

MONTHLY MEETING AGENDA, STARDUST HILLS OWNER'S ASSOCIATION, INC.

NOVEMBER 3, 2025

CALL TO ORDER: NATE BECK, BOARD PRESIDENT TIME: __: __pm

PLEDGE OF ALLEGIANCE

ROLL CALL: __NATE BECK, PRESIDENT, __JEFF PFAFF, VICE PRESIDENT, __DANIELLE REICH, TREASURER, __ALYSSA FRAME, SECRETARY, __ROY WETZEL, DIRECTOR, __NATASHA FRANKLIN, DIRECTOR, __ARLENE HEARNE, DIRECTOR

DECLARATION OF QUORUM:

REVIEW AND VOTE ON MINUTES OF LAST MEETING

REVIEW AND VOTE ON FINANCIAL REPORT OF LAST MEETING

REPORTS-

- MOVIE NIGHT Nov 8th at 7pm here in the clubhouse. Some sort of snack will be provided, and pitch in foods are welcome!
- GAME NIGHT every Tuesday from 6 til 9. Board games, card games, crafts, and sometimes karaoke! Pitch in meals are welcome!
- THANKSGIVING SUPPER will be hosted here at the clubhouse by a neighbor on November 29th from 2pm til 6pm. Some food will be provided, but food should be brought to donate or come and pitch in, or a donation may be made to assist in this charity event. Call 765-795-6690 or email stardust@ccrtc.com, or call or text Tasha V at 812-821-2822 to RSVP.
- CHRISTMAS PARADE is December 6th. We will have more information concerning this as the days progress.
- PHOTOS WITH SANTA will be December 7th at 2pm here at the clubhouse. Please RSVP for this ASAP in the office with names and ages of children who will be attending.

CLUBHOUSE MAINTENANCE –

- We will be putting a mailbox at the clubhouse. The SHOA address will soon no longer have the PO Box connected to it.
- Festive lights are being put up on the clubhouse!

GROUNDS – Nothing to report.

ANNUAL MEETING MINUTES, STARDUST HILLS OWNER'S ASSOC., INC.

OCT. 19, 2025

All who entered the building were signed in by Dorothy Lauer, office manager, and given paper ballots, a meeting agenda, a new resident form to fill out to update the computer system, a bank statement, and minutes from last meeting.

CALL TO ORDER: Jeff Pfaff, President 2:08 PM

Pledge of Allegiance

Roll Call: X Jeff Pfaff, President, X Danielle Reich, Vice President, __Treasurer, __Travis Gray, Secretary, X Natasha Franklin, Director, X Alyssa Frame, Director, __Jesse Hornaday, Director

Declaration of Quorum:

Review and vote on minutes of last meeting. approved

Review and vote on financial report – Danielle reported our financial balances of \$4,340.35 in the old checking acct (which will be all transferred to new account once all vendors have been transferred to new account, so there will be no defaults anywhere, as explained by Dorothy Lauer, office manager and Jeff Pfaff, board President), \$43,392.76 in new checking account, \$1,410.32 in savings account, and \$17,763.46 in the Everwise account.

Question of known future expenses – someone needed for snow plowing is only known future expense, stating that it's known that what's left in checking account(s) is all we have left until April. Only payment plan for 2026 is mentioned as being \$70, \$70, \$70, \$70 from January-April, because other payment plans have been "wishy-washy". It's known that court costs are expensive. Possible that some take advantage of the payment plan, but it should be the only payment plan offered.

Current past dues are being handled with property liens, though those are costly, as well.

Kay Soots has offered her knowledge of experience, also mentioning that all payments toward 2026 dues must go into the savings account, not the checking account.

REPORTS – Movie night Nov 8 @ 7pm

Game night Tuesdays going well with food pitch-in and sometimes karaoke, free of charge, to help promote his own business as well.

Nov 29 Thanksgiving dinner from 2pm to 6pm at Clubhouse, hosted by SHOA member. RSVP by calling office or emailing stardust@ccrtc.com . One may bring a dish or donate money to contribute.

CLUBHOUSE MAINTENANCE – Nothing to report

GROUNDS – Benches being placed in various places throughout the community to be utilized by all.

LEGAL – Nothing to report.

POOL – Winterizing to keep pipes from cracking.

STRUCTURAL – Nothing to report.

