

**ATTESTATION REPORT
OF THE
VILLAGE OF CRAIG**

APRIL 1, 2015, THROUGH MARCH 31, 2018

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Issued on May 16, 2018

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Audit Staff Working On This Examination

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VILLAGE OF CRAIG

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VILLAGE OF CRAIG

BACKGROUND

On December 18, 2017, the Nebraska Auditor of Public Accounts (APA) received a complaint from the “Anonymous citizens of Craig” alleging the mishandling of public funds by the Clerk for the Village of Craig (Village) at that time, Kristie Jensen. On December 21, 2017, the APA emailed Ms. Jensen to request certain Village financial records, including bank statements, claims listings, treasurer reports, etc.

Neb. Rev. Stat. § 84-305 (Supp. 2017) grants the APA “access to any and all information and records, confidential or otherwise, of any public entity” and requires a response within three days to any such record request. Moreover, Neb. Rev. Stat. § 84-305.01 (Cum. Supp. 2016) states the following:

Any person who willfully fails to comply with the provisions of section 84-305 or who otherwise willfully obstructs or hinders the conduct of an audit, examination, or related activity by the Auditor of Public Accounts or who willfully misleads or attempts to mislead any person charged with the duty of conducting such audit, examination, or related activity shall be guilty of a Class II misdemeanor.

Nevertheless, despite at least seven repeated attempts by the APA to obtain the requested Village financial records from her, Ms. Jensen continually failed to respond appropriately. After several months of waiting for Ms. Jensen to comply with the initial request, the APA worked with Village Board member, Chris Swenson, to obtain the Village’s official bank statements from First Northeast Bank of Nebraska. Additionally, Mr. Swenson provided the APA with other financial reports submitted to the Village Board, such as certain approved claims listings, as requested.

As a result of our subsequent preliminary work, which included a review of the bank statements and other financial reports obtained through Mr. Swenson, the APA identified specific concerns regarding Ms. Jensen’s handling of Village funds, especially in her role as the sole signatory of all Village checks during the period examined. Those concerns included the following:

1. A significant number Village checks were payable to credit card companies, banks, or other potential personal vendors, including Visa, Home Depot, Synchrony Bank, Comenity Bank, Wells Fargo Financial, Verizon, and American Family Insurance. These checks did not appear on the claims listings created by Ms. Jensen and submitted to the Village Board for approval. The APA also questioned the total dollar amounts of certain Village checks signed by Ms. Jensen, including over \$80,000 paid to Visa from September 2015 through December 2017.
2. A significant number of Village checks were paid to Ms. Jensen for amounts in excess of her approved monthly salary.
3. A document obtained from Cleo Toelle, a CPA who performed accounting work for the Village, was a September 2016 Village bank statement that Ms. Jensen had provided to him while preparing the Villages’ audit waiver and budget. When compared to the actual September 2016 Village bank statement received from First Northeast Bank of Nebraska, the copy that Ms. Jensen presented to Mr. Toelle appears to have been falsified. Furthermore, the bank statements received from the Village records did not contain the deposit or check images, which had been removed.

VILLAGE OF CRAIG

BACKGROUND

(Continued)

These specific concerns led Assistant Deputy Auditor Craig Kubicek, along with two other APA staff members, Dakota Christensen and Marielle Saathoff, to drive from Lincoln, Nebraska, to the Village office on April 9, 2018, to meet with Ms. Jensen on a surprise visit. The purpose of the surprise visit was to interview Ms. Jensen about the financial concerns noted.

During that interview, Ms. Jensen admitted to having signed the Village checks made payable to Visa, Home Depot, Comenity Bank, Wells Fargo Financial, Verizon, and American Family Insurance for her own personal expenses; however, she claimed to be unable to recall the purpose of the payments to Synchrony Bank. Ms. Jensen also admitted to writing Village checks to herself in excess of her approved monthly salary. Additionally, Ms. Jensen admitted to manipulating the September 2016 bank statement to try to prevent an audit. Furthermore, Ms. Jensen admitted to removing the deposit and check images from the Village bank statements in an effort to prevent the CPA who was preparing the Village's audit waiver and budget from discovering her activities.

After the interview, Assistant Deputy Auditor Kubicek asked Ms. Jensen if any Village Board members were in town. Ms. Jensen telephoned Melissa Pedersen, a Village Board member, who arrived at the Village office soon thereafter. Assistant Deputy Auditor Kubicek then described to Ms. Pedersen the activities to which Ms. Jensen had recently admitted. At that time, Ms. Jensen confessed once more to those same activities.

Assistant Deputy Auditor Kubicek also telephoned Duane Hinman, the Village Board Chair. With Ms. Jensen participating in the conversation, Assistant Deputy Auditor Kubicek explained the situation to Mr. Hinman over a speaker phone. Ms. Jensen emphasized to Mr. Hinman that no one in her family was aware of the activities to which she had confessed.

At the conclusion of these exchanges between Ms. Jensen, Ms. Pedersen, and Mr. Hinman, Assistant Deputy Auditor Kubicek contacted Frank Barron, the Burt County Attorney, to inform him of what had occurred.

The Burt County Sheriff's office discussed the case with the APA on April 13, 2018, and the APA provided information on the situation, including an Affidavit completed by Assistant Deputy Auditor Craig Kubicek. On April 19, 2018, an arrest warrant was issued for Ms. Jensen.

As a result of her having confessed to the above activities, the APA subpoenaed certain personal records of Ms. Jensen.

A municipality located in Burt County, Nebraska, the Village employs a Clerk – who, as permitted by Neb. Rev. Stat. § 17-209.02 (Cum. Supp. 2017), serves also as the Village Treasurer – a maintenance/water operator, and a seasonal part-time worker. According to records obtained by the APA, Ms. Jensen began working as a temporary Clerk for the Village in 1997. On April 12, 2018, only three days after the APA's surprise visit, the Village Board terminated Ms. Jensen's employment as the Village's Clerk.

VILLAGE OF CRAIG

BACKGROUND

(Continued)

As of March 31, 2018, the Village Board consisted of the following members:

- Duane Hinman – Chairman of the Board
- Chris Swenson – Trustee
- Steve Nesemeier – Trustee
- Melissa Pedersen – Trustee
- Jean Meyer – Trustee

The APA obtained records for the following Village bank accounts from the First Northeast Bank of Nebraska (Bank) in nearby Lyons, Nebraska. The Schedule of Bank Activity for the Village was prepared from these records. For security reasons, the account numbers will not be published in this report, but they are available to the Village or other authorized personnel upon request.

Account Owner per Bank	Account Name per Bank
Village of Craig	N.O.W. Account
Village of Craig – Sewer Account	Regular Savings
Village of Craig – Craig School Demo	Regular Account

The APA has also accumulated the deposit and withdrawal banking details for all three accounts as **Exhibits A-F** herein.

The Village did not utilize accounting software, and much of the recording of financial activity was done manually by the Clerk. The Village billed for water, sewer, and garbage services provided to its residents. The Village also collected funds from rental of the community center, loan proceeds, Burt County receipts, State highway allocation funding, and other sources. The Village utilized receipt books for funds paid in cash; however, Ms. Jensen claims to have discarded those receipt books dated prior to November 2017.

Village Ordinance No. 200, Section 17, “Audit,” which states, in relevant part, the following:

The Village Board shall cause an audit of the Village accounts to be made by an independent and qualified accountant once every year beginning with the year 1971.

Since the year 2000, the Village has not had an audit conducted by an independent certified public accountant. During that time, however, the Village did have audit waivers completed by independent certified public accountants and filed with the APA. Although satisfactory for purposes of State law, this failed to meet the above Village ordinance’s requirement that actual annual audits be performed.

Based on the information collected, the APA assisted the Village in completing the audit waiver form for the fiscal year 2017. This assistance was provided so the Village would have accurate fund balances going forward. As a result, the fund balances as of September 30, 2017, for the Village are shown in the table below.

VILLAGE OF CRAIG

BACKGROUND

(Concluded)

Fund	Fund Balance
General Fund	(\$23,826.23)
Special Revenue Funds – Park & Street	\$30,849.51
Debt Service Funds – Sweep Account	(\$13,000.00)
Enterprise Funds – Water, Sewer, and Garbage	\$8,535.57
Total Fund Balance as of September 30, 2017	\$2,558.85

The bank balances as of September 30, 2017, are shown in the table below.

Bank	Bank Balance
General Bank Account	\$1,649.44
School Demo Bank Account	\$6,763.00
Sewer Bank Account	\$7,146.41
General Sweep Account	(\$13,000.00)
Total Bank Balances as of September 30, 2017	\$2,558.85

The completed Statement of Cash Receipts and Disbursements for the fiscal year 2017 audit waiver form is shown as **Attachment D**.

VILLAGE OF CRAIG

SUMMARY OF COMMENTS

During our examination of the Village of Craig (Village), we noted certain deficiencies and other operational matters that are presented here. The following comments are required to be reported in accordance with *Government Auditing Standards*: Comment #5 (“Board Approval of Claims”), which is considered a significant deficiency, and Comments #1 (“Alleged Fraud”), #2 (“Apparent Falsification of Village Records”), #3 (“Segregation of Duties”), and #4 (“Dual Signatures on Checks”), which are all considered to be material weaknesses.

It should be noted that the APA’s use of various qualifying words – including “alleged,” “possible,” or “suspected” – in comments describing certain incidents or activities serves to prevent a report comment from being misconstrued as imputing criminality. However, utilization of such modifying terms does not indicate a lack of supporting documentation for the report comment or any insufficiency or other shortcoming relating thereto.

These comments and recommendations are intended to improve the internal control over financial reporting or result in operational efficiencies in the following areas:

1. ***Alleged Fraud:*** The following table offers a brief summary of possibly fraudulent transactions by Ms. Jensen, the former Village Clerk, as identified by the APA for the period of April 1, 2015, through March 31, 2018:

Description	# of Transactions	Total Amounts of Possible Fraud
Personal Expenses	113	\$136,810.71
Extra Pay Checks	94	\$36,894.74
Failure to Pay Village Utilities	At least 28	\$3,153.34
Alleged Theft of Cash	At least 28	\$8,660.26
Total Alleged Theft		\$185,519.05

2. ***Apparent Falsification of Village Records:*** Ms. Jensen appears to have altered or falsified several documents, including bank statements, claims listings, treasurer reports, manual ledgers, check stubs, and manual utility ledgers.
3. ***Segregation of Duties:*** One individual was capable of handling all phases of a transaction from beginning to end.
4. ***Dual Signatures on Checks:*** For all Village checks written during the period examined, there was only one signature – that of Ms. Jensen; however, dual signatures are required by State statute.
5. ***Board Approval of Claims:*** The APA’s review of claims listings for the period January 12, 2017, through March 8, 2018, revealed a number of issues related to the approval of claims by the Village Board, including over \$11,500 of claims that were not approved, \$15,082 of claims that were paid before approval, and claims paid for a different amount than approved.

VILLAGE OF CRAIG

SUMMARY OF COMMENTS

(Concluded)

6. ***Operating Line of Credit:*** The Village has multiple promissory notes from First Northeast Bank of Nebraska, including one that is designated as an “operating line of credit,” which violates State statute.
7. ***Bank Signature Cards:*** The Villages’ bank signature card on file for one account at First Northeast Bank of Nebraska was not updated, as it included an authorized signer who is no longer a Board member. The bank signature cards on file there for two other accounts had only Ms. Jensen as an authorized signer.
8. ***Unauthorized Account Utilizing Village’s Federal Tax Identification Number:*** The APA found one account at First Northeast Bank of Nebraska that has been improperly listed under the Village’s Federal Tax Identification Number (FTIN). The owner of that account, the Craig Volunteer Fire Department, is a legally separate entity; therefore, it should not be using the Village’s FTIN.
9. ***Payroll Issues:*** The APA identified a number of significant internal control issues with the processing of payroll by the Village, including a lack of documentation and required forms.

More detailed information on the above items is provided hereinafter. This report is critical in nature, containing only our comments and recommendations on the areas noted for improvement and does not include our observations on any accounting strengths of the Village.

Draft copies of this report were furnished to the Village to provide its management with an opportunity to review and to respond to the comments and recommendations contained herein. All formal responses received have been incorporated into this report. Where no response has been included, the Village declined to respond. Responses that indicate corrective action has been taken were not verified at this time, but they will be verified in the next examination.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS

1. **Alleged Fraud**

The alleged fraud scheme identified by the APA's examination of Village financial records appears to have entailed the following activity by Ms. Jensen during her tenure as Clerk: 1) paying personal expenses with Village funds; 2) paying herself more than her authorized Village salary; 3) failing to pay for her own Village utilities; and 4) misappropriating cash receipts received by the Village.

On April 9, 2018, three staff members from the APA (Craig Kubicek, Dakota Christensen, and Marielle Saathoff) traveled to the Village to meet with Ms. Jensen without her prior knowledge of the surprise visit. During an interview with her at that time, which involved questions about certain suspicious Village checks, Ms. Jensen confessed to paying personal expenses with public funds, paying herself extra payroll amounts, and falsifying Village records.

The APA had previously received and analyzed the Village's bank statements, identifying questionable expenses that led to the surprise visit. The APA had also reviewed various monthly claims listings, finding that Ms. Jensen had not included certain checks on the listings provided to the Board for approval.

The following table offers a brief summary, by category type, of suspected fraudulent transactions by Ms. Jensen, as identified by the APA for the period April 1, 2015, through March 31, 2018:

Description	# of Transactions	Total Amounts of Possible Fraud
Personal Expenses	113	\$136,810.71
Extra Pay Checks	94	\$36,894.74
Failure to Pay Village Utilities	At least 28	\$3,153.34
Alleged Theft of Cash	At least 28	\$8,660.26
Total Alleged Theft		\$185,519.05

It is important to note that the above tally of Ms. Jensen's alleged theft and misappropriation of Village funds dates back only to April 1, 2015. Our review of bank statements for prior periods indicates, however, that similar activity may have occurred earlier as well.

More detailed information pertaining to each of the four categories of suspected theft by Ms. Jensen, as set out in the above table, is provided below.

Personal Expenses

On April 9, 2018, during the APA's surprise visit to the Village office, Ms. Jensen confessed to APA staff that she had been paying personal expenses from the Village accounts, including writing checks payable to Visa, Home Depot, Comenity Bank, Wells Fargo Financial, Verizon, and American Family Insurance. Ms. Jensen claimed to be unable to recall the purpose of the payments to Synchrony Bank. Nevertheless, Ms. Jensen admitted that she did not include the checks to any of these vendors on the claims listings submitted to the Village Board for approval. During the APA's surprise visit, no documentation was found supporting any of these checks. At that time, moreover, Ms. Jensen stated that she did not keep any of her personal statements or billings for the period of these questioned transactions.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. Alleged Fraud (Continued)

The APA identified \$136,810.71 of what appear to have been personal expenses that Ms. Jensen paid to vendors with Village funds, as summarized in the table below:

Vendor	Number of Checks	Exhibit A Check Numbers	Amount
Visa	31	9732, 9767, 9795, 9835, 9869, 9895, 9925, 9947, 9972, 9999, 10019, 10040, 10077, 10106, 10132, 10178, 10207, 10238, 10269, 10300, 10332, 10370, 10415, 10457, 10484, 10509, 10542, 10574, 10596, 10624, 10650	\$95,363.30
Home Depot	9	10071, 10078, 10105, 10134, 10174, 10177, 10204, 10206, 10575	\$9,057.66
Comenity Bank	4	9725, 9793, 10173, 10253	\$795.61
Wells Fargo Financial	1	10600	\$1,700.00
Verizon	30	9739, 9766, 9803, 9868, 9896, 9924, 9948, 9968, 10001, 10022, 10039, 10079, 10104, 10135, 10205, 10237, 10274, 10297, 10331, 10367, 10394, 10420, 10456, 10482, 10512, 10544, 10573, 10601, 10623, 10649	\$7,152.30
American Family Insurance	32	9709, 9740, 9751, 9804, 9845, 9871, 9887, 9908, 9929, 9961, 9973, 10004, 10024, 10037, 10048, 10072, 10131, 10140, 10181, 10212, 10254, 10284, 10322, 10378, 10406, 10422, 10440, 10468, 10511, 10540, 10550, 10665	\$17,901.84
Synchrony Bank	6	10285, 10309, 10343, 10380, 10469, 10555	\$4,840.00
Total	113		\$136,810.71

The APA has included 24 examples of cleared Village checks in **Attachment A** herein; the images of the additional checks can be provided to the Village or other authorized personnel upon request. The APA has also included, as **Exhibits A, C, and E** herein, a summary of all Village checks paid during the period tested.

Based upon the banking information contained on the back of a cleared Village check paid to Visa, the APA subpoenaed the Cabela's CLUB Visa statements that were under the name of Howard T Jensen and Kristie Jensen for the period January 1, 2017, to December 31, 2017. Those credit card statements contained charges to numerous personal vendors, including the following:

- Harrah's Kansas City
- Rush's Liquor Store
- Menards
- Anytime Fitness
- Amazon
- Tooley's Bottle Shop
- Tanning Zone
- Era Nails & Spa LLC
- Pink Nails & Spa
- Fabulous Lips by Tiff
- Dressbarn
- Alfred Angelo Bridal
- Target
- Gordmans
- Baxter Ford of Omaha
- Corwin Toyota
- Wal-Mart
- The Well

In addition, the APA was able to trace the Village checks payable to Visa to corresponding payments/credits from these personal credit card statements. The following is a summary of the Village checks paid to Visa during the calendar year 2017, along with the corresponding payment received dates from the Cabela's CLUB Visa statements:

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. Alleged Fraud (Continued)

Check #	Check Date	Payee/ Description	Check Amount	Payment Received Date Per Personal Statement
10332	1/4/2017	Visa	\$3,058.52	1/6/2017
10370	1/31/2017	Visa	\$2,547.94	2/3/2017
10415	3/29/2017	Visa	\$1,772.19	4/3/2017
10457	4/24/2017	Visa	\$3,909.82	4/26/2017
10484	5/24/2017	Visa	\$4,084.49	5/26/2017
10509	6/21/2017	Visa	\$5,467.17	6/26/2017
10542	7/21/2017	Visa	\$4,854.72	7/24/2017
10574	8/22/2017	Visa	\$1,958.90	8/24/2017
10596	9/20/2017	Visa	\$2,630.60	9/22/2017
10624	11/3/2017	Visa	\$1,014.75	11/8/2017
10650	12/1/2017	Visa	\$3,299.17	12/2/2017
Total			\$34,598.27	

It is important to note that the APA's tally of Ms. Jensen's alleged payment of personal expenses with Village funds dates back only to April 1, 2015. Our review of bank statements for prior periods indicates, however, that similar activity may have occurred earlier as well.

Extra Pay Checks

On April 9, 2018, during the APA's surprise visit, Ms. Jensen confessed to APA staff that she had been writing herself monthly payroll checks in excess of the wage amount previously approved for her by the Village Board. According to Ms. Jensen and Village documents, the Board had authorized her to receive a salary of \$985.42 per month, or \$11,825.04 annually. From April 2015 through March 2018, however, Ms. Jensen wrote herself 94 checks, totaling \$36,894.74 above that approved amount.

The following table provides a comparative summary of Ms. Jensen's approved wages and the actual pay that she received as a result of the excess payroll amounts:

Year	Approved Salary Checks Total	Alleged Fraudulent Checks	Total
2015 (April to December)	\$8,868.78	\$10,596.25	\$19,465.03
2016	\$11,825.04	\$14,355.71	\$26,180.75
2017	\$11,825.04	\$11,375.26	\$23,200.30
2018 (January to March)	\$2,956.26	\$567.52	\$3,523.78
Totals	\$35,475.12	\$36,894.74	\$72,369.86

Note 1: The approved salary is the gross pay not the net check amount.

Below is a listing of the apparently fraudulent 94 checks that Ms. Jensen is alleged to have paid to herself from April 2015 through March 2018.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

1. **Alleged Fraud** (Continued)

Check #	Check Date	Payee Per Check	Check Amount
9710	4/1/15	Kristie Jensen	\$490.20
9720	4/9/15	Kristie Jensen	\$163.20
9742	5/7/15	Kristie Jensen	\$488.10
9749	5/14/15	Kristie Jensen	\$171.30
9752	5/15/15	Kristie Jensen	\$534.10
9770	5/27/15	Kristie Jensen	\$541.09
9778	6/11/15	Kristie Jensen	\$169.10
9781	6/10/15	Kristie Jensen	\$480.20
9801	6/25/15	Kristie Jensen	\$488.20
9810	7/9/15	Kristie Jensen	\$177.25
9816	7/8/15	Kristie Jensen	\$490.20
9830	7/14/15	Kristie Jensen	\$493.45
9834	7/21/15	Kristie Jensen	\$491.20
9844	8/13/15	Kristie Jensen	\$170.20
9849	8/13/15	Kristie Jensen	\$492.10
9872	8/25/15	Kristie Jensen	\$486.20
9877	9/10/15	Kristie Jensen	\$176.16
9880	9/10/15	Kristie Jensen	\$490.10
9891	9/15/15	Kristie Jensen	\$488.50
9906	10/8/15	Kristie Jensen	\$172.25
9923	10/27/15	Kristie Jensen	\$485.40
9935	11/12/15	Kristie Jensen	\$172.15
9937	11/11/15	Kristie Jensen	\$537.20
9950	12/3/15	Kristie Jensen	\$522.20
9956	12/10/15	Kristie Jensen	\$177.20
9966	12/17/15	Kristie Jensen	\$523.20
9969	12/30/15	Kristie Jensen	\$525.80
9981	11/13/16	Kristie Jensen	\$169.18
9998	1/21/16	Kristie Jensen	\$566.10
10002	1/28/16	Kristie Jensen	\$498.10
10006	2/10/16	Kristie Jensen	\$177.20
10010	2/16/16	Kristie Jensen	\$488.20
10018	2/25/16	Kristie Jensen	\$566.20
10025	3/10/16	Kristie Jensen	\$177.10
10041	3/24/16	Kristie Jensen	\$586.10
10046	3/30/16	Kristie Jensen	\$535.18
10053	4/14/16	Kristie Jensen	\$189.10
10082	5/3/16	Kristie Jensen	\$862.10
10086	5/12/16	Kristie Jensen	\$179.25
10101	5/17/16	Kristie Jensen	\$548.10
10111	6/6/16	Kristie Jensen	\$552.10
10117	6/8/16	Kristie Jensen	\$199.20
10124	6/13/16	Kristie Jensen	\$488.50
10136	6/23/16	Kristie Jensen	\$566.20
10137	6/23/16	Kristie Jensen	\$443.40
10142	7/7/16	Kristie Jensen	\$481.20
10157	7/14/16	Kristie Jensen	\$189.20

Check #	Check Date	Payee Per Check	Check Amount
10172	7/18/16	Kristie Jensen	\$541.10
10188	8/10/16	Kristie Jensen	\$186.20
10189	8/9/16	Kristie Jensen	\$544.20
10191	8/9/16	Kristie Jensen	\$560.10
10208	8/24/16	Kristie Jensen	\$462.20
10217	9/8/16	Kristie Jensen	\$177.26
10218	9/7/16	Kristie Jensen	\$489.10
10234	9/29/16	Kristie Jensen	\$485.20
10240	10/6/16	Kristie Jensen	\$492.12
10249	10/12/16	Kristie Jensen	\$179.40
10281	11/10/16	Kristie Jensen	\$176.20
10286	11/10/16	Kristie Jensen	\$489.12
10302	12/2/16	Kristie Jensen	\$489.20
10307	12/8/16	Kristie Jensen	\$176.40
10327	12/19/16	Kristie Jensen	\$446.20
10342	1/12/17	Kristie Jensen	\$169.20
10357	1/17/17	Kristie Jensen	\$489.20
10371	2/1/17	Kristie Jensen	\$484.20
10377	2/8/17	Kristie Jensen	\$177.14
10379	2/9/17	Kristie Jensen	\$490.10
10400	3/8/17	Kristie Jensen	\$186.20
10409	3/14/17	Kristie Jensen	\$388.12
10421	4/5/17	Kristie Jensen	\$476.20
10432	4/13/17	Kristie Jensen	\$182.40
10458	4/27/17	Kristie Jensen	\$890.10
10467	5/11/17	Kristie Jensen	\$177.40
10483	5/23/17	Kristie Jensen	\$556.12
10492	6/8/17	Kristie Jensen	\$177.80
10508	6/19/17	Kristie Jensen	\$489.12
10513	7/1/17	Kristie Jensen	\$489.12
10521	7/13/17	Kristie Jensen	\$186.40
10543	7/20/17	Kristie Jensen	\$492.12
10549	7/27/17	Kristie Jensen	\$488.20
10560	8/9/17	Kristie Jensen	\$182.10
10576	8/25/17	Kristie Jensen	\$985.17
10578	8/29/17	Kristie Jensen	\$488.12
10584	9/14/17	Kristie Jensen	\$182.50
10585	9/13/17	Kristie Jensen	\$488.10
10598	9/22/17	Kristie Jensen	\$490.12
10613	10/12/17	Kristie Jensen	\$189.26
10616	10/11/17	Kristie Jensen	\$487.10
10634	11/8/17	Kristie Jensen	\$189.25
10660	12/14/17	Kristie Jensen	\$189.20
10661	12/14/17	Kristie Jensen	\$515.20
10687	1/15/18	Kristie Jensen	\$189.20
10712	2/8/18	Kristie Jensen	\$189.12
10731	3/7/18	Kristie Jensen	\$189.20
Total			\$36,894.74

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS

(Continued)

1. Alleged Fraud (Continued)

The APA has included images of eight cleared Village checks on **Attachment B** herein; the images of the additional checks can be provided to the Village or other authorized personnel upon request.

For at least 2015, 2016, and 2017, Ms. Jensen reported only her approved annual salary of \$11,825.04 to both the Internal Revenue Service and the Nebraska Department of Revenue on her W-2. The following is Ms. Jensen's 2017 W-2:

Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		OMB No. 1545-0008	
b Employer identification number (EIN) [REDACTED]		1 Wages, tips, other compensation 11825.04		2 Federal income tax withheld 384.00	
c Employer's name, address, and ZIP code Village of Craig P.O. Box 85 Craig NE 68019		3 Social security wages 11825.04		4 Social security tax withheld 733.20	
		5 Medicare wages and tips 11825.04		6 Medicare tax withheld 171.36	
		7 Social security tips		8 Allocated tips	
d Control number		9 Verification code		10 Dependent care benefits	
e Employee's first name and initial Kristie L Jensen		Last name Jensen		11 Nonqualified plans	
f Employee's address and ZIP code P.O. Box 103 Craig NE 68019		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12a See instructions for box 12	
15 State Employer's state ID number NE [REDACTED]		16 State wages, tips, etc. 11825.04		17 State income tax 123.00	
18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement **2017** Department of the Treasury—Internal Revenue Service
Copy D — For Employer For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

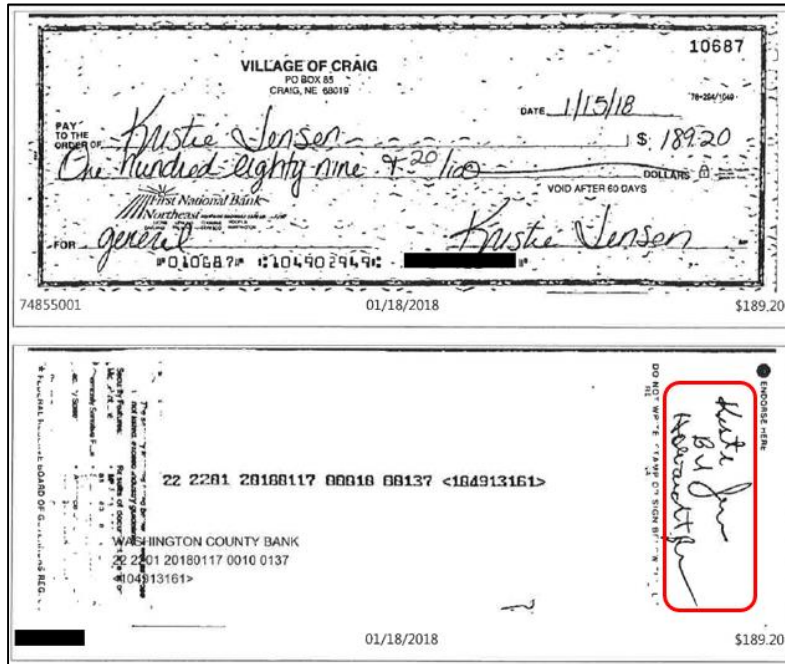
It is important to note that the APA's tally of Ms. Jensen's allegedly fraudulent payroll checks dates back only to April 1, 2015. Our review of bank statements for prior periods indicates, however, that similar activity may have occurred earlier as well.

Additionally, Ms. Jensen stated that her husband was unaware of the apparently fraudulent nature of her payroll checks. However, the APA obtained from First Northeast Bank of Nebraska images of the backs of a few of those checks and found that one had been endorsed by her husband.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. **Alleged Fraud** (Continued)



Failure to Pay Village Utilities

Based on the documentation available to the APA, Ms. Jensen appears to have failed to remit payment to the Village for utility services provided for her personal residence. For the months of December 2015 through March 2018, the utility charges not paid totaled \$2,463.58. For the months of April 2015 through November 2015, the APA did not have the manual utility ledgers to determine the amount of utilities not paid by Ms. Jensen; however, the APA questions if Ms. Jensen paid \$689.76 in projected charges for that period.

The following table summarizes the apparent non-payment of Village utility charges by Ms. Jensen for the period tested:

Months	Total Charges
April 2015 - November 2015 – APA Projection Note 2	\$689.76
December 2015 - March 2018	\$2,463.58
Total Utilities Not Paid	\$3,153.34

Note 2: The APA assumed a minimum utility charge of \$86.22 for the months April 2015 through November 2015, as \$86.22 was the lowest utility charge noted for the months of December 2015 through March 2018.

The utilities for Ms. Jensen's residence are recorded under her husband's name in the manual utility ledgers. Those ledgers reflect a check number to indicate that the charges were paid, as shown below:

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS

(Continued)

1. Alleged Fraud (Continued)

NAME <u>Tom Jensen</u> ADDRESS <u>PO Box 103</u>													WATER DEP.		
MEMO													6-16-93 100.00		
DATE READ	METER READING START STOP		GALLONS USED	WATER	TAX	SEWER	GARBAGE	TOTAL	DATE PAID	CREDIT	CHECK NO.	CASH	PENALTY	BALANCE DUE	CREDIT BALANCE
11/29/15	692100	694100	2000	37.00	2.04	36.93	10.25	86.22	12/9/15	86.22	8314				
12/29/15	694100	696100	2000	37.00	2.04	36.93	10.25	86.22	1/10/16	86.22	8326				
1/29/16	696100	698100	2000	37.00	2.04	36.93	10.25	86.22	2/10/16	86.22	8341				
2/28/16	698100	700100	2000	37.00	2.04	36.93	10.25	86.22	3/11/16	86.22	8356				
3/29/16	700100	702100	2000	37.00	2.04	36.93	10.25	86.22	4/14/16	86.22	8379				
4/29/16	702100	704100	2000	37.00	2.04	36.93	10.25	86.22	5/13/16	86.22	8395				
5/29/16	704100	706800	4700	46.45	2.55	36.93	10.25	96.18	6/10/16	96.18	8410				
6/29/16	706800	708800	2000	37.00	2.04	36.93	10.25	86.22	7/9/16	86.22	8429				
7/29/16	708800	711300	2500	38.75	2.13	36.93	10.25	86.22	8/10/16	86.22	8444				
8/29/16	711300	713300	2000	37.00	2.04	36.93	10.25	86.22	9/12/16	86.22	8457				
9/29/16	713300	716200	2900	40.15	2.21	36.93	10.25	89.54	10/10/16	89.54	8466				
10/29/16	716200	719900	3700	42.95	2.36	36.93	10.25	92.49	11/14/16	92.49	8488				
11/29/16	719900	725500	5600	49.60	2.73	36.93	10.25	99.51	12/13/16	99.51	8494				
12/29/16	725500	728500	3000	40.50	2.23	36.93	10.25	89.91	1/13/17	89.91	8610				
1/29/17	728500	732300	3800	43.30	2.38	36.93	10.25	92.86	2/13/17	92.86	8545				
2/28/17	732300	735300	3000	40.50	2.23	36.93	10.25	89.91	3/7/17	89.91	8577				
3/29/17	735300	738300	2000	37.00	2.04	36.93	10.25	86.22	4/10/17	86.22	8589				
4/29/17	738300	739300	2000	37.00	2.04	36.93	10.25	86.22	5/9/17	86.22	8597				
5/29/17	739300	741800	2500	38.75	2.13	36.93	10.25	88.06	6/4/17	88.06	8605				
6/29/17	741800	743800	2000	37.00	2.04	36.93	10.25	86.22	7/10/17	86.22	8622				
7/29/17	743800	745800	2000	37.00	2.04	36.93	10.25	86.22	8/15/17	86.22	8649				
8/29/17	745800	747800	2000	37.00	2.04	36.93	10.25	86.22	9/14/17	86.22	8689				
9/29/17	747800	749900	2100	37.35	2.05	36.93	10.25	86.58	10/12/17	86.58	8694				
10/29/17	749900	752000	2100	37.35	2.05	36.93	10.25	86.58	11/12/17	86.58	8711				
11/29/17	752000	754000	2000	37.00	2.04	36.93	10.25	86.22	12/10/17	86.22	8744				
12/29/17	754000	756000	2000	37.00	2.04	36.93	10.25	86.22	1/10/18	86.22	8759				
1/29/18	756000	758000	2000	37.00	2.04	36.93	10.25	86.22	2/6/18	86.22	8774				
2/28/18	758000	760000	2000	37.00	2.04	36.93	10.25	86.22	3/12/18	86.22	8796				

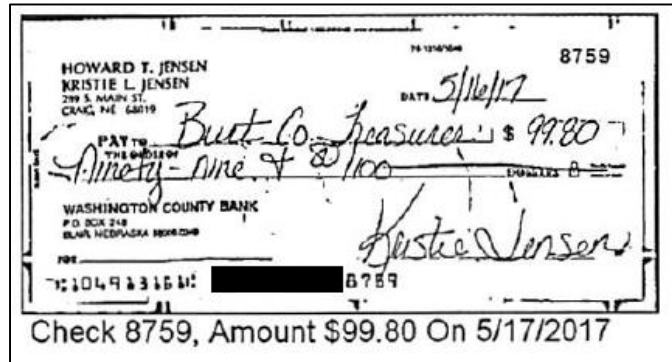
Despite what may be indicated by these records, the APA was unable to find any corresponding Village bank deposits to support that Ms. Jensen had, in fact, made the utility payments at issue.

Additionally, the APA reviewed Ms. Jensen's personal bank statements for the period, which were obtained by subpoena. Based upon that review, Ms. Jensen appears to have been fabricating the check numbers for her and her husband's payments on the Village's manual utility ledger. According to the manual utility ledger, Ms. Jensen's utilities for December 2017, totaling \$86.22, were paid on January 10, 2018, with check number 8759. However, the check number 8759 that cleared Ms. Jensen's personal bank account was actually paid to the Burt County Treasurer on May 16, 2017, for a total of \$99.80. A copy of that check image is provided below.

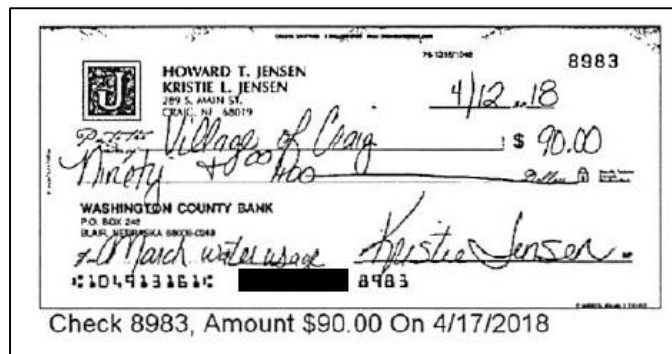
VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

1. **Alleged Fraud** (Continued)



The APA scanned the remaining personal bank statements of Ms. Jensen and found no payments by her to the Village for utilities during the period tested. However, on April 12, 2018 – only three days after the APA’s surprise visit to the Village office and interview with her – Ms. Jensen made what appears to have been her first utilities payment for the period tested, as shown below.



This situation was allowed to occur because the Board lacked adequate procedures to ensure that all customers (including the Clerk) paid their monthly utility billings. The apparent failure of Ms. Jensen to pay her utilities gives rise to the potential statutory concerns noted at the end of this comment.

Alleged Theft of Cash

The APA’s review revealed that no cash was deposited into the Village bank accounts during the period April 1, 2015, through March 31, 2018. However, per cash receipts, the APA found that Ms. Jensen had accepted at least \$2,654.87 in cash payments to the Village during that same period.

On April 9, 2018, Ms. Jensen admitted to throwing away all of the previous Village receipt books; therefore, the APA had to calculate any additional potential missing cash receipts. The APA estimates that at least an additional \$6,005 of cash receipts was paid to Ms. Jensen without a corresponding deposit of such cash. Details of these amounts are provided below.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. Alleged Fraud (Continued)

Known Cash Receipts Not Deposited

On April 9, 2018, while being interviewed by APA staff, Ms. Jensen denied taking any cash paid to the Village. However, the APA obtained the current Village receipt book, which contained multiple receipts for cash. As mentioned already, Ms. Jensen admitted to having discarded the receipt books prior to November 13, 2017.

In addition to those receipts obtained in the current receipt book, the APA worked with the Board Chairperson to locate any possible receipts from residents who typically pay their utility bills in cash. The Chairperson was able to locate seven cash receipts, totaling \$658.17, from a Village resident.

The following table summarizes the known cash receipts, totaling \$2,654.87, that were documented as having been paid in cash by Village residents but were not deposited into the Village's bank accounts.

<i>Known Cash Receipts Not Deposited</i>					
Name	Date	Receipt #	Receipt Memo	Source	Amount
Jason Smith	7/5/17	No Receipt #	Water Bill	Jason Smith via Duane Hinman	\$89.91
Jason Smith	8/14/17	No Receipt #	Water Bill	Jason Smith via Duane Hinman	\$91.75
Jason Smith	10/11/17	No Receipt #	Water Bill	Jason Smith via Duane Hinman	\$100.00
Jason Smith	11/6/17	No Receipt #	Water Bill	Jason Smith via Duane Hinman	\$100.00
Janet Mikkelson	11/13/17	193651	Water Bill	Village Receipt Book	\$86.22
Paul Novak	11/22/17	193652	Water Bill	Village Receipt Book	\$120.00
Randy Schlueter	12/4/17	193653	Water Bill	Village Receipt Book	\$81.05
Two Bit Oil	12/4/17	193654	Water Bill	Village Receipt Book	\$31.65
Jason Smith	12/6/17	193655	Water Bill	Village Receipt Book Note 3	\$84.15
Randy Schlueter	1/3/18	193656	Water	Village Receipt Book	\$81.05
Two Bit Oil	1/3/18	193657	Water	Village Receipt Book	\$31.65
Rachel Lydick	1/3/18	193659	Water	Village Receipt Book	\$200.00
Cindy Norton	1/8/18	193661	Water Bill	Village Receipt Book	\$100.00
Jason Smith	1/17/18	193662	Water Bill	Village Receipt Book	\$96.18
Mat Mettscher	1/17/18	193663	Water Bill	Village Receipt Book	\$100.00
Cindy Norton	1/24/18	193664	Angie Water Bill	Village Receipt Book	\$83.50
Paul Novak	1/24/18	193665	Water Bill	Village Receipt Book	\$90.00
Randy Schlueter	2/7/18	193666	Water Bill	Village Receipt Book	\$81.05
Two Bit Oil	2/7/18	193667	Water Bill	Village Receipt Book	\$31.65
Krystal Souders	2/23/18	193669	Water Bill	Village Receipt Book	\$100.00
Jason Smith	2/26/18	193670	Water Bill	Village Receipt Book Note 3	\$100.00
Randy Schlueter	3/7/18	193671	Water	Village Receipt Book	\$81.05
Two Bit Oil	3/7/18	193672	Water	Village Receipt Book	\$31.65
Rachel Lydick	3/7/18	193673	Water Bill	Village Receipt Book	\$180.00
Mike Smith	3/9/18	193674	Water Bill	Village Receipt Book	\$170.00
Jordon Modlin	3/23/18	193675	Water Bill	Village Receipt Book	\$120.00
Jason Smith	3/23/18	193676	Water Bill	Village Receipt Book Note 3	\$92.36
Krystal Souders	3/26/18	193679	Water Bill	Village Receipt Book	\$100.00
Total Known Cash Receipts Not Deposited					\$2,654.87

Note 3: Copies of these cash receipts were also provided by Jason Smith via Duane Hinman.

COMMENTS AND RECOMMENDATIONS
(Continued)

The APA has included the following examples of three different cash receipts, totaling \$292.70, for March 7, 2018, which are identified in the above table.

The following are images of the two deposits that follow the cash receipts. Neither one includes the cash receipts from March 7, 2018. Both deposits slips were dated March 12, 2018, and cleared the bank on March 14, 2018.

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VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. Alleged Fraud (Continued)

The APA obtained the backside of the larger deposit, as shown below, because the bank statements included only the front of the deposit slips.

ADDITIONAL CHECKS		
DESCRIPTION	DOLLARS	CENTS
CHECKS - LIST SEPARATELY		
Johnson	87	53
Johnson	68	58
Norman	71	51
Norman	70	06
Swanson	87	18
Johnson	70	06
Johnson	30	12
Kickhafer	82	52
McKee	82	13
MO	70	00
Mettscher	200	00
Miller	94	71
MO	100	00
Pickell	89	71
Pickell	177	82
Wicks	6	00
Wicks	130	00
Roberts	21	71
St. James	21	00
Rouse	68	58
Rouse	82	52
Rouse	82	57
Harold	73	19
TOTAL CHECKS \$	2167	72
TOTAL MUST BE ENTERED ON FRONT SIDE		

As highlighted in the red outline on the front of the deposit slips, neither slip shows any cash being deposited. In addition, none of the receipts are listed among the checks. The APA also reviewed a few deposits before and after the date the cash was received to account for any possible timing differences. No cash deposits were noted.

Questionable Missing Utility Receipts

As a result of being unable to obtain the receipt books prior to November 13, 2017, the APA performed an analysis to calculate the total possible missing cash receipts from January 2017 to March 2018.

The following table summarizes the APA's analysis of possible missing utility payments.

Description	Amount
Total Bank Deposits/Credits (Excluding Interest)	\$442,456.85
Less: County Receipts	(70,220.78)
Less: State Receipts	(62,357.77)
Less: Transfers In & Loan Advances	(174,500.00)
Less: Other Non-Utility Deposits	(32,811.87)
Less: 2016 Payments Deposited in January 2017	(593.14)
Estimated Utility Deposits	\$101,973.29

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

1. Alleged Fraud (Continued)

Description	Amount
Utility Payments Per Ledger – 1/2017 to 3/2018	\$93,166.97
Plus: Utility Payments Not on Ledger	4,936.87
Plus: APA Projected Utility Payments	14,515.38
Less: Kristie Jensen Utilities Not Paid	(1,309.88)
Less: March 2018 Payments Deposited in April 2018	(675.79)
<i>Estimated Utility Payments</i>	<i>\$110,633.55</i>
Estimated Utility Payments Over Deposits	\$8,660.26
Less: Known Utility Cash Receipts Not Deposited	(2,654.87)
Questionable Missing Utility Payments	\$6,005.39

The APA was able to take the total deposits/credits from the bank statements for the period January 2017 to March 2018 (less interest) and remove any non-utility deposits (e.g., County receipts, State receipts, loan advances, etc.) and 2016 payments deposited in January 2017. The amount after all these have been removed would be estimated utility deposits.

Although Ms. Jensen did not keep the receipt books prior to November 2017, the APA was able to use the manual utility ledgers, as each noted the date and amount paid by the resident. The APA first made adjustments to account for utility payments not on the ledgers, projected payments due to incomplete ledgers, former Clerk ledger payments not actually paid, and March 2018 payments deposited in April 2018. To project payments due to the incomplete ledgers, the APA reviewed each customer who had incomplete ledgers to determine how often they make payments and what services (e.g., water, sewer, and/or garbage) they were being provided. Using this information, the APA projected the missing months.

Using the adjusted ledgers, the APA was able to compare the estimated utility deposits to the estimated utility payments, resulting in the estimated utility payments being more than the estimated utility deposits. Of this overage, the APA removed the known cash receipts not deposited amount, totaling \$2,654.87, to determine the questionable missing utility payments, totaling \$6,005.39.

It is important to note that, due to the missing and incomplete Village records, the APA did not perform a full reconciliation of the Village's utility accounts, which could possibly reveal additional missing cash deposits.

On April 9, 2018, during the APA's surprise visit to the Village office, Ms. Jensen admitted to falsifying Village records to mislead the Board and others about the Village's finances. See **Comment and Recommendation Number 2** for additional information on this matter.

Neb. Rev. Stat. § 28-512 (Reissue 2016) provides, in relevant part, the following:

A person commits theft if he obtains property of another by deception. A person deceives if he intentionally:

(1) Creates or reinforces a false impression, including false impressions as to law, value, intention, or other state of mind; but deception as to a person's intention to perform a promise shall not be inferred from the fact alone that he did not subsequently perform the promise; or

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

1. **Alleged Fraud** (Continued)

(2) Prevents another from acquiring information which would affect his judgment of a transaction; or

(3) Fails to correct a false impression which the deceiver previously created or reinforced, or which the deceiver knows to be influencing another to whom he stands in a fiduciary or confidential relationship; or

(4) Uses a credit card, charge plate, or any other instrument which purports to evidence an undertaking to pay for property or services delivered or rendered to or upon the order of a designated person or bearer (a) where such instrument has been stolen, forged, revoked, or canceled, or where for any other reason its use by the actor is unauthorized, or (b) where the actor does not have the intention and ability to meet all obligations to the issuer arising out of his use of the instrument.

Neb. Rev. Stat. § 28-602 (Reissue 2016) states the following:

(1) A person commits forgery in the first degree if, with intent to deceive or harm, he falsely makes, completes, endorses, alters, or utters a written instrument which is or purports to be, or which is calculated to become or to represent if completed:

(a) Part of an issue of money, stamps, securities, or other valuable instruments issued by a government or governmental agency; or

(b) Part of an issue of stock, bonds, bank notes, or other instruments representing interests in or claims against a corporate or other organization or its property.

(2) Forgery in the first degree is a Class III felony.

Neb. Rev. Stat. § 28-603 (Reissue 2016) provides the following:

(1) Whoever, with intent to deceive or harm, falsely makes, completes, endorses, alters, or utters any written instrument which is or purports to be, or which is calculated to become or to represent if completed, a written instrument which does or may evidence, create, transfer, terminate, or otherwise affect a legal right, interest, obligation, or status, commits forgery in the second degree.

(2) Forgery in the second degree is a Class IIA felony when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is five thousand dollars or more.

(3) Forgery in the second degree is a Class IV felony when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is one thousand five hundred dollars or more but is less than five thousand dollars.

(4) Forgery in the second degree is a Class I misdemeanor when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is five hundred dollars or more but is less than one thousand five hundred dollars.

(5) Forgery in the second degree is a Class II misdemeanor when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is less than five hundred dollars.

(6) For the purpose of determining the class of penalty for forgery in the second degree, the face values, or purported face values, or the amounts of any proceeds wrongfully procured or intended to be procured by the use of more than one such instrument, may be aggregated in the indictment or information if such instruments were part of the same scheme or course of conduct which took place within a sixty-day period and within one county. Such values or amounts shall not be aggregated into more than one offense.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

1. **Alleged Fraud** (Continued)

Neb. Rev. Stat. § 28-911 (Reissue 2016) prohibits “abuse of public records,” as follows:

(1) A person commits abuse of public records, if:

(a) He knowingly makes a false entry in or falsely alters any public record; or

(b) Knowing he lacks the authority to do so, he intentionally destroys, mutilates, conceals, removes, or impairs the availability of any public record; or

(c) Knowing he lacks the authority to retain the record, he refuses to deliver up a public record in his possession upon proper request of any person lawfully entitled to receive such record; or

(d) He makes, presents, or uses any record, document, or thing, knowing it to be false, and with the intention that it be taken as a genuine part of the public record.

(2) As used in this section, the term public record includes all official books, papers, or records created, received, or used by or in any governmental office or agency.

(3) Abuse of public records is a Class II misdemeanor.

Neb. Rev. Stat. § 28-924 (Reissue 2016) creates the offense of “official misconduct” by a public servant, as follows:

(1) A public servant commits official misconduct if he knowingly violates any statute or lawfully adopted rule or regulation relating to his official duties.

(2) Official misconduct is a Class II misdemeanor.

Neb. Rev. Stat. § 49-14,101.01 (Reissue 2010), which is found in the Nebraska Political Accountability and Disclosure Act, states, in relevant part, the following:

(1) A public official or public employee shall not use or authorize the use of his or her public office or any confidential information received through the holding of a public office to obtain financial gain, other than compensation provided by law, for himself or herself, a member of his or her immediate family, or a business with which the individual is associated.

(2) A public official or public employee shall not use or authorize the use of personnel, resources, property, or funds under his or her official care and control other than in accordance with prescribed constitutional, statutory, and regulatory procedures or use such items, other than compensation provided by law, for personal financial gain.

* * * *

(7) Except as provided in section 23-3113, any person violating this section shall be guilty of a Class III misdemeanor, except that no vote by any member of the Legislature shall subject such member to any criminal sanction under this section.

Furthermore, Record Retention Schedule 28 (City/Village Treasurers) (December 11, 2009), promulgated by the Nebraska Records Management Division pursuant to the Records Management Act, as set out at Neb. Rev. Stat. §§ 84-1220 to 84-1227 (Reissue 2014, Cum. Supp. 2016), requires certain public records to be maintained for a specified period of time. Specifically, 28-4-2, which applies to “Bills for City Services,” provides the following:

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. **Alleged Fraud** (Continued)

May include such services as: airport hanger rents; alarm paging and answering service; Ambulance; breath tests; damage to city property; land fill; rentals of city owned property; weed mowing; and others not specifically listed here[.]

Dispose of 3 year [sic] after payment, provided audit has been completed.

Similarly, 28-4-5, which applies to “Utility Accounts Receivable Records,” states the following:

For electricity, gas, sewer and water.

Dispose of after 5 years, provided audit has been completed.

Likewise, 28-4-6, which applies to “Utility Bills,” says the following:

Bills for electricity, gas, sewer, water services, etc.

Dispose of 3 years after payment, provided audit has been completed.

Neb. Rev. Stat. § 84-1213 (Reissue 2014) provides a criminal penalty for failure to comply with the provisions of the Records Management Act, as follows:

(1) All records made or received by or under the authority of or coming into the custody, control, or possession of state or local agencies in the course of their public duties are the property of the state or local agency concerned and shall not be mutilated, destroyed, transferred, removed, damaged, or otherwise disposed of, in whole or in part, except as provided by law.

(2) Any person who willfully mutilates, destroys, transfers, removes, damages, or otherwise disposes of such records or any part of such records, except as provided by law, and any person who retains and continues to hold the possession of any such records, or parts thereof, belonging to the state or local agency and refuses to deliver up such records, or parts thereof, to the proper official under whose authority such records belong upon demand being made by such officer or, in cases of a defunct office, to the succeeding agency or to the State Archives of the Nebraska State Historical Society, shall be guilty of a Class III misdemeanor.

Neb. Rev. Stat. § 84-1213.01 (Reissue 2014) adds the following:

The State Records Administrator, or any official under whose authority such records belong, shall report to the proper county attorney any supposed violation of section 84-1213 that in its judgment warrants prosecution. It shall be the duty of the several county attorneys to investigate supposed violations of such section and to prosecute violations of such section.

In addition to these potential statutory concerns, good internal controls require procedures to ensure that not only is one person prevented from being in a position both to perpetrate and to conceal financial errors or irregularities, but also utilities are properly paid each month, and an appropriate follow-up is completed for any unpaid balances.

Without such procedures, there is an increased risk for fraud or the misappropriation of public funds.

We recommend the Village implement procedures to prevent one person from being in a position both to perpetrate and to conceal financial errors or irregularities. This would include having a Board member, or a separately designated individual, review the monthly

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

1. **Alleged Fraud** (Concluded)

bank statements, obtained directly from the bank, for any discrepancies with approved claims. We recommend also the Village consult and work with the proper authorities regarding Ms. Jensen's questionable handling of public funds and confession relating thereto. The Village should implement procedures to recover or otherwise account for any missing funds, including any funds missing prior to April 1, 2015.

We are referring the information contained herein to the Nebraska State Patrol, the Nebraska Attorney General, the Nebraska Accountability and Disclosure Commission, and the Burt County Attorney. The APA will also be forwarding the details of this matter to the Nebraska Department of Revenue and the Internal Revenue Service.

Village Response: The report was very thorough one thing that was brought up was that we currently we have a \$25 late fee for Utilities not paid by the 15th of each month. Since the Clerk's bills were never actually paid we would think the \$25 late fee for each month could be added to the total.

2. **Apparent Falsification of Village Records**

On April 9, 2018, Ms. Jensen confessed to APA staff that she had altered Village records to mislead the Board and others about the Village's finances. Ms. Jensen appears to have altered or falsified several documents, including bank statements, claims listings, treasurer reports, manual ledgers, check stubs, and manual utility ledgers.

Bank Statement

On April 9, 2018, Ms. Jensen admitted to manipulating the September 2016 bank statement to try to prevent an audit. Ms. Jensen also admitted to removing the deposit and check images from the Village bank statements in an effort to hide her activities from the CPA who was preparing the Village's audit waiver and budget. In **Attachment C**, the APA has provided a comparison of copies of the September 2016 bank statement received from the bank to a copy of the apparently falsified documents.

On April 9, 2018, the APA found a copy of the apparently manipulated September 2016 bank statement in the recycle bin of the computer located in the Village office. It had been saved as a Microsoft Works Word Processor document that was last modified on March 19, 2018.

In addition to changing the balances, Ms. Jensen appears to have altered specific dollar amounts on the bank statement, as highlighted on **Attachment C**. The APA has included a summary of those changes in the table below.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

2. Apparent Falsification of Village Records (Continued)

Check #	Check Date	Payee Per Check	Manipulated Village Bank Statement Amount	Actual Check Amount	Variance
10212	9/2/16	Am. Fam.	\$15.55	\$615.55	\$600.00
10217	9/8/16	Kristie Jensen	\$77.26	\$177.26	\$100.00
10218	9/7/16	Kristie Jensen	\$89.10	\$489.10	\$400.00
10221	9/10/16	Bomgaars	\$14.65	\$614.65	\$600.00
10227	9/16/16	Farmers Pride	\$174.71	\$674.71	\$500.00
Totals			\$371.27	\$2,571.27	\$2,200.00

Claims Listings and Treasurer Reports

On April 9, 2018, Ms. Jensen admitted to manipulating claims listings and treasurer reports that had been presented to the Village Board. Ms. Jensen stated that the personal payments, as identified in **Comment and Recommendation Number 1**, would not have been included on the claims listings.

Manual Ledgers

On April 12, 2018, the APA received the manual ledgers from the Village CPA, which included a listing of monthly receipts and disbursements. During our review of those ledgers, it was noted that Ms. Jensen appears to have been manipulating the check payees so as not to represent whom she was actually paying.

The following is a condensed copy of the September 2017 disbursements listing, as prepared by Ms. Jensen. On this monthly listing, the five checks highlighted in red do not represent the actual payee per the cleared check from the bank.

Sept 2017 Disbursements			
CHK#		Bank	Men
10571	USPS	2375	2375
10578	Shanbula	48818	
10579	L. Thompson	20000	20000
10580	USPS	7005	7005
10581	B. Meyer	674102	674102
10582	K. Jensen	25000	
10583	New Mutual	13815	
10584	UCCO	18830	
10585	UCCO	48810	
10586	Dept of Rev.	34658	34658
10587	UPS Gabs	3000	
10588	USA Blue Bk	78115	
10589	Farmers Pride	67463	
10590	WPPD	146910	12040
10591	Verizon	9787	9787
10592	NE Phone	15245	9812
10593	Oak Ind.	3341	3341
10594	Bomgaars	32544	32544
10595	Johnson & Mack	13500	13500
10596	Mw Service	263060	
10597	HQA	49012	
	Sewer Replac. acct	1154569	239464
	loan	10000	10000
		1236269	309464

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS

(Continued)

2. Apparent Falsification of Village Records (Continued)

The five checks in red above were actually paid to the following payees, per the cleared bank checks:

Check #	Check Date	Payee Per Check	Amount
10578	8/29/17	Kristie Jensen	\$488.12
10584	9/14/17	Kristie Jensen	\$182.50
10585	9/13/17	Kristie Jensen	\$488.10
10596	9/20/17	Visa	\$2,630.60
10598	9/22/17	Kristie Jensen	\$490.12
Total			\$4,279.44

We have included the image of cleared check number 10596, which was actually paid to Visa; however, Ms. Jensen recorded “MW Service,” as noted in the manual ledger above.

