



NEBRASKA AUDITOR OF PUBLIC ACCOUNTS

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October 16, 2019

Karon Horn, Board Chair
Fullerton Area Senior Center
Board of Directors
24888 Valley Road
Fullerton, NE 68638-3268

Dear Ms. Horn:

As you may know, the Nebraska Auditor of Public Accounts (APA) received a number of concerns related to the financial situation of the Fullerton Area Senior Center (Center). In response to those concerns, the APA began limited preliminary planning work to determine if a full financial audit or attestation would be warranted. Pursuant thereto, the APA obtained certain information regarding the Center's finances.

Based upon a review of the information obtained, the APA has determined that a financial audit or attestation by our office is not required at this time. Nevertheless, during the course of the preliminary planning work, the APA noted certain issues that merit corrective action, as presented below.

Background

The Center is a non-profit corporation established in 1990. The Center received funding from the Northeast Nebraska Area Agency on Aging (NENAAA) in the form of reimbursements for nutritional services and other assistance provided under the Older Americans Act of 1965. The Center also collected contributions from clients for meals, but it generated minimal revenues through its own fundraising efforts.

Operation of the transportation services, called "Nance Trans," began as a function of the Center's Board of Directors (Board) prior to May 2019. This is evidenced in the Board's meeting minutes for that month, which references a "Nance Trans Report." Pay rates and hiring decisions for Nance Trans employees were also discussed in the Board's meeting minutes. The Center even created a "Nance Trans Driver's Handbook," which served as the Personnel Policy for that transportation services provider. Additionally, the Center's employer identification number was used for the Nance Trans bank account.

Despite having operated under the control and guidance of the Board, NanceTrans, Inc. filed with the Nebraska Secretary of State as an independent nonprofit corporation on May 2, 2019. Funding for Nance Trans was provided by the State's Department of Transportation and fares.

Prior to that time, in August and October 2018, the NENAAA performed a subrecipient monitoring "audit" and follow-up procedures for the Center. A number of financial concerns were raised during that review, including the need to separate the transportation service funds from the senior services funds, the lack of documentation to support credit card purchases, and the late filing of payroll taxes. In November 2018, requested statements for the Sam's Club credit cards utilized by the Center had still not been provided to the NENAAA.

In January and March 2019, the NENAAA conducted other unannounced evaluations of the Center. Many of the same issues were identified. In April 2019, the NENAAA began to withhold funds from the Center. The funds were released in May 2019, but the Center ultimately closed its doors on June 1, 2019.

The Fullerton City Administrator contacted the APA on June 21, 2019, explaining that he had received the records from the Center and thought that we should review them. The APA obtained those records on June 25, 2019.

Findings and Recommendations

1. Unauthorized Leave Payments

The Center appears to have paid holiday and leave hours to employees who were not entitled to such benefits under either the Nance Trans Driver’s Handbook or the Fullerton Area Senior Center, Inc., Personnel Policy.

The APA reviewed all checks paid to four employees during 2019: Sandy VanDeWalle, the Director of the Center; Billy VanDeWalle, Nance Trans Manager; Damien VanDeWalle, a cook for the Center; and Jessie Spencer, a driver for Nance Trans. The APA was told that all four employees are related.

The APA determined that Sandy VanDeWalle and Billy VanDeWalle received leave and holiday pay for which they were ineligible, as follows:

Sandy VanDeWalle:

Bank Account	Check Date	Vacation Hours	Sick Hours	Holiday Hours	Total Leave Hrs Paid	Pay Rate	Ineligible Amount
Fullerton National Bank	1/6/2019	8		16	24	\$ 11.65	\$ 279.60
NanceTrans	1/7/2019	8		16	24	\$ 13.25	\$ 318.00
Fullerton National Bank	1/20/2019		10		10	\$ 13.25	\$ 132.50
NanceTrans	2/8/2019			8	8	\$ 13.25	\$ 106.00
NanceTrans	3/5/2019		25		25	\$ 13.25	\$ 331.25
Fullerton National Bank	4/2/2019	20			20	\$ 11.65	\$ 233.00
Total Leave Paid to Sandy VanDeWalle		36	35	40	111		\$ 1,400.35

Note: Fullerton National Bank is the account of the Center. Nance Trans was the bank account for the transportation services.

