

A G E N D A
PRESIDENTS' COUNCIL
October 7, 2021
Meeting Begins at 9:00 a.m.
Clubhouse Four / YouTube Live

TO ATTEND: Shareholders can attend in person at Clubhouse Four.

1. **CALL TO ORDER / PLEDGE OF ALLEGIANCE**
2. **ROLL CALL / INTRODUCTION OF EACH PRESIDENT'S GUEST**
3. **INTRODUCTION OF GUEST(S) AND STAFF:**
 - Susan Hopewell, GRF President
 - Randy Ankeny, Executive Director
 - Jodi Hopkins, Mutual Administration Director
 - Mark Weaver, Facilities Director
 - Ruben Gonzalez, Facilities Manager
 - Daniel Fabian, IT Manager
 - Julie Rodgers, Purchasing Manager
 - Priscilla Jimenez, Recording Secretary
4. **APPROVAL OF MINUTES FOR MEETING**
 - a. Approval of the Regular meeting minutes of September 2, 2021 **(pp. 1-5)**
5. **GUEST SPEAKER** **Mr. Daniel Fabian**
 - a. New Website Demo
6. **GUEST SPEAKER** **Mr. Ruben Gonzalez**
 - a. Fenn Pest Control
7. **GUEST SPEAKER** **Ms. Julie Rodgers**
 - a. Appliance Availability
8. **FACILITES DIRECTOR** **Mr. Mark Weaver**
 - a. Ice Maker
9. **MUTUAL ADMINISTRATION DIRECTOR** **Ms. Jodi Hopkins**
 - a. Mutual Administration Monthly Reports **(pp. 6-9)**
 - b. Stock Transfer Monthly Reports **(pp. 10-11)**
10. **EXECUTIVE DIRECTOR** **Mr. Randy Ankeny**
11. **COUNCIL BUSINESS**
 - a. **Unfinished Business**
 - i. Presidents' Seminar
 - Finance, Mutual Administration, Stock Transfer, Physical Property, and Security.
 - b. **New Business** **Mr. Randy Ankeny**
 - i. Returned Payments Fees **(pp.12-28)**
12. **PRESIDENTS' COMMENTS**
13. **ADJOURNMENT**

NEXT MEETING: Thursday, November 4, 2021, at Clubhouse Four / Zoom

**MINUTES OF THE REGULAR MONTHLY MEETING
OF THE PRESIDENTS' COUNCIL
SEAL BEACH LEISURE WORLD
SEPTEMBER 2, 2021**

The regular monthly meeting of the Presidents' Council of Seal Beach Leisure World was convened at 9:00 a.m. by President Jackie Dunagan, on Thursday, September 2, 2021, via Clubhouse Four and Zoom Tele-Video Conference.

MEMBERS PRESENT

MUTUAL ONE	Ms. Kathy Almeida (M1 Representative)
MUTUAL TWO	Ms. Peggy Keller
MUTUAL THREE	Ms. Carol Ginthner (Zoom)
MUTUAL FOUR	Mr. Mike Levitt (Zoom; Arrived at 9:44 a.m.)
MUTUAL FIVE	Ms. Linda DeRungs (Zoom)
MUTUAL SIX	Ms. Lynn Baidack (Zoom)
MUTUAL SEVEN	Ms. Sue Rotter (Arrived at 9:53 a.m.)
MUTUAL EIGHT	Ms. Sandy Weisenstein (M8 Representative)
MUTUAL NINE	Ms. Beth Mayer
MUTUAL TEN	Ms. Ruthann Arlart
MUTUAL ELEVEN	Mr. Patrick Henehan (Zoom)
MUTUAL TWELVE	Mr. Richard Carson (Zoom)
MUTUAL FOURTEEN	Mr. Lee Melody
MUTUAL FIFTEEN	Ms. Jackie Dunagan
MUTUAL SIXTEEN	Mr. Dale Watkins (Zoom)
MUTUAL SEVENTEEN	Ms. Cathy Gassman (Zoom)

