	05/12 Online Payment 29188951875 To Adolfo Guzman-Lopez	800.00
05/20	05/20 Online Payment 29289616414 To Unity Courier Services, Inc.	3,880.60
05/26	05/26 Online Payment 29361824783 To Califa	5,750.00
05/26	05/26 Online Payment 29361842062 To Unity Courier Services, Inc.	3,884.00
05/26	05/26 Online Payment 29361824787 To Overdrive, Inc.	50,000.00
Total Electronic Withdrawals		\$72,812.49

DAILY ENDING BALANCE

DATE	AMOUNT
05/05	\$653,298.68
05/12	647,836.69
05/20	643,956.09
05/26	584,322.09



May 01, 2026 through May 29, 2026

Account Number: [REDACTED]

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$0.00
Other Service Charges	\$0.00
Total Service Charges	\$0.00

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			\$95.00	\$0.00
Other Service Charges:					
Cash Management Services					
Debit Block Maintenance	1	0	1	\$0.00	\$0.00
Subtotal Other Service Charges					\$0.00

ACCOUNT [REDACTED]

Other Service Charges:
Cash Management Services
Debit Block Maintenance

1

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDepositSM are based on previous month activity.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

May 30, 2026 through June 30, 2026

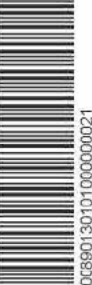
Account Number: [REDACTED]

CUSTOMER SERVICE INFORMATION

Web site: www.Chase.com
Service Center: 1-877-425-8100
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679
We accept operator relay calls

00089013 DRE 703 210 18426 NNNNNNNNNN 1 000000000 Z9 0000

SERRA COOPERATIVE LIBRARY SYSTEM
OPERATING ACCOUNT
222 E. HARVARD ST.
GLENDALE CA 91205



CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$584,322.09
Electronic Withdrawals	7	-30,012.46
Ending Balance	7	\$554,309.63

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
06/02	06/02 Online Payment 29461412110 To Unity Courier Services, Inc.	\$3,884.00
06/09	06/09 Online Payment 29551992753 To Unity Courier Services, Inc.	3,107.20
06/16	06/16 Online Payment 29642893287 To Unity Courier Services, Inc.	3,870.40
06/23	06/23 Online Payment 29728635662 To Innovative Interfaces Inc.	8,857.66
06/23	06/23 Online Payment 29728635658 To Upac	2,257.90
06/23	06/23 Online Payment 29728635672 To Cj Brown & Company, Cpas	360.00
06/30	06/30 Online Payment 29816738948 To Unity Courier Services, Inc.	7,675.30
Total Electronic Withdrawals		\$30,012.46

DAILY ENDING BALANCE

DATE	AMOUNT
06/02	\$580,438.09
06/09	577,330.89
06/16	573,460.49
06/23	561,984.93
06/30	554,309.63



May 30, 2026 through June 30, 2026

Account Number: [REDACTED]

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$0.00
Other Service Charges	\$0.00
Total Service Charges	\$0.00

The monthly service fee was waived on your Chase Platinum Business Checking account because you maintained the required relationship balance.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			\$95.00	\$0.00
Other Service Charges:					
Cash Management Services					
Debit Block Maintenance	1	0	1	\$0.00	\$0.00
Subtotal Other Service Charges					\$0.00

ACCOUNT [REDACTED]

Other Service Charges:
Cash Management Services
Debit Block Maintenance

1

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDepositSM are based on previous month activity.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC