

**Norwood Township Agenda**  
**October 16, 2023 7:00 pm**  
**Norwood Township Hall**  
**00640 Lakeshore Dr.**

Topic: October 16 Board of Trustees  
Time: Oct 16, 2023 07:00 PM America/Detroit

Join Zoom Meeting

<https://us06web.zoom.us/j/87631074321?pwd=fgaS9seGaxi6pNEbTQkM8Y22EeVYyd.1>

Meeting ID: 876 3107 4321

Passcode: 638541

**Call to Order**

Pledge of Allegiance

Roll Call

Approval of Minutes – September 18, 2023 Board Meeting

**Approval of Agenda**

**Supervisor Report**

**Treasurer Report**

Fund Balances as of 09/30/2023:

General	\$ 101,107.00	(Including Performance Bond of 12,000)
Sweep Acct.	\$ 179,092.71	TOTAL General Fund \$279,399.71
Road	\$ 49,263.59	
CD Road	\$ 100,000.00	TOTAL Road Fund \$149,263.59
Fire	\$ 13,112.38	
CD Fire	\$ 30,000.00	TOTAL Fire Fund \$43,112.38
ARP	\$ 75,143.54	
Phragmites	\$ 7,936.97	(incl. \$1055 for F. Hamilton)
Tax Fund	\$ 91,059.74	

**Clerk Report**      Preapproved: \$ 341.54 (GLE/Truestream)

Unapproved: \$ 9,204.62

TOTAL: \$ 9,546.16

**Trustees Report**

**Zoning Administrator Report-Online**

**Old Business:**      Richardson Light  
Township Park Pavilion

**New Business:**      Public Comment Change

**Correspondence/Announcements**

**Public Comment** – Individuals wishing to speak under Public Comment need to state name and where they live – Thank you!

**Adjournment**

Norwood Township Board of Trustees Meeting  
Draft Meeting Minutes  
September 18, 2023  
Norwood Township Hall

**Call to Order** – Meeting called to order at 7:00 P.M. by Supervisor Ben Freds

**Pledge of Allegiance** – by all present

**Roll Call** – Mark Pirie-present, Brenda Freds-excused absence, Ben Freds-present, Lynn Smolenyak-present, Doug Warner-excused absence

**Approval of July 17, 2023, Board of Trustee Meeting Minutes, MM by , 2<sup>nd</sup> by Pirie. Motion carried to approval 3-0.**

**Approval of Agenda – MM by Smolenyak to approve Agenda as presented, 2<sup>nd</sup> by Pirie. Motion carried to approval 3-0.**

**Supervisor’s Report –**

- Alex Busman, Banks Township Supervisor, on Zoom to discuss the light at US 31 and Richardson Rd.
- Short Term Rental (STR) portal on the web site is getting worked on and will be updated as soon as possible.
- STR Licenses have been capped out and there is no intent to increase the number of STR licenses.

**Treasurer’s Report –**

General:	\$ 119,226.68 (Including Performance Bond of 12,000)
Sweep Acct.	\$ 173,099.44
TOTAL General Fund:	\$ 269,358.87
Road:	\$ 49,253.47
CD Road:	\$ 100,000.00
TOTAL Road Fund:	\$ 149,253.47
Fire:	\$ 13,109.69
CD Fire:	\$ 30,000.00
TOTAL Fire Fund:	\$ 43,109.69
ARP:	\$ 75,124.87
Phragmites:	\$ 7,934.97 (incl. \$1055 for F. Hamilton)
Tax Fund:	\$ 138,917.21

Smolenyak reported on the following:

- Paid Fire accounts to Charlevoix and Banks Townships
- Summer Taxes were due September 14<sup>th</sup> and anyone that is past due should call the Treasurer or go online to get the update amounts due.

- Treasurer is gone for October meeting but will get tax reminders out at the end of the week.

#### **Clerk's Report –**

Preapproved: \$ 340.18 (GLE/Truestream)

Unapproved: \$ 13,378.92

Totals: \$ 13,719.10

Smolenyak stated the majority of unapproved is quarterly payroll.

**MM by Smolenyak to approve Clerk's Report, 2<sup>nd</sup> by Pirie. Motion carried to approval 3-0.**

Supervisor for the Clerk reported on the following:

- There will be an election on November 7, 2023, for the Road Millage and Char-Em
- Applications for absentee ballots were mailed out and need to be returned by mail to 00640 Lake Street, Charlevoix, MI 49270 or can be placed in the ballot box at the Township Hall

#### **Trustee's Report –**

Warner's report- absent

#### **Pirie Report-**

Pirie reported that there was a Clipperview Association meeting weeks ago and he did inform residents of the upcoming Road Millage and all in attendance seemed to be attentive and aware.

**Zoning Administrator's Report-**ZA report is online.

#### **Old Business –**

Richardson Road Light –

Bob Carose and Lexie Asento of Clearworld Lighting were in attendance via zoom. They gave a presentation on how the light at US 31 & Richardson Road can be installed and powered by solar panels. The cost would be approximately \$4,500-\$4,600 compared to the \$23,000 Great Lakes Energy would charge. They stated these are built for extreme weather conditions and the batteries should last for 10-15 years and have a 10-year warranty and would cost \$500-600 to replace. They put out up to 29,000 lumens.

The Presenters asked the Township to let them know the roadside standards and what lumen output they would like, and they will present a quote for both Norwood and Banks Townships to review. Chris Timco asked how long it takes to install and they stated 1-1.5 hours if pole is already installed. Busman asked about the installation and repair and Lexie stated they do this and set the dimming schedule. They will need a Purchase Order to install, and it takes 75-90 days to get it installed.