GUESTS

MUTUAL SIX	Ms. Bunny Boardman (Zoom)
MUTUAL NINE	Mr. Bob Walz (Zoom)
MUTUAL TEN	Ms. Esther Cummings (Zoom)
MUTUAL TWELVE	Ms. Susan Ferraro (Zoom)
MUTUAL FIFTEEN	Mr. Ron Gildner
MUTUAL SEVENTEEN	Mr. Peter Hayes (Zoom)

STAFF

Ms. Susan Hopewell, GRF President
Ms. LeAnn Dillman, Human Resources Director (Zoom)
Mr. Mark Weaver, Facilities Director (Zoom)
Ms. Jodi Hopkins, Mutual Administration Director (Zoom)
Ms. Robanne Arshat, Member Resources & Assistance Liaison (Zoom)
Ms. Ripa Barua, Portfolio Specialist (Left at 9:15 a.m.)
Ms. Alicia Nelson, Site Administrator, Optum (Zoom)
Ms. Priscilla Jimenez, Recording Secretary

INTRODUCTIONS/ANNOUNCEMENTS

President Jackie Dunagan welcomed guests and staff to the meeting; each President introduced their invited guest from their Board.

ELECT 2021-2022 PRESIDENTS' COUNCIL OFFICERS

The Presidents' Council elected Officers for the 2021-2022 Council term: President, Ms. Jackie Dunagan, Mutual Fifteen; Vice President, Ms. Ruthann Arlart, Mutual Ten; and Secretary, Ms. Sue Rotter, Mutual Seven.

MINUTES

The regular monthly Council meeting minutes of August 5, 2021 were approved, by the Council, as printed.

GUEST SPEAKER

Ms. Alicia Nelson presented information on the Flu Clinic.

FACILITIES DIRECTOR

Mr. Mark Weaver provided an update on the water report.

Mr. Mark Weaver left the meeting at 9:34 a.m.

MUTUAL ADMINISTRATION

Ms. Jodi Hopkins provided an update for Mutual Administration monthly reports and Stock Transfer monthly reports. Ms. Robanne Arshat provided an update for the Mutual Resources and Assistance Liaison.

HUMAN RESOURCES DIRECTOR

Ms. LeAnn Dillman spoke on behalf of the Executive Director, Mr. Randy Ankeny. She briefly discussed the importance of privacy regarding health and to refrain asking GRF employees or anyone their vaccination status.

NEW BUSINESS

Caregiver Pass Application

The Council concurred to refer the Caregiver Pass Application to the Mutual Administration Committee to review in a joint AdHoc committee with select Mutual Presidents' and the Committee members.

Caregiver Guidelines

The Council concurred to refer the Caregiver Guidelines to the Mutual Administration Committee to review in a joint AdHoc committee with select Mutual Presidents' and the Committee members.

Co-Occupant Application

The Council concurred to refer the Co-Occupant Application to the Mutual Administration Committee to review in a joint AdHoc committee with select Mutual Presidents' and the Committee members.

Yearly Review of Shareholder Documents

The Council concurred to have yearly reviews of shareholder documents.

Discuss a Presidents' Council Seminar

The Council concurred to hold a seminar for the Presidents' Council.

PRESIDENTS' COMMENTS

The Presidents offered comments during the proceedings of the meeting.

ADJOURNMENT

President Jackie Dunagan adjourned the meeting at 9:56 a.m.

Attest, Sue Rotter Secretary
PRESIDENTS' COUNCIL
pj 09-02-2021

(These are tentative minutes subject to approval by the Presidents' Council at the next regular Presidents' Council meeting.)

Next Council meeting: Thursday, October 7, 2021, at 9:00 a.m., at Clubhouse Four, Zoom Tele-Video Conference and YouTube LIVE.