VIOLATIONS – Nothing to report.

OLD BUSINESS – Celestial Fall Festival went well, with many compliments. We look forward to the second annual festival next year.

NEW BUSINESS – We had an auditor come in and Danielle read a report letter from her (Dede Jones).

Planning to do a Christmas float for December 6th parade.

Jeff Pfaff announces time to elect new board members. Dorothy Lauer rises to write nominations on white board.

Jeff elects Nate Beck.

Jeff elects Natasha Franklin, Alyssa Frame. Danielle is still on for 2 more years.

Alyssa Frame nominates Jeff Pfaff.

Richard Turner nominates Travis Gray.

Alyssa Frame nominates Roy Wetzel.

Arlene Hearne asks to be nominated.

Randy Rimer nominates Jeremiah Caulkins.

Jeff mentions that 1 3yr and 1 2yr and 4-6 1yr terms are available.

Arlene Hearne 1yr.

Jeremiah Caulkins 2yr.

Roy Wetzel and Travis Gray 1yr.

Nate Beck 1yr.

Jeff Pfaff and Alyssa Frame 2 or 3yr.

Randy Rimer and Dorothy Lauer tally votes.

Dorothy Lauer reads the new members elected.

3 yr Jeff

2 yr Alyssa

1 yr Nate Natasha Roy Arlene.

Jeff mentions that he would like to invite the two who were nominated, but not elected, to also have an opportunity to be part of the board for 1 yr as directors.

Jeff shows appreciation for all who attended and opens the floor to questions.

Dorothy asks that all new resident forms be turned in for current information.

Jeff mentions that financial income for Celestial Fall Festival probably broke even with expenses, but that finances have not yet been counted.

Jeff mentions that new board members need to meet in the back of the room.

MEETING ADJOURNED AT 3:04PM.

NEXT MEETING ON NOV. 3, 2025, AT 7PM.

Stardust Hills Owners Assoc., Inc.

Bank accounts register

October 2025

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
010020 FNB - Checking account new 2012				
10/02/2025	Payroll Refund		Tax overpayment credit refund	656.42
10/02/2025	Expenditure		BILL PAY DUKEENERGY WEB	-500.00
10/02/2025	Expenditure		BILL PAY DUKEENERGY WEB	-49.62
10/02/2025	Deposit		TAX INTUIT 24038920 CCD	656.42
10/03/2025	Transfer		Transfer money to new Account only left 5000. In old account for just incase	-48,172.43
10/06/2025	Tax Payment		Tax withdrawal	-588.67
10/14/2025	Expenditure		RSIBILLPAY REPUBLICSERVICES WEB	-70.98
10/20/2025	Bill Payment (Check)	1033	0570-2772-01-1	-48.36
10/20/2025	Tax Payment		Tax withdrawal	-621.25
10/31/2025	Payroll Check	1029	Pay Period: 10/13/2025-10/26/2025	-410.63
10/31/2025	Payroll Check	1032	Pay Period: 10/13/2025-10/26/2025	-236.77
10/31/2025	Payroll Check	1030	Pay Period: 10/13/2025-10/26/2025	-882.04
10/31/2025	Payroll Check	1031	Pay Period: 10/13/2025-10/26/2025	-713.00
Total for 010020 FNB - Checking account new 2012				\$ -
				50,980.91
72877 Stardust Hills Homeowners Association				
10/03/2025	Payroll Check	1012	Pay Period: 09/15/2025-09/28/2025	-244.83
10/03/2025	Payroll Check	1009	Pay Period: 09/15/2025-09/28/2025	-117.51
10/03/2025	Payroll Check	1010	Pay Period: 09/15/2025-09/28/2025	-774.74
10/03/2025	Payroll Check	1013	Pay Period: 09/15/2025-09/28/2025	-39.17
10/03/2025	Payroll Check	1011	Pay Period: 09/15/2025-09/28/2025	-589.34
10/03/2025	Payroll Check	1007	Pay Period: 09/15/2025-09/28/2025	-326.43
10/03/2025	Payroll Check	1008	Pay Period: 09/15/2025-09/28/2025	-278.56
10/03/2025	Payment	Lot 220 from square	made payment 200 from square	200.00
10/03/2025	Deposit		Square fee from payment on Lot 220	1.67
10/03/2025	Receipt	22-2895	Deposit for October Fall Festival	20.00
10/03/2025	Bill Payment (Check)			-101.91
10/03/2025	Transfer		Transfer money to new Account only left 5000. in old account for just incase	48,172.43
10/03/2025	Payment	228943	Payment for September	57.94
10/06/2025	Check	1017	Visa Credit card Month September	-1,800.00
10/06/2025	Check	1014	Reimbursement for Food for October Fall Festival at Costco. Had to pay with cash.	-288.17
10/06/2025	Check	1018	Reimbursement for Food for October Fall Festival at Gordons food service store. Had to pay with cash.	-288.28
10/07/2025	Receipt	22-2896	Payment for Chili cook off in October	10.00
10/07/2025	Bill Payment (Check)			-815.34
10/09/2025	Payment	187268	check in mail	330.00
10/09/2025	Payment	006568	Credit towards next years HOA dues	140.38
10/10/2025	Payment	228972	October Payment ck 228972	50.00
10/10/2025	Receipt	22-2900	Euchre Fee for month of September 2025	149.00
10/10/2025	Payment		200.00 towards Crabtree fees	200.00
10/10/2025	Check	ACH	with drew cash for the fall festival	-400.00
10/10/2025	Receipt	22-2903	Fall Festival Raffle ticket	116.00