10596 9/25/2017 Paid 2630.60

It is important to note that this is only one example, as other manual monthly ledgers also appear to have been manipulated.

Check Stubs

During our surprise visit to the Village office on April 9, 2018, the APA obtained copies of the Village check stubs. Based upon a review of those stubs, it appears that Ms. Jensen may have been manipulating the payees on the manual check stubs to misrepresent whom she was actually paying.

According to the manual ledger listing above, check number 10598 was paid to “HOA.” The following is a copy of the check stub for check number 10598, upon which Ms. Jensen noted Dollar General as the payee.

10598 BAL BROT FORD -52532

DATE 9-20/17

TO Dollar General

FOR general

TOTAL 490.12

TAX DEDUCTIBLE

BALANCE

COMMENTS AND RECOMMENDATIONS
(Continued)

However, according to cleared check number 10598 below, the payee was actually Kristie Jensen.

10598

VILLAGE OF CRAIG
PO BOX 88
CRAIG, NE 68013


10598

PAY TO THE ORDER OF Kristie Jensen

DATE 9-22-17

Four hundred ninety & 12/100

\$ 490.12

 Northwest National Bank

VOID AFTER 60 DAYS

Kristie Jensen

FOR DEPOSIT ONLY
MT 9.89 010598 01049029490

10598 9/27/2017 Paid 490.12

Manual Utility Ledger

Based upon the APA's review of documentation received on April 9, 2018, it appears that Ms. Jensen may also have falsified the Village manual utility ledgers. According to the available receipt books, several residents paid cash for their utilities. However, when recording the payments in her utility ledger, Ms. Jensen noted that they were paid by MO or Money Order.

The following is a copy of a cash receipt for \$31.65, signed by Ms. Jensen.

RECEIPT No. 193672

DATE 3/7/18

FROM Two Bit Oil Thirty-one & 65/100 DOLLARS

☐ FOR RENT
☒ FOR water

ACCT 3/65
PAID 3/65
DUE

☒ CASH
☐ CHECK
☐ MONEY ORDER
☐ CREDIT CARD

FROM TO
BY Ke Jensen

A-2501
T-46820

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

2. Apparent Falsification of Village Records (Continued)

As noted below, Ms. Jensen documented that the utility customer paid by MO and not cash. No corresponding money order or cash was deposited into the Village's bank account.

NAME <i>Two Bit Oil</i>										ADDRESS <i>Po Box 23</i>										WATER DEP.
MEMO <i>Randy Schluter</i>																				
DATE READ	METER READING START STOP		GALLONS USED	WATER	TAX	SEWER	GARBAGE	TOTAL	DATE PAID	CREDIT	CHECK NO.	CASH	PENALTY	BALANCE DUE	CREDIT BALANCE					
11/29/17	hydrant			3000	165	-	-	3165	12/4/17	3165	MO									
12/29/17	hydrant			3000	165	-	-	3165	1/3/18	3165	MO									
1/29/18	hydrant			3000	165	-	-	3165	2/7/18	3165	MO									
2/28/18	hydrant			3000	165	-	-	3165	3/8/18	3165	MO									
3/29/18	hydrant			3000	165	-	-	3165	4/4/18	3165	MO									

It is important to note that this is only one example, as other manual utility ledgers also appear to have been manipulated.

Neb. Rev. Stat. § 28-603 (Reissue 2016) provides the following:

(1) Whoever, with intent to deceive or harm, falsely makes, completes, endorses, alters, or utters any written instrument which is or purports to be, or which is calculated to become or to represent if completed, a written instrument which does or may evidence, create, transfer, terminate, or otherwise affect a legal right, interest, obligation, or status, commits forgery in the second degree.

(2) Forgery in the second degree is a Class IIA felony when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is five thousand dollars or more.

(3) Forgery in the second degree is a Class IV felony when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is one thousand five hundred dollars or more but is less than five thousand dollars.

(4) Forgery in the second degree is a Class I misdemeanor when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is five hundred dollars or more but is less than one thousand five hundred dollars.

(5) Forgery in the second degree is a Class II misdemeanor when the face value, or purported face value, or the amount of any proceeds wrongfully procured or intended to be procured by the use of such instrument, is less than five hundred dollars.

(6) For the purpose of determining the class of penalty for forgery in the second degree, the face values, or purported face values, or the amounts of any proceeds wrongfully procured or intended to be procured by the use of more than one such instrument, may be aggregated in the indictment or information if such instruments were part of the same scheme or course of conduct which took place within a sixty-day period and within one county. Such values or amounts shall not be aggregated into more than one offense.

Neb. Rev. Stat. § 28-911 (Reissue 2016) prohibits "abuse of public records," as follows:

(1) A person commits abuse of public records, if:

(a) He knowingly makes a false entry in or falsely alters any public record; or

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

2. **Apparent Falsification of Village Records** (Concluded)

(b) Knowing he lacks the authority to do so, he intentionally destroys, mutilates, conceals, removes, or impairs the availability of any public record; or

(c) Knowing he lacks the authority to retain the record, he refuses to deliver up a public record in his possession upon proper request of any person lawfully entitled to receive such record; or

(d) He makes, presents, or uses any record, document, or thing, knowing it to be false, and with the intention that it be taken as a genuine part of the public record.

(2) As used in this section, the term public record includes all official books, papers, or records created, received, or used by or in any governmental office or agency.

(3) Abuse of public records is a Class II misdemeanor.

Neb. Rev. Stat. § 28-924 (Reissue 2016) creates the offense of “official misconduct” by a public servant, as follows:

(1) A public servant commits official misconduct if he knowingly violates any statute or lawfully adopted rule or regulation relating to his official duties.

(2) Official misconduct is a Class II misdemeanor.

In addition to these potential statutory concerns, good internal controls require procedures to ensure that no one person is in a position both to perpetrate and to conceal financial errors or irregularities. Additionally, there is an increased risk for fraud or abuse of public funds when the Board fails to monitor adequately the Clerk/Treasurer’s handling of Village finances.

We recommend the Village implement procedures to prevent one person from being in a position both to perpetrate and to conceal financial errors or irregularities. This would include having a Board member, or a separately designated individual, review the monthly bank statements, obtained directly from the bank, for any discrepancies with approved claims.

3. **Segregation of Duties**

Due to the limited number of Village staff, an adequate segregation of duties was not possible. Ms. Jensen, as the Clerk, performed all financial activities and had the ability to process transactions from beginning to end. Additionally, we noted that monthly bank reconciliations performed by Ms. Jensen were not properly retained or provided to the Board members for their review.

A control environment conducive to fair and complete financial reporting includes an adequate segregation of duties so that no one individual can process a transaction from beginning to end. When an adequate segregation of duties is not possible, it is all the more important that the entity’s governing body provide effective monitoring of the Village’s policies, procedures, and accounting functions.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

3. **Segregation of Duties** (Concluded)

During a surprise cash count on April 9, 2018, the APA also noted that 20 checks, totaling \$1,771.54, were not restrictively endorsed.

Without an internal control environment conducive to fair and complete financial reporting, there is an increased risk for improper transactions to occur and remain undetected, potentially resulting in the loss and/or misuse of Village funds.

We recommend the Board be aware of and review this situation. As always, the cost of hiring additional personnel versus the benefit of a proper segregation of duties must be weighed. In the continued absence of a proper segregation of duties, we recommend the Village implement enhanced procedures to ensure an adequate review and monitoring of its policies, procedures, and accounting functions. This would include a monthly review of the bank statements, bank reconciliations, accounting records, invoices, and other supporting documentation.

4. **Dual Signatures on Checks**

During testing, we noted that all Village checks written during the examination period were signed only by Ms. Jensen, in her capacity as Clerk. However, State statute requires Village checks to be signed by both the Board Chairman and the Clerk.

Neb. Rev. Stat. § 17-711 (Supp. 2017) states the following:

All warrants drawn upon the city treasurer of a city of the second class or village treasurer must be signed by the mayor or chairperson of the village board of trustees and countersigned by the city clerk or village clerk, stating the particular fund to which the same is chargeable, the person to whom payable, and for what particular object. No money shall be otherwise paid than upon such warrants so drawn. Each warrant shall specify the amount included in the adopted budget statement for such fund upon which it is drawn and the amount already expended of such fund.

When checks do not contain the required endorsements, the Village is not in compliance with State statute. Furthermore, permitting only a single signature increases the risk for loss and/or misuse of Village funds.

We recommend the Village implement procedures to require dual signatures, from the Board Chairman and the Clerk, on all Village checks.

5. **Board Approval of Claims**

The APA noted a number of issues related to the approval of claims by the Village Board, including claims that were not approved by the Board, paid prior to Board approval, or were written for a different amount than that approved.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

5. Board Approval of Claims (Continued)

- Numerous payments, totaling over \$11,500, were made but not included on the claims listing to be approved by the Board. The checks issued as payment for those claims are summarized in the following table:

Check #	Check Date	Payee per Check	Amount
10345	1/17/17	Craig Post Office	\$22.95
10353	1/18/17	JEO	\$600.00
10364	1/19/17	Craig Post Office	\$115.00
10365	1/27/17	Bolden & Buhrig	\$638.72
10369	1/30/17	Craig Post Office	\$23.85
10373	2/6/17	Craig Post Office	\$23.75
10391	2/27/17	Craig Post Office	\$23.75
10392	3/1/17	S.E. Smith	\$194.85
10393	2/23/17	Brenneis Ins.	\$621.00
10395	3/6/17	Craig Post Office	\$23.75
10405	3/13/17	One Call Concepts	\$4.56
10407	3/13/17	Oakland Independent	\$37.31
10416	4/3/17	Craig Post Office	\$47.60
10418	4/6/17	Atco	\$536.84
10436	4/14/17	Cornhusker Press	\$63.40
10442	4/17/17	Johnson & Mock	\$284.65
10444	4/17/17	Office Net	\$113.50
10447	4/17/17	One Call Concepts	\$0.75
10451	4/19/17	Craig Post Office	\$83.00
10459	5/3/17	Monarch Oil Co.	\$385.00
10462	5/8/17	Craig Post Office	\$47.60
10463	5/9/17	Midwest Turf & Irrigation	\$458.64
10470	5/16/17	Michael Grothe	\$20.43
10480	5/17/17	Municipal Supply	\$1,244.92
10485	5/26/17	Craig Post Office	\$100.41
10489	6/7/17	Craig Post Office	\$23.75
10495	6/12/17	Morrow, Davies, & Toelle	\$1,320.00
10501	6/14/17	A1 Janitorial	\$500.00
10510	6/28/17	Karin Pruess	\$40.00

Check #	Check Date	Payee per Check	Amount
10514	7/5/17	Craig Post Office	\$106.75
10528	7/17/17	William Lipton	\$100.00
10539	7/17/17	One Call Concepts	\$4.92
10551	8/4/17	Brenneis Insurance	\$1,433.00
10553	8/9/17	Craig Post Office	\$87.15
10577	9/6/17	Craig Post Office	\$23.75
10579	9/13/17	Lisa Thompson	\$200.00
10580	9/13/17	Craig Post Office	\$70.05
10597	9/25/17	Greg Tunink	\$225.00
10603	10/4/17	Craig Post Office	\$23.75
10604	10/4/17	Craig Post Office	\$13.60
10615	10/13/17	DJ Auto	\$427.45
10625	11/6/17	Craig Post Office	\$130.95
10628	11/5/17	League of Municipalities	\$210.00
10629	11/5/17	Brenneis Ins.	\$100.00
10653	12/6/17	Craig Post Office	\$23.75
10654	12/6/17	One Call Concepts	\$10.23
10674	1/3/18	Craig Post Office	\$25.36
10686	1/15/18	DHHS – Division of Public Health – Licensure Unit	\$115.00
10694	1/19/18	Craig Post Office	\$108.16
10708	2/7/18	Craig Post Office	\$24.70
10715	2/12/18	One Call Concepts	\$7.59
10718	2/16/18	Bart Meyer	\$99.00
10724	2/22/18	WAL-MART STORES	\$53.55
10728	3/8/18	Craig Post Office	\$144.70
10733	3/18/18	Dollar General	\$53.87
10734	3/20/18	Verizon	\$109.41
Total			\$11,531.67

The above table does not include the alleged fraud payments, none of which were included on the claims listings, as noted in **Comment and Recommendation Numbers 1 and 2**.

- Multiple Village payments, totaling \$15,082, were issued before the underlying claims were approved by the Board. The table below provides a summary of those premature payments:

Check #	Check Date	Payee per Check	Amount	Claim Approval Date	Days Paid before Approval
10571	8/22/17	Black Hills Energy	\$47.96	9/14/17	23
10587	9/20/17	Nebr. Public Health Lab	\$30.00	10/12/17	22

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS
(Continued)

5. Board Approval of Claims (Continued)

Check #	Check Date	Payee per Check	Amount	Claim Approval Date	Days Paid before Approval
10328	12/28/16	Chris Swenson	\$334.58	1/12/17	15
10330	12/29/16	Black Hills Energy	\$242.30	1/12/17	14
10701	1/25/18	Sid Dillon	\$2,000.00	2/8/18	14
10671	12/29/17	Blk Hills Energy	\$257.94	1/11/18	13
10704	1/26/18	Nebr Public Health Lab	\$30.00	2/8/18	13
10602	10/2/17	Black Hills Energy	\$47.96	10/12/17	10
10651	12/4/17	Black Hills Energy	\$139.39	12/14/17	10
10706	1/29/18	Black Hills	\$546.00	2/8/18	10
10461	5/3/17	Black Hills Energy	\$104.52	5/11/17	8
10487	5/31/17	Black Hills	\$107.24	6/8/17	8
10515	7/5/17	Black Hills Energy	\$58.89	7/13/17	8
10656	12/6/17	Nebr. Public Health Lab	\$30.00	12/14/17	8
10726	2/28/18	Black Hills Energy	\$382.42	3/8/18	8
10419	4/6/17	Black Hills Energy	\$172.63	4/13/17	7
10372	2/3/17	Black Hills	\$500.00	2/9/17	6
10552	8/4/17	Black Hills	\$47.98	8/10/17	6
10630	11/5/17	Black Hills Energy	\$51.53	11/9/17	4
10397	3/6/17	Black Hills Energy	\$235.21	3/9/17	3
10677	1/9/18	Rod's Power Sports	\$149.99	1/11/18	2
10376	2/8/17	Kristie Jensen	\$867.79	2/9/17	1
10399	3/8/17	Kristie Jensen	\$867.79	3/9/17	1
10554	8/9/17	Northwestern Mutual	\$138.15	8/10/17	1
10556	8/9/17	Bomgaars	\$484.38	8/10/17	1
10557	8/9/17	Bart Meyer	\$1,900.88	8/10/17	1
10558	8/9/17	Kristie Jensen	\$867.79	8/10/17	1
10559	8/9/17	Zach Ahrens	\$664.55	8/10/17	1
10633	11/8/17	Kristie Jensen	\$867.79	11/9/17	1
10727	3/7/18	Northwestern Mutual	\$138.15	3/8/18	1
10729	3/7/18	Bart Meyer	\$1,900.88	3/8/18	1
10730	3/7/18	Kristie Jensen	\$867.79	3/8/18	1
Total			\$15,082.48		

- The APA noted instances of claim amounts not matching the amounts of the corresponding Village checks that cleared the bank. For example, on March 9, 2017, the Board approved a \$3,500 claim to Jamco Abatement Service. However, check number 10438, which was issued as payment for that claim, cleared the bank on April 19, 2017, at \$7,200, a variance of \$3,700.

It is important to note that the APA went back only to the January 12, 2017, Board meeting to test for claims procedures. However, earlier claims listings indicate that these issues may have been occurring prior to that time.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Continued)

5. **Board Approval of Claims** (Concluded)

Neb. Rev. Stat. § 17-714 (Reissue 2012) sets out the following claim requirements for the Village:

All liquidated and unliquidated claims and accounts payable against a city of the second class or village shall: (1) Be presented in writing; (2) state the name and address of the claimant and the amount of the claim; and (3) fully and accurately identify the items or services for which payment is claimed or the time, place, nature, and circumstances giving rise to the claim.

Good internal control requires procedures to ensure that all claims are approved by the Board prior to payment and are paid in the approved amounts. Without such procedures, there is an increased risk for the loss or misuse of Village funds.

We recommend the Village implement procedures to ensure the Board approves all claims prior to payment, and such claims are paid in the approved amounts.

6. **Operating Line of Credit**

The Village has multiple promissory notes from First Northeast Bank of Nebraska. The purpose of these notes is listed as business operating expenses, designated as an “operating line of credit.”

Neb. Rev. Stat. § 18-201 (Cum. Supp. 2016), which sets out the direct borrowing requirements for a Village, states, in relevant part, the following:

(1) The mayor and the council of any city or board of trustees of any village, in addition to other powers granted by law, may by ordinance or resolution provide for direct borrowing from a financial institution for the purposes outlined in this section. Loans made under this section shall not be restricted to a single year and may be repaid in installment payments.

(2) The mayor and the council of any city or board of trustees of any village may borrow directly from a financial institution for the purchase of real or personal property, construction of improvements, or refinancing of existing indebtedness upon a certification in the ordinance or resolution authorizing the direct borrowing that:

(a) Financing the purchase of property, construction of improvements, or refinancing of existing indebtedness through traditional bond financing would be impractical;

(b) Financing the purchase of property, construction of improvements, or refinancing of existing indebtedness through traditional bond financing could not be completed within the time restraints facing the city or village; or

(c) Financing the purchase of property, construction of improvements, or refinancing of existing indebtedness through direct borrowing would generate taxpayer savings over traditional bond financing.

Good internal control and sound business practices require the Village to adhere to statutory mandates when borrowing directly from a financial institution. The lack of such adherence increases the risk for loss or misuse of funds.

We recommend the Village adhere to statutory mandates when borrowing directly from a financial institution.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS

(Continued)

7. **Bank Signature Cards**

The APA identified one Village bank account whose authorized signature card had not been properly updated. That account's signature card still listed a Board member who had terminated before October 2016.

The APA also identified two Village bank accounts that list only the Clerk as an authorized signer. As discussed in **Comment and Recommendation Number 5**, Village checks are required to be signed by both the Clerk and the Board Chair. This cannot happen unless the Board Chair is an authorized signer on the Village account from which the check is issued.

A good internal control plan and sound business practices require authorized signature cards for Village bank accounts to be updated timely when a designated signer terminates employment. Such prompt action is needed to ensure that only current employees are authorized to access Village bank accounts.

When signature cards for Village bank accounts are not updated in a timely manner, there is an increased risk for the loss or misuse of Village funds.

We recommend the Village develop a written policy to ensure all Village bank account signature cards are updated regularly, using the names of current officers and employees only, including updating the information upon employee termination.

8. **Unauthorized Account Utilizing Village's Federal Tax Identification Number**

First Northeast Bank of Nebraska provided the APA with a list of four financial accounts that had used the Village's Federal Tax Identification Number (FTIN). Among those accounts was one that did not belong to the Village.

The APA determined that the account in question contained no Village funds and was owned by the Craig Volunteer Fire Department, which is legally separate from the Village.

Good internal control requires a periodic review of financial accounts under the Village's FTIN to ensure that all such accounts are properly authorized and secured by the appropriate amount of pledged collateral.

Without such a review, there is an increased risk of the Village's FTIN being used improperly, the loss or misappropriation of Village funds, or concerns regarding insufficient pledged collateral.

We recommend the implementation of a period review to ensure the Village's FTIN is used only for financial accounts containing funds belonging to the Village.

VILLAGE OF CRAIG

COMMENTS AND RECOMMENDATIONS (Concluded)

9. Payroll Issues

The APA identified a number of significant internal control issues involving the processing of payroll by the Village, as follows:

- The Village did not maintain personnel files for employees.
- The Village failed to maintain properly an Internal Revenue Service (IRS) Form W-4 for each of its employees. Form W-4 is completed by an employee to document the amount of income tax that is to be withheld from his or her pay.
- The Village failed to maintain the federally required “Employment Eligibility Verification” (I-9) form for its employees. Form I-9 is completed by employees in order to verify the identity and employment authorization of individuals hired for employment in the United States.
- The net pay for three of eight employees tested appears to have been incorrect due to the Village’s lack of reliance upon tax tables. Additional amounts taken out for employees’ income taxes were not shown on the W-4s. Income taxes were remitted to the Federal and State governments for all Board-approved payroll checks, so any discrepancies would have been corrected in the employees’ income tax filings for the year.
- The Village did not require Ms. Jensen, the former Clerk, to track her work hours with a time card. Despite earning a salary of \$985.42 per pay period, there was no record of the number of hours that she actually worked.

Good internal control requires procedures to ensure the following: 1) documentation is maintained for all payroll withholdings; 2) correct tax tables are used and followed; and 3) time cards are required for all employees. Without such procedures, there is an increased risk for the loss or misuse of Village funds.

We recommend the Board implement procedures to ensure the following: 1) documentation is maintained for all payroll withholdings; 2) correct tax tables are used and followed; and 3) time cards are required for all employees.



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VILLAGE OF CRAIG

INDEPENDENT ACCOUNTANT'S REPORT

Village of Craig
Craig, Nebraska

We have examined the accompanying Schedule of Bank Activity of the Village of Craig (Village) for the period April 1, 2015, through March 31, 2018. The Village's management is responsible for the Schedule of Bank Activity based on the accounting system and procedures set forth in Note 1. Our responsibility is to express an opinion on the Schedule of Bank Activity based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants, and the standards applicable to attestation engagements contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the Schedule of Bank Activity is based on the accounting system and procedures set forth in Note 1, in all material respects. An examination involves performing procedures to obtain evidence about the Schedule of Bank Activity. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risks of material misstatement of the Schedule of Bank Activity, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

In our opinion, the Schedule of Bank Activity for the period April 1, 2015, through March 31, 2018, is based on the accounting system and procedures prescribed by the Village of Craig, as set forth in Note 1, in all material respects.

In accordance with *Government Auditing Standards*, we are required to report findings of significant deficiencies and material weaknesses in internal control; instances of fraud and noncompliance with provisions of laws or regulations that have a material effect on the subject matter or an assertion about the subject matter and any other instances that warrant the attention of those charged with governance; noncompliance with provisions of contracts or grant agreements that has a material effect on the subject matter or an assertion about the subject matter of the examination engagement; and abuse that has a material effect on the subject matter or an assertion

about the subject matter of the examination engagement. We are also required to obtain the views of management on those matters. We performed our examination to express an opinion on whether the Schedule of Bank Activity is presented in accordance with the criteria described above and not for the purpose of expressing an opinion on the internal control over the Schedule of Bank Activity or on compliance and other matters; accordingly, we express no such opinions. Our examination disclosed certain findings that are required to be reported under *Government Auditing Standards*, and those findings, along with the views of management, are described in the Comments Section of the report.

This report is intended solely for the information and use of management, others within the Village of Craig, and the appropriate Federal and regulatory agencies, and it is not intended to be, and should not be, used by anyone other than these specified parties. However, this report is a matter of public record, and its distribution is not limited.

A handwritten signature in black ink, appearing to read "C. J. Janssen", with a long horizontal flourish extending to the right.

Charlie Janssen
Auditor of Public Accounts
Lincoln, Nebraska

May 14, 2018

VILLAGE OF CRAIG
SCHEDULE OF BANK ACTIVITY
 FOR THE PERIOD APRIL 1, 2015, THROUGH MARCH 31, 2018

Account Owner per Bank	Account Type per Bank	Beginning Balance at 4/1/15	Interest Earned	Deposits	Withdrawals	Ending Balance at 3/31/18
Village of Craig	N.O.W. Account	\$1,201.66	\$2.82	\$1,065,590.99	\$1,065,420.11	\$1,375.36
Village of Craig – Sewer Account	Regular Savings	\$3,620.97	\$18.16	\$4,212.00	\$5,000.00	\$2,851.13
Village of Craig – Craig School Demo	Regular Account	\$0.00	\$0.00	\$22,833.00	\$20,101.50	\$2,731.50
Totals		\$4,822.63	\$20.98	\$1,092,635.99		
				\$1,092,656.97	\$1,090,521.61	\$6,957.99

The accompanying notes are an integral part of the schedule.

VILLAGE OF CRAIG

NOTES TO THE SCHEDULE

For the Period April 1, 2015, through March 31, 2018

1. Criteria

The financial information used to prepare the Schedule of Bank Activity (Schedule) for the Village of Craig (Village), Nebraska, was obtained from the Village bank statements received directly from First Northeast Bank of Nebraska in nearby Lyons, Nebraska. Interest and deposits are shown as additions while deductions are shown as withdrawals on the Schedule.

2. Reporting Entity

The Village is a governmental entity established under and governed by the laws of the State of Nebraska (State) located in Burt County, Nebraska. The Village is managed by a Board of Trustees that exercises control over activities that are relevant to the operations of the Village. Board members are elected by the public and have broad decision-making authority, including the power to levy taxes and to designate management, and primary responsibility for related fiscal matters.

As a political subdivision of the State, the Village is exempt from State and Federal income taxes. The Schedule includes all bank activity of the Village. The Schedule does not include those transactions that did not post to the bank that may have been dated within the period tested. The APA was provided the Village bank accounts from First Northeast Bank of Nebraska.

3. Funding and Deposits

The Village received funding from State and local government sources and must comply with the requirements of these funding sources. In addition to these funding sources, the Village also receives resident utility fees on a regular basis. Other occasional funding is received from donations and rental of Village facilities.

The Village has invested monies on deposit in certain Demand and Savings accounts. The interest earned on these funds is recorded in the bank activity of the Village. As of March 31, 2018, the Village had the following bank deposits.

Bank Account	Amount
N.O.W. Account	\$1,375.36
Regular Savings	\$2,851.13
Regular Checking	\$2,731.50
Total	\$6,957.99

All of the deposits were covered by the Federal Deposit Insurance Corporation (FDIC) insurance.

4. Outstanding Village Loans

The Village had the following loans outstanding as of March 31, 2018.

VILLAGE OF CRAIG

NOTES TO THE SCHEDULE (Concluded)

4. Outstanding Village Loans (Concluded)

Loan	Issuance Date	Interest Rate	Maturity Date	Original Loan Amount	Outstanding Balance at 3/31/2018 Note 1
USDA Rural Development	12/16/2003	4.50%	10/1/2043	\$256,000.00	\$212,241.67
Street Improvement Loan	8/13/2015	3.50%	8/25/2020	\$38,294.93	\$19,287.64
Line of Credit	10/12/2017	5.00%	10/1/2018	\$20,000.00	\$20,000.00

Note 1: The outstanding balance for the USDA Rural Development loan is principal only. As of March 31, 2018, the Village of Craig may owe unpaid interest on the loan that is not included in the table above.

5. Transfers and Loan Advances

The Schedule includes transfers and loan advances during the period, totaling \$9,212 and \$362,000, respectively. The balance remaining for the loan advances is reflected in Footnote 4 above.

6. Former Clerk's Bond

The former Clerk is bonded \$10,000 through July 31, 2018, with Old Republic Surety Group.

VILLAGE OF CRAIG

SUPPLEMENTARY INFORMATION

Our examination was conducted for the purpose of forming an opinion on the Schedule of Bank Activity. Supplementary information is presented for purposes of additional analysis. Such information has not been subjected to the procedures applied in the examination of the Schedule of Bank Activity, and, accordingly, we express no opinion on it.