PRESIDENTS' COUNCIL

SUMMARY REPORT Thursday, September 2, 2021

Action/Request	Person Responsible
1. Elect 2021-2022 Presidents' Council Officer The Presidents' Council elected Officers for the 2021-2022 Council term: President, Ms. Jackie Dunagan, Mutual Fifteen; Vice President, Ms. Ruthann Arlart, Mutual Ten; and Secretary, Ms. Sue Rotter, Mutual Seven.	Recording Secretary
2. Approval of Minutes The regular monthly Council meeting minutes of August 5, 2021 were approved, by the Council, as printed.	Recording Secretary
3. Guest Speaker – Alicia Nelson, Optum Ms. Alicia Nelson presented information on the Flu Clinic.	
4. Facilities Director – Mark Weaver Mr. Mark Weaver provided an update on the water report.	Facilities Director
5. Mutual Administration – Jodi Hopkins Ms. Jodi Hopkins provided an update for Mutual Administration monthly reports and Stock Transfer monthly reports. Ms. Robanne Arshat provided an update for the Mutual Resources and Assistance Liaison.	Mutual Administration Stock Transfer
6. Human Resources Director – LeAnn Dillman Ms. LeAnn Dillman spoke on behalf of the Executive Director, Mr. Randy Ankeny. She briefly discussed the importance of privacy regarding health and to refrain asking GRF employees or anyone their vaccination status.	Human Resources Director Executive Director
7. New Business – Caregiver Pass Application The Council concurred to refer the Caregiver Pass Application to the Mutual Administration Committee to review in a joint AdHoc committee with select Mutual Presidents' and the Committee members.	Mutual Administration Committee Mutual Administration Director Recording Secretary
8. New Business – Caregiver Guidelines The Council concurred to refer the Caregiver Guidelines to the Mutual Administration Committee to review in a joint AdHoc	Mutual Administration Committee Mutual Administration Director



PRESIDENTS' COUNCIL

Action/Request	Person Responsible
committee with select Mutual Presidents' and the Committee members.	Recording Secretary
9. New Business – Co-Occupant Application The Council concurred to refer the Co-Occupant Application to the Mutual Administration Committee to review in a joint AdHoc committee with select Mutual Presidents' and the Committee members.	Mutual Administration Committee Mutual Administration Director Recording Secretary
10. New Business – Yearly Review of Shareholder Documents The Council concurred to have yearly reviews of shareholder documents.	Stock Transfer Mutual Administration Director Recording Secretary
11. New Business – Discuss a Presidents' Council Seminar The Council concurred to hold a seminar for the Presidents' Council.	Mutual Administration Director Recording Secretary
<u>Presidents' Council Follow-Ups – September</u> 1. Approval of Minutes	Recording Secretary

Mutual Administration

September 2021 - Monthly Reports

RECEPTION

DEPARTMENTS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
ADMINISTRATION	40	40	26	45	25	27	25	55	33				316
DESK VISIT	2	4	27	0	0	0	0	1	12				46
DISTRIBUTION	13	14	17	12	12	15	10	19	19				131
FINANCE	99	92	45	38	28	47	71	61	42				523
GOLDEN AGE FOUNDATION	6	16	27	13	8	10	9	8	11				108
HEALTH CARE CENTER	20	20	10	25	21	33	26	28	41				224
HUMAN RESOURCES	20	29	18	16	27	26	32	32	15				215
IT	3	3	6	8	8	5	5	11	3				52
LIBRARY	4	13	10	8	8	8	10	22	16				99
LW NEWS	24	15	19	31	11	38	18	26	14				196
MUTUAL ADMINISTRATION	63	110	121	132	139	135	133	123	127				1083
MEMBER RESOURCES	28	54	28	31	11	11	13	22	13				211
MISCELLANEOUS	14	27	16	19	15	23	21	24	28				187
PHYSICAL PROPERTY	26	32	14	36	45	59	50	64	52				378
PURCHASING	14	7	4	6	8	18	11	25	10				103
ON SITE SALES	3	4	7	7	8	5	13	8	10				65
RECREATION	34	139	72	64	43	40	29	66	22				509
RV	2	4	3	2	8	16	6	8	7				56
SECURITY	27	33	42	38	34	60	45	57	62				398
SERVICE MAINTENANCE	10	11	12	14	30	19	11	20	37				164
STOCK TRANSFER OFFICE	98	217	238	138	172	391	341	447	567				2609
SUPERWIRE	13	1	9	5	6	11	9	9	15				78
TRANSPORTATION	6	17	10	11	23	14	17	22	15				135
2021 Totals:	569	902	781	699	690	1011	905	1158	1171		7,886		