Stardust Hills Owners Assoc., Inc.

Bank accounts register

October 2025

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
10/11/2025	Receipt	22-2902	Corn Horn tournament. money. \$75 winner received 50 and stardust received \$25	25.00
10/11/2025	Receipt	22-2901	Deposit for booth spot for vendors on 10/11/2025 for fall festival	60.00
10/14/2025	Bill Payment (Check)			-100.00
10/14/2025	Deposit		Deposit was made from Square from fall festival event for food sales on app that was made.	42.01
10/14/2025	Deposit		Deposit money from the fall festival on October 2025 557.00	557.00
10/17/2025	Payment	19-732577097	October Payment M.O 19732577097	50.00
10/17/2025	Receipt	22-2905	Deposit for Clubhouse rental on Nov 22, 2025	210.00
10/17/2025	Payroll Check	1020	Pay Period: 09/29/2025-10/12/2025	-139.28
10/17/2025	Payroll Check	1021	Pay Period: 09/29/2025-10/12/2025	-26.11
10/17/2025	Payroll Check	1024	Pay Period: 09/29/2025-10/12/2025	-293.79
10/17/2025	Payroll Check	1022	Pay Period: 09/29/2025-10/12/2025	-735.57
10/17/2025	Payroll Check	1019	Pay Period: 09/29/2025-10/12/2025	-666.44
10/17/2025	Payroll Check	1023	Pay Period: 09/29/2025-10/12/2025	-720.32
10/17/2025	Bill Payment (Check)	1025	Preparation of Motion on 9/11/2025 statement No. 84297	-40.00
10/17/2025	Receipt	22-2906	Paid 125.00 for deposit but still owes 85.00 and will pay the Friday October 31, 2025 before the day they use the clubhouse	125.00
10/19/2025	Check	1026	Payment for Refrigerator and a bouncy house for future activities for the kids.	-300.00
10/20/2025	Check	1028	2023 and 2024 Auditing	-300.00
10/20/2025	Receipt	22-2907	Money for Sodas John bought 2 on 10/19/2025 and Salarun bought 6 10/20/2025	4.00
10/20/2025	Check	1027	Visa Credit card Month Oct. Extra Payment We used card a lot due to October festival	-1,579.29
10/20/2025	Payment	122	Weiser came in and made 800 check to pay off his HOA fees for lot 610 and 152 @ 400.00 each	400.00
10/20/2025	Payment	ACH From Square	Paid 280 on Square 10/20/25	280.00
10/20/2025	Payment	122	Weiser came in and made 800 check to pay off his HOA fees for lot 610 and 152 @ 400.00 each	400.00
10/21/2025	Deposit		Square fees from Lot 258 Jean Nelzi on 10/20/2025 posted in the account on 10/21/2025	2.46
10/21/2025	Payment	Payment Threw Square	Debra made payment through Square account 10/21/2025	400.00
10/21/2025	Payment	229079	October Payment check 229079 10/21/2025	62.75
10/22/2025	Deposit		Square fee 3.64 on Boswell Account 10/22/2025	3.64
10/24/2025	Bill Payment (Check)	1029	1062400	-128.89
10/24/2025	Payment	Cash in office	10/24/2025 Making payment 100.00 as agreement made every two weeks	100.00
10/24/2025	Payment	Payment on Square	Mr Pottorff made a payment on Square for 200.00 on 10/24/25	200.00
10/27/2025	Deposit		Square Deposit fee on Pottorff Payment 10/27/2025	1.67
10/27/2025	Payment	Cash in office	Cash in office 10/27/2025	280.00
10/27/2025	Bill Payment (Check)	1030	3-06060.00	-271.53
10/27/2025	Receipt	22-2908	Club house rental Deposit for 12/14/2025	310.00
10/31/2025	Receipt	22-2909	Money for Candy and soda	3.00
10/31/2025	Payment	229189	End of October payment on 10/31/2025	82.34