Township Gazebo –

The supervisor stated he received quotes from Ferguson & Chamberlain for \$1,400 for a Topographical map for the park and \$2,000 from Performance Engineers for the design to do a Gazebo a.k.a. Pavilion and ADA Ramp for park. These items need to be done in order to get a Parks & Recreation Grant from the State. The supervisor asked to use the park funds from the budget. Discussion on incorporating a park light, if ARPA Funds can be used and on the type of structure such as a Costco Kit which is around \$11,000 for a 12x16 structure or if stick built. Also need to get quotes on excavation and a concrete pad.

**MM by Smolenyak to spend \$1,400 for Topo Map from Ferguson & Chamberlain and \$2,000 for Performance Engineers to do design work. Motion carried to approval 3-0.**

Historic Township Hall Preferred Local Government Update –

The supervisor said the application is ready to go after amending Historic District Ordinance. This will be ready for the October 16, 2023, Board Meeting.

**New Business- None**

**Correspondence/Announcements-**

Smolenyak stated she received a letter from the Local Community Stabilization Authority regarding the Metro Funding that we receive in May. They said the funds were not correct for 2023 so this will be amended in 2024 so needs to be budgeted into next year's budget.

**Public Comment-**

David Parsons, Norwood Township Resident, stated he felt the solar light at Richardson Road is a good idea. He asked if either county would help with funding and Supervisor stated Charlevoix County would match. Parsons was concerned about not having a turning lane for the northbound lane and wondered what streetlights the Township was paying for. He went on to asked about the cleaning of headstones, concerns on Russian Olive overgrowth, Phragmites and also wondered when the park improvements will start. Parsons also stated there should be a Park Plan that Site Planning & Development did back in the late 70's early 80's.

**Meeting Adjourned at 8:19 p.m.**

Respectfully submitted by Shari Jones,  
Norwood Township Deputy Clerk

more at staplesconnect.com



2632 Crossing Cir  
Traverse City, MI 49684  
231-929-8374

Sale  
Store: 364 Register: 2  
Date: 9/27/23 Time: 5:24 PM  
Transaction: 20535 Cashier: 2074531

Qty	Item	Price	Amount
	REWARDS NUMBER 3663283475		
1	#9 ENV DBL WDW REV	49.99	49.99
1	718103394536		
1	BINDER SEC. POCKET	1.99	1.99
1	718103407083		
1	LABELS ADDRESS LAB	34.99	34.99
1	097043302529		
1	LABELS ADDRESS LAB	34.99	34.99
1	097043302529		
1	PILOT FRIXION BALL	8.99	8.99
1	072838315571		
	Subtotal		130.95
	MICHIGAN 6%		7.86

Total 138.81  
USD\$138.81  
VISA CREDIT  
Card No.: XXXXXXXXXXXX8390 [C]  
Chip Read  
Auth No.: 003402  
Mode.: Issuer  
AID.: A00000000031010  
TVR.: 8000008000  
IAD.: 0601120360B000  
TSI.: 6800  
ARC.: 3030

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including products, services  
and inspiration that help you  
unlock what is possible.

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Staples Rewards members get up to  
5% back in Rewards.  
Exclusions Apply. See an associate for  
full program details or to enroll.

THANK YOU FOR SHOPPING AT  
STAPLES!

Customer Copy  
AT 131J1114137ER4AXKXY

Ten bucks says  
you'd love \$10 today!

Enjoy \$10 off on us when you return a  
package, ship a package, recycle tech or  
buy a travel service in store. To qualify  
customers must either return a package via  
Amazon Returns, Happy Returns or Express  
Returns, purchase passport photos, drop



CHARLEVOIX  
6700 M 66 N  
CHARLEVOIX, MI 49720-9623  
(800)275-8777

09/27/2023 02:18 PM

Product	Qty	Unit Price	Price
U.S. Flag Coil	2	\$66.00	\$132.00

Grand Total: \$132.00

Credit Card Remit \$132.00

Card Name: VISA  
Account #: XXXXXXXXXXXX8390  
Approval #: 004634  
Transaction #: 073  
AID: A00000000031010 Chip  
AL: VISA CREDIT  
PIN: Not Required

Preview your Mail  
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Sign up for FREE @  
<https://informedelivery.usps.com>

All sales final on stamps and postage.  
Refunds for guaranteed services only.  
Thank you for your business.

Tell us about your experience.  
Go to: <https://postalexperience.com/Pos>  
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 251770-0160  
Receipt #: 840-54930589-2-5960494-1  
Clerk: 29



CHARLEVOIX  
6700 M 66 N  
CHARLEVOIX, MI 49720-9623  
(800)275-8777

09/11/2023

12:08 PM

Product	Qty	Unit Price	Price
US Flag Bklt/20	5	\$13.20	\$66.00
U.S. Flag Coil	2	\$66.00	\$132.00
School Bus	160	\$0.24	\$38.40

Grand Total: \$236.40

Credit Card Remit \$236.40

Card Name: VISA

Account #: XXXXXXXXXXXX8390

Approval #: 006818

Transaction #: 587

AID: A0000000031010

AL: VISA CREDIT

PIN: Not Required

Chip

Preview your Mail  
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<https://informedelivery.usps.com>

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Refunds for guaranteed services only.  
Thank you for your business.