Mutual Administration

September 2021 - Monthly Reports

LETTERS

MUTUAL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
1 One	1	7	6	2	9	7	9	4	17				62
2 Two	3	1	5	4	4	3	2	4	11				37
3 Three	13	3	5	7	2	9	6	2	114				161
4 Four	4	2	2	0	6	2	4	3	11				34
5 Five	24	5	12	5	4	13	3	21	14				101
6 Six	2	6	4	22	12	5	0	7	5				63
7 Seven	0	2	0	4	4	3	9	0	6				28
8 Eight	3	1	2	2	5	8	8	4	4				37
9 Nine	23	5	4	8	2	1	7	8	14				72
10 Ten	4	5	0	2	5	0	4	3	11				34
11 Eleven	5	6	10	5	4	6	4	9	21				70
12 Twelve	2	5	4	6	3	2	4	5	11				42
14 Fourteen	10	3	4	4	5	1	8	3	4				42
15 Fifteen	2	5	1	4	7	4	1	6	9				39
16 Sixteen	2	1	0	0	2	0	0	3	2				10
17 Seventeen	3	6	0	2	1	0	0	0	6				18
2021 Totals:	101	63	59	77	75	64	69	82	260				850
2020 Totals:	174	219	110	44	93	66	48	62	52	185	333	105	1,491
Legal	66	58	54	60	62	61	60	57	70				
Insurance	5	5	3	5	5	4	4	4	4				

Mutual Administration
September 2021 - Monthly Reports

COLLECTIONS (Delinquent Accounts, Legal Fees)

MUTUAL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
One	\$6,088	\$4,967	\$2,820	\$710	\$3,091	\$710	\$10,374	\$2,080	\$3,407				\$34,249
Two	\$2,062	\$0	\$1,388	\$3,087	\$17,167	\$2,047	\$1,060	\$2,442	\$4,234				\$33,487
Three	\$1,084	\$0	\$0	\$637	\$1,167	\$2,891	\$1,846	\$2,391	\$2,319				\$12,334
Four	\$2,434	\$6,998	\$608	\$0	\$0	\$0	\$578	\$578	\$4,735				\$15,930
Five	\$4,543	\$5,544	\$548	\$0	\$3,145	\$3,277	\$1,714	\$3,796	\$4,044				\$26,611
Six	\$2,156	\$620	\$613	\$1,778	\$1,797	\$650	\$375	\$2,676	\$1,697				\$12,362
Seven	\$0	\$3,369	\$5,024	\$4,199	\$650	\$201,247	\$2,231	\$1,171	\$1,796				\$219,687
Eight	\$1,770	\$0	\$0	\$1,634	\$2,890	\$50,471	\$2,343	\$1,071	\$2,139				\$62,318
Nine	\$2,534	\$5,046	\$2,745	\$536	\$1,772	\$1,720	\$2,641	\$600	\$2,572				\$20,167
Ten	\$1,986	\$1,912	\$2,009	\$2,048	\$2,620	\$1,133	\$618	\$1,153	\$1,153				\$14,633
Eleven	\$0	\$1,882	\$501	\$1,082	\$1,072	\$638	\$0	\$1,761	\$2,475				\$9,411
Twelve	\$1,099	\$4,212	\$2,852	\$1,139	\$1,780	\$1,780	\$682	\$1,727	\$2,891				\$18,163
Fourteen	\$82	\$459	\$0	\$0	\$0	\$0	\$0	\$0	\$0				\$540
Fifteen	\$0	\$3,121	\$1,666	\$1,666	\$4,133	\$0	\$2,900	\$5,091	\$4,304				\$22,883
Sixteen	\$115	\$689	\$1,342	\$1,552	\$0	\$0	\$0	\$0	\$0				\$3,698
Seventeen	\$47	\$1,741	\$1,279	\$1,439	\$460	\$3,468	\$0	\$419	\$1,645				\$10,499
COLLECTED:	\$26,000	\$40,561	\$23,396	\$21,506	\$41,743	\$270,032	\$27,363	\$26,958	\$39,411				\$516,971
2020 Collections	\$49,260	\$36,631	\$32,453	\$38,670	\$17,267	\$67,739	\$41,279	\$48,617	\$22,433				\$354,349