Billy VanDeWalle:

Bank Account	Date	Vacation Hours	Sick Hours	Holiday Hours	Total Leave Hrs Paid	Pay Rate	Ineligible Amount
NanceTrans	1/7/2019			32	32	\$ 13.25	\$ 424.00
NanceTrans	1/21/2019		18		18	\$ 13.25	\$ 238.50
NanceTrans	2/19/2019	8	24		32	\$ 13.25	\$ 424.00
NanceTrans	3/4/2019	8	12		20	\$ 13.25	\$ 265.00
NanceTrans	4/1/2019	8	8		16	\$ 13.25	\$ 212.00
NanceTrans	5/31/2019		12		12	\$ 13.25	\$ 159.00
Total Leave Paid to Billy VanDeWalle		24	74	32	130		\$ 1,722.50

The Center defines a full-time employee in its Personnel Policy as “an employee working at least forty (40) hours in a work week on a regular basis and whose duration of employment is not limited[.]” The Policy states specifically that part-time employees are not entitled to vacation or sick leave. Holiday leave is also provided only for full time employees.

Likewise, the Nance Trans Driver’s Handbook has similar language restricting leave for only full-time employees.

During 2019, Mr. and Mrs. VanDeWalle were paid for the following number of total hours worked, which included the aforementioned leave hours:

Billy VanDeWalle	
Date	Total Hrs Paid
1/7/2019	56.5
1/21/2019	48
2/4/2019	37
2/19/2019	57
3/4/2019	62
3/25/2019	54
4/1/2019	52.5
4/29/2019	43.5
5/7/2019	46
5/14/2019	46
5/31/2019	60
6/12/2019	64

Sandy VanDeWalle	
Date	Total Hrs Paid
1/6/2019	40.25
1/7/2019	36.75
1/20/2019	40
2/8/2019	35
2/19/2019	30
3/5/2019	25
3/25/2019	24
4/2/2019	20
4/2/2019	40
4/15/2019	47
5/1/2019	40
5/14/2019	2.5
6/14/2019	16.75

At no time during 2019 did either employee meet the definition of a full-time employee; therefore, neither were entitled to leave pay.

Additionally, as shown above, Mr. and Mrs. VanDeWalle were each paid 32 holiday hours for the pay period December 23, 2018, through January 5, 2019, which was 16 more holiday hours than allowed per policy.

The Personnel Manual for each entity included the same holiday schedule. Below is the holiday schedule taken from the Center’s Personnel Manual:

The holidays observed are: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas, and Good Friday.

According to the Center’s Board, Sandy VanDeWalle was responsible for the preparation of employee paychecks.

Without adequate controls to ensure that payments to employees comply with provisions of an employee personnel manual, there is an increased risk of loss or misuse of funds.

We recommend the Board review the information provided herein and determine whether there was any formal approval for the leave payments by the Board. Because this comment addresses the possible misappropriation of funds, the APA will refer the matter to the Nance County Attorney.

2. Lack of Documentation for Pay Rates

According to the Board, all rates of pay for Center employees should be documented its meeting minutes. However, the rate of pay for the employees tested did not agree to documentation provided by the Board or lacked documentation altogether.

Sandy VanDeWalle was paid \$13.25 per hour when working for Nance Trans. The APA found no documentation for this rate in the Board’s meeting minutes dating back to February 2017. The following table shows the payments to Mrs. VanDeWalle during 2019 using that rate:

Date	Total Hours	Pay Rate	Gross Pay
1/7/2019	36.75	\$ 13.25	\$ 486.94
1/20/2019	10.00	\$ 13.25	\$ 132.50
2/8/2019	35.00	\$ 13.25	\$ 463.75
2/19/2019	30.00	\$ 13.25	\$ 397.50
3/5/2019	25.00	\$ 13.25	\$ 331.25
3/25/2019	24.00	\$ 13.25	\$ 318.00
4/2/2019	40.00	\$ 13.25	\$ 530.00
Totals	200.75		\$ 2,659.94

Note: Some of the total hours include leave hours identified in the previous comment.