VILLAGE OF CRAIG
CHECK IMAGE EXAMPLES OF PERSONAL EXPENSES

ATTACHMENT A

VISA – EXAMPLE 1

10457 4/27/2017 Paid 3909.82

VISA – EXAMPLE 2

10484 5/30/2017 Paid 4084.49

VISA – EXAMPLE 3

10509 6/27/2017 Paid 5467.17

VISA – EXAMPLE 4

10542 7/25/2017 Paid 4854.72

HOME DEPOT – EXAMPLE 1

10071 4/29/2016 Paid 820.82

HOME DEPOT – EXAMPLE 2

10105 5/26/2016 Paid 2835.25

HOME DEPOT – EXAMPLE 3

10134 6/27/2016 Paid 2919.75

HOME DEPOT – EXAMPLE 4

10174 7/25/2016 Paid 550.00

VILLAGE OF CRAIG
CHECK IMAGE EXAMPLES OF PERSONAL EXPENSES

ATTACHMENT A

COMENITY BANK – EXAMPLE 1

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		9725
PAY TO THE ORDER OF Comenity	DATE 4/15/15	7/29/16
Two hundred sixty-six & 80/100	\$ 266.86	
VOID AFTER 60 DAYS		
FOR [REDACTED] 8102	Kristie Venson	
#009793# 41049029494		

9725 4/21/2015 Paid 266.86

COMENITY BANK – EXAMPLE 2

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		9793
PAY TO THE ORDER OF Comenity	DATE 4/17/15	7/29/16
One hundred eighty-six & 60/100	\$ 180.61	
VOID AFTER 60 DAYS		
FOR [REDACTED] 8102	Kristie Venson	
#009793# 41049029494		

9793 6/25/2015 Paid 180.61

COMENITY BANK – EXAMPLE 3

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10253
PAY TO THE ORDER OF Comenity	DATE 10/19/16	7/29/16
Three hundred nine & 93/100	\$ 309.93	
VOID AFTER 60 DAYS		
FOR [REDACTED] 8102	Kristie Venson	
#010253# 41049029494		

10253 10/25/2016 Paid 309.93

WELLS FARGO FINANCIAL – EXAMPLE 1

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10600
PAY TO THE ORDER OF Wells Fargo Financial	DATE 9/27/17	7/29/16
One thousand seven hundred & 00/100	\$ 1700.00	
VOID AFTER 60 DAYS		
FOR [REDACTED] 7254	Kristie Venson	
#010600# 41049029494		

10600 10/2/2017 Paid 1700.00

VERIZON – EXAMPLE 1

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10274
PAY TO THE ORDER OF Verizon	DATE 10/31/16	7/29/16
Two hundred seventy & 05/100	\$ 270.05	
VOID AFTER 60 DAYS		
FOR [REDACTED] 4332-00001	Kristie Venson	
#010274# 41049029494		

10274 11/4/2016 Paid 270.05

VERIZON – EXAMPLE 2

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10297
PAY TO THE ORDER OF Verizon	DATE 11/23/16	7/29/16
Two hundred sixty-nine & 78/100	\$ 269.78	
VOID AFTER 60 DAYS		
FOR [REDACTED] 4332-00001	Kristie Venson	
#010297# 41049029494		

10297 11/29/2016 Paid 269.78

VERIZON – EXAMPLE 3

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10331
PAY TO THE ORDER OF Verizon	DATE 1/11/17	7/29/16
Two hundred seventy-nine & 78/100	\$ 279.78	
VOID AFTER 60 DAYS		
FOR [REDACTED] 4332-00001	Kristie Venson	
#010331# 41049029494		

10331 1/11/2017 Paid 279.78

VERIZON – EXAMPLE 4

VILLAGE OF CRAIG PO BOX 85 CRAIG, NE 68019		10367
PAY TO THE ORDER OF Verizon	DATE 1/27/17	7/29/16
Two hundred sixty-nine & 58/100	\$ 269.58	
VOID AFTER 60 DAYS		
FOR [REDACTED] 4332-00001	Kristie Venson	
#010367# 41049029494		

10367 2/3/2017 Paid 269.58

VILLAGE OF CRAIG
CHECK IMAGE EXAMPLES OF PERSONAL EXPENSES

ATTACHMENT A

AMERICAN FAMILY INSUR. – EXAMPLE 1

9845 8/17/2015 Paid 802.23

AMERICAN FAMILY INSUR. – EXAMPLE 2

9929 11/13/2015 Paid 902.07

AMERICAN FAMILY INSUR. – EXAMPLE 3

10048 4/12/2016 Paid 841.57

AMERICAN FAMILY INSUR. – EXAMPLE 4

10181 8/11/2016 Paid 815.77

SYNCHRONY BANK – EXAMPLE 1

10285 11/17/2016 Paid 1640.00

SYNCHRONY BANK – EXAMPLE 2

10309 12/19/2016 Paid 1000.00

SYNCHRONY BANK – EXAMPLE 3

10469 5/15/2017 Paid 600.00

SYNCHRONY BANK – EXAMPLE 4

10555 8/14/2017 Paid 600.00

VILLAGE OF CRAIG
CHECK IMAGE EXAMPLES OF EXTRA PAYCHECKS

ATTACHMENT B

EXAMPLE 1

9998 1/25/2016 Paid 566.10

EXAMPLE 2

10018 2/26/2016 Paid 566.20

EXAMPLE 3

10041 3/28/2016 Paid 586.10

EXAMPLE 4

10082 5/5/2016 Paid 862.10

EXAMPLE 5

10136 6/27/2016 Paid 566.20

EXAMPLE 6

10191 8/15/2016 Paid 560.10

EXAMPLE 7

10458 5/1/2017 Paid 890.10

EXAMPLE 8

10576 8/25/2017 Paid 985.17

VILLAGE OF CRAIG
FALSIFIED AND ACTUAL SEPTEMBER 2016
VILLAGE BANK STATEMENT

ATTACHMENT C

FALSIFIED BANK STATEMENT (PAGE 1)

000127

First National Bank
Northeast
Box 9 | Lyons, NE 68038
Address Service Requested

Sept 2016

LYONS - 402-687-2640 LINDSEY - 402-567-2262 TETAMAK - 402-574-1290
Box 9, Lyons, NE 68038 Box 28, Lindsay, NE 68026 Box 25, Tetamak, NE 68063
HOOPER - 402-854-5321 OAKLAND - 402-685-0623
Box 25, Hooper, NE 68031 Box 67, Oakland, NE 68045
HARTINGTON - 402-254-2479 CENECA - 402-685-2424
Box 242, Hartington, NE 68039 Box 28, Cenece, NE 68017
PREMONT - 402-727-5451
2300 LeVerna St, Fremont, NE 68025

000122 0.9600 AV 0.376 TR00001

VILLAGE OF CRAIG
PO BOX 85
CRAIG NE 68019-0085

PAGE 1

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YOUR ACCOUNT TYPE IS: N.O.W. ACCOUNT

CHECKING SUMMARY ACCOUNT [REDACTED] PIECES 28 BALANCE

PREVIOUS STATEMENT BALANCE (08-31-16) 16,503.35

4 DEPOSITS / CREDITS 9,165.24

INTEREST PAID 0.02

28 CHECKS / DEBITS 8,296.88

STATEMENT BALANCE (09-30-16) 17,371.73

YTD INTEREST PAID79

DAYS IN STATEMENT CYCLE 30

AVERAGE BALANCE FOR APY CALC 6,956.45

ANNUAL PERCENTAGE YIELD EARNED ... 0.05%

DAYS IN INTEREST CYCLE 30

DATE	DESCRIPTION	CHECK NO	WITHDRAWALS	DEPOSITS
09/01	TRANSFER TO SAV/DDA/M		117.00	16,386.35
09/02	CUST CHECK	10209	172.97	16,213.38
09/07	CUST CHECK	10211	47.90	16,165.48
09/07	CUST CHECK	10212	15.55	16,149.93
09/09	AUTO DEPOSIT W/O PIEC			2,435.22
09/09	ISA*00* *00* *ZZ*STATE NEBRASKA*ZZ*STATE PAYMENT*160907*131			18,585.15
09/09	8*U*00200*000000000*O*P*AGS*RA*NEBR - ACCT DIV*STATE PAYMENT*160907*1318*0001			
09/09	*X*003050*ST*820*0001*BP*2435.22*C*ACH*REF* CK*55527175*ENT*000001*VRMR*IV* SEPT			
09/09	EMBER2016 HWY*ALLOC*PO*2435.22**REF*IV*SEW*PT*EMBER2016HWY*ALLOC*SEPT*EMBER			
09/09	2016 HWY*ALLOC*DTM*003*160901*SE*8*0001*GE*1*0001*JEA*1*0000000000			
09/09	CUST CHECK	10145	35.42	18,549.73
09/09	CUST CHECK	10215	120.01	18,429.72
09/09	CUST CHECK	10217	77.26	18,352.46
09/09	CUST CHECK	10216	867.79	17,484.67
09/12	CUST CHECK	10218	89.10	17,395.57
09/12	CUST CHECK	10210	970.00	16,425.57
09/12	CUST CHECK	10214	1,822.77	14,602.80
09/13	CUST CHECK	10219	157.04	14,445.76
09/14	CUST CHECK	10213	28.14	14,417.62
09/15	CUSTOMER DEPOSIT			1,422.27
09/15	CUSTOMER DEPOSIT			2,762.08
09/15	CUST CHECK	10220	530.00	18,601.97
09/15	CUST CHECK			18,071.97

VILLAGE OF CRAIG
FALSIFIED AND ACTUAL SEPTEMBER 2016
VILLAGE BANK STATEMENT

ATTACHMENT C

FALSIFIED BANK STATEMENT (PAGE 2)

VILLAGE OF CRAIG
PO BOX 85
CRAIG NE 68019

PAGE 2

09/16 CUST CHECK	10221	14.65	18,057.32
09/19 CUST CHECK	10222	129.96	17,927.36
09/20 CUST CHECK	10224	66.88	17,860.48
09/20 CUST CHECK	10225	124.50	17,735.98
09/20 CUST CHECK	10230	1,401.34	16,334.64
09/21 CUST CHECK	10227	174.71	16,159.93
09/22 CUST CHECK	10226	7.92	16,152.01
09/22 CUST CHECK	10229	15.00	16,137.01
09/22 CUST CHECK	10232	25.00	16,112.01
09/22 CUST CHECK	10223	161.30	15,950.71
09/22 CUST CHECK	10231	353.60	15,597.11
09/23 CUST CHECK	10228	11.07	15,586.04
09/25 AUTO. LOAN PAYMENT		700.00	14,886.04
AUTO PAYMENT FOR LOAN # 86947			
09/27 CUST CHECK	10233	60.00	14,826.04
09/30 AUTO DEPOSIT W/O PIEC		2,545.67	17,371.71
ISA*00*NV *OO* *ZZ*STATE NEBRASKA**ZZSTATE PAYMENT*160928*145			
7*U*00200*P*:\GS*RA*NEBR - ACCT DIV* STATE PAYMENT* 160928*1457*0001			
*X*003050\ST*820*0001\BPR*D*2545.67*C*ACH\REF*CK*55605492\ENT*000001\RM*IV*CRAI			
G CITY TREASURER*PO*2545.67**REF*IV*CRAIG CITY TREASURER*ISTDIST MUNI EQUALI			
ZATION \DTM*003*160930\SE*8*0001\GE*I*0001\EA*I*000000000\			
09/30 INTEREST PAID		0.02	17,371.73

TOTAL ITEMIZED CHARGES

0.00


	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	\$0.00	\$0.00
TOTAL RETURNED ITEM FEES	\$0.00	\$0.00

2FNL-004-000122-001-003

VILLAGE OF CRAIG
FALSIFIED AND ACTUAL SEPTEMBER 2016
VILLAGE BANK STATEMENT

ATTACHMENT C

ACTUAL BANK STATEMENT RECEIVED FROM BANK (PAGE 1)



STATEMENT OF ACCOUNT

Northeast Nebraska calls us FIRST

LINCOLN - 402-687-2640 NEBRASKA - 402-947-1200 TOLSON - 402-974-1200 HOOVER - 402-954-3331 OMAHA - 402-685-3621 FREMONT - 402-727-6488 HARTINGTON - 402-254-9478 GERRARD - 402-685-0104
 Box 3, Lyons, NE 68038 Box 38, Lincoln, NE 68502 Box 29, Kearney, NE 68621 Box 25, Hooper, NE 68801 Box 57, Dakota, NE 68845 2800 LaVerna St., Fremont, NE 68025 Box 262, Hastings, NE 68130 Box 28, Cozette, NE 68027

VILLAGE OF CRAIG
PO BOX 85
CRAIG NE 68019

PAGE 1

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YOUR ACCOUNT TYPE IS: N.O.W. ACCOUNT

CHECKING SUMMARY	ACCOUNT [REDACTED]	PIECES	28	BALANCE
PREVIOUS STATEMENT BALANCE (08/31/16)				1,203.35
10 DEPOSITS / CREDITS	17,165.24			
INTEREST PAID	0.02			
31 CHECKS / DEBITS			16,496.88	
STATEMENT BALANCE (09/30/16)				1,871.73
YTD INTEREST PAID79			
DAYS IN STATEMENT CYCLE	30			
AVERAGE BALANCE FOR APY CALC	1,351.01			
ANNUAL PERCENTAGE YIELD EARNED	0.02%			
DAYS IN INTEREST CYCLE	30			

DATE DESCRIPTION	CHECK NO	WITHDRAWALS	DEPOSITS	BALANCE
09/01 TRANSFER TO SAV/DDA/M		117.00		1,086.35
09/02 LOAN ADVANCE			1,000.00	2,086.35
09/02 CUST. CHECK	10209	172.97		1,913.38
09/07 CUST. CHECK	10211	47.90		1,865.48
09/07 CUST. CHECK	10212	615.35		1,249.93
09/09 AUTO DEPOSIT W/O PIEC			2,435.22	3,685.15
ISA*00* *00* *ZZ*STATE NEBRASKA*ZZ*STATE PAYMENT*160907*131				
8*U*00200*000000000*0*P*:\GS*RA*NEBR - ACCT DIV*STATE PAYMENT*160907*1318*0001				
*X*003050\ST*820*0001\BPR*C*2435.22*C*ACH\REF*CK*55527175\ENT*000001\RMR*IV*SEPT				
EMBER 2016 HWY ALLOC*PO*2435.22**\REF*IV*SEPTEMBER 2016 HWY ALLOC*SEPTEMBER 2016				
HWY ALLOC \DTM*003*160901\SE*8*0001\GE*1*0001\IRA*1*000000000\				
09/09 LOAN PAYDOWN		1,000.00		2,685.15
09/09 CUST. CHECK	10145	35.42		2,649.73
09/09 CUST. CHECK	10215	120.02		2,529.72
09/09 CUST. CHECK	10217	177.26		2,352.46
09/09 CUST. CHECK	10216	867.79		1,484.67
09/12 LOAN ADVANCE			3,000.00	4,484.67
09/12 CUST. CHECK	10218	489.10		3,995.57
09/12 CUST. CHECK	10210	970.00		3,025.57
09/12 CUST. CHECK	10214	1,822.77		1,202.80
09/13 CUST. CHECK	10219	157.04		1,045.76
09/14 CUST. CHECK	10213	28.14		1,017.62
09/15 CUSTOMER DEPOSIT			1,422.27	2,439.89
09/15 CUSTOMER DEPOSIT			2,762.08	5,201.97
09/15 LOAN PAYDOWN		3,000.00		2,201.97

VILLAGE OF CRAIG
FALSIFIED AND ACTUAL SEPTEMBER 2016
VILLAGE BANK STATEMENT

ATTACHMENT C

ACTUAL BANK STATEMENT RECEIVED FROM BANK (PAGE 2)

VILLAGE OF CRAIG
PO BOX 85
CRAIG NE 68019

PAGE 2

09/15 CUST. CHECK	10220	530.00		1,671.97
09/16 CUST. CHECK	10221	614.65		1,057.32
09/19 LOAN ADVANCE			1,000.00	2,057.32
09/19 CUST. CHECK	10222	129.96		1,927.36
09/20 LOAN ADVANCE			1,000.00	2,927.36
09/20 CUST. CHECK	10224	66.88		2,860.48
09/20 CUST. CHECK	10225	124.50		2,735.98
09/20 CUST. CHECK	10230	2,401.34		1,334.64
09/21 LOAN ADVANCE			1,000.00	2,334.64
09/21 CUST. CHECK	10227	674.71		1,659.93
09/22 CUST. CHECK	10226	7.92		1,652.01
09/22 CUST. CHECK	10229	15.00		1,637.01
09/22 CUST. CHECK	10232	25.00		1,612.01
09/22 CUST. CHECK	10223	161.10		1,450.71
09/22 CUST. CHECK	10231	353.60		1,097.11
09/23 CUST. CHECK	10228	11.07		1,086.04
09/25 AUTO. LOAN PAYMENT		700.00		386.04
AUTO PAYMENT FOR LOAN # [REDACTED]				
09/27 LOAN ADVANCE			1,000.00	1,386.04
09/27 CUST. CHECK	10233	60.00		1,326.04
09/30 AUTO DEPOSIT W/O PIEC			2,545.67	3,871.71
ISA*00* *00* *ZZ*STATE NEBRASKA*ZZ*STATE PAYMENT*160928*145				
7*U*00200*000000000*0*P*:\GS*RA*NEBR - ACCT DIV*STATE PAYMENT*160928*1457*0001				
*X*003050\ST*820*0001\BPR*C*2545.67*C*ACH\REF*CK*55605492\ENT*000001\RMR*IV*CRAI				
G CITY TREASURER*PO*2545.67**\REF*IV*CRAIG CITY TREASURER*1ST DIST MUNI EQUALIZA				
TION \DTM*003*160930\SE*8*0001\GE*1*0001\IEA*1*000000000\				
09/30 INTEREST PAID			0.02	3,871.73
09/30 LOAN PAYDOWN		2,000.00		1,871.73
TOTAL ITEMIZED CHARGES			0.00	

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	\$0.00	\$0.00
TOTAL RETURNED ITEM FEES	\$0.00	\$0.00

CHECK NO	AMOUNT	CHECK NO	AMOUNT	CHECK NO	AMOUNT
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VILLAGE OF CRAIG
FALSIFIED AND ACTUAL SEPTEMBER 2016
VILLAGE BANK STATEMENT

ATTACHMENT C

ACTUAL BANK STATEMENT RECEIVED FROM BANK (PAGE 3)

VILLAGE OF CRAIG
PO BOX 85
CRAIG NE 68019

PAGE 3

10145*	35.42	10217	177.26	10226	7.92	
10209*	172.97	10218	489.10	10227	674.71	
10210	970.00	10219	157.04	10228	11.07	
10211	47.90	10220	530.00	10229	15.00	
10212	615.55	10221	614.65	10230	1401.34	
10213	28.14	10222	129.96	10231	353.60	
10214	1822.77	10223	161.30	10232	25.00	
10215	120.01	10224	66.88	10233	60.00	
10216	867.79	10225	124.50			
-----LOANS SUMMARY ACCOUNT [REDACTED]-----						
DATE	TRANSACTION	AMOUNT	PRINCIPAL	INTEREST	OTHER	BALANCE
08/31/16	PREVIOUS BALANCE					31220.39
09/25/16	AUTOMATIC LOAN P	700.00-	607.19-	92.81-		30613.20
09/26/16	CHARGES	25.00			25.00	30613.20
09/28/16	REVERSAL-CHARGES	75.00-	75.00-			30538.20
09/30/16	ENDING BALANCE					30538.20
ANNUAL PERCENTAGE RATE		3.500%			DAILY PERIODIC RATE .009589%	
-----LOANS SUMMARY ACCOUNT [REDACTED]-----						
DATE	TRANSACTION	AMOUNT	PRINCIPAL	INTEREST	OTHER	BALANCE
08/31/16	PREVIOUS BALANCE					2000.00
09/02/16	SWEEP ADVANCE	1000.00	1000.00			3000.00
09/09/16	PAYMENT PRINCIPA	1000.00-	1000.00-			2000.00
09/12/16	SWEEP ADVANCE	3000.00	3000.00			5000.00
09/15/16	PAYMENT PRINCIPA	3000.00-	3000.00-			2000.00
09/19/16	SWEEP ADVANCE	1000.00	1000.00			3000.00
09/20/16	SWEEP ADVANCE	1000.00	1000.00			4000.00
09/21/16	SWEEP ADVANCE	1000.00	1000.00			5000.00
09/27/16	SWEEP ADVANCE	1000.00	1000.00			6000.00
09/30/16	PAYMENT PRINCIPA	2000.00-	2000.00-			4000.00
09/30/16	ENDING BALANCE					4000.00
ANNUAL PERCENTAGE RATE		5.000%			DAILY PERIODIC RATE .013698%	

VILLAGE OF CRAIG
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS –
FY17 AUDIT WAIVER

ATTACHMENT D

Village of Craig, Nebraska

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS - ALL FUNDS - FOR THE PERIOD 10/1/16 THROUGH 9/30/17

EXHIBIT A
(Page 1 of 2)

Funds should be accumulated and reported using the fund types listed below. See Note 4. On Memo.

	General Fund	Special Revenue Funds (Park & Street)	Capital Projects Funds	Debt Service Funds (Sweep Account)	Enterprise Funds (Water, Sewer, & Garbage)	Internal Service Funds	TOTAL
1 Net Cash Balance	\$1,871.73	-		(\$4,000.00)	\$5,734.08	-	3,605.81
2 Investments							-
3 Subtotal of Beginning Balance (Line 1 + 2)	1,871.73	-	-	(4,000.00)	5,734.08	-	3,605.81
4 Personal and Real Property Taxes	-	34,960.08			34,960.24		69,920.32
5 Federal Receipts							-
6 State Receipts: Motor Vehicle Pro-Rate							-
7 State Receipts: MIRF							-
8 State Receipts: Highway Allocation and Incentives		32,534.61					32,534.61
9 State Receipts: Motor Vehicle Fee							-
10 State Receipts: State Aid							-
11 State Receipts: Municipal Equalization Aid	17,966.41						17,966.41
12 State Receipts: Other							-
13 State Receipts: Property Tax Credit							-
14 Local Receipts: Nameplate Capacity Tax							-
15 Local Receipts: Motor Vehicle Tax							-
16 Local Receipts: Local Option Sales Tax							-
17 Local Receipts: In Lieu of Tax							-
18 Local Receipts: Other	31,863.32	1,123.50			81,672.34		114,659.16
19 Transfers In of Surplus Fees (Should - Pg 2, Line 49)							-
20 Transfers In Other Than Surplus Fees (Should - Pg 2, Line 50) - Note 1	\$153,699.87			145,400.90	\$1,404.00		300,504.77
21 Total Receipts (Lines 4 through 20)	203,529.60	68,618.19	-	145,400.90	118,036.58	-	535,585.27
22 Total Resources Available (Lines 3 + 21)	205,401.33	68,618.19	-	141,400.90	123,770.66	-	539,191.08
23 Total Disbursements & Transfers (Page 2, Line 52)	229,227.56	37,768.68	-	154,400.90	115,235.09	-	536,632.23
24 Ending Balance (Line 22 MINUS Line 23)	(23,826.23)	30,849.51	-	(13,000.00)	8,535.57	-	2,558.85
25 Ending Balance Consists Of:							
26 General Bank Account	(\$30,589.23)	30,849.51	-	-	1,389.16	-	1,649.44
27 School Demo Bank Account	\$6,763.00	-	-	-	-	-	6,763.00
28 Sewer Bank Account	-	-	-	-	\$7,146.41	-	7,146.41
29 General Sweep Account	-	-	-	(13,000.00)	-	-	(13,000.00)
30 Subtotal of Ending Balances (Line 26 + 27)	(\$23,826.23)	30,849.51	-	(13,000.00)	\$8,535.57	-	2,558.85

County Treasurer Balance at October 1, 2016

\$1,821.35

County Treasurer Balance at September 30, 2017

\$1,322.64

Note 1 - Transfers In Other Than Surplus Fees includes the loan advances from the general sweep account into the general bank account, loan paydowns from the general bank account to the general sweep account, and the bank transfers from the general bank account to the sewer bank account.

VILLAGE OF CRAIG
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS –
FY17 AUDIT WAIVER

ATTACHMENT D

Village of Craig, Nebraska

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS - ALL FUNDS - FOR THE PERIOD 10/1/16 THROUGH 9/30/17

Exhibit A

(Page 2 of 2)

Funds should be accumulated and reported using the fund types listed below. **See Note 4. On Memo.**

		General Fund	Special Revenue Funds (Park & Street)	Capital Projects Funds	Debt Service Funds (Sweep Account)	Enterprise Funds (Water, Sewer, & Garbage)	Internal Service Funds	TOTAL
DISBURSEMENTS:								
Governmental:								
31	General Government	57,805.59						57,805.59
32	Public Safety - Police & Fire							-
33	Public Safety - Other							-
34	Public Works - Streets		22,218.78					22,218.78
35	Public Works - Other							-
36	Public Health & Social Services							-
37	Capital Improvements							-
38	Other Capital Outlay							-
39	Culture & Recreation		5,939.46					5,939.46
40	Community Development							-
41	Debt Service	\$8,400.00			701.03	14,045.00		23,146.03
42	Alleged Fraud	\$16,217.07	\$9,610.44			\$41,815.58		67,643.09
Business-Type Activities:								
43	Airport							-
44	Nursing Home							-
45	Hospital							-
46	Electric Utility							-
47	Solid Waste					11,840.00		11,840.00
48	Transportation							-
49	Wastewater					10,676.85		10,676.85
50	Water					37,057.66		37,057.66
51	Transfers Out of Surplus Fees (Should = Page 1, Line 19)							-
52	Transfers Out Other Than Surplus Fees (Should = Page 1, Line 20) - Note 1	\$146,804.90			153,699.87			300,504.77
53	Other (Judgments, etc.)							-
54	Total Disbursements & Transfers (Lines 29 through 51)	229,227.56	37,768.68	-	154,400.90	115,235.09	-	536,632.23

Note 1 - Transfers Out Other Than Surplus Fees includes the loan advances from the general sweep account into the general bank account, loan paydowns from the general bank account to the general sweep account, and the bank transfers from the general bank account to the sewer bank account.