Stardust Hills Owners Assoc., Inc.

Bank accounts register

October 2025

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
10/31/2025	Payment	229216	made final payment 10/31/2025	
10/31/2025	Bill Payment (Check)	1032	0570-2772-01-1	50.00
10/31/2025	Bill Payment (Check)	1033	October bill 2025	-732.00
10/31/2025	Receipt	22-2910		-218.89
Total for 72877 Stardust Hills Homeowners Association				100.00
				\$40,879.90

Note

Balances as 11-01-25
 \$3,045.74 FNB Checking (Old Acct)
 \$41,981.73 FNB Checking (New acct)
 \$1410.32 FNB Savings
 \$17,837.33 Everwise
 17,836.50



everwise
CREDIT UNION

P.O. Box 1395, South Bend, Indiana 46624-1395

Member Number
4831288

Statement Period
10-01-25 thru 10-31-25

Page
1 of 2

STARDUST HILLS OWNERS
PO BOX 376
CLOVERDALE IN 46120-0376

Everwise branches will be closed:

- November 11 for Veterans Day
- November 27 & November 28 for Thanksgiving

You can access your accounts through online banking or our app.

Statement Summary

Account Number/ Name	Current Balance	Year-to-Date Dividends
1/ BUSINESS SHARE	5.00	0.00
16/ 20 MO CERTIFICATE SPECIAL	17,831.50	673.80
Total	17,836.50	673.80

Check out our new checking accounts.

Whether you're a keep-it-simple or go-all-out kind of person, we've got you. Choose from **Simply, Plus, or Max Checking** — each packed with perks.

Learn more at everwisecu.com/Checking

Refer friends, earn \$100* each in November & December

Refer your friends and earn rewards when they open a new checking account by 12/31/2025 and meet program requirements.

Details at everwisecu.com/refer

Terms and conditions apply.



everwise
CREDIT UNION

Member Number
4831288

Statement Period
10-01-25 thru 10-31-25

Page
2 of 2

P.O. Box 1395, South Bend, Indiana 46624-1395

Lay the groundwork
for your goals.

Get there sooner with our low-rate Visa® credit cards:
Accelerate • Signature Rewards • Platinum

Learn more at everwiscu.com/CreditCards
All loans subject to credit approval.

	Amount	Balance
BUSINESS SHARE Account # 1		
10-01-25 Previous Balance		5.00
10-31-25 New Balance		5.00

	Total For This Period	Total Year to Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

20 MO CERTIFICATE SPECIAL Account # 16

Cert Maturity Date Is 12-05-26 Dividend Rate Is 4.510%

10-01-25 Previous Balance		17,763.46
OCT 31 Dividend	68.04	17,831.50
10-31-25 New Balance		17,831.50



First National BANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

est. 1913

ADDRESS SERVICE REQUESTED

Date 10/31/25
Primary Account
Total Enclosure

Page 1
72877
30

STARDUST HILLS OWNERS ASSOC INC
P O BOX 376
CLOVERDALE IN 46120

Safeguard your debit card within our FNOnline Mobile Banking App!
You have full control with Card Management! Receive alerts on all card transaction
or set spending limits. You can immediately turn your card on and off when needed!