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Go to: <https://postalexperience.com/Pos>  
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 251770-0160

Receipt #: 840-54930589-1-4373075-1

Clerk: 29

## Township of Norwood-General Fund

10/13/2023 3:17 PM

Register: 101-001 · BankAcct-Gen Fund

From 09/18/2023 through 10/16/2023

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/19/2023		Transfer From Sweep...	101-999 · Transfers to ...	Deposit		X	13,378.70	101,179.03
09/19/2023	003220	Tax Account	101-403 · Property Tax...	SummerSettle...		X	140.40	101,319.43
09/19/2023	003221	Stephen Hicks	101-673 · Cemetary Lo...	Lot 39 Site 5		X	200.00	101,519.43
09/26/2023	7141	Daniel Drewa..	101-276 · Cemetary:27...	Full Burial	250.00			101,269.43
09/26/2023	7142	Paul Grapp..	101-276 · Cemetary:27...	Full Burial	200.00			101,069.43
09/27/2023	003222	Pollock-Randall Fun...	101-673 · Cemetary Lo...	Burial - Graham		X	550.00	101,619.43
09/27/2023	003223	A. Amstutz	101-476 · Zoning Perm...	Deposit		X	50.00	101,669.43
09/27/2023	003224	Tax Fund	101-403 · Property Tax...	Summer Settle...		X	1,304.82	102,974.25
09/27/2023		Transfer to Sweep	101-999 · Transfers to ...	Sweep	1,904.82	X		101,069.43
09/30/2023		CCSB	101-664 · Interest Inco...	September 202...		X	37.57	101,107.00
09/30/2023	003227	VOID	101-664 · Interest Inco...	VOID:		X		101,107.00
10/01/2023	eft	Truestream	-split-	Internet Billing	109.64			100,997.36
10/04/2023	003225	Gary LeChavalier	101-475 · STR/SUP Fees	STR Renewal			250.00	101,247.36
10/04/2023	003226	John Sutton	101-101 · Twp Board:...	ZBA Application			250.00	101,497.36
10/05/2023	eft	Great Lakes Energy	-split-	Autopay Lights	231.90			101,265.46
10/10/2023	eft	Visa - Charlevoix Sta...	-split-	Account Numb...	618.12			100,647.34
10/10/2023	7143	Leslie Meyers	-split-	ZA /Planner- 2...	808.00			99,839.34
10/10/2023	7144	Steven H. Schwartz ...	101-101 · Twp Board:...	Statement 5 Ac...	42.50			99,796.84
10/10/2023	7145	Northern Michigan D...	101-699 · Transfers fro...	2023 Dust Con...	4,825.00			94,971.84
10/10/2023	7146	Young, Graham, & ...	-split-	invoice #25095	540.00			94,431.84
10/10/2023	7147	Boss Lawn & Landsc...	-split-	20089	600.00			93,831.84
10/10/2023	7148	Lynn Smolenyak	101-253 · Treasurer:25...	Postage Reimb...	66.00			93,765.84
10/10/2023	7149	Henk and/o Nyanna ...	-split-	Park Ranger/Hall	442.50			93,323.34
10/10/2023	7150	Robert Englebrecht	101-209 · Assessor:20...	2023 Wages	812.50			92,510.84

LAW OFFICES

STEVEN H. SCHWARTZ & ASSOCIATES, P.L.C.

Steven H. Schwartz

Of Counsel  
Nancy L. Niemela

33228 W. TWELVE MILE ROAD, SUITE 187  
FARMINGTON HILLS, MICHIGAN 48334  
TELEPHONE (313) 590-3395  
E-MAIL shslawyers1@outlook.com  
WEBSITE www.shslawyers1.com

Norwood Township  
Brenda Freds, Clerk  
00640 Lakeshore Drive  
Charlevoix MI 49720

Page: 1  
10/08/2023  
Account No: 132-000  
Statement No: 5

	Hours	
09/20/2023 Telephone conference with Ben Folds re: citizen issue.	0.25	
	----	-----
FOR SERVICES RENDERED THROUGH 09/30/2023	0.25	42.50
 BALANCE DUE		 \$42.50 =====

PLEASE MAKE CHECKS PAYABLE TO:  
STEVEN H. SCHWARTZ & ASSOCIATES, P.L.C.



# Invoice

Northern Michigan Dust Control  
4282 Hayes Tower  
Gaylord Michigan 49735

**Bill To**

Norwood Township Hall  
P.O. Box 113  
Charlevoix, MI 49720

Date	Invoice No.
06/30/23	1010

Item	Description	Quantity	Rate	Amount
Dust Control	Application on 6/20	9,650	0.50	4,825.00
			Subtotal	\$4,825.00
			Sales Tax (0.0%)	\$0.00
			Total	\$4,825.00



**GREAT LAKES  
ENERGY**

We're currently accepting Classroom Grant applications for the 2023-2024 school year!

Member Services & Outages: 888-485-2537  
Online: [gtlakes.com](http://gtlakes.com) Email: [billing@glenergy.com](mailto:billing@glenergy.com)

Page 1 of 6

See additional pages for billing details.

**TOTAL  
AUTOPAY AMOUNT**  
**\$231.90**

Bank Account will be  
drafted on  
10/05/2023

The MPSC estimates that Energy Optimization programs will save members \$3.00/month on average.

### Invoice Information

**Primary Account #:** 598001  
**Member Name:** NORWOOD TOWNSHIP  
**Invoice Number:** 6  
**Billing Period:** 08/13/2023 - 09/13/2023 for 31 Days  
**Billing Date:** 09/15/2023  
**Current Bill Due Date:** 10/05/2023  
**Phone Number:** (231) 547-4429  
**Mailing Address:** ATTN BRENDA FRED'S  
640 LAKE SHORE DR  
CHARLEVOIX MI 49720-9728

### Balance Summary

Previous Balance	\$230.54
Payments	-\$230.54
<b>Balance Before Current Charges</b>	<b>\$0.00</b>
<b>Total Current Amount</b>	<b>\$231.90</b>
<b>Total</b>	<b>\$231.90</b>

Thank you for your previous payment of: \$230.54

### IMPORTANT MEMBER INFORMATION

School districts in the Great Lakes Energy service area can receive a grant up to \$2,000 to fund innovative programs. Let your teachers and administrators know to apply! Applications must be received by 5 p.m. Friday, Nov. 3, 2023. Additional information can be found at [gtlakes.com/youth-programs](http://gtlakes.com/youth-programs).