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
TRANSFER	4/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9707	3/30/2015	Black Hills Energy	\$283.41	
9710	4/1/2015	Kristie Jensen	\$490.20	\$490.20
9709	4/1/2015	Am. Fam.	\$476.54	\$476.54
9708	3/30/2015	James Devening	\$970.00	
PAYMENT	4/10/2015	LOAN PAYDOWN	\$1,000.00	
9711	4/9/2015	Mark Johnson	\$150.00	
9712	4/9/2015	Mark Johnson	\$1,822.77	
9720	4/9/2015	Kristie Jensen	\$163.20	\$163.20
9713	4/9/2015	Kristie Jensen	\$867.79	
PAYMENT	4/14/2015	LOAN PAYDOWN	\$5,000.00	
9715	4/9/2015	Steve Nesemeier	\$40.63	
9721	4/15/2015	Oakland Independent	\$59.03	
9722	4/15/2015	Bomgaars	\$4.55	
9719	4/9/2015	Northwestern Mutual	\$138.15	
9724	4/15/2015	Leo's Pump Shop	\$195.00	
9714	4/9/2015	Chris Swenson	\$94.20	
9723	4/15/2015	Farmer's Pride	\$111.67	
9725	4/15/2015	Comenity	\$266.86	\$266.86
9726	4/15/2015	Nebr. Dept. of Revenue	\$376.72	
9730	4/17/2015	NPPD	\$1,368.99	
9729	4/17/2015	NNTC	\$150.96	
9732	4/20/2015	Visa	\$2,184.36	\$2,184.36
9727	4/17/2015	One Call Concepts	\$1.85	
9716	4/9/2015	Mike Grothe	\$40.63	
9728	4/17/2015	Verizon	\$67.99	
AUTO PAY	4/25/2015	AUTO PAYMENT FOR LOAN #XXX6668	\$358.34	
9734	4/27/2015	Dollar General	\$57.67	
9718	4/9/2015	Deb Rowe	\$60.95	
9731	4/16/2015	Nebr. Public Health Envir Lab	\$15.00	
9733	4/27/2015	Craig Post Office	\$68.60	
9737	4/27/2015	Nebr. Dept of Revenue	\$180.09	
TRANSFER	5/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9736	4/27/2015	Nebr. UC Fund	\$117.70	
9735	4/27/2015	James Devening	\$970.00	
9717	4/9/2015	Jean Meyer	\$40.63	
9740	5/4/2015	American Family	\$709.18	\$709.18
9738	4/29/2015	United States Treasury	\$2,103.49	
9739	5/4/2015	Verizon	\$221.26	\$221.26
9742	5/7/2015	Kristie Jensen	\$488.10	\$488.10
9741	5/3/2015	Black Hills Energy	\$77.54	
9743	5/13/2015	Christensen Electric	\$34,642.53	
9746	5/14/2015	Mark Johnson	\$150.00	
9749	5/14/2015	Kristie Jensen	\$171.30	\$171.30
9744	5/13/2015	Pump Shop	\$485.00	
9751	5/13/2015	American Family	\$620.54	\$620.54
9748	5/14/2015	Kristie Jensen	\$867.79	
9747	5/14/2015	Mark Johnson	\$1,822.77	
9750	5/15/2015	Northwestern Mutual	\$138.15	
9752	5/15/2015	Kristie Jensen	\$534.10	\$534.10
9753	5/19/2015	Brenneis Insurance	\$7,700.34	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
9745	5/13/2015	Love Signs	\$212.50	
AUTO PAY	5/25/2015	AUTO PAYMENT FOR LOAN #XXX6668	\$358.34	
9755	5/20/2015	Holmquist	\$6.65	
9758	5/20/2015	Oakland Independent	\$44.08	
9754	5/20/2015	NNTC	\$150.95	
9762	5/20/2015	Acco	\$163.90	
9759	5/20/2015	Bomgaars	\$206.27	
9761	5/20/2015	StaBilt	\$763.25	
9765	5/20/2015	NPPD	\$1,280.23	
9757	5/20/2015	Verizon	\$67.41	
9760	5/20/2015	Shamburg's	\$11.56	
9756	5/20/2015	One Call Concepts	\$32.30	
TRANSFER	6/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9770	5/27/2015	Kristie Jensen	\$541.09	\$541.09
9764	5/20/2015	Bolden & Buhrig	\$638.72	
9767	5/27/2015	Visa	\$2,571.35	\$2,571.35
9771	5/29/2015	Black Hills Energy	\$47.23	
9763	5/20/2015	Farmers Pride	\$110.44	
9766	5/27/2015	Verizon	\$221.26	\$221.26
9769	5/28/2015	Nebr. Dept. of Rev.	\$378.76	
9768	5/26/2015	James Devening	\$970.00	
9772	6/3/2015	James Burton	\$7,625.00	
PAYMENT	6/10/2015	LOAN PAYDOWN	\$2,000.00	
9774	6/9/2015	Chris Swenson	\$347.93	
PAYMENT	6/11/2015	LOAN PAYDOWN	\$4,000.00	
9773	6/6/2015	Braniff Service	\$89.51	
9779	6/11/2015	Jordon Modlin	\$582.85	
9782	6/12/2015	Mark Johnson	\$20.00	
9775	6/11/2015	Mark Johnson	\$150.00	
9778	6/11/2015	Kristie Jensen	\$169.10	\$169.10
9781	6/10/2015	Kristie Jensen	\$480.20	\$480.20
9777	6/11/2015	Kristie Jensen	\$867.99	
9776	6/11/2015	Mark Johnson	\$1,822.77	
9780	6/11/2015	Northwestern Mutual	\$138.15	
9790	6/17/2015	NPPD	\$1,228.04	
9791	6/17/2015	Brenneis Insurance	\$100.00	
9785	6/17/2015	NNTC	\$155.40	
9786	6/17/2015	Bomgaars	\$318.53	
9783	6/17/2015	Brenneis Insurance	\$549.00	
9784	6/15/2015	Verizon	\$68.73	
9788	6/17/2015	Farmers Pride	\$371.05	
9794	6/18/2015	Nebr. Dept. of Revenue	\$376.66	
9792	6/17/2015	One Call Concepts	\$5.50	
9789	6/17/2015	Nebr. Public Health Lab	\$15.00	
9787	6/17/2015	Shamburg Auto Supply	\$68.28	
AUTO PAY	6/25/2015	AUTO PAYMENT FOR LOAN #XXX6668	\$358.34	
PAYMENT	6/25/2015	LOAN PAYDOWN	\$6,000.00	
9793	6/17/2015	Comenity	\$180.61	\$180.61
9801	6/25/2015	Kristie Jensen	\$488.20	\$488.20
PAYMENT	6/30/2015	LOAN PAYDOWN	\$2,000.00	
9799	6/25/2015	Black Hills Energy	\$45.64	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
9798	6/26/2015	Arps	\$549.50	
9795	6/24/2015	Visa	\$2,803.44	\$2,803.44
TRANSFER	7/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9802	6/29/2015	Craig Post Office	\$119.00	
9797	6/25/2015	Uhing Construction	\$260.00	
9796	6/25/2015	James Devening	\$970.00	
9803	7/1/2015	Verizon	\$221.26	\$221.26
9809	7/9/2015	Jordon Modlin	\$434.56	
9804	7/6/2015	American Family	\$660.64	\$660.64
9811	7/9/2015	Chris Swenson	\$62.79	
9806	7/9/2015	Mark Johnson	\$150.00	
9810	7/9/2015	Kristie Jensen	\$177.25	\$177.25
9816	7/8/2015	Kristie Jensen	\$490.20	\$490.20
9808	7/9/2015	Kristie Jensen	\$867.79	
9807	7/9/2015	Mark Johnson	\$1,822.77	
9805	7/6/2015	Brehmer Manufacturing	\$4,476.00	
9812	7/9/2015	Mike Grothe	\$40.63	
9815	7/9/2015	Jean Meyer	\$23.93	
9814	7/9/2015	Jean Meyer	\$60.95	
9819	7/13/2015	NNTC	\$154.11	
9828	7/13/2015	Nebr. Dept. of Rev.	\$180.09	
9829	7/13/2015	Nebr. Dept. of Rev.	\$382.63	
9824	7/13/2015	Hach Co.	\$32.18	
9813	7/9/2015	Steve Nesemeier	\$60.95	
9820	7/13/2015	Verizon	\$68.06	
9827	7/13/2015	Nebr. U.C .Fund	\$124.86	
9817	7/13/2015	Oakland Independent	\$137.03	
9826	7/13/2015	Nebr. Public Health Lab	\$181.00	
9821	7/13/2015	Farmers Pride	\$372.68	
9822	7/13/2015	Shamburg Auto Supply	\$53.99	
9818	7/13/2015	Northwestern Mutual	\$138.15	
9825	7/13/2015	Midwest Service & Sales	\$166.50	
9830	7/14/2015	Kristie Jensen	\$493.45	\$493.45
9823	7/13/2015	S & S Pumping	\$200.00	
9834	7/21/2015	Kristie Jensen	\$491.20	\$491.20
9832	7/20/2015	NPPD	\$1,312.69	
AUTO PAY	7/25/2015	AUTO PAYMENT FOR LOAN #XXX6668	\$358.34	
9831	7/20/2015	Devening Disposal/James Devening	\$970.00	
9835	7/22/2015	Visa	\$2,882.36	\$2,882.36
9836	7/25/2015	James Burton	\$18,500.00	
9833	7/20/2015	Burt Co. Treasurer	\$720.00	
FEE	7/30/2015	OVERDRAFT FEE	\$25.00	
TRANSFER	8/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
PAYMENT	8/10/2015	LOAN PAYDOWN	\$2,000.00	
9837	8/3/2015	Craig Post Office	\$9.60	
9839	8/13/2015	Mark Johnson	\$31.95	
9840	8/13/2015	Mark Johnson	\$150.00	
9843	8/13/2015	Jordon Modlin	\$438.48	
9841	8/13/2015	Mark Johnson	\$1,822.77	
9847	8/14/2015	James Burton	\$5,875.00	
9846	8/14/2015	Dollar General	\$40.45	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
9838	8/12/2015	Black Hills Energy	\$43.66	
9845	8/12/2015	Am. Fam.	\$802.23	\$802.23
9844	8/13/2015	Kristie Jensen	\$170.20	\$170.20
9849	8/13/2015	Kristie Jensen	\$492.10	\$492.10
9842	8/13/2015	Kristie Jensen	\$867.79	
PAYMENT	8/19/2015	LOAN PAYDOWN	\$20,000.00	
9848	8/14/2015	Northwestern Mutual	\$138.15	
9850	8/17/2015	Bomgaars	\$182.26	
9851	8/17/2015	Oakland Independent	\$57.85	
9862	8/19/2015	Acco	\$163.90	
9854	8/17/2015	Nebr. Dept. of Rev.	\$387.12	
9859	8/19/2015	NPPD	\$1,352.94	
9857	8/19/2015	Verizon	\$68.42	
9856	8/19/2015	NNTC	\$156.54	
9860	8/19/2015	Farmer's Pride	\$429.26	
9865	8/21/2015	Doll Construction LLC	\$1,020.00	
9855	8/10/2015	US Treasury	\$2,191.49	
9858	8/19/2015	One Call Concepts	\$2.60	
9861	8/14/2015	Shamburg	\$9.49	
9863	8/19/2015	Nebr. Public Health Lab	\$15.00	
9853	8/17/2015	Braniff Service	\$127.19	
9864	8/21/2015	James Devening	\$970.00	
9852	8/17/2015	Olson Plumbing	\$383.70	
9866	8/24/2015	Black Hills Energy	\$45.14	
9870	8/27/2015	Craig Post Office	\$26.00	
9867	8/26/2015	Craig Post Office	\$73.40	
9869	8/26/2015	Visa	\$2,725.85	\$2,725.85
TRANSFER	9/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9871	8/27/2015	American Family	\$92.00	\$92.00
9868	8/26/2015	Verizon	\$263.52	\$263.52
9872	8/25/2015	Kristie Jensen	\$486.20	\$486.20
9873	9/10/2015	Jordon Modlin	\$175.24	
9874	9/10/2015	Mark Johnson	\$150.00	
9876	9/10/2015	Mark Johnson	\$1,822.77	
9877	9/10/2015	Kristie Jensen	\$176.16	\$176.16
9880	9/10/2015	Kristie Jensen	\$490.10	\$490.10
9875	9/10/2015	Kristie Jensen	\$867.79	
9879	9/11/2015	D & J Computers	\$64.49	
9878	9/10/2015	Northwestern Mutual	\$138.15	
9887	9/16/2015	American Family	\$383.46	\$383.46
9885	9/16/2015	Bomgaars	\$437.18	
9890	9/15/2015	NPPD	\$1,249.49	
9884	9/16/2015	Verizon	\$68.09	
9886	9/16/2015	Farmers Pride	\$349.30	
9891	9/15/2015	Kristie Jensen	\$488.50	\$488.50
9881	9/16/2015	One Call Concepts	\$2.20	
9883	9/16/2015	Oakland Independent	\$50.22	
9882	9/16/2015	NNTC	\$147.83	
9892	9/18/2015	Nebr. Dept. of Rev.	\$372.86	
9889	9/16/2015	Nebr. Public Health Lab	\$428.00	
MISC. DR.	9/25/2015	loan payment #XXX6947	\$700.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
AUTO DEBIT	10/1/2015	USDA RD DCFO PAYMENT	\$14,045.00	
TRANSFER	10/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9888	9/16/2015	League of Munic./Utilities Section	\$40.00	
9895	9/29/2015	Visa	\$3,327.44	\$3,327.44
9894	9/28/2015	Pump Shop	\$7,538.98	
9897	10/2/2015	Blk Hills	\$47.84	
9896	9/29/2015	Verizon	\$222.56	\$222.56
9893	9/28/2015	James Devening	\$970.00	
9906	10/8/2015	Kristie Jensen	\$172.25	\$172.25
9900	10/8/2015	Kristie Jensen	\$867.79	
9903	10/8/2015	Mike Grothe	\$40.63	
9904	10/8/2015	Jean Meyer	\$60.95	
9898	10/8/2015	Mark Johnson	\$150.00	
9908	10/8/2015	American Family	\$402.14	\$402.14
9899	10/8/2015	Mark Johnson	\$1,822.77	
PAYMENT	10/15/2015	LOAN PAYDOWN	\$2,000.00	
9907	10/8/2015	Northwestern Mutual	\$138.15	
9902	10/8/2015	Steve Nesemeier	\$60.95	
9911	10/14/2015	Oakland Independent	\$70.95	
9901	10/8/2015	Chris Swenson	\$94.20	
9910	10/14/2015	Bomgaars	\$363.28	
9909	10/13/2015	League of Municipalities	\$210.00	
9913	10/15/2015	NPPD	\$1,241.01	
9912	10/16/2015	Verizon	\$68.98	
9914	10/16/2015	Nebr. Dept. of Rev.	\$374.58	
PAYMENT	10/22/2015	LOAN PAYDOWN	\$2,000.00	
AUTO PAY	10/25/2015	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
MISC. DR.	10/26/2015	refi operating line #XXX6818 plus interest due	\$7,219.73	
9905	10/8/2015	Deb Rowe	\$20.32	
9918	10/21/2015	NNTC	\$153.80	
9919	10/23/2015	Craig Post Office	\$160.65	
9916	10/21/2015	Farmer's Pride	\$284.01	
9917	10/21/2015	Shamburg Auto Supply	\$5.58	
9915	10/21/2015	Pump Shop	\$23.17	
9923	10/27/2015	Kristie Jensen	\$485.40	\$485.40
CHARGE	10/30/2015	ACTIVITY SERVICE CHAR	\$10.80	
TRANSFER	11/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
9920	10/28/2015	Nebr. Dept. of Rev.	\$187.82	
9921	10/28/2015	Nebr. U.C. Fund	\$132.71	
9924	10/30/2015	Verizon	\$263.20	\$263.20
9925	10/30/2015	Visa	\$2,421.00	\$2,421.00
9922	10/19/2015	US Treasury	\$114.46	
9927	10/30/2015	Black Hills Energy	\$48.47	
9926	10/30/2015	James Devening	\$970.00	
9928	10/25/2015	US Treasury	\$2,343.17	
PAYMENT	11/12/2015	LOAN PAYDOWN	\$4,000.00	
9932	11/12/2015	Mark Johnson	\$39.15	
9931	11/12/2015	Mark Johnson	\$150.00	
9929	11/6/2015	Am. Family	\$902.07	\$902.07
9933	11/12/2015	Mark Johnson	\$1,822.77	
9935	11/12/2015	Kristie Jensen	\$172.15	\$172.15

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
9934	11/12/2015	Kristie Jensen	\$867.79	
9936	11/13/2015	Dept. of Revenue	\$375.27	
9937	11/11/2015	Kristie Jensen	\$537.20	\$537.20
9938	11/16/2015	Oakland Independent	\$105.21	
9930	11/12/2015	Northwestern Mutual	\$138.15	
PAYMENT	11/20/2015	LOAN PAYDOWN	\$5,000.00	
PAYMENT	11/24/2015	LOAN PAYDOWN	\$1,000.00	
9945	11/20/2015	Black Hills Energy	\$48.53	
9939	11/19/2015	Verizon	\$68.95	
9941	11/20/2015	NNTC	\$162.56	
9944	11/20/2015	Acco	\$163.90	
9946	11/20/2015	NPPD	\$1,212.18	
AUTO PAY	11/25/2015	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
9942	11/20/2015	Farmer's Pride	\$154.88	
9940	11/20/2015	One Call Concepts	\$5.55	
9943	11/19/2015	Nebr. Public Health Envir. Lab	\$30.00	
9947	11/23/2015	Visa	\$2,427.21	\$2,427.21
TRANSFER	12/1/2015	TRANSFER TO SAV/DDA/M	\$117.00	
PAYMENT	12/4/2015	LOAN PAYDOWN	\$2,000.00	
9950	12/3/2015	Kristie Jensen	\$522.20	\$522.20
9948	12/2/2015	Verizon	\$109.50	\$109.50
PAYMENT	12/10/2015	LOAN PAYDOWN	\$2,000.00	
9949	11/30/2015	James Devening	\$970.00	
PAYMENT	12/14/2015	LOAN PAYDOWN	\$2,000.00	
9956	12/10/2015	Kristie Jensen	\$177.20	\$177.20
9954	12/10/2015	Kristie Jensen	\$867.79	
9951	12/10/2015	Mark Johnson	\$150.00	
9953	12/10/2015	Mark Johnson	\$1,192.64	
9952	12/10/2015	Mark Johnson	\$1,822.77	
9958	12/14/2015	Oakland Independent	\$60.68	
9957	12/11/2015	Nebr. UC Fund	\$65.62	
9955	12/10/2015	Northwestern Mutual Ins	\$138.15	
PAYMENT	12/18/2015	LOAN PAYDOWN	\$4,000.00	
9963	12/18/2015	NNTC	\$157.28	
9965	12/18/2015	Nebr. Dept. of Rev.	\$366.64	
9961	12/18/2015	American Family	\$586.75	\$586.75
9966	12/17/2015	Kristie Jensen	\$523.20	\$523.20
9964	12/18/2015	Farmer's Pride	\$667.10	
9962	12/18/2015	Verizon	\$73.89	
9967	12/18/2015	NPPD	\$1,167.67	
AUTO PAY	12/25/2015	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
PAYMENT	12/31/2015	LOAN PAYDOWN	\$3,000.00	
TRANSFER	1/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
9972	12/30/2015	Visa	\$3,821.24	\$3,821.24
9968	12/30/2015	Verizon	\$249.86	\$249.86
9970	12/30/2015	Black Hills Energy	\$123.52	
9971	12/30/2015	James Devening	\$970.00	
PAYMENT	1/11/2016	LOAN PAYDOWN	\$2,000.00	
PAYMENT	1/12/2016	LOAN PAYDOWN	\$3,000.00	
9981	11/13/2016	Kristie Jensen	\$169.18	\$169.18
9973	1/11/2016	American Family	\$302.14	\$302.14

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
9969	12/30/2015	Kristie Jensen	\$525.80	\$525.80
9975	1/13/2016	Kristie Jensen	\$867.79	
9980	11/13/2016	Mike Grothe	\$60.95	
9974	1/11/2016	US Treasury	\$119.46	
PAYMENT	1/21/2016	LOAN PAYDOWN	\$5,000.00	
ADJUSTMENT	1/21/2016	DEPOSIT ADJUSTMENT	\$0.03	
9979	11/13/2016	Steve Nesemeier	\$60.95	
9997	1/20/2016	Craig Post Office	\$119.22	
9976	1/13/2016	Northwestern Mutual	\$138.15	
9991	1/20/2016	Cornhusker Press	\$73.57	
9988	1/20/2016	Oakland Independent	\$74.81	
9987	1/20/2016	West Point News	\$94.00	
9989	1/20/2016	NNTC	\$150.99	
9984	1/18/2016	Nebr. Dept. of Revenue	\$204.72	
9983	11/19/2015	Nebr. Dept. of Revenue	\$367.82	
9998	1/21/2016	Kristie Jensen	\$566.10	\$566.10
9994	1/20/2016	JEO	\$600.00	
9995	1/20/2016	NPPD	\$1,470.83	
AUTO PAY	1/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
9990	1/20/2016	Verizon	\$69.34	
9986	1/20/2016	Brenneis Insurance	\$100.00	
9985	1/18/2016	Nebr. UC Fund	\$134.94	
9977	11/13/2016	Chris Swenson	\$62.79	
9999	1/25/2016	Visa	\$3,411.79	\$3,411.79
9992	1/20/2016	One Call Concepts	\$2.95	
9993	1/20/2016	Nebr. Public Health Lab	\$30.00	
9996	1/20/2016	James Devening	\$970.00	
TRANSFER	2/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10002	1/28/2016	Kristie Jensen	\$498.10	\$498.10
10001	1/29/2016	Verizon	\$249.94	\$249.94
10000	1/29/2016	Black Hills Energy	\$310.32	
PAYMENT	2/9/2016	LOAN PAYDOWN	\$2,000.00	
PAYMENT	2/10/2016	LOAN PAYDOWN	\$3,000.00	
10003	2/8/2016	Craig Post Office	\$6.45	
10006	2/10/2016	Kristie Jensen	\$177.20	\$177.20
10004	2/10/2016	American Family	\$421.16	\$421.16
10005	2/10/2016	Kristie Jensen	\$867.79	
PAYMENT	2/16/2016	LOAN PAYDOWN	\$4,000.00	
9978	1/13/2016	Jean Meyer	\$60.95	
10007	2/10/2016	Northwestern Mutual	\$156.13	
PAYMENT	2/19/2016	LOAN PAYDOWN	\$4,000.00	
10009	2/17/2016	Craig Post Office	\$22.95	
10010	2/16/2016	Kristie Jensen	\$488.20	\$488.20
10008	2/16/2016	Oakland Independent	\$60.39	
10013	2/16/2016	NNTC	\$158.87	
10014	2/16/2016	Verizon	\$69.23	
AUTO PAY	2/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
PAYMENT	2/25/2016	LOAN PAYDOWN	\$1,000.00	
10012	2/16/2016	Nebr Public Health Lab	\$15.00	
10011	2/16/2016	A1 Janitorial Supply	\$131.26	
10015	2/18/2016	Nebr. Dept of Revenue	\$353.82	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10018	2/25/2016	Kristie Jensen	\$566.20	\$566.20
10017	2/25/2016	Black Hills Energy	\$255.28	
10016	2/23/2016	NPPD	\$1,687.73	
10019	2/25/2016	Visa	\$3,602.95	\$3,602.95
TRANSFER	3/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10020	2/26/2016	Craig Post Office	\$49.00	
PAYMENT	3/7/2016	LOAN PAYDOWN	\$1,000.00	
10022	2/29/2016	Verizon	\$250.21	\$250.21
10023	2/29/2016	James Devening	\$970.00	
10021	2/28/2016	US Treasury	\$2,712.31	
10025	3/10/2016	Kristie Jensen	\$177.10	\$177.10
10024	3/7/2016	American Family	\$441.59	\$441.59
10028	3/10/2016	Kristie Jensen	\$867.79	
10027	3/10/2016	Bart Meyer	\$1,822.77	
10029	3/11/2016	KKE Farms, LLC	\$50.00	
10026	3/11/2016	Northwestern Mutual	\$138.15	
PAYMENT	3/21/2016	LOAN PAYDOWN	\$4,000.00	
10035	3/18/2016	Dollar General	\$21.94	
10032	3/16/2016	Acco	\$163.90	
10030	3/16/2016	Oakland Independent	\$49.31	
10034	3/16/2016	Verizon	\$69.01	
10031	3/16/2016	Atco	\$226.83	
10037	3/18/2016	American Family	\$556.25	\$556.25
10036	3/18/2016	NPPD	\$1,465.27	
10033	3/16/2016	NNTC	\$155.42	
AUTO PAY	3/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10041	3/24/2016	Kristie Jensen	\$586.10	\$586.10
10039	3/25/2016	Verizon	\$249.94	\$249.94
10038	3/18/2016	Nebr. Dept. of Revenue	\$351.57	
10040	3/25/2016	Visa	\$2,313.74	\$2,313.74
PAYMENT	3/31/2016	LOAN PAYDOWN	\$3,000.00	
TRANSFER	4/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10045	3/30/2016	Black Hills Energy	\$174.95	
10046	3/30/2016	Kristie Jensen	\$535.18	\$535.18
10042	3/30/2016	James Devening	\$970.00	
10044	3/30/2016	Nebr Public Health Lab	\$30.00	
10043	3/30/2016	A1 Janitorial	\$346.23	
PAYMENT	4/12/2016	LOAN PAYDOWN	\$2,000.00	
PAYMENT	4/11/2016	LOAN PAYDOWN	\$3,000.00	
10049	4/8/2016	Bart Meyer	\$22.95	
10048	4/8/2016	American Family	\$841.57	\$841.57
10047	4/8/2016	Chris Swenson	\$350.00	
10057	4/14/2016	Deb Rowe	\$60.95	
PAYMENT	4/19/2016	LOAN PAYDOWN	\$3,000.00	
10056	4/14/2016	Jean Meyer	\$60.95	
10054	4/14/2016	Chris Swenson	\$62.79	
10052	4/14/2016	Northwestern Mutual	\$138.15	
10053	4/14/2016	Kristie Jensen	\$189.10	\$189.10
10051	4/14/2016	Kristie Jensen	\$867.79	
10050	4/14/2016	Bart Meyer	\$1,822.77	
10055	4/14/2016	Steve Nesemeier	\$60.95	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10061	4/18/2016	Craig Post Office	\$81.00	
10059	4/15/2016	Nebr Dept of Revenue	\$403.12	
10067	4/18/2016	Acco	\$63.69	
10070	4/20/2016	Tom Reeder	\$75.00	
10062	4/18/2016	NNTC	\$173.36	
10060	4/18/2016	Bomgaars	\$257.90	
10069	4/18/2016	NPPD	\$1,393.47	
AUTO PAY	4/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10064	4/18/2016	Oakland Independent	\$46.31	
10063	4/18/2016	Verizon	\$74.50	
10065	4/18/2016	One Call Concepts	\$5.31	
10068	4/18/2016	Nebr. Public Health Lab	\$8.00	
10066	4/18/2016	Shamburg Auto Supply	\$64.77	
10073	4/25/2016	Black Hills	\$106.72	
10072	4/25/2016	American Family	\$541.57	\$541.57
PAYMENT	4/29/2016	LOAN PAYDOWN	\$1,000.00	
10071	4/25/2016	Home Depot	\$820.82	\$820.82
TRANSFER	5/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10075	4/26/2016	Nebr. Dept of Revenue	\$80.00	
10080	5/2/2016	Craig Post Office	\$16.80	
10076	4/29/2016	Nebr. UC Fund	\$49.02	
10082	5/3/2016	Kristie Jensen	\$862.10	\$862.10
10077	4/29/2016	Visa	\$3,600.16	\$3,600.16
10079	5/2/2016	Verizon	\$249.86	\$249.86
PAYMENT	5/10/2016	LOAN PAYDOWN	\$1,000.00	
10078	5/2/2016	Home Depot	\$228.68	\$228.68
10081	5/2/2016	James Devening	\$970.00	
PAYMENT	5/12/2016	LOAN PAYDOWN	\$3,000.00	
PAYMENT	5/13/2016	LOAN PAYDOWN	\$4,000.00	
10058	4/14/2016	Mike Grothe	\$60.95	
10086	5/12/2016	Kristie Jensen	\$179.25	\$179.25
10084	5/12/2016	Kristie Jensen	\$867.79	
PAYMENT	5/17/2016	LOAN PAYDOWN	\$5,000.00	
10090	5/13/2016	Christensen Electric LLC	\$366.45	
10083	5/12/2016	Bart Meyer	\$1,822.77	
10085	5/12/2016	Dennis Berling	\$274.28	
10089	5/13/2016	Oakland Independent	\$31.05	
10088	5/13/2016	Northwestern Mutual	\$138.15	
10101	5/17/2016	Kristie Jensen	\$548.10	\$548.10
10087	5/10/2016	Olson Plumbing	\$4,913.93	
10094	5/18/2016	Brenneis Insurance	\$8,711.00	
10097	5/18/2016	Acco	\$95.36	
10091	5/18/2016	NNTC	\$161.22	
10099	5/18/2019	NPPD	\$1,352.67	
10092	5/18/2016	Verizon	\$67.89	
10096	5/18/2016	Atco International	\$193.75	
10095	5/18/2016	Farmers Pride	\$253.35	
10102	5/17/2016	Nebr Dept. of Revenue	\$355.16	
AUTO PAY	5/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10093	5/18/2016	One Call Concepts	\$3.78	
10103	5/18/2016	US Treasury	\$589.01	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10105	5/23/2016	Home Depot Credit Services	\$2,835.25	\$2,835.25
10106	5/23/2016	Visa	\$2,900.35	\$2,900.35
10107	5/25/2016	Craig Post Office	\$115.00	
10098	5/18/2016	A1 Janitorial Supply	\$566.77	
10100	5/18/2016	James Devening	\$970.00	
TRANSFER	6/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10104	5/23/2016	Verizon	\$250.41	\$250.41
10110	6/3/2016	Paul Norton	\$50.00	
10109	6/3/2016	Black Hills Energy	\$83.10	
10108	6/3/2016	Bomgaars	\$850.87	
10111	6/6/2016	Kristie Jensen	\$552.10	\$552.10
10114	6/9/2016	Chris Vavak	\$313.19	
10117	6/8/2016	Kristie Jensen	\$199.20	\$199.20
10116	6/9/2016	Kristie Jensen	\$867.79	
10113	6/9/2016	Bart Meyer	\$1,822.77	
10119	6/10/2016	Craig Post Office	\$6.49	
10112	6/8/2016	Craig Post Office	\$22.95	
10118	6/9/2016	Nebr. Child Support Payment Center	\$313.19	
10115	6/8/2016	Northwestern Mutual	\$157.04	
10124	6/13/2016	Kristie Jensen	\$488.50	\$488.50
10120	6/15/2016	Oakland Independent	\$29.09	
10121	6/15/2016	Verizon	\$74.74	
10122	6/15/2016	NNTC	\$185.90	
10123	6/13/2016	Farmer's Pride	\$436.83	
AUTO PAY	6/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10133	6/20/2016	Nebr. Dept. of Rev.	\$345.94	
10137	6/23/2016	Kristie Jensen	\$443.40	\$443.40
10125	6/20/2016	Office Net	\$486.61	
10131	6/20/2016	American Family	\$556.25	\$556.25
10136	6/23/2016	Kristie Jensen	\$566.20	\$566.20
10130	6/20/2016	Olson Plumbing	\$1,015.10	
10127	6/20/2016	NPPD	\$1,412.80	
10134	6/22/2016	Home Depot Credit Services	\$2,919.75	\$2,919.75
10132	6/20/2016	Visa	\$3,307.30	\$3,307.30
10128	6/20/2016	Shamburg's	\$20.48	
10135	6/22/2016	Verizon	\$249.86	\$249.86
10129	6/20/2016	Nebr. Public Health Lab	\$52.00	
PAYMENT	6/30/2016	LOAN PAYDOWN	\$2,000.00	
10139	6/27/2016	Black Hills Energy	\$47.88	
TRANSFER	7/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10126	6/20/2016	One Call Concepts	\$1.14	
10141	7/6/2016	Craig Post Office	\$103.95	
10140	6/28/2016	American Family	\$636.73	\$636.73
10138	6/27/2016	James Devening	\$970.00	
10142	7/7/2016	Kristie Jensen	\$481.20	\$481.20
10143	7/8/2016	Brenneis Insurance	\$100.00	
10144	7/8/2016	SNC	\$3,750.00	
10156	7/14/2016	Nebr. Child Support Payment Center	\$530.00	
10149	7/14/2016	Jean Meyer	\$60.95	
10146	7/13/2016	Northwestern Mutual	\$157.04	
10157	7/14/2016	Kristie Jensen	\$189.20	\$189.20