The APA also identified three paychecks with rates different from the \$13.25 noted above, all of which also lack adequate authorization. These were the final paychecks received by Mrs. VanDeWalle, as follows:

Date	Total Hours	Pay Rate	Gross Pay
5/1/2019	40.00	\$ 13.40	\$ 536.00
5/14/2019	2.50	\$ 12.25	\$ 30.63
6/14/2019	16.75	\$ 12.25	\$ 205.19
Totals	59.25		\$ 771.82

Similarly, the APA determined that the hourly rate of pay for Billy VanDeWalle lacked authorization from the Board. In its September 2017 meeting minutes, the Board hired Mr. VanDeWalle as the manager for Nance Trans. The rate of pay was not specified in the meeting minutes. The meeting minutes from August 2018 show the Board approval of \$12 per hour for Bill VanDeWalle. However, he was paid \$13.25 per hour throughout 2019, as shown in the table below:

Date	Total Hours	Pay Rate	Gross Pay
1/7/2019	56.50	\$ 13.25	\$ 748.63
1/21/2019	48.00	\$ 13.25	\$ 636.00
2/4/2019	37.00	\$ 13.25	\$ 490.25
2/19/2019	57.00	\$ 13.25	\$ 755.25
3/4/2019	62.00	\$ 13.25	\$ 821.50
3/25/2019	54.00	\$ 13.25	\$ 715.50
4/1/2019	52.50	\$ 13.25	\$ 695.63
4/29/2019	43.50	\$ 13.25	\$ 576.38
5/7/2019	46.00	\$ 13.25	\$ 609.50

Date	Total Hours	Pay Rate	Gross Pay
5/14/2019	46.00	\$ 13.25	\$ 609.50
5/31/2019	60.00	\$ 13.25	\$ 795.00
6/12/2019	64.00	\$ 13.25	\$ 848.00
Totals	626.50		\$ 8,301.13

Note: Some of the total hours include leave hours identified in the previous comment.

Jessie Spencer was a driver for Nance Trans and received an hourly rate of pay of \$12.25. The APA was told that he is related to Mr. and Mrs. VanDeWalle. The Board lacked documentation to support the rate of pay for Mr. Spencer. The following are the payments made to him in 2019:

Date	Total Hours	Pay Rate	Gross Pay
1/7/2019	19.75	\$ 12.25	\$ 241.94
1/21/2019	36.00	\$ 12.25	\$ 441.00
2/4/2019	36.50	\$ 12.25	\$ 447.13
2/19/2019	34.50	\$ 12.25	\$ 422.63
3/5/2019	52.25	\$ 12.25	\$ 640.06
3/19/2019	47.25	\$ 12.25	\$ 578.81
4/1/2019	68.50	\$ 12.25	\$ 839.13
4/18/2019	55.75	\$ 12.25	\$ 682.94
4/19/2019	19.50	\$ 18.38	\$ 358.31
5/3/2019	70.25	\$ 12.25	\$ 860.56
5/14/2019	20.50	\$ 12.25	\$ 251.12
5/30/2019	67.50	\$ 12.25	\$ 826.88
6/12/2019	41.25	\$ 12.25	\$ 505.31
Totals	569.50		\$ 7,095.81

Note: The April 19, 2019, payment was for overtime hours worked.

Damien VanDeWalle was a part-time cook for the Center. Upon his hire in August 2017, the Board authorized a rate of pay of \$9.25 per hour. Two of his four paychecks in 2019 included a rate of pay at \$10 per hour, as follows:

Date	Total Hours	Pay Rate	Gross Pay
3/19/2019	8.00	\$ 10.00	\$ 80.00
4/2/2019	5.00	\$ 10.00	\$ 50.00
Totals	13.00		\$ 130.00

Without procedures to ensure that only the authorized amounts are paid to employees, there is a risk for the loss or misuse of funds.