**GREAT LAKES ENERGY** 1 Cooperative Center Dr.  
Newaygo, MI 49337

Statement Enclosed



4 10522

NORWOOD TOWNSHIP  
ATTN BRENDA FRED'S  
640 LAKE SHORE DR  
CHARLEVOIX MI 49720-9728

<b>AutoPay Amount</b>	<b>\$231.90</b>
<b>Bank Account will be drafted on</b>	<b>10/05/2023</b>
Billing Date	09/15/2023
Primary Account #	598001
Invoice Group #	6

☐ Check this box and complete reverse side to update your address or phone number, enroll in the automatic bill payment program, or People Fund.

BILL PAYMENT CENTER 1  
2183 N WATER ROAD  
HART MI 49420-9007



2404800005980010000000000000023190091420231



Member Name: NORWOOD TOWNSHIP  
Primary Account #: 598001

Invoice Group: 6  
Billing Date: 09/15/2023  
Page: 2 of 6

Account #	Service Address	Rate	Meter #	Energy	Demand	Total
598001	LAKE ST	CSP	26427642	21 kWh		\$43.00
598002	GENNETT RD- LIGHT	OLO		281 kWh		\$89.00
598004	US 31 & HILLTOP DR	OLO		60 kWh		\$16.00
598005	US 31 & BARNARD RD	OLO		64 kWh		\$25.00
598006	640 LAKESHORE	CSP	688467073	121 kWh		\$58.90
Total:				547 kWh		\$231.90

If you have questions or a complaint, please contact us at 888-485-2537 or through mail to the address on this bill.

### Thank you for being a member!

- ☐ Mailing Address or Phone Number Changes Please call us for all other service change requests.
- ☐ Permanent ☐ Temporary (from \_\_\_/\_\_\_/\_\_\_ to \_\_\_/\_\_\_/\_\_\_)

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

☐ **AutoPay by check\*** - Use the check enclosed to obtain my bank account information. I understand that I may discontinue AutoPay by contacting Great Lakes Energy.

\* With AutoPay by check you authorize GLE to initiate a monthly electronic funds transfer from your banking institution. Funds may be withdrawn as soon as the same day we receive payment. The transaction will appear as an ACH Debit and an image or copy of the check will not be available through your bank.



When you round up your bill to the nearest dollar, your extra change will fund local non-profit organizations in your community. Sign up for the easiest good thing you'll ever do.

- ☐ Yes, I would like to join the People Fund.
- ☐ Yes, I would like to join the People Fund PLUS and contribute an additional \$\_\_\_\_\_/mo.

Signature (required) \_\_\_\_\_  
[gtlakes.com/people-fund](https://gtlakes.com/people-fund)



Member Name: NORWOOD TOWNSHIP  
Primary Account #: 598001

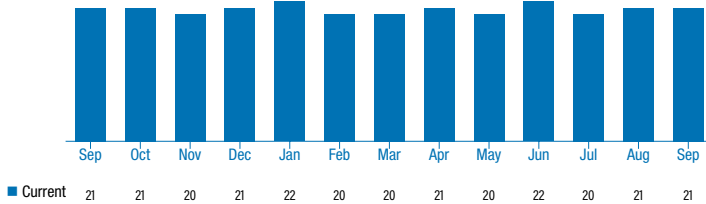
Billing Date: 09/15/2023  
Page: 3 of 6

## Account: 598001

Service Address: LAKE ST - TOWN HALL

Meter #	Billing Period	Prior Reading	Present Reading	Multiplier	kWh Usage	Description	Rate
26427642	08/13/2023 - 09/13/2023	15563 (Act)	15584 (Act)	1	21	General Service	CSP

Meter # 26427642



■ Current 21 21 20 21 22 20 20 21 20 22 20 21 21

### Previous Account Activity

Previous Balance	\$43.00
Payment(s)	-\$43.00
<b>Account Balance Before Current Charges</b>	<b>\$0.00</b>

### Current Activity

Monthly Charge		\$34.21
Energy Usage	21 kWh @ 0.115	\$2.42
PSCR On Energy Use	21 kWh @ 0.01527	\$0.32
Energy Optimization Surcharge		\$4.76
People Fund		\$0.41
MI Low Income Energy Fund		\$0.88
<b>Total Current Activity</b>		<b>\$43.00</b>

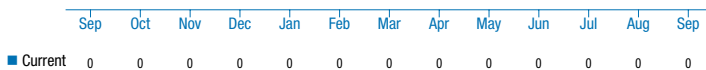
**Total Amount Due \$43.00**  
**Bank Account will be drafted On 10/05/2023**

## Account: 598002

Service Address: GENNETT RD- LIGHT

Meter #	Billing Period	Prior Reading	Present Reading	Multiplier	kWh Usage	Description	Rate
	08/13/2023 - 09/13/2023			0	0	Lights	OLO

Meter #



■ Current 0 0 0 0 0 0 0 0 0 0 0 0 0

### Previous Account Activity

Previous Balance	\$89.00
Payment(s)	-\$89.00
<b>Account Balance Before Current Charges</b>	<b>\$0.00</b>

