

ORIGINAL



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AZ CORP COMMISSION
DOCKET CONTROL

2017 AUG 31 P 4: 06

1 SHAPIRO LAW FIRM, P.C.
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3 1819 E. Morten Avenue, Suite 280
4 Phoenix, Arizona 85020
5 Telephone (602) 559-9575
6 jay@shapslawaz.com

Arizona Corporation Commission

DOCKETED

AUG 31 2017

DOCKETED BY 

Attorney for Turner Ranches Water and Sanitation Company

BEFORE THE ARIZONA CORPORATION COMMISSION

8 IN THE MATTER OF THE APPLICATION
9 OF TURNER RANCHES WATER AND
10 SANITATION COMPANY FOR
11 AUTHORITY TO (1) ISSUE EVIDENCE OF
12 INDEBTEDNESS IN AN AMOUNT NOT TO
13 EXCEED \$450,000 IN CONNECTION WITH
14 CAPITAL IMPROVEMENTS; AND (2)
15 ENCUMBER ITS REAL PROPERTY AND
16 PLANT AS SECURITY FOR SUCH
17 INDEBTEDNESS.

DOCKET NO: W-01677A-16-0074

14 IN THE MATTER OF THE APPLICATION
15 OF TURNER RANCHES WATER AND
16 SANITATION COMPANY, AN ARIZONA
17 CORPORATION, FOR A
18 DETERMINATION OF THE FAIR VALUE
19 OF ITS UTILITY PLANTS AND
20 PROPERTY AND FOR INCREASES IN ITS
21 WATER RATES AND CHARGES FOR
22 UTILITY SERVICE BASED THEREON.

DOCKET NO: W-01677A-16-0076

NOTICE OF COMPLIANCE

20 Turner Ranches Water and Sanitation Company (“Company”) submits this Notice
21 of Compliance pursuant to Decision No. 75746 (September 19, 2016). Decision No. 75746
22 requires the Company to file, as a compliance item, a report reconciling all loan surcharge
23 monies billed and collected, along with copies of the prior year’s monthly bank statements
24 for the loan surcharge account.

25 Attached as **Exhibit 1** are Company Invoices 0053-0056, which reflect the surcharge
26 amount billed to customers from April 2017, month one of collection, through July 2017.

1 In April 2017 there was an inadvertent overcharge of \$37.24, which was corrected in May
2 2017. The correct monthly surcharge billed amount is \$5,363.44.

3 Attached as **Exhibit 2** are the loan surcharge account statements from BBVA
4 Compass Bank beginning November 2016, when the account was established, through July
5 2017. The May, June and July 2017 statements show the deposited amounts and the
6 corresponding withdrawals used to pay off the loan principal.¹

7 RESPECTFULLY SUBMITTED this 31st day of August, 2017.

8 SHAPIRO LAW FIRM, P.C.

9

10

By: _____

11

Jay L. Shapiro
1819 E. Morten Avenue, Suite 280
Phoenix, AZ 85020
jay@shaplawaz.com

12

13

14 **ORIGINAL** and one (1) copy
15 of the foregoing were delivered
this 31st day of August, 2017, to:

16 Docket Control
17 Arizona Corporation Commission
1200 W. Washington Street
18 Phoenix, AZ 85007

19 **COPY** of the foregoing was hand-delivered
this 31st day of August, 2017, to:

20 Scott Hesla, ALJ
21 Hearing Division
Arizona Corporation Commission
1200 W. Washington Street
22 Phoenix, AZ 85007

23

24

25 ¹ Although the April overcharge was corrected in the Company's May billing (see Invoice
26 0054), due to a bookkeeping error the full amount of \$5,363.44 was deposited on June 14,
2017 as opposed to the amount actually billed and collected (\$5,326.20).

1 **COPY** of the foregoing was emailed & hand-delivered
2 this 31st day of August, 2017, to:

3 Charles Hains
4 Matthew Laudone
5 Legal Division
6 Arizona Corporation Commission
7 1200 W. Washington Street
8 Phoenix, AZ 85007
9 chains@azcc.gov
10 mlaudone@azcc.gov

11 Carmel Hood, Compliance
12 Shannon Kanlan, Compliance
13 Utilities Division
14 Arizona Corporation Commission
15 1200 W. Washington Street
16 Phoenix, AZ 85007
17 chood@azcc.gov
18 skanlan@azcc.gov