CHECKING ACCOUNTS

NON PROFIT CHECKING		Number of Enclosures:	30
Account Number	72877	Statement Dates	10/01/25 thru 11/02/25
Previous Balance	2,262.95	Days in the Statement Period:	33
11 Deposits/Credits	53,281.28	Average Ledger Balance	41,429.69
34 Checks/Debits	13,562.50	Average Collected Bal	41,429.69
Service Charge:	.00		
Interest Paid:	.00		
Ending Balance:	41,981.73		

DEPOSITS AND CREDITS

Date	Description	Amount
10/02	SQ251002 Square Inc CCD	201.67 AC
10/03	CHECKING DEPOSIT	222.93 DD
10/03	Transfer from NP CHECK 0002 to NP CHECK 0001	48,172.43
10/10	CHECKING DEPOSIT	
10/14	SQ251013 Square Inc CCD	570.38 DD 42.01 AC
10/14	CHECKING DEPOSIT	1,107.00 DD
10/20	CHECKING DEPOSIT	1,185.00 DD
10/21	SQ251021 Square Inc CCD	282.46 AC
10/22	SQ251022 Square Inc CCD	403.64 AC
10/27	SQ251027 Square Inc CCD	201.67 AC
10/31	CHECKING DEPOSIT	892.09 DD

WITHDRAWALS AND DEBITS

Date	Description	Amount
10/06	BILL_PAY INTUIT 60173280 CCD	101.91-AD
10/08	BILL_PAY INTUIT 55383970 CCD	815.34-AD
10/15	BILL_PAY INTUIT 71537030 CCD	100.00-AD
10/23	TELE BILL ENDEAVOR COMMUNI PPD	128.91-AD





First National BANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

est. 1913

Date 10/31/25
Primary Account
Total Enclosure

Page 2
72877
30

WITHDRAWALS AND DEBITS		
Date	Description	Amount
10/28	QBooks Onl INTUIT * CCD	145.50-AD
10/29	WEBPAYMENT INVOICE CLOUD TEL	.95-AD
10/29	WEBPAYMENT INVOICE CLOUD TEL	.95-AD
10/29	UTILITY CLOVERDALE TEL	64.95-AD
10/29	UTILITY CLOVERDALE TEL	206.58-AD

STATEMENT CODE DESCRIPTIONS	
Code	Description
AC	ACH Credit
AD	ACH Debit
DD	CHECKING DEPOSIT

CHECKS IN SERIAL NUMBER ORDER								
Date	Check Number	Amount	Date	Check Number	Amount	Date	Check Number	Amount
10/10		400.00	10/02	1004*	900.00	10/20	1005	25.95
10/03	1007*	326.43	10/06	1008	278.56	10/06	1009	117.51
10/03	1010	774.74	10/03	1011	589.34	10/07	1012	244.83
10/06	1013	39.17	10/06	1014	288.17	10/06	1017*	1,800.00
10/08	1018	288.28	10/17	1019	666.44	10/20	1020	139.28
10/20	1021	26.11	10/17	1022	735.57	10/17	1023	720.32
10/20	1024	293.79	10/28	1025	40.00	10/24	1026	300.00
10/20	1027	1,579.29	10/23	1028	300.00	10/31	1029	410.63
10/31	1031*	713.00						

* Indicates skip in check number

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
10/01	2,262.95	10/02	1,564.62	10/03	48,269.47
10/06	45,644.15	10/07	45,399.32	10/08	44,295.70
10/10	44,466.08	10/14	45,615.09	10/15	45,515.09
10/17	43,392.76	10/20	42,513.34	10/21	42,795.80
10/22	43,199.44	10/23	42,770.53	10/24	42,470.53
10/27	42,672.20	10/28	42,486.70	10/29	42,213.27
10/31	41,981.73				

Thank you for banking with First National Bank
Please let us know of any questions or problems with this statement.



First National BANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

est. 1913

ADDRESS SERVICE REQUESTED

Date 10/31/25
Primary Account
Total Enclosure

Page 1
491225
1

STARDUST HILLS OWNERS ASSOC INC
P O BOX 376
CLOVERDALE IN 46120

Safeguard your debit card within our FNOnline Mobile Banking App!
You have full control with Card Management! Receive alerts on all card transaction
or set spending limits. You can immediately turn your card on and off when needed!