### Current Activity

175 Watts MV	3(225 kWh) @ 15.66	\$46.98
40w LED Light	4(56 kWh) @ 9.43	\$37.72
PSCR On Light Use	281 kWh @ 0.01527	\$4.29
People Fund		\$0.01
<b>Total Current Activity</b>		<b>\$89.00</b>

**Total Amount Due \$89.00**  
**Bank Account will be drafted On 10/05/2023**





Member Name: NORWOOD TOWNSHIP  
Primary Account #: 598001

Billing Date: 09/15/2023  
Page: 4 of 6

## Account: 598004

Service Address: US 31 & HILLTOP DR

Meter #	Billing Period	Prior Reading	Present Reading	Multiplier	kWh Usage	Description	Rate
	08/13/2023 - 09/13/2023			0	0	Lights	OL0

### Meter #

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
■ Current	0	0	0	0	0	0	0	0	0	0	0	0	0

### Previous Account Activity

Previous Balance	\$16.00
Payment(s)	-\$16.00
<b>Account Balance Before Current Charges</b>	<b>\$0.00</b>

### Current Activity

150 Watts HPS	1(60 kWh) @ 14.49	\$14.49
PSCR On Light Use	60 kWh @ 0.01527	\$0.92
People Fund		\$0.59
<b>Total Current Activity</b>		<b>\$16.00</b>

**Total Amount Due** **\$16.00**  
**Bank Account will be drafted On 10/05/2023**

## Account: 598005

Service Address: US 31 & BARNARD RD

Meter #	Billing Period	Prior Reading	Present Reading	Multiplier	kWh Usage	Description	Rate
	08/13/2023 - 09/13/2023			0	0	Lights	OL0

### Meter #

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
■ Current	0	0	0	0	0	0	0	0	0	0	0	0	0

### Previous Account Activity

Previous Balance	\$25.00
Payment(s)	-\$25.00
<b>Account Balance Before Current Charges</b>	<b>\$0.00</b>

### Current Activity

100 Watts HPS	1(40 kWh) @ 11.38	\$11.38
70w LED Center Suspension	1(24 kWh) @ 11.71	\$11.71
PSCR On Light Use	64 kWh @ 0.01527	\$0.98
People Fund		\$0.93
<b>Total Current Activity</b>		<b>\$25.00</b>

**Total Amount Due** **\$25.00**  
**Bank Account will be drafted On 10/05/2023**



Member Name: NORWOOD TOWNSHIP  
Primary Account #: 598001

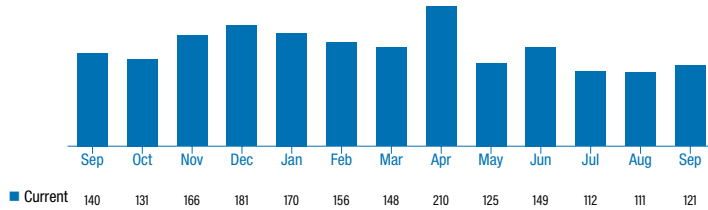
Billing Date: 09/15/2023  
Page: 5 of 6

Account: 598006

Service Address: 640 LAKESHORE

Meter #	Billing Period	Prior Reading	Present Reading	Multiplier	kWh Usage	Description	Rate
688467073	08/13/2023 - 09/13/2023	3982 (Act)	4103 (Act)	1	121	General Service	CSP

Meter # 688467073



Previous Account Activity

Previous Balance	\$57.54
Payment(s)	-\$57.54
<b>Account Balance Before Current Charges</b>	<b>\$0.00</b>

Current Activity

Monthly Charge		\$34.21
Energy Usage	121 kWh @ 0.115	\$13.92
PSCR On Energy Use	121 kWh @ 0.01527	\$1.85
Energy Optimization Surcharge		\$4.76
State Sales Tax (\$54.74 x 6.0%)		\$3.28
MI Low Income Energy Fund		\$0.88
<b>Total Current Activity</b>		<b>\$58.90</b>

**Total Amount Due** **\$58.90**  
**Bank Account will be drafted On 10/05/2023**



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# Invoice

Boss Lawn & Landscape  
06798 U.S. 31 S.  
Charlevoix, MI 49720  
(231)547-0766

Date	Invoice #
9/29/2023	20089

Bill To
Norwood Township 00640 Lakeshore Dr Charlevoix, MI 49720

[illegible]



YOUNG, GRAHAM & WENDLING, P.C.  
Attorneys at Law  
P.O. Box 398  
Bellaire, MI 49615  
(231) 533-8635

Invoice submitted to:  
Norwood Township  
Brenda Freds, Clerk  
00640 Lakeshore Drive  
Charlevoix, MI 49720

October 05, 2023

In Reference To: Miscellaneous legal matters  
Invoice # 25095

Professional Services

	<u>Amount</u>
<u>Telephone/email retainer</u>	
9/29/2023 October 1 - 31, 2023	200.00
SUBTOTAL:	[ 200.00]
<u>Zoning</u>	
9/21/2023 prepare detailed memo to township supervisor regarding zoning board of appeals procedures; email to township supervisor with memo	340.00
SUBTOTAL:	[ 340.00]
For professional services rendered	\$540.00
Previous balance	\$200.00
Accounts receivable transactions	
9/9/2023 Payment - thank you. Check No. 7122	(\$200.00)
Total payments and adjustments	(\$200.00)
Balance due	<u>\$540.00</u>

The above billing is for services through September 30, 2023.