19
20
21
22
23
24
25
26
By: Whitney Boile

EXHIBIT 1

TURNER RANCHES Water and Sanitation

P.O. Box 1020
 Apache Junction, AZ 85117

Invoice

Date	Invoice #
7/31/2017	0056

Bill To
Water Charges

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
	Water @ 6.3%	90,214.63	90,214.63T
	Sales Tax - City of Mesa	529.96	529.96
	Surcharges	5,363.44	5,363.44
	Sales Tax Adjustment	0.02	0.02T
	Sales Tax	6.30%	5,683.52
Total			\$101,791.57

TURNER RANCHES Water and Sanitation

P.O. Box 1020
 Apache Junction, AZ 85117

Invoice

Date	Invoice #
6/30/2017	0055

Bill To
Water Charges

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
	Water @ 6.3%	118,362.49	118,362.49T
	Sales Tax - City of Mesa	722.34	722.34
	Surcharge	5,363.44	5,363.44
	Sales Tax Adjustment	0.02	0.02T
	Sales Tax	6.30%	7,456.84
Total			\$131,905.13

TURNER RANCHES Water and Sanitation

P.O. Box 1020
Apache Junction, AZ 85117

Invoice

Date	Invoice #
5/31/2017	0054

Bill To
Water Charges

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
	Water @ 6.3%	109,033.63	109,033.63T
	Sales Tax - City of Mesa	598.28	598.28
	Surcharge	5,326.20	5,326.20
	Sales Tax Adjustment	0.01	0.01T
	Sales Tax	6.30%	6,869.12
		Total	\$121,827.24

TURNER RANCHES Water and Sanitation

P.O. Box 1020
 Apache Junction, AZ 85117

Invoice

Date	Invoice #
4/30/2017	0053

Bill To
Water Charges

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
	Water @ 6.3%	93,670.15	93,670.15T
	Sales Tax - City of Mesa	537.19	537.19
	Surcharge	5,400.68	5,400.68
	Sales Tax Adjustment	0.01	0.01T
	Sales Tax	6.30%	5,901.22
Total			\$105,509.25

EXHIBIT 2

41 TURNER RANCHES WATER AND SANITATION COMP
PO BOX 1020
APACHE JUNCTION AZ 85117

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$436.14	\$585.60
Total Deposit Accounts		\$436.14	\$585.60

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 7/1/17	\$436.14
Deposits/Credits (2)	+ \$5,363.46
Withdrawals/Debits (1)	- \$5,214.00
Ending Balance on 7/31/17	\$585.60

Interest Summary

Interest paid this statement period	\$0.02
Interest earned this statement period	\$0.03
Interest paid this year	\$0.04
Average collected balance	\$3,065.12
Annual percentage yield earned	0.01%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
7/3		IOD INTEREST PAID	\$0.02		\$436.16
7/7		BRANCH DEPOSIT	\$5,363.44		\$5,799.60
7/25	1002	CHECK CLEARED		\$5,214.00	\$585.60
Ending Balance on 7/31					\$585.60
Totals			\$5,363.46	\$5,214.00	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
7/25	1002	\$5,214.00						

* Indicates break in check sequence

Statement Period Rates

Effective July 1, 2017

Balance	Rate
All balances	0.010%

How to Balance Your Account

- Step 1** • Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
 - Record all automated deductions, debit card transactions and electronic bill payments.
 - Record and deduct service charges, check printing charges, or other bank fees.
 - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** • If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** • List any deposits or credits you have made that do not appear on this statement (see space provided below).
- Step 4** • List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

Balancing Your Register to this Statement

Step 5 • Enter the "current balance" shown on this statement	
• Add total from Step 3	
• Subtotal	
• Subtract total from Step 4	
• This balance should equal your register balance	
If it does not agree, see steps below	\$

- If your account does not balance, review the following:
- Check all your addition and subtraction above in your register.
 - Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
 - Amounts of deposits and withdrawals on this statement should match your register entries.
 - If you have questions or need assistance, please refer to the phone number on the front of this statement.

Change of Address

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Electronic Transfers (for consumer accounts only)

In case of errors or questions about your Electronic Transfers, write to BBVA Compass Bank, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

Overdraft Protection

Calculation of Interest Charge and Balance Subject to Interest Rate. The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance" (Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate".

Payments. Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATM s) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATM s via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA Compass Bank business days are Monday through Friday, excluding holidays.

In Case of Errors or Questions About Your Statement (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquiries may be made by calling your local BBVA Compass branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from you checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

Reporting Other Problems

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.