We recommend the Board determine if the rates of pay identified above were authorized. Because this comment addresses the possible misappropriation of funds, the APA will refer the matter to the Nance County Attorney.

3. Timesheet Issues

The APA noted the following issues related to the timesheets completed by Center employees:

Timesheets Were Not Signed

The APA noted that many of the timesheets for each of the four employees tested lacked any supervisory approval of the time worked, as summarized below:

Date	Account	Total Hours	Pay Rate	Gross Pay	Notes
Sandy VanDeWalle					
3/5/2019	NanceTrans	25.00	\$ 13.25	\$ 331.25	No timesheet
4/2/2019	Fullerton National Bank	20.00	\$ 11.65	\$ 233.00	Timesheet not signed by supervisor/Board
4/2/2019	NanceTrans	40.00	\$ 13.25	\$ 530.00	Timesheet not signed by supervisor/Board
4/15/2019	Fullerton National Bank	47.00	\$ 11.65	\$ 547.55	Timesheet not signed by supervisor/Board
5/14/2019	NanceTrans	2.50	\$ 12.25	\$ 30.63	Timesheet not signed by supervisor/Board
6/14/2019	NanceTrans	16.75	\$ 12.25	\$ 205.19	Timesheet signed by husband
Billy VanDeWalle					
3/4/2019	NanceTrans	62.00	\$ 13.25	\$ 821.50	Timesheet not signed by supervisor/Board
4/1/2019	NanceTrans	52.50	\$ 13.25	\$ 695.63	Timesheet not signed by supervisor/Board
5/7/2019	NanceTrans	46.00	\$ 13.25	\$ 609.50	Timesheet not signed by supervisor/Board
5/14/2019	NanceTrans	46.00	\$ 13.25	\$ 609.50	Timesheet not signed by supervisor/Board
6/12/2019	NanceTrans	64.00	\$ 13.25	\$ 848.00	Timesheet not signed by supervisor/Board
Jessie Spencer					
5/14/2019	NanceTrans	20.50	\$ 12.25	\$ 251.12	Timesheet not signed by supervisor
Damien VanDeWalle					
3/19/2019	Fullerton National Bank	8.00	\$ 10.00	\$ 80.00	Timesheet not signed by supervisor
4/2/2019	Fullerton National Bank	5.00	\$ 10.00	\$ 50.00	Timesheet not signed by supervisor

Hours Paid Did Not Agree to Timesheet

One timesheet for Sandy VanDeWalle showed 27.5 hours of work. However, she was paid for 40 hours of work. The timesheet for the pay period January 6, 2019, through January 19, 2019, is shown below:

Fullerton Area Senior Center/NANCE-TRANS, 903 Broadway, PO Box 632, Fullerton, NE 68638
 FROM: 1-6-19 TO: 1-19-19

Employee: Sandy VanDeWalle
 Position: _____

Date	1-7	1-8	1-9	1-10	1-11		
Time In	8	8	8	8	8		} 15.50
Time Out	12	12	12	9:30	10		
Total	4	4	4	1.5	2		

Date	1-14	1-15	1-16	1-17	1-18		
Time In	9	9	9	9			} 12
Time Out	12	12	12	12			
Total	3	3	3	3			

Date							
Time In							
Time Out							
Total							

Date							
Time In							
Time Out							
Total							

Date							
Time In							
Time Out							
Total							

In its response, the Board pointed out that this is not the actual signature of Tom Barbour, Secretary.

Total Hours	IIIB	13.25
	IIIC	13.25
	FR	
	Total:	27.50

Employee Signature: Sandy VanDeWalle Date: 1-19-19
 Supervisor Signature: Tom Barbour Date: 1-19-19

The following is the payment information from the accounting system:

Date	Name	Amount
1/20/2019	Sandra J. VanDeWalle	\$ 439.69

The detail of the payment is included below:

Work Hours	Sick Hours	Total Hours	Pay Rate	Gross Pay	FIT	SIT	SS	Med	Net Pay
	10.00	10.00	\$ 13.25	\$ 132.50	\$ -	\$ -	\$ 8.22	\$ 1.92	\$ 122.36
30.00		30.00	\$ 11.65	\$ 349.50	\$ -	\$ 5.43	\$ 21.67	\$ 5.07	\$ 317.33
Totals									\$ 439.69

As shown above, Mrs. VanDeWalle was paid for 10 hours of sick leave and 30 hours of work time, which does not agree to the 27.5 work hours recorded on the timesheet.