Approximate  
Delivery Date

VALLEY BACKYARDS  
5412 NORWEGIAN RD.  
EAST JORDAN, MI 49727  
231-536-2693

Customer Order #

Sold by

Leon Miller

Spring 2024

Ben Freds

Name Norwood Township Phone 616-566-4708 Date 9-18-23

Address Norwood Township Park Work # \_\_\_\_\_

Qty.	Description	Price	Amount
	timber frame pavilion		
	Size <u>12X16</u>		
	Style: <input checked="" type="checkbox"/> Gable <input type="checkbox"/> Gambrel <input type="checkbox"/> Shed <input type="checkbox"/> Salt Box		
	Woodsiding	Metal Siding	
	Dura Temp	Siding Color	
	Roof Color	Trim Color	
	4' or 6' Porch		
	9x15 Vents		
	Ridges skylights		
	Entrance ramp		
	Windows		
	Doors: <input type="checkbox"/> 3' Entry <input type="checkbox"/> Roll Up <input type="checkbox"/> Double 5' <input type="checkbox"/> Double 6'		
	White Cedar Railing		
	Loft	Workbench	
	Cathedral Ceiling <u>w/ stained t&amp;g pine</u>		
	OSB Under Siding		
	Shutters		
	Gable Eave <u>✓</u>		
	Other		
	Loading Instructions		

*12x16 pavilion built on-site w/ 4" concrete slab (14x18) smooth finish - includes permit & drawings, side prep, complete package built as public use / commercial*

*\$11,789.00*

Hauling	
Total	
Tax	
Total	
Deposit	
Total	
Escort Fee	
Balance	
Paid in full on _____, and Delivered on _____, and Hauler Signature: _____	



**UNITED STATES  
POSTAL SERVICE.**

CHARLEVOIX  
6700 M 66 N  
CHARLEVOIX, MI 49720-9623  
(800)275-8777

09/07/2023

10:07 AM

Product	Qty	Unit Price	Price
U.S. Flag Coil	1	\$66.00	\$66.00

Grand Total: \$66.00

Debit Card Remit \$66.00

Card Name: MasterCard  
Account #: XXXXXXXXXXXX0253  
Approval #: 104601  
Transaction #: 534  
Receipt #: 018966  
Debit Card Purchase: \$66.00  
AID: A0000000042203  
AL: US Debit  
PIN: Verified

Chip

Preview your Mail  
Track your Packages  
Sign up for FREE @  
<https://informedelivery.usps.com>

All sales final on stamps and postage.  
Refunds for guaranteed services only.  
Thank you for your business.

Tell us about your experience.  
Go to: <https://postalexperience.com/Pos>  
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 251770-0160  
Receipt #: 840-54930589-1-4365874-1  
Clerk: 04



Phone: (888) 485-2537  
 Email: [billing@truestreamfiber.com](mailto:billing@truestreamfiber.com)  
 Pay Online: [truestreamfiber.com](http://truestreamfiber.com)

## Message Center

Battery back-up options are available for your internet and voice service. Learn more at [www.truestreamfiber.com/equipment-information/](http://www.truestreamfiber.com/equipment-information/).

**CUSTOMER NAME** | **NORWOOD TOWNSHIP**  
 Bill Date: 09/05/2023  
 Account Number: 598007

**TOTAL  
AUTOPAY AMOUNT**

**\$109.64**

**Bank Account will be  
drafted on  
10/01/2023**

## Billing Summary

Previous Balance	\$109.64
Payments	-\$109.64
Balance Forward	\$0.00

## Service Summary

INTERNET SERVICE	\$68.99
PHONE SERVICE	\$40.65
<b>Current Charges</b>	<b>\$109.64</b>
<b>Total Charges Due by 10/01/2023</b>	<b>\$109.64</b>

## Introducing Tech Squad

Our team of on-demand experts ready to solve your tech needs. Contact us to learn more.



**KEEP** Please do not staple or paperclip payment.

**SEND**



1 Cooperative Center Dr.  
 Newaygo, MI 49337

**Bill date** 09/05/2023  
**Account number** 598007

**AutoPay Amount \$109.64**  
**Please pay by Oct 1, 2023**

☐ Check this box and complete reverse side to update your contact information or to enroll in the automatic payment program.

BILL PAYMENT CENTER  
 2183 N WATER ROAD 10  
 HART MI 49420-9007



NORWOOD TOWNSHIP  
 ATTN BRENDA FRED'S  
 640 LAKE SHORE DR  
 CHARLEVOIX MI 49720-9728

4 13431



24048000059800700000000000000010964090520235

The 911 Charlevoix County Surcharge is for your 911 service, which has been approved by the Charlevoix County Board of Commissioners Resolutions on November 24, 2014. This is not a charge assessed by your service supplier. If you have questions concerning your 911 service, you may call 1-231-347-3911.

This page of your bill will provide you with a breakdown of all your current charges. If this is your first bill, you may notice prorated partial month charges.

## Service Activity: LAKE ST & LAKE SHORE DR

Account: 598007

### INTERNET SERVICE

Service: Primary

Internet

Monthly Charges - 10/01/23 to 10/31/23

Small Business Internet: 200 Mbps

\$73.99

Bundle Credit

-\$5.00

Internet Subtotal

**\$68.99**

Total Current INTERNET SERVICE

**\$68.99**

### PHONE SERVICE

Service: Primary - 231-237-4404

Phone

Monthly Charges - 10/01/23 to 10/31/23

Standard Voice

\$34.99

FCC Regulatory Fee

\$0.03

Federal Universal Service Fee

\$1.83

MI Sales Tax

\$2.21

E911 State Surcharge

\$0.25

E911 Technical Admin Fee

\$0.73

E911 County Charlevoix

\$0.61

Phone Subtotal

**\$40.65**

Total Current PHONE SERVICE

**\$40.65**

**Total Current Charges: LAKE ST & LAKE SHORE DR**

**\$109.64**

Please call us for all other service change requests.