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10155	7/14/2016	Kristie Jensen	\$867.79	
10154	7/14/2016	Bart Meyer	\$1,822.77	
10147	7/13/2016	US Treasury	\$31.20	
10161	7/18/2016	NNTC	\$157.26	
10163	7/18/2016	Bomgaars	\$172.30	
10170	7/18/2016	Nebr. Dept. of Rev.	\$185.38	
10167	7/18/2016	Acco	\$226.48	
10171	7/18/2016	Nebr. Dept. of Rev.	\$354.37	
10172	7/18/2016	Kristie Jensen	\$541.10	\$541.10
10168	7/18/2016	NPPD	\$1,287.50	
10165	7/18/2016	Shamburg Auto Supply	\$16.18	
10148	7/14/2016	Chris Swenson	\$31.40	
10158	7/18/2016	Mike Grothe	\$40.63	
10162	7/18/2016	Verizon	\$66.62	
10169	7/18/2016	Nebr. U.C. Fund	\$100.22	
10166	7/18/2016	Farmer's Pride	\$510.97	
10174	7/20/2016	Home Depot	\$550.00	\$550.00
10164	7/18/2016	Eckley's	\$940.65	
10159	7/18/2016	James Devening	\$970.00	
AUTO PAY	7/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10150	7/14/2016	Deb Rowe	\$40.63	
10160	7/18/2016	Oakland Independent	\$76.73	
10173	7/20/2016	Comenity	\$38.21	\$38.21
10153	7/14/2016	Chris Vavak	\$249.72	
TRANSFER	8/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10179	8/1/2016	Black Hills	\$47.88	
10178	8/1/2016	Visa	\$3,187.27	\$3,187.27
10175	8/1/2016	Craig Post Office	\$6.85	
10180	8/3/2016	Craig Post Office	\$82.20	
10177	8/1/2016	Home Depot	\$549.32	\$549.32
10176	8/1/2016	HOA Solutions	\$3,549.28	
10181	8/5/2016	American Family	\$815.77	\$815.77
10188	8/10/2016	Kristie Jensen	\$186.20	\$186.20
10185	8/10/2016	Kristie Jensen	\$867.79	
10190	8/11/2016	Chris Vavak	\$39.89	
10189	8/9/2016	Kristie Jensen	\$544.20	\$544.20
10191	8/9/2016	Kristie Jensen	\$560.10	\$560.10
10186	8/10/2016	Bart Meyer	\$1,822.77	
10184	8/11/2016	Northwestern Mutual	\$157.04	
10182	8/10/2016	NPPD	\$219.03	
10183	8/10/2016	US Treasury	\$2,249.91	
PAYMENT	8/17/2016	LOAN PAYDOWN	\$5,000.00	
10193	8/12/2016	Nebr. Child Support Payment Center	\$530.00	
10196	8/17/2016	NNTC	\$180.84	
10197	8/17/2016	Bomgaars	\$364.07	
10195	8/17/2016	Oakland Independent	\$30.68	
10194	8/17/2016	Verizon	\$66.66	
10198	8/17/2016	League of Municipalities	\$210.00	
10199	8/17/2016	Farmers Pride	\$541.08	
10201	8/19/2016	NPPD	\$1,283.18	
10200	8/17/2016	Nebr. Public Health Lab	\$15.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
AUTO PAY	8/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10202	8/22/2016	Craig Post Office	\$30.10	
10204	8/22/2016	Home Depot	\$203.84	\$203.84
10203	8/18/2016	Nebr. Dept. of Revenue	\$359.13	
PAYMENT	8/26/2016	LOAN PAYDOWN	\$3,000.00	
10205	8/22/2016	Verizon	\$249.98	\$249.98
10192	8/12/2016	Christensen Electric	\$312.72	
10208	8/24/2016	Kristie Jensen	\$462.20	\$462.20
10206	8/26/2016	Home Depot	\$450.00	\$450.00
10207	8/26/2016	Visa	\$3,448.91	\$3,448.91
TRANSFER	9/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10209	8/30/2016	Staples	\$172.97	
10211	8/30/2016	Black Hills	\$47.90	
10212	9/2/2016	Am. Fam.	\$615.55	\$615.55
PAYMENT	9/9/2016	LOAN PAYDOWN	\$1,000.00	
10145	7/11/2016	Jim Nelson	\$35.42	
10215	9/8/2016	Chris Vavak	\$120.01	
10217	9/8/2016	Kristie Jensen	\$177.26	\$177.26
10216	9/8/2016	Kristie Jensen	\$867.79	
10218	9/7/2016	Kristie Jensen	\$489.10	\$489.10
10210	8/30/2016	James Devening	\$970.00	
10214	9/8/2016	Bart Meyer	\$1,822.77	
10219	9/9/2016	Northwestern Mutual	\$157.04	
10213	9/7/2016	Craig Post Office	\$28.14	
PAYMENT	9/15/2016	LOAN PAYDOWN	\$3,000.00	
10220	9/12/2016	Nebr. Child Support Payment Center	\$530.00	
10221	9/10/2016	Bomgaars	\$614.65	
10222	9/14/2016	Oakland Independent	\$129.96	
10224	9/16/2016	Verizon	\$66.88	
10225	9/16/2016	Office Net	\$124.50	
10230	9/16/2016	NPPD	\$1,401.34	
10227	9/16/2016	Farmers Pride	\$674.71	
10226	9/16/2016	One Call Concepts	\$7.92	
10229	9/16/2016	Public Health Lab	\$15.00	
10232	9/19/2016	Nebr. Dept. of Rev.	\$25.00	
10223	9/16/2016	NNTC	\$161.30	
10231	9/16/2016	Nebr. Dept of Rev.	\$353.60	
10228	9/16/2016	Shamburg Auto Supply	\$11.07	
AUTO PAY	9/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10233	9/26/2016	Tom Reeder	\$60.00	
PAYMENT	9/30/2016	LOAN PAYDOWN	\$2,000.00	
TRANSFER	10/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
AUTO DEBIT	10/3/2016	USDA RD DCFO PAYMENT	\$14,045.00	
10234	9/29/2016	Kristie Jensen	\$485.20	\$485.20
10236	10/3/2016	Black Hills Energy	\$47.90	
10238	10/3/2016	Visa	\$3,050.23	\$3,050.23
10237	10/3/2016	Verizon	\$249.98	\$249.98
10239	10/5/2016	Craig Post Office	\$103.95	
10240	10/6/2016	Kristie Jensen	\$492.12	\$492.12
10235	9/30/2016	James Devening	\$970.00	
PAYMENT	10/13/2016	LOAN PAYDOWN	\$4,000.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10249	10/12/2016	Kristie Jensen	\$179.40	\$179.40
10243	10/13/2016	Chris Vavak	\$241.41	
10242	10/12/2016	Kristie Jensen	\$867.79	
10247	10/13/2016	Deb Rowe	\$40.63	
10245	10/13/2016	Michael Grothe	\$60.95	
10248	10/13/2016	Jean Meyer	\$60.95	
10251	10/13/2015	Nebr. Child Support Payment Center	\$530.00	
10241	10/13/2016	Bart Meyer	\$1,822.77	
10252	10/17/2015	Craig Post Office	\$44.55	
10244	10/13/2016	Chris Swenson	\$62.79	
10250	10/12/2016	Northwestern Mutual	\$157.04	
PAYMENT	10/20/2016	LOAN PAYDOWN	\$4,000.00	
10257	10/19/2016	Oakland Independent	\$44.78	
10255	10/19/2016	NNTC	\$155.61	
10264	10/17/2016	Nebr. Dept. of Revenue	\$348.62	
10254	10/19/2016	Am. Fam.	\$369.50	\$369.50
10263	10/19/2016	NPPD	\$1,298.38	
AUTO DEBIT	10/25/2016	DELUXE CHECK	\$129.00	
AUTO PAY	10/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10256	10/19/2016	Verizon	\$66.66	
10266	10/21/2016	US Treasury	\$116.92	
10268	10/21/2016	Nebraska Dept. of Revenue	\$201.48	
10253	10/19/2016	Comenity	\$309.93	\$309.93
10259	10/19/2016	Farmers Pride	\$452.68	
10262	10/19/2016	Nebr. Public Health Lab	\$500.00	
10258	10/19/2016	Shamburg Auto Supply	\$43.59	
10267	10/21/2016	Nebraska UC Fund	\$111.77	
10261	10/16/2016	DHHS Division of Public Health	\$178.00	
10260	10/19/2016	Atco	\$468.42	
10265	10/21/2016	A1 Janitorial	\$562.76	
10269	10/26/2016	Visa	\$3,147.59	\$3,147.59
TRANSFER	11/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10270	10/27/2016	Staples	\$48.13	
10274	10/31/2016	Verizon	\$270.05	\$270.05
10276	10/31/2016	Black Hills	\$52.64	
10273	10/31/2016	Ken Wood	\$5.67	
PAYMENT	11/10/2016	LOAN PAYDOWN	\$7,000.00	
10278	11/8/2016	Craig Post Office	\$22.95	
10275	10/31/2016	James Devening	\$970.00	
10272	10/31/2016	Roy Scott	\$50.71	
10284	11/11/2016	American Family	\$529.10	\$529.10
10279	11/10/2016	Bart Meyer	\$1,822.77	
10283	10/31/2016	US Treasury	\$2,430.87	
10151	7/14/2016	Steve Nesemeier	\$60.95	
10277	11/7/2016	Nebr. Dept. of Environmental Quality	\$100.00	
10282	11/10/2016	Northwestern Mutual	\$138.15	
10281	11/10/2016	Kristie Jensen	\$176.20	\$176.20
10286	11/10/2016	Kristie Jensen	\$489.12	\$489.12
10280	11/10/2016	Kristie Jensen	\$867.79	
10285	11/11/2016	Synchrony	\$1,640.00	\$1,640.00
PAYMENT	11/18/2016	LOAN PAYDOWN	\$6,000.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10287	11/14/2016	Oakland Independent	\$40.25	
10288	11/17/2016	Johnson & Mock	\$210.00	
10289	11/16/2016	Verizon	\$66.57	
10294	11/16/2016	NPPD	\$1,161.84	
10295	11/17/2016	Brenneis Insurance	\$100.00	
10290	11/18/2016	NNTC	\$151.96	
10291	11/18/2016	Farmer's Pride	\$514.49	
AUTO PAY	11/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10293	11/18/2016	Acco	\$379.45	
10292	11/18/2016	Nebr. Public Health Environmental Lab	\$15.00	
10297	11/23/2016	Verizon	\$269.78	\$269.78
10296	11/18/2016	Nebr. Dept. of Revenue	\$348.46	
TRANSFER	12/1/2016	TRANSFER TO SAV/DDA/M	\$117.00	
10300	11/28/2016	Visa	\$3,630.49	\$3,630.49
10298	11/28/2016	Black Hills Energy	\$84.26	
10301	11/30/2016	Craig Post Office	\$105.60	
10299	11/28/2016	James Devening	\$970.00	
10302	12/2/2016	Kristie Jensen	\$489.20	\$489.20
PAYMENT	12/8/2016	LOAN PAYDOWN	\$3,000.00	
10304	12/5/2016	Craig Post Office	\$22.95	
PAYMENT	12/9/2016	LOAN PAYDOWN	\$2,000.00	
10307	12/8/2016	Kristie Jensen	\$176.40	\$176.40
10306	12/8/2016	Kristie Jensen	\$867.79	
10305	12/8/2016	Bart Meyer	\$1,900.88	
PAYMENT	12/15/2016	LOAN PAYDOWN	\$3,000.00	
10308	12/9/2016	Northwestern Mutual	\$138.15	
10319	12/14/2016	Acco	\$111.25	
10312	12/14/2016	NNTC	\$150.34	
10313	12/14/2016	Bomgaars	\$260.44	
10309	12/12/2016	Synchrony	\$1,000.00	\$1,000.00
10311	12/14/2016	Johnson & Mock	\$30.00	
10310	12/14/2016	Oakland Independent	\$35.47	
10315	12/14/2016	Verizon	\$67.41	
10318	12/14/2016	Farmer's Pride	\$178.55	
10320	12/14/2016	Nebr. Public Health Lab	\$293.00	
10321	12/14/2016	NPPD	\$1,271.85	
10316	12/14/2016	One Call Concepts	\$21.60	
10317	12/14/2016	Shamburg Auto Supply	\$81.88	
10322	12/19/2016	American Family	\$501.87	\$501.87
PAYMENT	12/23/2016	LOAN PAYDOWN	\$1,000.00	
10323	12/19/2016	State of Nebr. Dept. of Labor - UC Fund	\$36.21	
10326	12/19/2016	Nebr. Dept. of Revenue	\$346.80	
10327	12/19/2016	Kristie Jensen	\$446.20	\$446.20
AUTO PAY	12/25/2016	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10325	12/19/2016	Burt County Clerk	\$16.00	
10324	12/19/2016	Burt County	\$100.00	
PAYMENT	12/30/2016	LOAN PAYDOWN	\$3,000.00	
TRANSFER	1/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10328	12/28/2016	Chris Swenson	\$334.58	
10330	12/29/2016	Black Hills Energy	\$242.30	
10332	1/4/2017	Visa	\$3,058.52	\$3,058.52

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
PAYMENT	1/10/2017	LOAN PAYDOWN	\$3,000.00	
10333	1/4/2017	Craig Post Office	\$22.95	
10331	1/4/2017	Verizon	\$279.78	\$279.78
10329	12/29/2016	James Devening	\$970.00	
PAYMENT	1/13/2017	LOAN PAYDOWN	\$3,000.00	
NSF	1/17/2017	RETURNED ITEM N/C	\$162.00	
10337	1/12/2017	Steve Nesemeier	\$60.95	
10336	1/12/2017	Jean Meyer	\$60.95	
10342	1/12/2017	Kristie Jensen	\$169.20	\$169.20
10343	1/11/2017	Synchrony	\$550.00	\$550.00
10341	1/12/2017	Kristie Jensen	\$867.79	
10340	1/12/2017	Bart Meyer	\$1,900.88	
10338	1/12/2017	Michael Grothe	\$60.95	
10335	1/12/2017	Chris Swenson	\$94.20	
10344	1/13/2017	Northwestern Mutual	\$138.15	
10334	1/8/2017	Olson Plumbing	\$2,050.32	
PAYMENT	1/19/2017	LOAN PAYDOWN	\$5,000.00	
10348	1/18/2017	Johnson & Mock	\$120.00	
10357	1/17/2017	Kristie Jensen	\$489.20	\$489.20
10347	1/18/2017	NNTC	\$154.04	
10354	1/18/2017	Acco	\$248.32	
10358	1/18/2017	Nebr. Dept. of Rev.	\$344.22	
10350	1/18/2017	Bomgaars	\$390.56	
10353	1/18/2017	JEO	\$600.00	
10352	1/18/2017	Shamburg Auto Supply	\$10.37	
10345	1/17/2017	Craig Post Office	\$22.95	
10346	1/18/2017	Verizon	\$66.57	
10364	1/19/2017	Craig Post Office	\$115.00	
10359	1/18/2017	US Treasury	\$126.12	
10351	1/18/2017	Farmers Pride	\$664.54	
10361	1/17/2017	NPPD	\$1,786.62	
AUTO PAY	1/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10355	1/18/2017	Nebr. Public Health Lab	\$15.00	
10349	1/18/2017	Oakland Independent	\$53.88	
10363	1/19/2017	Nebr. UC Fund	\$100.07	
10362	1/19/2017	Nebr. Dept. of Rev	\$202.94	
10360	1/18/2017	Olsons Plumbing	\$810.00	
10339	1/12/2017	Deb Rowe	\$40.63	
10356	1/18/2017	A1 Janitorial	\$577.10	
TRANSFER	2/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10369	1/30/2017	Craig Post Office	\$23.85	
10367	1/27/2017	Verizon	\$269.58	\$269.58
10371	2/1/2017	Kristie Jensen	\$484.20	\$484.20
10365	1/27/2017	Bolden & Buhrig	\$638.72	
10370	1/31/2017	Visa	\$2,547.94	\$2,547.94
10372	2/3/2017	Black Hills	\$500.00	
10373	2/6/2017	Craig Post Office	\$23.75	
10377	2/8/2017	Kristie Jensen	\$177.14	\$177.14
10379	2/9/2017	Kristie Jensen	\$490.10	\$490.10
10376	2/8/2017	Kristie Jensen	\$867.79	
10366	1/27/2017	James Devening	\$970.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10375	2/9/2017	Bart Meyer	\$1,900.88	
10374	2/9/2017	Northwestern Mutual	\$138.15	
10378	2/9/2017	Am. Family	\$352.19	\$352.19
PAYMENT	2/17/2017	LOAN PAYDOWN	\$2,000.00	
10380	2/15/2017	Synchrony	\$450.00	\$450.00
10387	2/15/2017	NPPD	\$1,387.13	
10383	2/17/2017	Oakland Independent	\$47.13	
10381	2/16/2017	Verizon	\$66.49	
10384	2/17/2017	Bomgaars	\$98.36	
10382	2/17/2017	NNTC	\$152.57	
10385	2/17/2017	Farmer's Pride	\$345.25	
10386	2/17/2017	Shamburg Auto Supply	\$7.38	
10389	2/17/2017	Nebr. Dept. of Rev.	\$345.99	
10388	2/20/2017	Titan Machinery	\$248.44	
AUTO PAY	2/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
CHARGE	2/28/2017	ACTIVITY SERVICE CHAR	\$8.10	
TRANSFER	3/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10390	2/22/2017	HOA Solutions	\$841.50	
10392	3/1/2017	S.E. Smith	\$194.85	
10393	2/23/2017	Brenneis Ins.	\$621.00	
10391	2/27/2017	Craig Post Office	\$23.75	
10394	2/28/2017	Verizon	\$269.58	\$269.58
PAYMENT	3/10/2017	LOAN PAYDOWN	\$2,000.00	
10395	3/6/2017	Craig Post Office	\$23.75	
10400	3/8/2017	Kristie Jensen	\$186.20	\$186.20
10399	3/8/2017	Kristie Jensen	\$867.79	
PAYMENT	3/13/2017	LOAN PAYDOWN	\$1,000.00	
10397	3/6/2017	Black Hills Energy	\$235.21	
10398	3/9/2017	Bart Meyer	\$1,900.88	
PAYMENT	3/14/2017	LOAN PAYDOWN	\$2,000.00	
10402	3/10/2017	KKE Farms, LLC	\$50.00	
10401	3/9/2017	Northwestern Mutual	\$138.15	
10406	3/13/2016	Am. Fam.	\$373.28	\$373.28
PAYMENT	3/16/2017	LOAN PAYDOWN	\$1,000.00	
10403	3/13/2017	Bomgaars	\$294.88	
10407	3/13/2017	Oakland Independent	\$37.31	
10404	3/13/2017	Farmers Pride	\$279.34	
10409	3/14/2017	Kristie Jensen	\$388.12	\$388.12
10396	2/28/2017	James Devening	\$970.00	
10405	3/13/2017	One Call Concepts	\$4.56	
10408	3/15/2017	NPPD	\$1,440.67	
PAYMENT	3/21/2017	LOAN PAYDOWN	\$1,000.00	
10411	3/20/2017	NNTC	\$145.28	
10410	3/20/2017	Nebr. Dept. of Rev.	\$340.15	
AUTO PAY	3/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10412	3/20/2017	Nebr. Public Health Lab	\$433.00	
10414	3/22/2017	Verizon	\$767.62	
PAYMENT	3/31/2017	LOAN PAYDOWN	\$1,000.00	
10413	3/20/2017	Atco	\$831.45	
TRANSFER	4/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10415	3/29/2017	Visa	\$1,772.19	\$1,772.19