Without procedures to ensure that amounts paid agree to the approved time records, there is an increased risk for loss or misuse of funds.

We recommend the Board determine whether the employee pay amounts identified in this finding were authorized and whether the Board should seek to recover any unauthorized payments.

4. Credit Cards

The Board allowed the Director to make credit card purchases using a Sam’s Club credit card. The APA obtained the credit card statement from July 2017 through June 6, 2019. The credit card activity is included in **Attachment A**. The few items highlighted in yellow would be questionable purchases.

While most of the activity appears to have been for food related items for use in the senior center, the APA noted that the Board paid an unusually large amount of interest and fees in the two year period reviewed, as noted below:

Date	Amount	Vendor/ Description
7/27/2017	\$ 16.87	Interest
8/27/2017	\$ 8.45	Interest
3/18/2017	\$ 14.95	Interest
10/27/2017	\$ 20.18	Interest
11/27/2017	\$ 26.60	Interest
12/27/2017	\$ 32.38	Interest
1/27/2018	\$ 33.54	Interest
2/27/2018	\$ 33.78	Interest
3/27/2018	\$ 33.05	Interest
4/27/2018	\$ 40.34	Interest
5/27/2018	\$ 39.44	Interest
6/27/2018	\$ 40.98	Interest
7/27/2018	\$ 39.91	Interest
8/27/2018	\$ 41.38	Interest
9/27/2018	\$ 39.94	Interest
10/27/2018	\$ 42.01	Interest
11/27/2018	\$ 45.94	Interest
12/27/2018	\$ 42.49	Interest
1/27/2019	\$ 44.64	Interest
2/27/2019	\$ 43.47	Interest
3/27/2019	\$ 40.04	Interest
4/27/2019	\$ 42.21	Interest
5/27/2019	\$ 41.69	Interest
	\$ 804.28	Total Interest Paid
7/22/2017	\$ 39.99	Late Fee
9/21/2017	\$ 39.99	Late Fee
2/21/2018	\$ 39.99	Late Fee
4/21/2018	\$ 39.99	Late Fee
6/21/2018	\$ 39.99	Late Fee
8/21/2018	\$ 39.99	Late Fee
11/16/2018	\$ 39.99	Late Fee
1/16/2019	\$ 39.99	Late Fee
3/19/2019	\$ 39.99	Late Fee
5/17/2019	\$ 39.99	Late Fee
	\$ 399.90	Total Late Fees Paid
	\$ 1,204.18	Total Interest and Late Fees Paid

Good internal controls and sound business practices requires procedures to ensure the timely payment of credit card purchases to minimize the amount of interest and late payments. Without such procedures, there is an increased risk for loss of public funds.

The Fullerton Area Senior Center Board is no longer active. However, we recommend the new Nance Trans Board of Directors implement procedures to ensure the timely payment of credit card bills to prevent significant interest and late fees.

Overall Center Response: By a unanimous vote of 6-0, with one Board Member absent, the Fullerton Area Senior Center agrees with the findings of the Nebraska Auditor of Public Accounts regarding misappropriation of funds by Sandy and William VanDeWalle Jr.

One additional item we came to our attention. On page 7 of the document regarding Sandy VanDeWalle's Time Sheet for January 6-19, 2019, we see that the Supervisor Signature is that of Tom Barbour. This is not the true and legal signature of Tom Barbour, Secretary of the Board.

* * * * *

The preliminary planning work that resulted in this letter was designed primarily on a test basis and, therefore, may not bring to light all existing weaknesses in the entity's policies or procedures.