SUMMARY OF ACCOUNTS			
Account Number	Type of Account	Current Balance	Enclosures
491225	NON PROFIT CHECKING	3,045.74	
900532	PRIME SAVINGS	1,410.32	1

CHECKING ACCOUNT			
NON PROFIT CHECKING		Account Number	491225
Previous Balance		53,065.63	Number of Enclosures: 1
1 Deposits/Credits		656.42	Statement Dates 10/01/25 thru 11/02/25
8 Checks/Debits		50,676.31	Days in the Statement Period: 33
Service Charge:		.00	Average Ledger Balance 6,914.99
Interest Paid:		.00	Average Collected Bal 6,914.99
Ending Balance:		3,045.74	

DEPOSITS AND CREDITS			
Date	Description		Amount
10/02	TAX CCD	INTUIT 24038920	656.42 AC

WITHDRAWALS AND DEBITS			
Date	Description		Amount
10/02	BILL PAY WEB	DUKEENERGY	49.62-AD
10/02	BILL PAY WEB	DUKEENERGY	500.00-AD
10/03	Transfer from NP CHECK	0002 to NP CHECK 0001	48,172.43-
10/06	TAX CCD	INTUIT 75382957	588.67-AD
10/14	RSIBILLPAY WEB	REPUBLICSERVICES	70.98-AD
10/20	TAX CCD	INTUIT 47285418	621.25-AD
10/30	BILL PAY WEB	DUKEENERGY	48.36-AD





First National BANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

est. 1913

Date 10/31/25
Primary Account
Total Enclosure

Page 2
491225
1

STATEMENT CODE DESCRIPTIONS	
Code	Description
AC	ACH Credit
AD	ACH Debit

CHECKS IN SERIAL NUMBER ORDER		
Date	Check Number	Amount
10/24	14401	625.00

* Indicates skip in check number

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
10/01	53,065.63	10/02	53,172.43	10/03	5,000.00
10/06	4,411.33	10/14	4,340.35	10/20	3,719.10
10/24	3,094.10	10/30	3,045.74		

Thank you for banking with First National Bank
Please let us know of any questions or problems with this statement.



Account Summary

Billing Cycle		10/16/25
Days in Billing Cycle		31
Previous Balance		1,362.08
Purchases		1,362.08
Cash	+	3,509.59
Balance Transfer	+	0.00
Special	+	0.00
Credits	+	\$0.00
Payments	-	2.00 -
Other Charges	-	3,300.00
Finance Charges	+	0.00
NEW BALANCE		\$1,569.67

Credit Summary

Total Credit Line	\$2,000.00
Available Credit Line	\$430.00
Available Cash	\$430.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

Customer Service: (800) 423-7503
Report Lost or Stolen Card: (727) 570-4881

Visit us on the web at:
www.MyCardStatement.com

Please send Billing Inquiries and Correspondence to:
CUSTOMER SERVICE PO BOX 30495 TAMPA, FL 33630

Payment Summary

NEW BALANCE	\$1,569.67
MINIMUM PAYMENT	\$79.00
PAYMENT DUE DATE	11/10/2025

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Important Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO WWW.MYCARDSTATEMENT.COM AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT SERVICE, NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE, AND EASY WITH MYCARDSTATEMENT.COM. ENROLL TODAY!

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

FIRST NATIONAL BANK
PO BOX 289
COATESVILLE IN 46121 - 0289

Account Number
3955

Check box to indicate name/address change on back of this coupon

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
10/16/25	\$1,569.67	\$79.00	11/10/2025

AMOUNT OF PAYMENT ENCLOSED



STARDUST HILLS OWNR ASSN
BL ACCT
PO BOX 376
CLOVERDALE IN 46120-0376



MAKE CHECK PAYABLE TO:

VISA
PO BOX 4512
CAROL STREAM IL 60197-4512

12 4094 1300 1001 3955 00007900 00156967 2

Account Number: #### #### #### 3955
Closing Date: 10/16/25
Credit Limit: \$2,000.00 Available Credit: \$430.00
Cash Limit: \$2,000.00 Available Cash: \$430.00



Cardholder Account Summary

STARDUST HILLS OWNR ASSN XXXX XXXX XXXX 0449	Payments & Other Credits \$0.00	Purchases & Other Charges \$10.00	Cash Advances \$0.00	Total Activity \$10.00
---	------------------------------------	--------------------------------------	-------------------------	---------------------------