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10416	4/3/2017	Craig Post Office	\$47.60	
PAYMENT	4/6/2017	LOAN PAYDOWN	\$2,000.00	
NSF	4/7/2017	RETURNED ITEM N/C	\$200.00	
PAYMENT	4/10/2017	LOAN PAYDOWN	\$3,000.00	
10419	4/6/2017	Black Hills Energy	\$172.63	
10421	4/5/2017	Kristie Jensen	\$476.20	\$476.20
MISC. DR.	4/11/2017	Interest Due on Master	\$400.90	
PAYMENT	4/11/2017	LOAN PAYDOWN	\$1,000.00	
10420	4/5/2017	Verizon	\$248.80	\$248.80
10422	4/10/2017	Am. Fam.	\$373.26	\$373.26
10418	4/6/2017	Atco	\$536.84	
10417	4/1/2017	James Devening	\$970.00	
PAYMENT	4/17/2017	LOAN PAYDOWN	\$17,000.00	
10428	4/13/2017	Steve Nesemeier	\$60.95	
10432	4/13/2017	Kristie Jensen	\$182.40	\$182.40
10424	4/13/2017	Kristie Jensen	\$867.79	
10423	4/13/2017	Bart Meyer	\$1,900.88	
10426	4/13/2017	Duane Hinman	\$60.95	
10436	4/14/2017	Cornhusker Press	\$63.40	
10431	4/13/2017	Northwestern Mutual	\$138.15	
10437	4/14/2017	Municipal Supply	\$1,396.93	
10433	4/13/2017	Leo's Pump Shop	\$1,947.90	
10434	4/14/2017	Stalp Gravel	\$2,348.86	
10427	4/13/2017	Jean Meyer	\$60.95	
10439	4/14/2017	Farmer's Pride	\$229.32	
10438	4/13/2017	Jamco Abatement Service	\$7,200.00	
10435	4/14/2017	Baniff Service	\$14.00	
10441	4/17/2017	Bomgaars	\$30.54	
10444	4/17/2017	Office Net	\$113.50	
10442	4/17/2017	Johnson & Mock	\$284.65	
10440	4/14/2017	American Family	\$601.83	\$601.83
10450	4/17/2017	NPPD	\$1,413.26	
10443	4/17/2017	Oakland Independent	\$39.15	
10429	4/13/2017	Mike Grothe	\$40.63	
10446	4/17/2017	Verizon	\$97.85	
10448	4/17/2017	Shamburg Auto Supply	\$257.78	
10430	4/13/2017	Melissa Pedersen	\$20.32	
10445	4/17/2017	NNTC	\$146.57	
10449	4/17/2017	Acco	\$178.80	
AUTO PAY	4/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10451	4/19/2017	Craig Post Office	\$83.00	
10447	4/17/2017	One Call Concepts	\$0.75	
10454	4/24/2017	Nebr. Dept. of Rev.	\$215.10	
10453	4/17/2017	Nebr. Dept. of Rev.	\$344.12	
10452	4/16/2017	US Treasury	\$2,259.77	
10457	4/24/2017	Visa	\$3,909.82	\$3,909.82
10455	4/24/2017	Nebr U.C. Fund	\$48.51	
10456	4/24/2017	Verizon	\$259.24	\$259.24
TRANSFER	5/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10458	4/27/2017	Kristie Jensen	\$890.10	\$890.10
10461	5/3/2017	Black Hills Energy	\$104.52	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
PAYMENT	5/10/2017	LOAN PAYDOWN	\$1,000.00	
10462	5/8/2017	Craig Post Office	\$47.60	
10460	5/2/2017	James Devening	\$970.00	
10467	5/11/2017	Kristie Jensen	\$177.40	\$177.40
10459	5/3/2017	Monarch Oil Co.	\$385.00	
10463	5/9/2017	Midwest Turf & Irrigation	\$458.64	
10468	5/10/2017	Am. Family	\$746.52	\$746.52
10465	5/11/2017	Kristie Jensen	\$867.79	
PAYMENT	5/15/2017	LOAN PAYDOWN	\$1,000.00	
10466	5/11/2017	Northwestern Mutual	\$138.15	
10469	5/10/2017	Synchrony	\$600.00	\$600.00
10464	5/11/2017	Bart Meyer	\$1,900.88	
PAYMENT	5/16/2017	LOAN PAYDOWN	\$10,000.00	
10473	5/17/2017	Oakland Independent	\$35.84	
10471	5/11/2017	Brenneis Insurence	\$8,973.00	
10470	5/16/2017	Michael Grothe	\$20.43	
10478	5/17/2017	NNTC	\$147.29	
10472	5/17/2017	Bomgaars	\$674.63	
10479	5/17/2017	NPPD	\$1,353.58	
10474	5/17/2017	Verizon	\$102.43	
10476	5/17/2017	Nebr. Public Health Lab	\$182.00	
10475	5/17/2017	Atco	\$425.72	
10477	5/17/2017	Farmer's Pride	\$446.77	
10480	5/17/2017	Municipal Supply	\$1,244.92	
AUTO PAY	5/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10483	5/23/2017	Kristie Jensen	\$556.12	\$556.12
10481	5/24/2017	Nebr. Dept. of Rev.	\$391.18	
10484	5/24/2017	Visa	\$4,084.49	\$4,084.49
10485	5/26/2017	Craig Post Office	\$100.41	
10482	5/24/2017	Verizon	\$259.24	\$259.24
TRANSFER	6/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
PAYMENT	6/1/2017	LOAN PAYDOWN	\$1,000.00	
NSF	6/2/2017	RETURNED ITEM N/C	\$234.53	
10487	5/31/2017	Black Hills	\$107.24	
10486	5/31/2017	James Devening	\$970.00	
10488	6/2/2017	US Treasury	\$2,188.24	
PAYMENT	6/9/2017	LOAN PAYDOWN	\$1,000.00	
10489	6/7/2017	Craig Post Office	\$23.75	
10492	6/8/2017	Kristie Jensen	\$177.80	\$177.80
10491	6/8/2017	Kristie Jensen	\$867.79	
10490	6/8/2017	Bart Meyer	\$1,900.88	
PAYMENT	6/15/2017	LOAN PAYDOWN	\$9,000.00	
NSF	6/16/2017	RETURNED ITEM N/C	\$234.53	
10493	6/12/2017	Oakland Independent	\$88.67	
10498	6/14/2017	Northwestern Mutual	\$138.15	
10502	6/14/2017	NNTC	\$150.73	
10494	6/12/2017	Bomgaars	\$875.80	
10506	6/14/2017	NPPD	\$1,336.73	
10496	6/12/2017	Baniff's	\$14.00	
10503	6/14/2017	Nebr. Public Health Lab	\$15.00	
10500	6/14/2017	Verizon	\$97.86	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10505	6/14/2017	Stalps Gravel	\$345.32	
10497	6/12/2017	Farmer's Pride	\$594.32	
10499	6/14/2017	US Treasury	\$364.17	
10508	6/19/2017	Kristie Jensen	\$489.12	\$489.12
10507	6/20/2017	Nebr. Dept. of Rev.	\$400.82	
10495	6/12/2017	Morrow, Davies, & Toelle	\$1,320.00	
10504	6/14/2017	Atco	\$1,422.14	
PAYMENT	6/23/2017	LOAN PAYDOWN	\$1,000.00	
10501	6/14/2017	A1 Janitorial	\$500.00	
AUTO PAY	6/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10509	6/21/2017	Visa	\$5,467.17	\$5,467.17
PAYMENT	6/30/2017	LOAN PAYDOWN	\$11,000.00	
10510	6/28/2017	Karin Pruess	\$40.00	
TRANSFER	7/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10513	7/1/2017	Kristie Jensen	\$489.12	\$489.12
PAYMENT	7/6/2017	LOAN PAYDOWN	\$1,000.00	
10511	6/30/2017	Am. Family	\$631.05	\$631.05
PAYMENT	7/10/2017	LOAN PAYDOWN	\$3,000.00	
10515	7/5/2017	Black Hills Energy	\$58.89	
10514	7/5/2017	Craig Post Office	\$106.75	
10512	6/30/2017	Verizon	\$259.24	\$259.24
10516	6/30/2017	James Devening	\$970.00	
NSF	7/14/2017	RETURNED ITEM WITH S/	\$212.57	
CHARGE	7/14/2017	RETURNED ITEM CHRG	\$25.00	
10521	7/13/2017	Kristie Jensen	\$186.40	\$186.40
10519	7/13/2017	Kristie Jensen	\$867.79	
10526	7/13/2017	Duane Hinman	\$40.63	
10525	7/13/2017	Melissa Pedersen	\$60.95	
10527	7/13/2017	DJ Auto	\$237.46	
10518	7/13/2017	Bart Meyer	\$1,900.88	
10523	7/13/2017	Jean Meyer	\$60.95	
10520	7/13/2017	Northwestern Mutual	\$138.15	
10540	7/17/2017	Am. Fam.	\$698.81	\$698.81
10524	7/13/2017	Steve Nesemeier	\$60.95	
10531	7/17/2017	Johnson & Mock	\$75.00	
10528	7/17/2017	William Lipton	\$100.00	
10533	7/17/2017	NNTC	\$145.77	
10538	7/17/2017	Acco	\$238.40	
10530	7/17/2017	Bomgaars	\$424.60	
10517	7/13/2017	Zach Ahrens	\$732.25	
10534	7/17/2017	NPPD	\$1,479.16	
NSF	7/21/2017	RETURNED ITEM WITH S/	\$185.00	
CHARGE	7/21/2017	RETURNED ITEM CHRG	\$25.00	
10529	7/17/2017	Oakland Independent	\$29.57	
10532	7/17/2017	Verizon	\$97.86	
10535	7/17/2017	Farmer's Pride	\$485.78	
10539	7/17/2017	One Call Concepts	\$4.92	
10537	7/17/2017	Nebr. Public Health Lab	\$172.00	
10541	7/19/2017	Nebr. Dept. of Revenue	\$369.48	
10543	7/20/2017	Kristie Jensen	\$492.12	\$492.12
AUTO PAY	7/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10536	7/17/2017	Midwest Service	\$133.65	
10542	7/21/2017	Visa	\$4,854.72	\$4,854.72
10522	7/13/2017	Chris Swenson	\$31.40	
PAYMENT	7/31/2017	LOAN PAYDOWN	\$1,000.00	
10549	7/27/2017	Kristie Jensen	\$488.20	\$488.20
TRANSFER	8/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10547	7/26/2017	Nebr. Dept. of Rev.	\$215.10	
10546	7/27/2017	Nebr. UC Fund	\$48.51	
10544	7/26/2017	Verizon	\$259.27	\$259.27
10548	7/26/2017	US Treasury	\$229.21	
10552	8/4/2017	Black Hills	\$47.98	
10551	8/4/2017	Brenneis Insurance	\$1,433.00	
10545	7/26/2017	James Devening	\$970.00	
PAYMENT	8/10/2017	LOAN PAYDOWN	\$8,000.00	
10553	8/9/2017	Craig Post Office	\$87.15	
10560	8/9/2017	Kristie Jensen	\$182.10	\$182.10
10558	8/9/2017	Kristie Jensen	\$867.79	
10554	8/9/2017	Northwestern Mutual	\$138.15	
10556	8/9/2017	Bomgaars	\$484.38	
10555	8/9/2017	Synchrony	\$600.00	\$600.00
10550	8/2/2017	Am. Fam.	\$791.30	\$791.30
10557	8/9/2017	Bart Meyer	\$1,900.88	
10562	8/14/2017	Johnson & Mock	\$45.00	
PAYMENT	8/17/2017	LOAN PAYDOWN	\$2,000.00	
10561	8/14/2017	Oakland Independent	\$34.76	
10563	8/14/2017	NNTC	\$158.93	
10567	8/14/2017	Nebr. Public Health Lab	\$15.00	
10564	8/14/2017	Verizon	\$97.87	
10566	8/14/2017	Atco	\$446.27	
10565	8/14/2017	Farmers Pride	\$616.70	
10568	8/16/2017	Nebr. Dept of Rev	\$372.80	
10569	8/16/2017	NPPD	\$1,584.33	
10559	8/9/2017	Zach Ahrens	\$664.55	
AUTO PAY	8/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10571	8/22/2017	Black Hills Energy	\$47.96	
10576	8/25/2017	Kristie Jensen	\$985.17	\$985.17
10574	8/22/2017	Visa	\$1,958.90	\$1,958.90
10573	8/22/2017	Verizon	\$259.27	\$259.27
10575	8/24/2017	Home Depot	\$500.00	\$500.00
10572	8/22/2017	James Devening	\$970.00	
10570	8/21/2017	US Treasury	\$2,186.40	
TRANSFER	9/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10578	8/29/2017	Kristie Jensen	\$488.12	\$488.12
PAYMENT	9/11/2017	LOAN PAYDOWN	\$1,000.00	
10577	9/6/2017	Craig Post Office	\$23.75	
MISC. DR.	9/12/2017	over extended line of credit	\$4,000.00	
10580	9/13/2017	Craig Post Office	\$70.05	
10583	9/14/2017	Northwestern Mutual	\$138.15	
10584	9/14/2017	Kristie Jensen	\$182.50	\$182.50
10585	9/13/2017	Kristie Jensen	\$488.10	\$488.10
10582	9/14/2017	Kristie Jensen	\$867.79	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10579	9/13/2017	Lisa Thompson	\$200.00	
10581	9/14/2017	Bart Meyer	\$1,900.88	
PAYMENT	9/21/2017	LOAN PAYDOWN	\$10,000.00	
10586	9/18/2017	Nebr. Dept. of Rev.	\$366.58	
10593	9/20/2017	Oakland Independent	\$33.41	
10595	9/20/2017	Johnson & Mock	\$135.00	
10592	9/20/2017	NNTC	\$152.45	
10594	9/20/2017	Bomgaars	\$325.44	
10590	9/20/2017	NPPD	\$1,469.10	
10596	9/20/2017	Visa	\$2,630.60	\$2,630.60
AUTO PAY	9/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10591	9/20/2017	Verizon	\$97.87	
10589	9/20/2017	Farmer's Pride	\$674.63	
10587	9/20/2017	Nebr. Public Health Lab	\$30.00	
10598	9/22/2017	Kristie Jensen	\$490.12	\$490.12
10588	9/20/2017	USA Blue Book	\$781.15	
PAYMENT	9/29/2017	LOAN PAYDOWN	\$3,000.00	
TRANSFER	10/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
AUTO DEBIT	10/2/2017	USDA RD DCFO PAYMENT	\$14,045.00	
10599	9/27/2017	James Devening	\$970.00	
10600	9/27/2017	Wells Fargo Financial	\$1,700.00	\$1,700.00
10601	9/27/2017	Verizon	\$259.27	\$259.27
10602	10/2/2017	Black Hills Energy	\$47.96	
10604	10/4/2017	Craig Post Office	\$13.60	
10603	10/4/2017	Craig Post Office	\$23.75	
10613	10/12/2017	Kristie Jensen	\$189.26	\$189.26
10607	10/12/2017	Kristie Jensen	\$867.79	
10611	10/12/2017	Jean Meyer	\$40.63	
10616	10/11/2017	Kristie Jensen	\$487.10	\$487.10
10606	10/12/2017	Bart Meyer	\$1,900.88	
10614	10/13/2017	Northwestern Mutual	\$138.15	
MISC. DR.	10/18/2017	Interest due on master note line of credit	\$336.96	
10609	10/12/2017	Duane Hinman	\$40.63	
10608	10/12/2017	Chris Swenson	\$62.79	
10615	10/13/2017	DJ Auto	\$427.45	
PAYMENT	10/18/2017	LOAN PAYDOWN	\$4,000.00	
10597	9/25/2017	Greg Tunink	\$225.00	
10612	10/12/2017	Melissa Pedersen	\$40.63	
NSF	10/24/2017	RETURNED ITEM WITH S/	\$82.72	
CHARGE	10/24/2017	RETURNED ITEM CHR	\$25.00	
10617	10/16/2017	Oakland Independent	\$74.74	
10621	10/20/2017	Verizon	\$97.87	
10620	10/20/2017	NNTC	\$146.03	
10619	10/20/2017	Bomgaars	\$159.67	
10618	10/19/2017	Nebr. Dept. of Rev.	\$365.83	
10622	10/20/2017	NNPD	\$1,647.67	
AUTO PAY	10/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
CHARGE	10/31/2017	ACTIVITY SERVICE CHAR	\$10.90	
TRANSFER	11/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10623	11/3/2017	Verizon	\$109.60	\$109.60
10625	11/6/2017	Craig Post Office	\$130.95	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10624	11/3/2017	Visa	\$1,014.75	\$1,014.75
PAYMENT	11/10/2017	LOAN PAYDOWN	\$3,000.00	
10630	11/5/2017	Black Hills Energy	\$51.53	
10629	11/5/2017	Brenneis Ins.	\$100.00	
10627	11/5/2017	Acco	\$312.90	
10632	11/9/2017	Bart Meyer	\$1,900.88	
PAYMENT	11/14/2017	LOAN PAYDOWN	\$1,000.00	
10626	11/5/2017	US Treasury	\$116.19	
10634	11/8/2017	Kristie Jensen	\$189.25	\$189.25
10633	11/8/2017	Kristie Jensen	\$867.79	
10628	11/5/2017	League of Municipalities	\$210.00	
10636	11/13/2017	Oakland Independent	\$31.72	
10610	10/12/2017	Steve Nesemeier	\$40.63	
10635	11/10/2017	Northwestern Mutual	\$138.15	
10637	11/13/2017	Bomgaars	\$490.70	
PAYMENT	11/17/2017	LOAN PAYDOWN	\$5,000.00	
10638	11/13/2017	Farmer's Pride	\$1,087.62	
10645	11/17/2017	Johnson & Mock	\$676.44	
10631	11/5/2017	James Devening	\$970.00	
10644	11/17/2017	Nebr. Dept of Rev.	\$25.00	
10640	11/17/2017	NNTC	\$155.14	
10643	11/17/2017	Nebr Dept of Rev	\$255.33	
10639	11/16/2017	Hach Co.	\$409.25	
10647	11/17/2017	Atco	\$1,070.02	
10642	11/17/2017	Nebr. U.C. Fund	\$56.86	
10641	11/17/2017	Verizon	\$99.19	
PAYMENT	11/24/2017	LOAN PAYDOWN	\$1,000.00	
10648	11/20/2017	Nebr. Dept. of Rev.	\$355.32	
AUTO PAY	11/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
PAYMENT	11/30/2017	LOAN PAYDOWN	\$1,000.00	
CHARGE	11/30/2017	ACTIVITY SERVICE CHAR	\$9.90	
TRANSFER	12/1/2017	TRANSFER TO SAV/DDA/M	\$117.00	
10646	11/17/2017	NPPD	\$1,429.77	
10650	12/1/2017	Visa	\$3,299.17	\$3,299.17
10649	12/1/2017	Verizon	\$107.00	\$107.00
PAYMENT	12/7/2017	LOAN PAYDOWN	\$2,000.00	
10651	12/4/2017	Black Hills Energy	\$139.39	
10653	12/6/2017	Craig Post Office	\$23.75	
PAYMENT	12/11/2017	LOAN PAYDOWN	\$2,000.00	
10655	12/6/2017	Dultmeier Sales	\$405.67	
10652	12/4/2017	James Devening	\$970.00	
10654	12/6/2017	One Call Concepts	\$10.23	
10656	12/6/2017	Nebr. Public Health Lab	\$30.00	
PAYMENT	12/15/2017	LOAN PAYDOWN	\$3,000.00	
10660	12/14/2017	Kristie Jensen	\$189.20	\$189.20
10661	12/14/2017	Kristie Jensen	\$515.20	\$515.20
10658	12/14/2017	Kristie Jensen	\$867.79	
10657	12/14/2017	Bart Meyer	\$1,900.88	
10659	12/14/2017	Northwestern Mutual	\$138.15	
10662	12/18/2017	Oakland Independent	\$33.07	
10663	12/18/2017	NNTC	\$146.94	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10665	12/18/2017	Am Fam	\$569.00	\$569.00
AUTO PAY	12/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10666	12/18/2017	Nebr. Dept of Revenue	\$354.52	
10664	12/18/2017	Verizon	\$97.89	
PAYMENT	12/28/2017	LOAN PAYDOWN	\$1,000.00	
PAYMENT	12/29/2017	LOAN PAYDOWN	\$3,000.00	
TRANSFER	1/1/2018	TRANSFER TO SAV/DDA/M	\$117.00	
10674	1/3/2018	Craig Post Office	\$25.36	
10671	12/29/2017	Blk Hills Energy	\$257.94	
10672	12/29/2017	NPPD	\$1,526.13	
10669	12/29/2017	Shamburg Auto	\$6.99	
10675	1/3/2018	Nebraska UC Fund	\$10.41	
10668	1/2/2018	Farmers Pride	\$522.24	
10676	1/3/2018	Atco	\$740.62	
PAYMENT	1/10/2018	LOAN PAYDOWN	\$3,000.00	
10670	12/29/2017	Johnson & Mock	\$45.00	
10677	1/9/2018	Rod's Power Sports	\$149.99	
10684	1/11/2018	Duane Hinman	\$60.95	
10679	1/11/2018	Kristie Jensen	\$867.79	
10667	1/2/2018	James Devening	\$970.00	
10678	1/11/2018	Bart Meyer	\$1,900.88	
10682	1/11/2018	Steve Nesemeier	\$20.32	
10685	1/11/2018	Northwestern Mutual	\$138.15	
10690	1/15/2018	Bomgaars	\$44.53	
10687	1/15/2018	Kristie Jensen	\$189.20	\$189.20
10688	1/15/2018	NPPD	\$1,397.41	
10683	1/11/2018	Melissa Pedersen	\$40.63	
10691	1/15/2018	Farmer's Pride	\$189.97	
PAYMENT	1/22/2018	LOAN PAYDOWN	\$7,000.00	
10681	1/11/2018	Jean Meyer	\$60.95	
10680	1/11/2018	Chris Swenson	\$62.79	
10689	1/15/2018	Verizon	\$101.48	
10694	1/19/2018	Craig Post Office	\$108.16	
10693	1/18/2018	Nebr. Dept of Rev.	\$353.66	
10699	1/19/2018	Acco	\$454.97	
10692	1/18/2018	Oakland Independent	\$50.40	
AUTO PAY	1/25/2017	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10697	1/19/2018	NNTC	\$145.40	
10696	1/19/2018	Johnson & Mock	\$383.00	
10698	1/19/2018	HOA	\$505.50	
10695	1/19/2018	Atco	\$711.43	
10700	1/19/2018	Midwest Sales	\$138.83	
10702	1/26/2018	Nebr. Dept. of Rev.	\$215.10	
PAYMENT	1/31/2018	LOAN PAYDOWN	\$1,000.00	
10703	1/26/2018	Nebr. UC Fund	\$48.51	
NSF	2/1/2018	RETURNED ITEM N/C	\$220.22	
TRANSFER	2/1/2018	TRANSFER TO SAV/DDA/M	\$117.00	
10701	1/25/2018	Sid Dillon	\$2,000.00	
10704	1/26/2018	Nebr Public Health Lab	\$30.00	
10706	1/29/2018	Black Hills	\$546.00	
PAYMENT	2/9/2018	LOAN PAYDOWN	\$1,000.00	

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT CHECK DETAIL**

EXHIBIT A

Check #	Check Date	Payee/Description	Amount	Alleged Fraud
10712	2/8/2018	Kristie Jensen	\$189.12	\$189.12
10710	2/8/2018	Kristie Jensen	\$867.79	
10708	2/7/2018	Craig Post Office	\$24.70	
10709	2/8/2018	Bart Meyer	\$1,900.88	
PAYMENT	2/13/2018	LOAN PAYDOWN	\$4,000.00	
10686	1/15/2018	DHHS - Division of Public Health - Licensure Unit	\$115.00	
10711	2/8/2018	Northwestern Mutual	\$138.15	
10707	1/28/2018	US Treasury	\$2,576.78	
10714	2/12/2018	Oakland Independent	\$48.71	
PAYMENT	2/16/2018	LOAN PAYDOWN	\$4,000.00	
10713	2/12/2018	Bomgaars	\$708.22	
PAYMENT	2/20/2018	LOAN PAYDOWN	\$2,000.00	
10718	2/16/2018	Bart Meyer	\$99.00	
10716	2/12/2018	Verizon	\$100.21	
10715	2/12/2018	One Call Concepts	\$7.59	
10724	2/22/2018	WAL-MART STORES	\$53.55	
10719	2/19/2018	Nebr. Dept of Revenue	\$347.92	
10705	1/30/2018	James Devening	\$970.00	
AUTO PAY	3/25/2018	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
10722	2/20/2018	Cornhusker Press	\$64.74	
10721	2/20/2018	NNTC	\$142.58	
10723	2/20/2018	JEO	\$600.00	
10720	2/20/2018	NPPD	\$1,678.18	
TRANSFER	3/1/2018	TRANSFER TO SAV/DDA/M	\$117.00	
PAYMENT	3/5/2018	LOAN PAYDOWN	\$1,000.00	
PAYMENT	3/9/2018	LOAN PAYDOWN	\$3,000.00	
10728	3/8/2018	Craig Post Office	\$144.70	
10731	3/7/2018	Kristie Jensen	\$189.20	\$189.20
10726	2/28/2018	Black Hills Energy	\$382.42	
10730	3/7/2018	Kristie Jensen	\$867.79	
10729	3/7/2018	Bart Meyer	\$1,900.88	
10725	2/28/2018	Pump Shop	\$14,377.91	
10727	3/7/2018	Northwestern Mutual	\$138.15	
10732	3/9/2018	KKE Farms LLC	\$50.00	
10733	3/18/2018	Dollar General	\$53.87	
10735	3/20/2018	Oakland Independent	\$44.21	
AUTO PAY	2/25/2018	AUTO PAYMENT FOR LOAN # XXX6947	\$700.00	
PAYMENT	3/26/2018	LOAN PAYDOWN	\$1,000.00	
10737	3/20/2018	Bomgaars	\$106.22	
10736	3/20/2018	NNTC	\$144.99	
10739	3/19/2018	Nebr. Dept. of Rev.	\$353.23	
10734	3/20/2018	Verizon	\$109.41	
10738	3/18/2018	NPPD	\$1,478.54	
NSF	3/28/2018	RETURNED ITEM N/C	\$215.44	
10741	3/23/2018	Farmer's Pride	\$1,373.11	
10740	3/23/2018	Braniff's Service	\$1,543.28	
Total			\$1,065,420.11	\$173,705.45

Note: Bank transactions are sorted by the date they cleared the bank.

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
4/2/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/7/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/9/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/10/2015	HWY ALLOC	\$2,814.61								\$2,814.61
4/13/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/14/2015	CUSTOMER DEPOSIT			\$769.41						\$769.41
4/14/2015	CUSTOMER DEPOSIT							\$2,086.64	BH Nebr. Gas (\$1,986.64) & Pelan (\$100)	\$2,086.64
4/14/2015	CUSTOMER DEPOSIT			\$2,749.84						\$2,749.84
4/21/2015	CUSTOMER DEPOSIT			\$2,318.30						\$2,318.30
4/21/2015	CUSTOMER DEPOSIT		\$5,222.63					\$100.00	Rowe	\$5,322.63
4/30/2015	CUSTOMER DEPOSIT							\$500.00	Pender Body	\$500.00
4/30/2015	CUSTOMER DEPOSIT			\$1,059.12						\$1,059.12
4/30/2015	INTEREST PAID							\$0.05	April 2015 interest earned	\$0.05
5/11/2015	HWY ALLOC	\$2,179.08								\$2,179.08
5/13/2015	CUSTOMER DEPOSIT							\$36,000.00	Transfer	\$36,000.00
5/14/2015	CUSTOMER DEPOSIT							\$105.00	Century Link (\$5) & Uhing (\$100)	\$105.00
5/14/2015	CUSTOMER DEPOSIT			\$259.75						\$259.75
5/14/2015	CUSTOMER DEPOSIT			\$2,535.88						\$2,535.88
5/19/2015	CUSTOMER DEPOSIT			\$1,457.38						\$1,457.38
5/19/2015	CUSTOMER DEPOSIT		\$9,029.22							\$9,029.22
5/22/2015	AUTO DEPOSIT W/O PIEC						\$5,366.02			\$5,366.02
5/28/2015	CUSTOMER DEPOSIT			\$1,414.03						\$1,414.03
5/29/2015	INTEREST PAID							\$0.25	May 2015 interest earned	\$0.25
6/8/2015	LOAN ADVANCE				\$6,000.00					\$6,000.00
6/10/2015	HWY ALLOC	\$2,463.88								\$2,463.88
6/11/2015	CUSTOMER DEPOSIT							\$25.00	McMurtry	\$25.00
6/11/2015	CUSTOMER DEPOSIT			\$751.00						\$751.00
6/11/2015	CUSTOMER DEPOSIT			\$3,022.02						\$3,022.02
6/12/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
6/15/2015	LOAN ADVANCE				\$3,000.00					\$3,000.00
6/19/2015	LOAN ADVANCE				\$2,000.00					\$2,000.00
6/22/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
6/23/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
6/25/2015	CUSTOMER DEPOSIT			\$233.99						\$233.99
6/25/2015	CUSTOMER DEPOSIT			\$2,635.15						\$2,635.15
6/25/2015	CUSTOMER DEPOSIT		\$3,630.81							\$3,630.81
6/30/2015	CUSTOMER DEPOSIT			\$283.34						\$283.34
6/30/2015	MUNI EQUALIZATION	\$8,370.07								\$8,370.07
6/30/2015	INTEREST PAID							\$0.04	June 2015 interest earned	\$0.04
7/9/2015	CUSTOMER DEPOSIT							\$4,025.08	Closed Savings	\$4,025.08
7/10/2015	HWY ALLOC	\$3,011.39								\$3,011.39
7/14/2015	CUSTOMER DEPOSIT							\$40.00	Marrell	\$40.00
7/14/2015	CUSTOMER DEPOSIT			\$3,159.39						\$3,159.39
7/21/2015	CUSTOMER DEPOSIT		\$1,115.07							\$1,115.07
7/21/2015	CUSTOMER DEPOSIT			\$2,820.81						\$2,820.81
7/27/2015	LOAN ADVANCE				\$20,000.00					\$20,000.00
7/31/2015	INTEREST PAID							\$0.06	July 2015 interest earned	\$0.06
8/6/2015	CUSTOMER DEPOSIT					\$100.00		\$50.00	Norton (\$35) & Spiering (\$15)	\$150.00
8/6/2015	CUSTOMER DEPOSIT			\$917.57						\$917.57
8/10/2015	HWY ALLOC	\$2,325.38								\$2,325.38
8/13/2015	CUSTOMER DEPOSIT							\$32,000.00	loan proceeds	\$32,000.00
8/14/2015	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/18/2015	CUSTOMER DEPOSIT		\$955.95					\$200.00	CD Properties	\$1,155.95
8/18/2015	CUSTOMER DEPOSIT			\$2,199.30						\$2,199.30
8/18/2015	CUSTOMER DEPOSIT			\$2,670.37						\$2,670.37
8/21/2015	AUTO DEPOSIT W/O PIEC						\$4,044.83			\$4,044.83
8/25/2015	CUSTOMER DEPOSIT			\$773.24						\$773.24
8/31/2015	INTEREST PAID							\$0.44	August 2015 interest earned	\$0.44
9/4/2015	CUSTOMER DEPOSIT			\$2,152.88						\$2,152.88
9/10/2015	HWY ALLOC	\$2,402.32								\$2,402.32
9/18/2015	CUSTOMER DEPOSIT			\$856.68						\$856.68
9/18/2015	CUSTOMER DEPOSIT			\$2,543.96						\$2,543.96
9/18/2015	CUSTOMER DEPOSIT		\$8,142.79							\$8,142.79

VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
9/28/2015	CUSTOMER DEPOSIT							\$440.00	Smith (\$100) & Owens (\$75) & Schutle (\$75) & Pearson (\$75) Johnson (\$75) & Hansen (\$40)	\$440.00
9/28/2015	CUSTOMER DEPOSIT			\$998.09						\$998.09
9/30/2015	MUNI EQUALIZATION	\$2,442.48								\$2,442.48
9/30/2015	INTEREST PAID							\$0.38	September 2015 interest earned	\$0.38
10/5/2015	CUSTOMER DEPOSIT			\$1,062.68						\$1,062.68
10/6/2015	CUSTOMER DEPOSIT				\$9,000.00					\$9,000.00
10/9/2015	HWY ALLOC	\$3,066.30								\$3,066.30
10/14/2015	CUSTOMER DEPOSIT				\$2,000.00					\$2,000.00
10/15/2015	CUSTOMER DEPOSIT			\$936.96						\$936.96
10/15/2015	CUSTOMER DEPOSIT	\$250.00		\$2,446.49						\$2,696.49
10/22/2015	CUSTOMER DEPOSIT			\$1,965.20						\$1,965.20
10/22/2015	CUSTOMER DEPOSIT		\$2,071.56							\$2,071.56
10/26/2015	CUSTOMER DEPOSIT				\$8,000.00					\$8,000.00
11/3/2015	CUSTOMER DEPOSIT			\$728.15						\$728.15
11/4/2015	LOAN ADVANCE				\$4,000.00					\$4,000.00
11/6/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/10/2015	HWY ALLOC	\$2,299.15								\$2,299.15
11/12/2015	CUSTOMER DEPOSIT			\$592.15						\$592.15
11/12/2015	CUSTOMER DEPOSIT			\$2,918.25						\$2,918.25
11/13/2015	LOAN ADVANCE				\$3,000.00					\$3,000.00
11/16/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/17/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/20/2015	AUTO DEPOSIT W/O PIEC						\$5,516.72			\$5,516.72
11/24/2015	CUSTOMER DEPOSIT		\$167.48							\$167.48
11/24/2015	CUSTOMER DEPOSIT			\$2,128.14						\$2,128.14
11/25/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/27/2015	LOAN ADVANCE				\$2,000.00					\$2,000.00
11/30/2015	INTEREST PAID							\$0.02	November 2015 interest earned	\$0.02
12/1/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
12/4/2015	CUSTOMER DEPOSIT			\$1,442.74						\$1,442.74
12/8/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/10/2015	HWY ALLOC	\$2,345.36								\$2,345.36
12/14/2015	CUSTOMER DEPOSIT					\$1,064.80				\$1,064.80
12/14/2015	CUSTOMER DEPOSIT			\$2,190.64						\$2,190.64
12/15/2015	LOAN ADVANCE				\$3,000.00					\$3,000.00
12/17/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/18/2015	CUSTOMER DEPOSIT		\$1,174.96							\$1,174.96
12/18/2015	CUSTOMER DEPOSIT			\$2,120.54						\$2,120.54
12/22/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/23/2015	LOAN ADVANCE				\$2,000.00					\$2,000.00
12/24/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/28/2015	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/31/2015	MUNI EQUALIZATION	\$2,411.69								\$2,411.69
12/31/2015	INTEREST PAID							\$0.02	December 2015 interest earned	\$0.02
1/4/2016	CUSTOMER DEPOSIT			\$1,138.11						\$1,138.11
1/4/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
1/8/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/11/2016	HWY ALLOC	\$2,775.95								\$2,775.95
1/12/2016	CUSTOMER DEPOSIT			\$3,017.91						\$3,017.91
1/15/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/20/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/21/2016	CUSTOMER DEPOSIT		\$1,862.69							\$1,862.69
1/21/2016	CUSTOMER DEPOSIT			\$2,525.65						\$2,525.65
1/25/2016	LOAN ADVANCE				\$4,000.00					\$4,000.00
1/26/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/28/2016	LOAN ADVANCE				\$4,000.00					\$4,000.00
1/29/2016	CUSTOMER DEPOSIT			\$530.74						\$530.74
1/29/2016	INTEREST PAID							\$0.02	January 2016 interest earned	\$0.02
2/1/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
2/9/2016	CUSTOMER DEPOSIT							\$495.75	Craig Cemetary	\$495.75
2/9/2016	CUSTOMER DEPOSIT			\$2,192.96						\$2,192.96
2/10/2016	HWY ALLOC	\$2,666.21								\$2,666.21
2/12/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
2/16/2016	CUSTOMER DEPOSIT			\$1,790.43						\$1,790.43