Draft copies of this letter were furnished to the entity to provide its management with an opportunity to review and to respond to the comments and recommendations contained herein. Any formal responses received have been incorporated into the letter.

If you have any questions regarding the above information, please contact our office.

Sincerely,



Mary Avery
Special Audits and Finance Manager
Phone: (402) 471-3686
mary.avery@nebraska.gov

cc: Nance County Attorney

Fullerton Area Senior Center
Credit Card Summary
July 2017 to June 2019

Attachment A

Date	Amount	Balance	Vendor/ Description	Items Purchased
Beginning Balance		\$ 598.34		
7/18/2017	\$ 211.40	\$ 809.74	Sam's Club	food
7/22/2017	\$ 39.99	\$ 849.73	Late Fee	
7/27/2017	\$ 16.87	\$ 866.60	Interest	
7/29/2017	\$ (598.34)	\$ 268.26	Payment	
8/15/2017	\$ 89.34	\$ 357.60	Walmart	food
8/22/2017	\$ 14.24	\$ 371.84	Walmart	supplies
8/27/2017	\$ 8.45	\$ 380.29	Interest	
9/8/2017	\$ 126.39	\$ 506.68	Sam's Club	lemonade, vegetables, fruit, lids, buns, bread, chips, turkey, ham
9/16/2017	\$ 79.09	\$ 585.77	Sam's Club	stock pot
9/16/2017	\$ 205.48	\$ 791.25	Sam's Club	fish, trash bags, seasonings, oil, vegetables, lemonade
9/21/2017	\$ 39.99	\$ 831.24	Late Fee	
3/18/2017	\$ 14.95	\$ 846.19	Interest	
9/26/2017	\$ 21.27	\$ 867.46	Sam's Club	3 year merchandise protection on a security system that was cancelled
10/3/2017	\$ (250.00)	\$ 617.46	Payment	
10/6/2017	\$ 87.07	\$ 704.53	Sam's Club	hot dogs, chips, ink
10/8/2017	\$ 107.00	\$ 811.53	Sam's Club	Business Plus Membership \$100
10/24/2017	\$ 110.29	\$ 921.82	Walmart	heated blanket
10/27/2017	\$ 20.18	\$ 942.00	Interest	
10/24/2017	\$ 92.03	\$ 1,034.03	Sam's Club	containers, food service film and foil, oil, storage bags
11/7/2017	\$ 105.49	\$ 1,139.52	Walmart	games, slippers, decorations, one package of oreos
11/7/2017	\$ (200.00)	\$ 939.52	Payment	
11/8/2017	\$ 95.02	\$ 1,034.54	Sam's Club	containers, sugar, ranch, butter, oatmeal, gravy mix, oil
11/27/2017	\$ 26.60	\$ 1,061.14	Interest	
11/30/2017	\$ 83.29	\$ 1,144.43	Sam's Club	stock pot
12/3/2017	\$ 159.24	\$ 1,303.67	Sam's Club	lemonade, containers, hot chocolate, oatmeal, food storage containers, 24 can cooler
12/6/2017	\$ 53.26	\$ 1,356.93	Walmart	non food
12/6/2017	\$ 88.69	\$ 1,445.62	Sam's Club	Box cutter knives, water bottle, mugs
12/6/2017	\$ (105.49)	\$ 1,340.13	Payment	
12/27/2017	\$ 32.38	\$ 1,372.51	Interest	
1/19/2018	\$ (250.00)	\$ 1,122.51	Payment	
1/27/2018	\$ 33.54	\$ 1,156.05	Interest	
2/2/2018	\$ 172.99	\$ 1,329.04	Sam's Club	containers, lemonade, salt and pepper, fish, ink, bulletin board, copy paper, staple
2/21/2018	\$ 39.99	\$ 1,369.03	Late Fee	
2/27/2018	\$ 33.78	\$ 1,402.81	Interest	
2/28/2018	\$ (175.00)	\$ 1,227.81	Payment	
3/7/2018	\$ 43.15	\$ 1,270.96	Sam's Club	3 ring binder and copy paper
3/7/2018	\$ 19.96	\$ 1,290.92	Sam's Club	sausage patties
3/7/2018	\$ 177.39	\$ 1,468.31	Sam's Club	ketchup, four, containers, brown sugar, fruit, fish
3/8/2018	\$ 23.52	\$ 1,491.83	Sam's Club	bulletin board
3/23/2018	\$ 53.93	\$ 1,545.76	Sam's Club	trash bags, spices, etc
3/23/2018	\$ (75.00)	\$ 1,470.76	Payment	
3/27/2018	\$ 33.05	\$ 1,503.81	Interest	
4/13/2018	\$ 82.51	\$ 1,586.32	Sam's Club	coffee filters, fruit, pork butt