Cardholder Account Detail

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/14/25	09/18/25	4816	24793385260001522117059	Cloudways NEW YORK NY AMT: 10.00 TC 05/00	\$10.00

Cardholder Account Summary

STARDUST HILLS OWNR ASSN XXXX XXXX XXXX 8466	Payments & Other Credits (\$3,302.00)	Purchases & Other Charges \$3,499.59	Cash Advances \$0.00	Total Activity \$197.59
---	--	---	-------------------------	----------------------------

Cardholder Account Detail

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/14/25	09/23/25	6010	1 5665001107000010	TRFR FRAUD TRANSACTION	\$2.00 -
09/23/25	09/24/25	2741	24036295266714252244198	OTCHEAP*CUSTOMPRINTS - Signs 866-661-9239 TX AMT: 124.33 TC 05/00	\$124.33
09/23/25	09/24/25	5942	24692165266102470652964	AMAZON MKTPL*H02TDBAP3 Replacement Screens Amzn.com/bill WA AMT: 10.56 TC 05/00	\$10.56
09/24/25	09/24/25	5999	24011345267100014497871	AMAZON MARK* HR4PX3513 Repair Kit AMAZON.COM/MA WA AMT: 19.15 TC 05/00	\$19.15
09/24/25	09/24/25	5999	24011345267100027483298	AMAZON MARK* VL93G3YG3 - Filing Folders AMAZON.COM/MA WA AMT: 27.27 TC 05/00	\$27.27
09/24/25	09/25/25	5712	24011345268100013151254	SP RTS HOME ACCENTS US - Benches (4) RTSHOMEACCENT OH AMT: 269.96 TC 05/00	\$269.96
09/25/25	09/25/25	5999	24011345268100027632240	AMAZON MARK* 6K07C9IK3 - Flag AMAZON.COM/MA WA AMT: 27.93 TC 05/00	\$27.93
09/26/25	09/26/25	6010	1 5269001128000010	PAYMENT - THANK YOU	\$1,500.00 -
09/28/25	09/28/25	5999	24011345271100011595184	AMAZON MARK* GK4056OQ3 - Shredder AMAZON.COM/MA WA AMT: 159.42 TC 05/00	\$159.42
09/29/25	09/29/25	5942	24692165272107424520813	AMAZON MKTPL*NJ8PU4EX1 - F. bar Disk Amzn.com/bill WA AMT: 17.11 TC 05/00	\$17.11
09/29/25	09/30/25	5942	24692165272107828808731	AMAZON MKTPL*KF2TU8443 - Pressure Washer Amzn.com/bill WA AMT: 391.62 TC 05/00	\$391.62
09/30/25	09/30/25	5999	24011345273100028601031	AMAZON MARK* NJ7KH9M01 - Cleaners AMAZON.COM/MA WA AMT: 42.23 TC 05/00	\$42.23
09/30/25	09/30/25	5942	24692165273108371783965	AMAZON MKTPL*FW3JTLP3 - Vinegar cleaning Amzn.com/bill WA AMT: 20.85 TC 05/00	\$20.85
09/30/25	10/01/25	5942	24692165273108985314934	AMAZON MKTPL*NJ9GT9052 - Memorial Plaques Amzn.com/bill WA AMT: 325.20 TC 05/00	\$325.20
09/30/25	10/01/25	5999	24011345273100137581645	AMAZON MARK* NJ8ZU3042 - Septic Pool AMAZON.COM/MA WA AMT: 23.01 TC 05/00	\$23.01
09/30/25	10/01/25	5999	24011345273100137602821	AMAZON MARK* NJ8IP0QR1 - Measuring wheel AMAZON.COM/MA WA AMT: 21.39 TC 05/00	\$21.39
10/01/25	10/02/25	5942	24692165274109480037144	AMAZON MKTPL*NJ7096G12 - Battery Replacement Amzn.com/bill WA AMT: 53.49 TC 05/00	\$53.49
10/01/25	10/02/25	5999	24011345274100141093073	AMAZON MARK* NJ8E76VA2 - Charger AMAZON.COM/MA WA AMT: 49.62 TC 05/00	\$49.62
10/03/25	10/05/25	5942	24692165276101344569261	AMAZON MKTPL*NJ8PI22S2 - Pressure washer Amzn.com/bill WA AMT: 23.53 TC 05/00	\$23.53