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00000862 I=0000
862 1 AB 0.400
TURNER RANCHES WATER AND SANITATION COMP
PO BOX 1020
APACHE JUNCTION AZ 85117-4039

16340-35876-71751

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$286.68	\$436.14
Total Deposit Accounts		\$286.68	\$436.14

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 6/1/17	\$286.68
Deposits/Credits (2)	+ \$5,363.46
Withdrawals/Debits (1)	- \$5,214.00
Ending Balance on 6/30/17	\$436.14

Interest Summary

Interest paid this statement period	\$0.02
Interest earned this statement period	\$0.02
Interest paid this year	\$0.02
Average collected balance	\$2,452.00
Annual percentage yield earned	0.01%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
6/1		IOD INTEREST PAID	\$0.02		\$286.70
6/14		BRANCH DEPOSIT	\$5,363.44		\$5,650.14
6/27	1001	CHECK CLEARED		\$5,214.00	\$436.14
Ending Balance on 6/30					\$436.14
Totals			\$5,363.46	\$5,214.00	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
6/27	1001	\$5,214.00						

* Indicates break in check sequence

Statement Period Rates

Effective June 1, 2017

Balance	Rate
All balances	0.010%

16349-36876-71752

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Account Information

Effective August 15, 2017, the following benefits will be discontinued associated with your debit card:

- Personal identity Theft
- Concierge Services

If you have any questions about these changes to your account, please call us at 1-800-COMPASS (1-800-266-7277).

26980-63157-126314

Activity Summary

Beginning Balance on 5/1/17	\$100.00
Deposits/Credits (1)	+ \$5,400.68
Withdrawals/Debits (1)	-\$5,214.00
Ending Balance on 5/31/17	\$286.68

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.02
Interest paid this year	\$0.00
Average collected balance	\$2,551.06
Annual percentage yield earned	0.01%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
5/15		BRANCH DEPOSIT WITH HOLD	\$5,400.68		\$5,500.68
5/30	1000	CHECK CLEARED		\$5,214.00	\$286.68
Ending Balance on 5/31					\$286.68
Totals			\$5,400.68	\$5,214.00	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
5/30	1000	\$5,214.00						

* Indicates break in check sequence

Statement Period Rates

Effective May 1, 2017

Balance	Rate
All balances	0.010%



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00000852 I=0000
852 1 AB 0.400
TURNER RANCHES WATER AND SANITATION COMP
PO BOX 1020
APACHE JUNCTION AZ 85117-4039

10401-23585-47169

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$100.00	\$100.00
Total Deposit Accounts		\$100.00	\$100.00

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 4/1/17	\$100.00
Deposits/Credits (0)	+ \$0.00
Withdrawals/Debits (0)	- \$0.00
Ending Balance on 4/30/17	\$100.00

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Average collected balance	\$100.00
Annual percentage yield earned	0.00%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
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There are no transactions to report for this period

Statement Period Rates

Effective April 1, 2017

Balance	Rate
All balances	0.010%

10401-23585-47170



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[MICR Barcode]
823 1 AB 0.400
TURNER RANCHES WATER AND SANITATION COMP
PO BOX 1020
APACHE JUNCTION AZ 85117-4039

39716-87095-174189

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$100.00	\$100.00
Total Deposit Accounts		\$100.00	\$100.00

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 3/1/17	\$100.00
Deposits/Credits (0)	+ \$0.00
Withdrawals/Debits (0)	- \$0.00
Ending Balance on 3/31/17	\$100.00

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Average collected balance	\$100.00
Annual percentage yield earned	0.00%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
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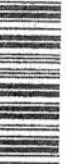
There are no transactions to report for this period

Statement Period Rates

Effective March 1, 2017

Balance	Rate
All balances	0.010%

39716-87095-174190



41

000001113 I=0000
1113 1 AB 0.400
TURNER RANCHES WATER AND SANITATION COMP
11436 E NORTHRIDGE ST
MESA AZ 85207-1753

*Changed address
on 3-9-17 2:50pm
myra*

9708-21586-43171

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	(\$72.14)	\$100.00
Total Deposit Accounts		(\$72.14)	\$100.00

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: ██████████ - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 2/1/17	(\$72.14)
Deposits/Credits (1)	+ \$172.14
Withdrawals/Debits (0)	- \$0.00
Ending Balance on 2/28/17	\$100.00

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Average collected balance	\$28.57
Annual percentage yield earned	0.00%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
2/17		BRANCH DEPOSIT	\$172.14		\$100.00
Ending Balance on 2/28					\$100.00
Totals			\$172.14	\$0.00	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Statement Period Rates

Effective February 1, 2017

Balance	Rate
All balances	0.010%

9708-21586-43172



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000001205 I=0000
1205 1 AB 0.400
TURNER RANCHES WATER AND SANITATION COMP
11436 E NORTHRIDGE ST
MESA AZ 85207-1753