Collections through 2021:	\$516,970.96
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Mutual Administration
September 2021- Monthly Reports

MEMBER RESOURCES & ASSISTANCE LIAISON

	MUTUAL	NEW CASES	CLOSED CASES	HOME VISITS	OFFICE VISITS	CALLS	COUNTY REPORTS	RESOURCE INFORMATION	SELF-REFERRAL	MUTUAL REFERRAL
1	One	2	8	0	7	18	1	9	2	1
2	Two	0	3	0	1	7	1	2	0	1
3	Three	1	6	0	6	2	0	3	0	1
4	Four	0	3	0	1	11	0	6	0	0
5	Five	1	2	1	3	8	1	4	0	6
6	Six	0	0	0	0	9	0	5	0	0
7	Seven	0	5	0	5	6	0	5	0	2
8	Eight	0	0	0	0	3	0	1	0	0
9	Nine	0	0	0	0	6	0	2	0	0
10	Ten	1	5	0	2	22	0	8	0	2
11	Eleven	1	3	0	2	12	1	3	0	1
12	Twelve	0	4	0	3	10	0	7	0	0
14	Fourteen	0	3	0	2	2	0	1	0	1
15	Fifteen	0	1	0	0	4	0	3	0	0
16	Sixteen	0	0	0	0	0	0	0	0	0
17	Seventeen	0	1	0	1	0	0	1	0	1
	Totals:	6	44	1	33	120	4	60	2	16

Cases of Food Delivered: 222

Projects:

- **GAF, Alzheimer's OC , Council on Aging & APS** - working on assembling a team task force of nonprofit resources.
- **SB Senior Transportation** – Promotion and education about transportation options for this Continued assistance provided with registering Shareholders for transportation program.
- **HCCAB** - Optum Healthcare Cetner - updates on upcoming vaccine events; new specialists, expanding hours as needed for specialty physicians
- **Resource Booklet** – Finalized and ready for review and approval.
- **Community Action Partnership OC** – Support and coordination to those who are unable to pick up their box donation.

Resource Development:

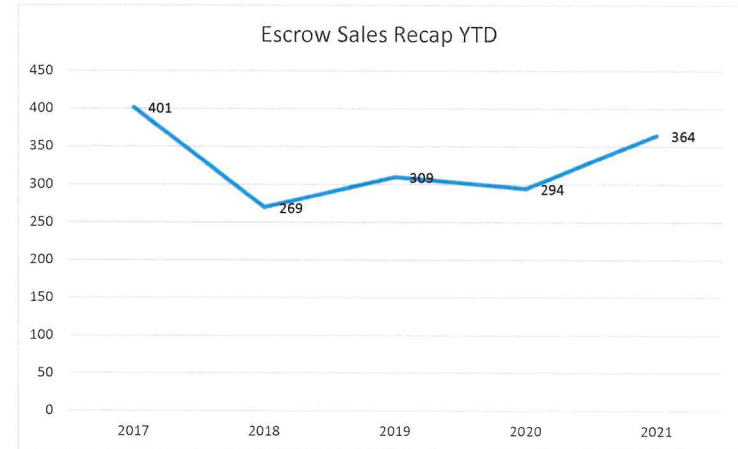
- BrightStarr Care - Derrick Laster - In Home care and working on a companion care program fo LW
- Rossmoor LW Walnut Creek, CA - Rossmoor Fund President – gaining info about their nonprofit resources ideas
- Alzheimer's Outreach - Patty Barnett Mouton & Mark Odom
- Alzheimer's Understand Alzheimer's & Dementia Program - Zoom meeting with materials.
- Crisis Assessment Team - Contact & discussed guideline for reporting and requesting evaluations
- Vicki Hines - Low Income Placement Agent & Philips Lifeline Agent
- Acacia Home Health - Catherine Goldman - Palliative care, wound care, hospice and home care
- HCCAB - Optum Healthcare Meeting - updating upcoming Flu shot / covid testing and booster info
- Geiss Med - Linda Hawa - Hospice and mobile doctor, nurse practitioner, physician assistant services
- Care Partners - Home Care & Case Management
- OC Hoarding Task Force Meetings reconvened on Zoom - topic was Receivership (getting the property up to code)