42

Cardholder Account Detail Continued

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
10/04/25	10/05/25	5942	24692165277102954983759	AMAZON MKTPL*NV90J1IHO Amzn.com/bill WA AMT: 10.68 TC 05/00 <i>letter stencils</i>	\$10.68
10/05/25	10/05/25	5999	24011345278100022138449	AMAZON MARK* NV4215GK1 AMAZON.COM/MA WA AMT: 103.21 TC 05/00 <i>For car bs</i> <i>outdoor games</i>	\$103.21
10/05/25	10/05/25	5999	24011345278100022159635	AMAZON MARK* NV3XJ4GD1 AMAZON.COM/MA WA AMT: 26.48 TC 05/00 <i>— pump</i> <i>Bottles, Ketch-</i>	\$26.48
10/04/25	10/06/25	5411	24445005278200090646418	GFS STORE #1501 INDIANAPOLIS IN AMT: 184.89 TC 05/00 <i>Chili con carne</i> <i>— food chili</i> <i>last off</i>	\$184.89
10/06/25	10/06/25	6010	1 5279001153000010	PAYMENT - THANK YOU	\$1,800.00
10/06/25	10/07/25	5999	24011345279100067553634	AMAZON MARK* NV20F8T72 AMAZON.COM/MA WA AMT: 94.15 TC 05/00 <i>— metal</i> <i>detector</i>	\$94.15
10/07/25	10/08/25	9402	24137465280300676530781	USPS.COM POSTAL STORE 800-782-6724 MO AMT: 392.75 TC 05/00 <i>— stamp</i>	\$392.75
10/08/25	10/08/25	5999	24011345281100033443668	AMAZON MARK* NF1T55OB1 AMAZON.COM/MA WA AMT: 108.28 TC 05/00 <i>ink cartridge</i> <i>gloves</i>	\$108.28
10/08/25	10/09/25	5942	24692165281106383360194	AMAZON MKTPL*NF6J10M80 Amzn.com/bill WA AMT: 28.46 TC 05/00 <i>— ink stamp</i>	\$28.46
10/08/25	10/09/25	5411	24226385282015400650263	WAL-MART #0902 GREENCASTLE IN AMT: 127.15 TC 05/00 <i>Soda - food</i> <i>Chili con carne Fall Fest</i>	\$127.15
10/09/25	10/12/25	7394	24445005283300369144112	UNITED RENTALS 15898 888-123-4567 IN AMT: 552.51 TC 05/00 <i>— porta pottys</i>	\$552.51
10/10/25	10/12/25	5331	24445005284000715046172	FAMILY DOLLAR CLOVERDALE IN AMT: 83.90 TC 05/00 <i>— gift cards</i> <i>for chili con carne</i>	\$83.90
10/13/25	10/14/25	5999	24011345286100129903398	AMAZON MARK* NM13263Y1 AMAZON.COM/MA WA AMT: 80.24 TC 05/00 <i>— metal detector</i> <i>(Return)</i>	\$80.24
10/14/25	10/14/25	5331	24011345287100038929350	AMAZON RETA* NM8359V70 WWW.AMAZON.CO WA AMT: 32.90 TC 05/00 <i>— dual</i> <i>measure tape</i>	\$32.90
10/14/25	10/14/25	5331	24011345287100039362106	AMAZON RETA* NF0768KJ2 WWW.AMAZON.CO WA AMT: 15.82 TC 05/00 <i>— Hazard</i> <i>Sign</i>	\$15.82
10/14/25	10/15/25	7399	24011345288100006940800	THE HAYES GROUP HAYESGROUPMAR IN AMT: 51.50 TC 05/00	\$51.50

Interest Charge Calculation/Plan Level Information

Plan Description	ICM ¹	Balance Subject to Interest Rate	Periodic Rate	Annual Percentage Rate (APR) ²	Interest Charge	Ending Balance
CURRENT						
PURCHASES	E	\$ 0.00	1.3200%	15.84%	\$ 0.00	
CASH	A	\$ 0.00	1.3200%	15.84%	\$ 0.00	
FEES/INTEREST CHARGE					\$ 0.00	
TOTAL				0.00%	\$ 0.00	\$ 1,569.67

¹ ICM Interest Charge Method: See reverse side of Page 1 for explanation.

² Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.