23821-52886-105771

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$100.00	(\$72.14)
Total Deposit Accounts		\$100.00	(\$72.14)

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: [REDACTED] - TURNER RANCHES WATER AND SANITATION COMP

Activity Summary

Beginning Balance on 1/1/17	\$100.00
Deposits/Credits (0)	+ \$0.00
Withdrawals/Debits (2)	- \$172.14
Ending Balance on 1/31/17	(\$72.14)

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Average collected balance	\$6.45
Annual percentage yield earned	0.00%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
1/3		DEBIT FOR HARLAND CLARKE REF- 000047300002070		\$65.43	
1/3		DEBIT FOR HARLAND CLARKE REF- 000104900003624		\$106.71	(\$72.14)
Ending Balance on 1/31					(\$72.14)
Totals			\$0.00	\$172.14	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Statement Period Rates

Effective January 1, 2017

Balance	Rate
All balances	0.010%

23821-52886-105772



41

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950 1 AT 0.396
TURNER RANCHES WATER AND SANITATION COMP
11436 E NORTHRIDGE ST
MESA AZ 85207-1753

45503-103095-206189

Your BBVA Compass Account(s)

Please see important message regarding your CLEARCHOICE PREMIUM FOR BUSINESS account

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvacompass.com

Write BBVA Compass
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CLEARCHOICE PREMIUM FOR BUSINESS	[REDACTED]	\$0.00	\$100.00
Total Deposit Accounts		\$0.00	\$100.00

CLEARCHOICE PREMIUM FOR BUSINESS

Account Number: ██████████ - TURNER RANCHES WATER AND SANITATION COMP

Account Information

We have updated the Treasury Management Service Agreement for the following product sections: Account Reconciliation Services, Controlled Disbursement Services, Image Cash Letter Services, Compass Remote Deposit Online, and Zero Balance Account Services.

Please review those sections of the Treasury Management Agreement online and print a complete copy for your records. These terms and condition will become effective as of January 1, 2017. A summary of those updates can be found on the second page of the Treasury Management Agreement. All other terms and conditions of the Treasury Management Agreement will continue in full force and effect. You can find a current version of the agreement by going to:

<http://www.bbvacompass.com/commercial/treasury-management/resource-central/>

The user ID is "treasury" and the password is "management."

45503-103095-206190

Activity Summary

Beginning Balance on 11/15/16	\$0.00
Deposits/Credits (2)	+ \$100.00
Withdrawals/Debits (0)	- \$0.00
Ending Balance on 11/30/16	\$100.00

Interest Summary

Interest paid this statement period	\$0.00
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Average collected balance	\$100.00
Annual percentage yield earned	0.00%

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
11/15		ACCOUNT ORIGATION	\$0.00		
11/15		BRANCH DEPOSIT	\$100.00		\$100.00
Ending Balance on 11/30					\$100.00
Totals			\$100.00	\$0.00	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.

* The Date provided is the business day that the transaction is processed.

Statement Period Rates

Effective November 15, 2016

Balance	Rate
All balances	0.000%

Effective November 16, 2016

Balance	Rate
All balances	0.010%



How to Balance Your Account

- Step 1** - Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
 - Record all automated deductions, debit card transactions and electronic bill payments.
 - Record and deduct service charges, check printing charges, or other bank fees.
 - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** - If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** - List any deposits or credits you have made that do not appear on this statement (see space provided below).
- Step 4** - List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

45503-103096-206191

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

Balancing Your Register to this Statement

Step 5 - Enter the "current balance" shown on this statement	
- Add total from Step 3	
- Subtotal	
- Subtract total from Step 4	
- This balance should equal your register balance	
If it does not agree, see steps below	\$

- If your account does not balance, review the following:
- Check all your addition and subtraction above in your register.
 - Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
 - Amounts of deposits and withdrawals on this statement should match your register entries.
 - If you have questions or need assistance, please refer to the phone number on the front of this statement.

Change of Address

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Electronic Transfers (for consumer accounts only)

In case of errors or questions about your Electronic Transfers, write to BBVA Compass Bank, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

Overdraft Protection

Calculation of Interest Charge and Balance Subject to Interest Rate. The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance" (Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate". Payments. Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATM's) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATM's via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA Compass Bank business days are Monday through Friday, excluding holidays.

In Case of Errors or Questions About Your Statement (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquiries may be made by calling your local BBVA Compass branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from you checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

Reporting Other Problems

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.