Email \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

☐ **AutoPay by check\*** - Use the check enclosed to obtain my bank account information. I understand that I may discontinue AutoPay by contacting Great Lakes Energy.

\* With AutoPay by check you authorize GLE to initiate a monthly electronic funds transfer from your banking institution. Funds may be withdrawn as soon as the same day we receive payment. The transaction will appear as an ACH Debit and an image or copy of the check will not be available through your bank.

Upgrade to Gigabit—  
that's 1,000 Mbps

Experience a near-unlimited  
connection at Gigabit speeds.





NORWOOD TOWNSHIP  
BRENDA FRED'S  
Account Number: #### #### 8390  
Page 1 of 4



#### Account Summary

Billing Cycle		10/09/23
Days In Billing Cycle		31
Previous Balance		\$110.91
Purchases	+	618.12
Cash	+	0.00
Special	+	\$0.00
Balance Transfers	+	\$0.00
Credits	-	\$0.00
Payments	-	\$110.91
Other Charges	+	\$0.00
Finance Charges	+	0.00

**NEW BALANCE** **\$618.12**

#### Credit Summary

Total Credit Line	\$1,000.00
Available Credit Line	\$381.00
Available Cash	\$381.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

#### Important Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO [WWW.MYCARDSTATEMENT.COM](http://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](http://MYCARDSTATEMENT.COM). ENROLL TODAY!

PAY ONLINE OR VIEW YOUR ACCOUNT AT:

#### Cardholder Account Summary

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/10/23	09/11/23	4814	24011343253000041261467	ZOOM.US 888-799-9666	\$50.85
				WWW.ZOOM.US CA	
09/11/23	09/12/23	9402	24137463255001375510241	USPS PO 2517700160	\$236.40
				CHARLEVOIX MI	
09/25/23	09/25/23	4816	24692163268106542098026	RACKSPACE EMAIL & APPS	\$38.87
				210-312-4000 TX	

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

CHARLEVOIX STATE BANK  
PO BOX 217  
CHARLEVOIX MI 49720 - 0217



#### Account Number

#### #### 8390

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

#### Closing Date

10/09/23

#### New Balance

\$618.12

#### Total Minimum Payment Due

\$20.00

#### Payment Due Date

11/03/2023

AMOUNT OF PAYMENT ENCLOSED

\$



NORWOOD TOWNSHIP  
BRENDA FRED'S  
PO BOX 113  
CHARLEVOIX MI 49720-0113

MAKE CHECK PAYABLE TO:

VISA - CHARLEVOIX STATE BANK  
PO BOX 217  
CHARLEVOIX MI 49720-0217

17 #### #### 8390 00002000 00061812

**Interest Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate.** The **Interest Charge** Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

**Method A - Average Daily Balance (including new transactions).** The **Interest Charge** on purchases begins from the date the transaction is posted to your account, and the **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method E - Average Daily Balance (excluding new transactions).** To avoid incurring an additional **Interest Charge** on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement on or before the Payment Due Date. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day (excluding new transactions) and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method F - Average Daily Balance** (including new transactions). To avoid incurring additional **Interest Charges** on the beginning balance of cash advances (and purchases, if Method F is specified as applicable to purchases) reflected on your monthly statement you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of cash advances (and if applicable purchases). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method G - Average Daily Balance** (including new transactions). To avoid incurring additional **Interest Charges** on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

**Payment Crediting and Credit Balance.** Payments received by 5PM at the location specified on the front of the statement after the phrase "**Please Mail Your Payments to**": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "**Please send Billing Inquiries and Correspondence to**".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

**Closing Date.** The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

**Annual Fee.** If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase **"Please send Billing Inquiries and Correspondence to:"** You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

**Negative Credit Reports.** You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

## BILLING RIGHTS SUMMARY

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to": In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

## Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing(or electronically) at the address shown on the front of this billing statement following the phrase "**Please send Billing Inquiries..to:**" While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

(Rev 02-12)

Please use blue or black ink to complete form

## NAME CHANGE

The diagram shows a horizontal line divided into three equal segments, each labeled '10'. The segments are labeled 'Last', 'First', and 'Middle' from left to right. The 'Last' segment is the leftmost, 'First' is the middle, and 'Middle' is the rightmost. The segments are separated by vertical lines, and the entire line is enclosed in a box.

## ADDRESS CHANGE

Street

City  State  ZIP Code

Home Phone (    )       -                  Business Phone (    )       -

**SIGNATURE REQUIRED**

**SIGNATURE REQUIRED TO AUTHORIZE CHANGES** Signature \_\_\_\_\_





NORWOOD TOWNSHIP  
BRENDA FRED'S

Account Number: ##### 8390  
Closing Date: 10/09/23  
Credit Limit: \$1,000.00 Available Credit: \$381.00



Page 3 of 4

4997

### Cardholder Account Summary Continued

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/27/23	09/28/23	5734	24492153270715043811551	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19
09/27/23	09/28/23	9402	24137463271001407364559	USPS PO 2517700160 CHARLEVOIX MI	\$132.00
09/27/23	09/29/23	5943	24164073271105002205357	STAPLES 00103648 TRAVERSE CITY MI	\$138.81
09/30/23	10/01/23	0000	74669933274001162216267	ACH PMT THANK YOU	\$110.91 -

### Additional Information About Your Account

### Interest Charge Calculation/Plan Level Information

Plan Description	ICM <sup>1</sup>	Balance Subject to Interest Rate	Periodic Rate	Annual Percentage Rate (APR) <sup>2</sup>	Interest Charge	Ending Balance
<b>CURRENT</b>						
PURCHASES	G	\$ 0.00	1.3250%	15.90%	\$ 0.00	
CASH	A	\$ 0.00	1.3250%	15.90%	\$ 0.00	
<b>FEES/INTEREST CHARGE</b>					\$ 0.00	
<b>TOTAL</b>				0.00%	\$ 0.00	\$ 618.12

<sup>1</sup> ICM Interest Charge Method: See reverse side of Page 1 for explanation.