Fullerton Area Senior Center
Credit Card Summary
July 2017 to June 2019

Attachment A

Date	Amount	Balance	Vendor/ Description	Items Purchased
4/21/2018	\$ 39.99	\$ 1,626.31	Late Fee	
4/23/2018	\$ 73.84	\$ 1,700.15	Sam's Club	lemonade, containers, buns and brats
4/27/2018	\$ 40.34	\$ 1,740.49	Interest	
5/4/2018	\$ (200.00)	\$ 1,540.49	Payment	
5/27/2018	\$ 39.44	\$ 1,579.93	Interest	
6/21/2018	\$ 39.99	\$ 1,619.92	Late Fee	
6/22/2018	\$ 58.66	\$ 1,678.58	Sam's Club	Total order was \$118.66. Spices, food, garbage bags, lemonade
6/27/2018	\$ 40.98	\$ 1,719.56	Interest	
7/6/2018	\$ (164.00)	\$ 1,555.56	Payment	
7/27/2018	\$ 39.91	\$ 1,595.47	Interest	
8/21/2018	\$ 39.99	\$ 1,635.46	Late Fee	
8/27/2018	\$ 41.38	\$ 1,676.84	Interest	
9/4/2018	\$ (166.00)	\$ 1,510.84	Payment	
9/26/2018	\$ 62.71	\$ 1,573.55	Sam's Club	Total purchase was \$102.71. Food and candy
9/27/2018	\$ 39.94	\$ 1,613.49	Interest	
10/8/2018	\$ 107.00	\$ 1,720.49	Sam's Club	\$100 business plus membership
10/14/2018	\$ (65.00)	\$ 1,655.49	Payment	
10/15/2018	\$ 68.61	\$ 1,724.10	Sam's Club	ham and coleslaw
10/27/2018	\$ 42.01	\$ 1,766.11	Interest	
11/16/2018	\$ 39.99	\$ 1,806.10	Late Fee	
11/27/2018	\$ 45.94	\$ 1,852.04	Interest	
12/3/2018	\$ (179.00)	\$ 1,673.04	Payment	
12/27/2018	\$ 42.49	\$ 1,715.53	Interest	
1/16/2019	\$ 39.99	\$ 1,755.52	Late Fee	
1/27/2019	\$ 44.64	\$ 1,800.16	Interest	
2/5/2019	\$ (175.00)	\$ 1,625.16	Payment	
2/15/2019	\$ 36.08	\$ 1,661.24	Sam's Club	food container, 3 lbs walnuts
2/27/2019	\$ 43.47	\$ 1,704.71	Interest	
3/19/2019	\$ 39.99	\$ 1,744.70	Late Fee	
3/20/2019	\$ 12.60	\$ 1,757.30	Sam's Club	food container
3/27/2019	\$ 40.04	\$ 1,797.34	Interest	
4/1/2019	\$ (200.00)	\$ 1,597.34	Payment	
4/4/2019	\$ 16.98	\$ 1,614.32	Sam's Club	coffee
4/27/2019	\$ 42.21	\$ 1,656.53	Interest	
5/17/2019	\$ 39.99	\$ 1,696.52	Late Fee	
5/27/2019	\$ 41.69	\$ 1,738.21	Interest	
6/6/2019	\$ (1,738.21)	\$ 0.00	Payment	