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
2/16/2016	CUSTOMER DEPOSIT		\$2,992.84							\$2,992.84
2/19/2016	AUTO DEPOSIT W/O PIEC						\$4,032.29			\$4,032.29
2/24/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
2/25/2016	CUSTOMER DEPOSIT			\$2,046.68						\$2,046.68
2/29/2016	LOAN ADVANCE				\$6,000.00					\$6,000.00
2/29/2016	INTEREST PAID							\$0.02	February 2016 interest earned	\$0.02
3/7/2016	CUSTOMER DEPOSIT			\$677.61						\$677.61
3/8/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
3/10/2016	HWY ALLOC	\$2,600.64								\$2,600.64
3/14/2016	CUSTOMER DEPOSIT			\$258.00						\$258.00
3/14/2016	CUSTOMER DEPOSIT			\$2,518.56						\$2,518.56
3/21/2016	CUSTOMER DEPOSIT			\$2,038.20						\$2,038.20
3/21/2016	CUSTOMER DEPOSIT		\$2,572.92							\$2,572.92
3/22/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
3/25/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/28/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/29/2016	CUSTOMER DEPOSIT							\$100.00	Craig Fire Dept	\$100.00
3/29/2016	CUSTOMER DEPOSIT			\$920.15						\$920.15
3/29/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
3/31/2016	MUNI EQUALIZATION	\$2,424.06								\$2,424.06
3/31/2016	INTEREST PAID							\$0.02	March 2016 interest earned	\$0.02
4/5/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
4/11/2016	HWY ALLOC	\$2,922.65								\$2,922.65
4/12/2016	CUSTOMER DEPOSIT			\$357.88						\$357.88
4/12/2016	CUSTOMER DEPOSIT			\$2,449.30						\$2,449.30
4/14/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/19/2016	CUSTOMER DEPOSIT			\$1,985.27						\$1,985.27
4/19/2016	CUSTOMER DEPOSIT		\$2,219.63					\$1,354.58	BH Gas	\$3,574.21
4/20/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/25/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
4/26/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/28/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/29/2016	CUSTOMER DEPOSIT			\$1,671.94				\$5.00	Century Link	\$1,676.94

VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
4/29/2016	INTEREST PAID							\$0.02	April 2016 interest earned	\$0.02
5/5/2016	LOAN ADVANCE				\$4,000.00					\$4,000.00
5/6/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
5/10/2016	HWY ALLOC	\$2,260.42								\$2,260.42
5/12/2016	CUSTOMER DEPOSIT			\$2,696.23				\$100.00	Children's Hosp	\$2,796.23
5/13/2016	AUTO DEPOSIT W/O PIEC						\$5,225.11			\$5,225.11
5/17/2016	CUSTOMER DEPOSIT		\$31,019.15							\$31,019.15
5/26/2016	CUSTOMER DEPOSIT			\$447.69				\$150.00	McMurtey (\$50) & Stammers (\$100)	\$597.69
5/26/2016	CUSTOMER DEPOSIT			\$2,843.20						\$2,843.20
5/31/2016	INTEREST PAID							\$0.25	May 2016 interest earned	\$0.25
6/10/2016	CUSTOMER DEPOSIT							\$106.20	Rouse (\$25) & US Treas (\$81.20)	\$106.20
6/10/2016	HWY ALLOC	\$2,483.17								\$2,483.17
6/10/2016	CUSTOMER DEPOSIT			\$3,368.40						\$3,368.40
6/21/2016	CUSTOMER DEPOSIT			\$2,922.71						\$2,922.71
6/21/2016	CUSTOMER DEPOSIT		\$5,802.74					\$50.00	Miller	\$5,852.74
6/27/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
6/30/2016	CUSTOMER DEPOSIT			\$536.08						\$536.08
6/30/2016	MUNI EQUALIZATION	\$9,110.05								\$9,110.05
6/30/2016	INTEREST PAID							\$0.08	June 2016 interest earned	\$0.08
7/11/2016	HWY ALLOC	\$3,025.87								\$3,025.87
7/19/2016	CUSTOMER DEPOSIT			\$2,301.66						\$2,301.66
7/19/2016	CUSTOMER DEPOSIT							\$2,456.97	Craig Fire	\$2,456.97
7/19/2016	CUSTOMER DEPOSIT			\$3,033.00						\$3,033.00
7/21/2016	CUSTOMER DEPOSIT			\$612.94						\$612.94
7/21/2016	CUSTOMER DEPOSIT		\$1,884.50							\$1,884.50
7/29/2016	INTEREST PAID							\$0.30	July 2016 interest earned	\$0.30
8/2/2016	CUSTOMER DEPOSIT			\$904.79						\$904.79

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
8/2/2016	CUSTOMER DEPOSIT							\$2,945.21	Berkshire Ins (\$2,925.21) & Rouse (\$20)	\$2,945.21
8/8/2016	HWY ALLOC	\$2,456.23								\$2,456.23
8/15/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
8/16/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/17/2016	CUSTOMER DEPOSIT			\$1,528.20						\$1,528.20
8/17/2016	CUSTOMER DEPOSIT		\$1,753.56							\$1,753.56
8/17/2016	CUSTOMER DEPOSIT			\$2,581.82						\$2,581.82
8/23/2016	CUSTOMER DEPOSIT			\$1,072.25				\$40.00	Marraael (\$20) & Uhing (\$20)	\$1,112.25
8/23/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
8/25/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/26/2016	AUTO DEPOSIT W/O PIEC						\$4,300.40			\$4,300.40
8/30/2016	CUSTOMER DEPOSIT			\$1,079.31						\$1,079.31
8/31/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/31/2016	INTEREST PAID							\$0.06	August 2016 interest earned	\$0.06
9/2/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/9/2016	HWY ALLOC	\$2,435.22								\$2,435.22
9/12/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
9/15/2016	CUSTOMER DEPOSIT			\$1,422.27						\$1,422.27
9/15/2016	CUSTOMER DEPOSIT			\$2,762.08						\$2,762.08
9/19/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/20/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/21/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/27/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/30/2016	MUNI EQUALIZATION	\$2,545.67								\$2,545.67
9/30/2016	INTEREST PAID							\$0.02	September 2016 interest earned	\$0.02
10/3/2016	CUSTOMER DEPOSIT			\$2,236.55						\$2,236.55
10/3/2016	CUSTOMER DEPOSIT		\$7,078.31							\$7,078.31
10/4/2016	CUSTOMER DEPOSIT			\$4,000.00						\$4,000.00
10/7/2016	CUSTOMER DEPOSIT			\$3,000.00						\$3,000.00
10/11/2016	HWY ALLOC	\$3,101.54								\$3,101.54
10/13/2016	CUSTOMER DEPOSIT			\$1,173.68						\$1,173.68

VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
10/13/2016	CUSTOMER DEPOSIT			\$2,729.87						\$2,729.87
10/17/2016	CUSTOMER DEPOSIT				\$7,500.00			-\$7,300.13	pay off old line (\$7,000) + Interest due (\$300.13)	\$199.87
10/19/2016	LOAN ADVANCE				\$4,000.00					\$4,000.00
10/20/2016	CUSTOMER DEPOSIT		\$1,821.35							\$1,821.35
10/20/2016	CUSTOMER DEPOSIT			\$1,859.85						\$1,859.85
10/24/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
10/25/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
10/28/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
10/31/2016	CUSTOMER DEPOSIT			\$663.30						\$663.30
10/31/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
10/31/2016	INTEREST PAID							\$0.02	October 2016 interest earned	\$0.02
11/10/2016	CUSTOMER DEPOSIT							\$250.00	Hansen (\$100) & Johnson (\$75) & Johnson (\$75)	\$250.00
11/10/2016	CUSTOMER DEPOSIT			\$330.18						\$330.18
11/10/2016	CUSTOMER DEPOSIT		\$495.73							\$495.73
11/10/2016	HWY ALLOC	\$2,485.12								\$2,485.12
11/10/2016	CUSTOMER DEPOSIT			\$2,995.47				\$100.00	Braniff	\$3,095.47
11/14/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/15/2016	LOAN ADVANCE				\$5,000.00					\$5,000.00
11/16/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
11/17/2016	CUSTOMER DEPOSIT			\$2,178.74						\$2,178.74
11/18/2016	AUTO DEPOSIT W/O PIEC						\$5,649.50			\$5,649.50
11/22/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/23/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/28/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/29/2016	CUSTOMER DEPOSIT			\$976.19				\$50.00	Mun Accoc	\$1,026.19
11/30/2016	INTEREST PAID							\$0.02	November 2016 interest earned	\$0.02
12/1/2016	LOAN ADVANCE				\$4,000.00					\$4,000.00
12/5/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/8/2016	CUSTOMER DEPOSIT					\$1,139.48				\$1,139.48
12/8/2016	CUSTOMER DEPOSIT			\$1,951.32						\$1,951.32

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
12/9/2016	HWY ALLOC	\$2,424.70								\$2,424.70
12/13/2016	LOAN ADVANCE				\$3,000.00					\$3,000.00
12/15/2016	CUSTOMER DEPOSIT		\$770.15							\$770.15
12/15/2016	CUSTOMER DEPOSIT			\$1,989.57						\$1,989.57
12/19/2016	LOAN ADVANCE				\$2,000.00					\$2,000.00
12/20/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/21/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/23/2016	CUSTOMER DEPOSIT			\$1,930.70						\$1,930.70
12/28/2016	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/30/2016	MUNI EQUALIZATION	\$2,475.56								\$2,475.56
12/31/2016	INTEREST PAID							\$0.03	December 2016 interest earned	\$0.03
1/3/2017	CUSTOMER DEPOSIT			\$512.83						\$512.83
1/9/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
1/10/2017	HWY ALLOC	\$2,868.19								\$2,868.19
1/11/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/13/2017	CUSTOMER DEPOSIT			\$524.68						\$524.68
1/13/2017	CUSTOMER DEPOSIT			\$2,555.34		\$90.62				\$2,645.96
1/17/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
1/18/2017	LOAN ADVANCE				\$1,500.00					\$1,500.00
1/19/2017	CUSTOMER DEPOSIT		\$2,507.90							\$2,507.90
1/19/2017	CUSTOMER DEPOSIT			\$2,472.72				\$100.00	Burghardt	\$2,572.72
1/20/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/23/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
1/24/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
1/30/2017	CUSTOMER DEPOSIT							\$330.90	Craig Cem.	\$330.90
1/30/2017	CUSTOMER DEPOSIT			\$553.88						\$553.88
1/31/2017	INTEREST PAID							\$0.02	January 2017 interest earned	\$0.02
2/2/2017	CUSTOMER DEPOSIT			\$882.26						\$882.26
2/9/2017	CUSTOMER DEPOSIT			\$87.55						\$87.55
2/9/2017	CUSTOMER DEPOSIT			\$1,767.45						\$1,767.45
2/10/2017	HWY ALLOC	\$2,812.39								\$2,812.39
2/14/2017	CUSTOMER DEPOSIT		\$1,572.83							\$1,572.83
2/14/2017	CUSTOMER DEPOSIT			\$1,674.94						\$1,674.94
2/17/2017	AUTO DEPOSIT W/O PIEC						\$4,631.15			\$4,631.15

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
2/21/2017	CUSTOMER DEPOSIT			\$1,357.22						\$1,357.22
2/21/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
2/23/2017	CUSTOMER DEPOSIT			\$585.93						\$585.93
2/27/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/7/2017	CUSTOMER DEPOSIT			\$2,026.76				\$100.00	Ronnfeldt Farms	\$2,126.76
3/10/2017	HWY ALLOC	\$2,712.85								\$2,712.85
3/13/2017	CUSTOMER DEPOSIT		\$3,159.03							\$3,159.03
3/14/2017	CUSTOMER DEPOSIT			\$2,166.83						\$2,166.83
3/15/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/16/2017	CUSTOMER DEPOSIT			\$1,302.24				\$100.00	Craig Fire Dept	\$1,402.24
3/17/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/20/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
3/21/2017	CUSTOMER DEPOSIT			\$707.12				\$100.00	Burghardt	\$807.12
3/27/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
3/31/2017	MUNI EQUALIZATION	\$2,467.63								\$2,467.63
3/31/2017	INTEREST PAID							\$0.05	March 2017 interest earned	\$0.05
4/4/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
4/6/2017	CUSTOMER DEPOSIT			\$1,201.74						\$1,201.74
4/7/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/10/2017	HWY ALLOC	\$2,916.88								\$2,916.88
4/11/2017	CUSTOMER DEPOSIT			\$1,862.37						\$1,862.37
4/12/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
4/17/2017	CUSTOMER DEPOSIT		\$26,735.13					\$3,700.00	Nebr. Foundation	\$30,435.13
4/18/2017	CUSTOMER DEPOSIT							\$1,511.33	Century Link (\$5) & BH Gas (\$1,506.33)	\$1,511.33
4/18/2017	CUSTOMER DEPOSIT			\$2,310.99						\$2,310.99
4/20/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
4/25/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
4/27/2017	CUSTOMER DEPOSIT			\$1,357.04						\$1,357.04
4/27/2017	LOAN ADVANCE				\$6,000.00					\$6,000.00
4/28/2017	INTEREST PAID							\$0.09	April 2017 interest earned	\$0.09
5/1/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
5/10/2017	HWY ALLOC	\$2,387.00								\$2,387.00
5/12/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
5/15/2017	CUSTOMER DEPOSIT			\$1,731.54						\$1,731.54
5/15/2017	CUSTOMER DEPOSIT			\$2,571.80						\$2,571.80
5/16/2017	CUSTOMER DEPOSIT		\$9,880.44							\$9,880.44
5/19/2017	AUTO DEPOSIT W/O PIEC						\$4,738.13			\$4,738.13
5/19/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
5/22/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
5/23/2017	CUSTOMER DEPOSIT			\$2,023.03						\$2,023.03
5/23/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
5/26/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
5/30/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
5/31/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
5/31/2017	INTEREST PAID							\$0.07	May 2017 interest earned	\$0.07
6/1/2017	CUSTOMER DEPOSIT			\$836.17						\$836.17
6/7/2017	LOAN ADVANCE				\$3,000.00					\$3,000.00
6/9/2017	HWY ALLOC	\$2,571.45								\$2,571.45
6/12/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
6/15/2017	CUSTOMER DEPOSIT			\$1,382.80						\$1,382.80
6/15/2017	CUSTOMER DEPOSIT			\$2,856.01						\$2,856.01
6/15/2017	CUSTOMER DEPOSIT		\$4,841.57					\$50.00	McMurtry	\$4,891.57
6/19/2017	LOAN ADVANCE				\$3,000.00					\$3,000.00
6/20/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
6/22/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
6/23/2017	CUSTOMER DEPOSIT			\$1,631.75						\$1,631.75
6/27/2017	LOAN ADVANCE				\$6,000.00					\$6,000.00
6/30/2017	MUNI EQUALIZATION	\$10,294.84								\$10,294.84
6/30/2017	INTEREST PAID							\$0.06	June 2017 interest earned	\$0.06
7/3/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/6/2017	CUSTOMER DEPOSIT			\$1,738.95						\$1,738.95
7/10/2017	HWY ALLOC	\$3,136.60								\$3,136.60
7/12/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/14/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/17/2017	CUSTOMER DEPOSIT			\$2,758.21						\$2,758.21
7/19/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/20/2017	CUSTOMER DEPOSIT		\$1,002.46							\$1,002.46

VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
7/20/2017	CUSTOMER DEPOSIT			\$1,971.42						\$1,971.42
7/21/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/24/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
7/25/2017	LOAN ADVANCE				\$6,000.00					\$6,000.00
7/31/2017	CUSTOMER DEPOSIT			\$822.36						\$822.36
7/31/2017	INTEREST PAID							\$0.06	July 2017 interest earned	\$0.06
8/1/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
8/8/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/9/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
8/10/2017	CUSTOMER DEPOSIT		\$2,156.14					\$40.00	Uhing (\$20) & Maseel (\$20)	\$2,196.14
8/10/2017	HWY ALLOC	\$2,613.25								\$2,613.25
8/10/2017	CUSTOMER DEPOSIT			\$2,672.10						\$2,672.10
8/11/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
8/14/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
8/17/2017	CUSTOMER DEPOSIT			\$2,845.17						\$2,845.17
8/18/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
8/21/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/25/2017	AUTO DEPOSIT W/O PIEC						\$3,943.84			\$3,943.84
8/28/2017	CUSTOMER DEPOSIT			\$744.74						\$744.74
8/28/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
8/31/2017	CUSTOMER DEPOSIT							\$300.00	McCormick (\$75) & Ahrens (\$75) & Shyler (\$75) & Johnson (\$75)	\$300.00
8/31/2017	CUSTOMER DEPOSIT			\$300.90						\$300.90
8/31/2017	INTEREST PAID							\$0.05	August 2017 interest earned	\$0.05
9/11/2017	HWY ALLOC	\$2,504.64								\$2,504.64
9/12/2017	CUSTOMER DEPOSIT			\$953.62						\$953.62
9/12/2017	CUSTOMER DEPOSIT			\$2,896.45						\$2,896.45
9/18/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
9/19/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
9/21/2017	CUSTOMER DEPOSIT			\$2,429.06						\$2,429.06
9/21/2017	CUSTOMER DEPOSIT		\$7,899.28					\$100.00	Swengen	\$7,999.28
9/25/2017	LOAN ADVANCE				\$5,000.00					\$5,000.00

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
9/26/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/27/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
9/28/2017	CUSTOMER DEPOSIT			\$770.98						\$770.98
9/29/2017	MUNI EQUALIZATION	\$2,728.38								\$2,728.38
9/29/2017	INTEREST PAID							\$0.04	September 2017 interest earned	\$0.04
10/3/2017	CUSTOMER DEPOSIT				\$7,000.00					\$7,000.00
10/10/2017	CUSTOMER DEPOSIT			\$2,797.84						\$2,797.84
10/10/2017	HWY ALLOC	\$3,132.11								\$3,132.11
10/18/2017	CUSTOMER DEPOSIT			\$726.78						\$726.78
10/18/2017	CUSTOMER DEPOSIT		\$1,322.64							\$1,322.64
10/18/2017	CUSTOMER DEPOSIT			\$2,511.32						\$2,511.32
10/18/2017	LOAN ADVANCE				\$4,000.00					\$4,000.00
10/27/2017	CUSTOMER DEPOSIT			\$1,424.42						\$1,424.42
11/2/2017	CUSTOMER DEPOSIT			\$436.46						\$436.46
11/8/2017	CUSTOMER DEPOSIT							\$5,000.00	Transfer from Sewer	\$5,000.00
11/9/2017	HWY ALLOC	\$2,540.01								\$2,540.01
11/10/2017	CUSTOMER DEPOSIT							\$240.00	Johnsen (\$25) & Greve (\$25) & Skinner (\$40) & Lortes (\$50) & Marrell (\$100)	\$240.00
11/10/2017	CUSTOMER DEPOSIT			\$2,529.31						\$2,529.31
11/13/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
11/14/2017	CUSTOMER DEPOSIT		\$687.41							\$687.41
11/14/2017	CUSTOMER DEPOSIT			\$1,475.78						\$1,475.78
11/16/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/17/2017	AUTO DEPOSIT W/O PIEC						\$5,686.38			\$5,686.38
11/20/2017	CUSTOMER DEPOSIT			\$1,282.45						\$1,282.45
11/20/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
11/21/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
11/24/2017	CUSTOMER DEPOSIT							\$290.00	Johnson (\$190) & Lottis (\$100)	\$290.00
11/24/2017	CUSTOMER DEPOSIT			\$507.42						\$507.42
11/27/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
11/30/2017	CUSTOMER DEPOSIT			\$1,018.37						\$1,018.37
12/4/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
12/5/2017	LOAN ADVANCE				\$2,000.00					\$2,000.00
12/7/2017	CUSTOMER DEPOSIT					\$1,448.02				\$1,448.02
12/7/2017	CUSTOMER DEPOSIT			\$1,547.05						\$1,547.05
12/11/2017	HWY ALLOC	\$2,482.41								\$2,482.41
12/12/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/15/2017	CUSTOMER DEPOSIT			\$871.66						\$871.66
12/15/2017	CUSTOMER DEPOSIT			\$2,699.94						\$2,699.94
12/18/2017	LOAN ADVANCE				\$3,000.00					\$3,000.00
12/22/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/27/2017	LOAN ADVANCE				\$1,000.00					\$1,000.00
12/28/2017	CUSTOMER DEPOSIT		\$125.10							\$125.10
12/28/2017	CUSTOMER DEPOSIT			\$1,424.97						\$1,424.97
12/29/2017	MUNI EQUALIZATION	\$2,719.50								\$2,719.50
12/31/2017	INTEREST PAID							\$0.06	December 2017 interest earned	\$0.06
1/8/2018	CUSTOMER DEPOSIT			\$677.52				\$100.00	Lindberg	\$777.52
1/8/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/9/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/10/2018	HWY ALLOC	\$2,936.80								\$2,936.80
1/11/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/16/2018	CUSTOMER DEPOSIT			\$1,208.49						\$1,208.49
1/16/2018	CUSTOMER DEPOSIT			\$2,133.29						\$2,133.29
1/18/2018	LOAN ADVANCE				\$2,000.00					\$2,000.00
1/22/2018	CUSTOMER DEPOSIT			\$715.32						\$715.32
1/22/2018	CUSTOMER DEPOSIT			\$2,426.64						\$2,426.64
1/22/2018	CUSTOMER DEPOSIT		\$4,152.36							\$4,152.36
1/23/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/25/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/26/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/29/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
1/31/2018	CUSTOMER DEPOSIT			\$1,250.56						\$1,250.56
1/31/2018	INTEREST PAID							\$0.06	January 2018 interest earned	\$0.06
2/1/2018	LOAN ADVANCE				\$2,000.00					\$2,000.00
2/9/2018	HWY ALLOC	\$2,945.32								\$2,945.32

**VILLAGE OF CRAIG
GENERAL BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT B

Clear Date	Description	State	County	Utilities	Loan Advance	NNTC	NPPD	Other	Description of Other	Total
2/12/2018	LOAN ADVANCE				\$2,000.00					\$2,000.00
2/13/2018	CUSTOMER DEPOSIT		\$995.34							\$995.34
2/13/2018	CUSTOMER DEPOSIT			\$2,296.75						\$2,296.75
2/14/2018	LOAN ADVANCE				\$3,000.00					\$3,000.00
2/16/2018	AUTO DEPOSIT W/O PIEC						\$4,727.05			\$4,727.05
2/20/2018	CUSTOMER DEPOSIT			\$1,795.23						\$1,795.23
2/23/2018	LOAN ADVANCE				\$2,000.00					\$2,000.00
2/26/2018	LOAN ADVANCE				\$2,000.00					\$2,000.00
2/27/2018	CUSTOMER DEPOSIT			\$1,061.85						\$1,061.85
2/28/2018	INTEREST PAID							\$0.05	February 2018 interest earned	\$0.05
3/5/2018	CUSTOMER DEPOSIT			\$649.60				\$384.45	Craig Cemetary	\$1,034.05
3/9/2018	HWY ALLOC	\$2,975.74								\$2,975.74
3/12/2018	LOAN ADVANCE				\$11,000.00					\$11,000.00
3/14/2018	CUSTOMER DEPOSIT			\$640.79						\$640.79
3/14/2018	CUSTOMER DEPOSIT			\$2,687.44						\$2,687.44
3/15/2018	CUSTOMER DEPOSIT		\$3,183.15							\$3,183.15
3/26/2018	CUSTOMER DEPOSIT			\$2,440.58				\$100.00	Craig Fire Dept	\$2,540.58
3/27/2018	CUSTOMER DEPOSIT			\$1,481.65						\$1,481.65
3/27/2018	LOAN ADVANCE				\$1,000.00					\$1,000.00
3/30/2018	MUNI EQUALIZATION	\$2,611.78								\$2,611.78
3/30/2018	INTEREST PAID							\$0.09	March 2018 interest earned	\$0.09
Totals		\$146,932.54	\$162,004.82	\$243,927.31	\$362,000.00	\$3,842.92	\$57,861.42	\$89,024.80		\$1,065,593.81

VILLAGE OF CRAIG
SEWER BANK ACCOUNT CHECK DETAIL

EXHIBIT C

Check #	Check Date	Payee/Description	Amount
TRANSFER	11/8/2017	REGULAR WITHDRAWAL	\$5,000.00
Total			\$5,000.00

Note: \$5,000 was deposited into the General account November 8, 2017.

**VILLAGE OF CRAIG
SEWER BANK ACCOUNT DEPOSIT DETAIL**

EXHIBIT D

Clear Date	Description	Transfer from General	Other	Description of Other	Total
4/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
5/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/30/2015	INTEREST		\$0.96	April-June 2015 interest earned	\$0.96
7/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
8/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/30/2015	INTEREST		\$1.06	July-September 2015 interest earned	\$1.06
10/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
11/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/1/2015	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/29/2015	INTEREST		\$1.12	October-December 2015 interest earned	\$1.12
1/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
2/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/31/2016	INTEREST		\$1.25	January-March 2016 interest earned	\$1.25
4/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
5/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/30/2016	INTEREST		\$1.31	April-June 2016 interest earned	\$1.31
7/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
8/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/30/2016	INTEREST		\$1.41	July-September 2016 interest earned	\$1.41
10/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
11/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/1/2016	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/29/2016	INTEREST		\$1.47	October-December 2016 interest earned	\$1.47
1/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
2/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/31/2017	INTEREST		\$1.75	January-March 2017 interest earned	\$1.75
4/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
5/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
6/30/2017	INTEREST		\$2.49	April-June 2017 interest earned	\$2.49

VILLAGE OF CRAIG
SEWER BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT D

Clear Date	Description	Transfer from General	Other	Description of Other	Total
7/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
8/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
9/29/2017	INTEREST		\$2.62	July-September 2017 interest earned	\$2.62
10/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
11/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/1/2017	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
12/31/2017	INTEREST		\$1.71	October-December 2017 interest earned	\$1.71
1/1/2018	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
2/1/2018	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/1/2018	TRANSFER FR DDA/MMDA/	\$117.00			\$117.00
3/30/2018	INTEREST		\$1.01	January-March 2018 interest earned	\$1.01
Totals		\$4,212.00	\$18.16		\$4,230.16

VILLAGE OF CRAIG
SCHOOL DEMO BANK ACCOUNT CHECK DETAIL

EXHIBIT E

Check #	Check Date	Payee	Amount
1002	12/27/2017	Cox Contracting Co. Inc.	\$16,101.50
1003	1/12/2018	Cox Contracting Co. Inc.	\$4,000.00
Total			\$20,101.50

VILLAGE OF CRAIG
SCHOOL DEMO BANK ACCOUNT DEPOSIT DETAIL

EXHIBIT F

Clear Date	Description	Other	Description of Other	Total
8/11/2017	CUSTOMER DEPOSIT	\$1,663.00	CURRENCY (\$488) & List (\$1,175)	\$1,663.00
9/21/2017	CUSTOMER DEPOSIT	\$5,100.00	Strong (\$100) & Wash Co. Bank (\$5,000)	\$5,100.00
10/27/2017	CUSTOMER DEPOSIT	\$5,000.00	Wash Co (\$5,000)	\$5,000.00
12/15/2017	CUSTOMER DEPOSIT	\$1,050.00	Rogers (\$1,000) & Olson (\$50)	\$1,050.00
12/27/2017	CUSTOMER DEPOSIT	\$5,000.00	1st N.E. Bank (\$5,000)	\$5,000.00
12/27/2017	CUSTOMER DEPOSIT	\$5,000.00	Farm & Home Ins Agn. (\$5,000)	\$5,000.00
1/16/2018	CUSTOMER DEPOSIT	\$20.00	CURRENCY (\$20)	\$20.00
Totals		\$22,833.00		\$22,833.00