Stock Transfer September 2021 - Monthly Reports

ESCROW

MUTUAL		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
1	One	1	6	5	3	4	5	4	6	3				37
2	Two	5	4	5	7	4	10	6	10	5				56
3	Three	2	1	3	5	1	8	1	2	4				27
4	Four	2	1	0	4	1	0	1	3	0				12
5	Five	4	4	6	4	2	3	4	3	0				30
6	Six	1	2	2	1	3	1	3	2	6				21
7	Seven	2	0	1	4	1	4	5	2	3				22
8	Eight	2	3	5	3	3	4	4	2	1				27
9	Nine	1	1	2	2	2	1	3	3	3				18
10	Ten	1	2	1	2	5	2	1	2	1				17
11	Eleven	1	2	3	6	3	5	2	1	1				24
12	Twelve	1	0	3	5	3	4	3	0	1				20
14	Fourteen	0	1	2	2	1	3	4	3	3				19
15	Fifteen	2	3	4	1	1	6	2	3	5				27
16	Sixteen	0	0	0	0	0	1	1	1	0				3
17	Seventeen	1	0	0	1	1	0	1	0	0				4
TOTALS:		26	30	42	50	35	57	45	43	36				364

MLS Active Listings at time of report	74	44	38	37	22	18	21	15	28					
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ESCROW RECAP	SALES		YTD Percentage Comparisons				Avg Price Per Home	Price % Change Per Year
	Sales	Prices		Sales		Prices		
Total through September 2021	364	\$ 101,043,296	2021	2017-2021			\$ 277,591	11.34%
Total Through September 2020	294	\$ 73,297,859	2020	24%		38%	\$ 249,312	4.72%
Total through September 2019	309	\$ 73,565,978	2019	-5%		0%	\$ 238,078	-11.20%
Total through September 2018	269	\$ 72,116,998	2018	15%		2%	\$ 268,093	13.28%
Total through September 2017	401	\$ 94,903,737	2017	-33%		-24%	\$ 236,668	

Stock Transfer September 2021 - Monthly Reports

TRANSFERS

TYPE OF TRANSFER	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
SIMPLE TRANSFERS	14	28	15		6	10	27	16	10				126
MEMBERSHIP TRANSFERS	2	9	7		0	3	13	9	3				46
Totals:	16	37	22	0	6	13	40	25	13	0	0	0	172

Simple Transfers include name changes, adding or removing of nonresident co-owners, and removal of owner members.

Membership Transfers are the addition of new owner members on title.



Golden Rain Foundation

Golden Rain Foundation

Leisure World, Seal Beach

MEMO

TO: PRESIDENTS COUNCIL - ALL MUTUAL BOARD OF DIRECTORS
FROM: CAROLYN MILLER, DIRECTOR OF FINANCE
SUBJECT: RETURNED DEPOSIT FEES
DATE: OCTOBER 7, 2021
CC: FILE

On occasion, payments remitted to the Mutual by means of check or electronic funds transfer (EFT) are returned due to various reasons. The most common reasons for a payment to be returned are non-sufficient funds (NSF), account frozen, account closed and payment stopped. Currently, all Mutuals are charging \$5 for each returned payment in addition to late fees and finance charges if the returned payment causes a delinquency.