<sup>2</sup> 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.





NORWOOD TOWNSHIP  
BRENDA FRED'S  
Account Number: #### #### 8390  
Page 1 of 4



#### Account Summary

Billing Cycle		10/09/23
Days In Billing Cycle		31
Previous Balance		\$110.91
Purchases	+	618.12
Cash	+	0.00
Special	+	\$0.00
Balance Transfers	+	\$0.00
Credits	-	\$0.00
Payments	-	\$110.91
Other Charges	+	\$0.00
Finance Charges	+	0.00

**NEW BALANCE** **\$618.12**

#### Credit Summary

Total Credit Line	\$1,000.00
Available Credit Line	\$381.00
Available Cash	\$381.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

#### Important Information About Your Account

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PAY ONLINE OR VIEW YOUR ACCOUNT AT:

#### Cardholder Account Summary

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/10/23	09/11/23	4814	24011343253000041261467	ZOOM.US 888-799-9666	\$50.85
				WWW.ZOOM.US CA	
09/11/23	09/12/23	9402	24137463255001375510241	USPS PO 2517700160	\$236.40
				CHARLEVOIX MI	
09/25/23	09/25/23	4816	24692163268106542098026	RACKSPACE EMAIL & APPS	\$38.87
				210-312-4000 TX	

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

CHARLEVOIX STATE BANK  
PO BOX 217  
CHARLEVOIX MI 49720 - 0217



#### Account Number

#### #### 8390

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

#### Closing Date

10/09/23

#### New Balance

\$618.12

#### Total Minimum Payment Due

\$20.00

#### Payment Due Date

11/03/2023

AMOUNT OF PAYMENT ENCLOSED

\$



NORWOOD TOWNSHIP  
BRENDA FRED'S  
PO BOX 113  
CHARLEVOIX MI 49720-0113

MAKE CHECK PAYABLE TO:

VISA - CHARLEVOIX STATE BANK  
PO BOX 217  
CHARLEVOIX MI 49720-0217

17 #### #### 8390 00002000 00061812

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**Method A - Average Daily Balance (including new transactions).** The **Interest Charge** on purchases begins from the date the transaction is posted to your account, and the **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method E - Average Daily Balance (excluding new transactions).** To avoid incurring an additional **Interest Charge** on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement on or before the Payment Due Date. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day (excluding new transactions) and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method F - Average Daily Balance** (including new transactions). To avoid incurring additional **Interest Charges** on the beginning balance of cash advances (and purchases, if Method F is specified as applicable to purchases) reflected on your monthly statement you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of cash advances (and if applicable purchases). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Method G - Average Daily Balance** (including new transactions). To avoid incurring additional **Interest Charges** on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "**Please Mail Your Payments to**": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "**Please send Billing Inquiries and Correspondence to**".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

**Closing Date.** The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

**Annual Fee.** If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase **"Please send Billing Inquiries and Correspondence to:"**. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

**Negative Credit Reports.** You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

## BILLING RIGHTS SUMMARY

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to": In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

## Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing(or electronically) at the address shown on the front of this billing statement following the phrase "**Please send Billing Inquiries..to:**" While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

(Rev 02-12)

Please use blue or black ink to complete form

## NAME CHANGE

The diagram illustrates a 20-minute period divided into three segments: Last, First, and Middle. The 'Last' segment is represented by 10 green vertical bars, the 'First' segment by 10 blue vertical bars, and the 'Middle' segment by 10 red vertical bars. The segments are arranged horizontally, with 'Last' on the left, 'First' in the middle, and 'Middle' on the right.

## ADDRESS CHANGE

Street

City  State  ZIP Code

Home Phone (    )       -                  Business Phone (    )       -

**SIGNATURE REQUIRED**

**SIGNATURE REQUIRED TO AUTHORIZE CHANGES** Signature \_\_\_\_\_



NORWOOD TOWNSHIP  
BRENDA FRED'S

Account Number: ##### 8390  
Closing Date: 10/09/23  
Credit Limit: \$1,000.00 Available Credit: \$381.00



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### Cardholder Account Summary Continued

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
09/27/23	09/28/23	5734	24492153270715043811551	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19
09/27/23	09/28/23	9402	24137463271001407364559	USPS PO 2517700160 CHARLEVOIX MI	\$132.00
09/27/23	09/29/23	5943	24164073271105002205357	STAPLES 00103648 TRAVERSE CITY MI	\$138.81
09/30/23	10/01/23	0000	74669933274001162216267	ACH PMT THANK YOU	\$110.91 -

### Additional Information About Your Account

### Interest Charge Calculation/Plan Level Information

Plan Description	ICM <sup>1</sup>	Balance Subject to Interest Rate	Periodic Rate	Annual Percentage Rate (APR) <sup>2</sup>	Interest Charge	Ending Balance
<b>CURRENT</b>						
PURCHASES	G	\$ 0.00	1.3250%	15.90%	\$ 0.00	
CASH	A	\$ 0.00	1.3250%	15.90%	\$ 0.00	
<b>FEES/INTEREST CHARGE</b>					\$ 0.00	
<b>TOTAL</b>				0.00%	\$ 0.00	\$ 618.12

<sup>1</sup> ICM Interest Charge Method: See reverse side of Page 1 for explanation.

<sup>2</sup> 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.