With the changeover to our new lockbox services, ClickPay is charging \$25 for each payment that is returned. In the past, the Mutuals were absorbing this charge through the account analysis associated with their US Bank accounts. This means that the earnings on funds the Mutual has on deposit at US Bank are allocated as interest paid to the Mutual reduced by any service charges incurred to maintain the account. As service charges increase, the interest income posted to the Mutuals' accounts decreases.

The Finance department is seeking direction from each Mutual as to whom the additional returned payment charges be charged: the Mutual or the Shareholder. If the Mutual elects this charge to be passed to the shareholder, the Mutual should establish a Procedure that sets forth the fee structure. There is no evidence that a Mutual Procedure exists currently that defines returned payment fees.

Each Mutual board should consider creating a Procedure that defines the fee amount for returned payments in general and not isolate the reason of NSF. Additionally, each Mutual should consider raising the returned payment fee from \$5.00 to \$25.00. See attached sample recommended Procedure.

Please be advised, the fee needs to be agreed upon by all the Mutuals, each Mutual cannot have their own set rate.

SEAL BEACH MUTUAL NO. ONE**Mutual Operations****Returned Payment Fees**1
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5

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual One Return Payment Fees

6

DRAFT

SEAL BEACH MUTUAL NO. TWO**Mutual Operations****Returned Payment Fees**

- 1
2 1. For payments remitted to the Mutual that is returned by the bank or payment processing
3 center for any reason, a \$25.00 returned payment fee may be assessed to the
4 shareholder.
5

Document History

Adopted:

Keywords: Mutual Two Return Payment Fees

SEAL BEACH MUTUAL NO. THREE**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Three Return Payment Fees

SEAL BEACH MUTUAL NO. FOUR**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Four Return Payment Fees

SEAL BEACH MUTUAL NO. FIVE**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Five Return Payment Fees

SEAL BEACH MUTUAL NO. SIX**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Six Return Payment Fees

SEAL BEACH MUTUAL NO. SEVEN**Mutual Operations****Returned Payment Fees**1
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1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Seven Return Payment Fees

6

DRAFT

SEAL BEACH MUTUAL NO. EIGHT**Mutual Operations****Returned Payment Fees**

- 1
2 1. For payments remitted to the Mutual that is returned by the bank or payment processing
3 center for any reason, a \$25.00 returned payment fee may be assessed to the
4 shareholder.
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Document History

Adopted:

Keywords: Mutual Eight Return Payment Fees

SEAL BEACH MUTUAL NO. NINE**Mutual Operations****Returned Payment Fees**1
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1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Nine Return Payment Fees

6

DRAFT

SEAL BEACH MUTUAL NO. TEN**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Ten Return Payment Fees

SEAL BEACH MUTUAL NO. ELEVEN**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Eleven Return Payment Fees

SEAL BEACH MUTUAL NO. TWELVE**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Twelve Return Payment Fees

SEAL BEACH MUTUAL NO. FOURTEEN**Mutual Operations****Returned Payment Fees**

- 1
2 1. For payments remitted to the Mutual that is returned by the bank or payment processing
3 center for any reason, a \$25.00 returned payment fee may be assessed to the
4 shareholder.
5

Document History

Adopted:

Keywords: Mutual Return Payment Fees
 Fourteen

SEAL BEACH MUTUAL NO. FIFTEEN**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Fifteen Return Payment Fees

SEAL BEACH MUTUAL NO. SIXTEEN**Mutual Operations****Returned Payment Fees**

1. For payments remitted to the Mutual that is returned by the bank or payment processing center for any reason, a \$25.00 returned payment fee may be assessed to the shareholder.

Document History

Adopted:

Keywords: Mutual Sixteen Return Payment Fees

SEAL BEACH MUTUAL NO. SEVENTEEN**Mutual Operations****Returned Payment Fees**

- 1
2 1. For payments remitted to the Mutual that is returned by the bank or payment processing
3 center for any reason, a \$25.00 returned payment fee may be assessed to the
4 shareholder.
5

Document History

Adopted:

Keywords: Mutual Return Payment Fees
 Seventeen