



# NEBRASKA AUDITOR OF PUBLIC ACCOUNTS

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February 6, 2025

Whitney Rief, President  
Bancroft Betterment Corporation  
402 Vine Street  
PO Box 176  
Bancroft, NE 68004

Dear Ms. Rief:

As you know, the Nebraska Auditor of Public Accounts (APA) has received allegations of financial improprieties by Kayla Logeman, the former Manager of the Barber’s Sunrise Villa Apartments (Apartments), which are owned and operated by the Bancroft Betterment Corporation (Corporation). As a result, the APA began limited preliminary planning work to determine if a full financial audit or attestation would be warranted. Pursuant thereto, the APA obtained financial records and other relevant documentation from the Corporation. Based on the outcome of this preliminary planning work, including an analysis of the information obtained, the APA has determined that a separate financial audit or attestation is unnecessary at this time.

Nevertheless, during the course of the preliminary planning work, the APA noted certain issues that merit corrective action.

## Background Information

The Corporation is located in Cuming County, Nebraska. According to the Nebraska Secretary of State’s website (<https://sos.nebraska.gov/>), the Corporation is a public benefit non-profit corporation established on May 22, 1992. The Corporation owns and operates the Apartments, a complex in Bancroft, Nebraska, consisting of eight (one-bedroom) units. The Corporation’s Board of Directors (Board) is the governing body that exercises financial accountability and control over activities relevant to the operations of the Apartments.

During the period October 1, 2023, through November 30, 2024, the Corporation maintained four bank accounts at the First Bank of Bancroft, located in Bancroft, Nebraska. The activity of these accounts during this period is summarized in the table below:

Bank Account	Balance as of 10/1/2023	Total Deposits/Other Credits	Transfers In	Total Checks/Other Debits	Transfers Out	Balance as of 11/30/2024
Bancroft Betterment Checking	\$3,816.94	\$0.00	\$0.00	\$0.00	\$0.00	\$3,816.94
Barber’s Sunrise Villa Checking	\$2,093.47	\$44,293.55	\$12,392.63	\$54,465.30	\$4,000.00	\$314.35
Regular Savings Reserve	\$20,552.48	\$236.69	\$3,500.00	\$0.00	\$9,367.63	\$14,921.54
Security Deposit	\$2,716.07	\$618.41	\$500.00	\$0.00	\$3,025.00	\$809.48
<b>Total Bank Activity</b>	<b>\$29,178.96</b>	<b>\$45,148.65</b>	<b>\$16,392.63</b>	<b>\$54,465.30</b>	<b>\$16,392.63</b>	<b>\$19,862.31</b>

*Note: The Corporation Board closed each of the four bank accounts and opened four new accounts to replace them, transferring the balances of the old accounts into the new ones. For the purposes of this letter, the APA has combined the activity of the old and the new accounts together on the same lines in the above table.*

The Corporation has a Section 515 loan from the U.S. Department of Agriculture’s (USDA) Rural Development Multifamily Housing Program (Program). This Program is a Federal project aimed at providing competitive financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families. The loan was issued on May 5, 1993, and as of December 3, 2024, has an outstanding balance of \$214,470.66. The amount of the monthly payment on the loan depends upon multiple factors, including how much rent is collected from tenants and any rental assistance due to the Corporation. The Corporation receives funding from rental revenue paid by its tenants and any Federal rental assistance for tenants in excess of the amounts owed to USDA Rural Development for the loan.

The following comments and recommendations, which have been discussed with the appropriate members of the Corporation and its management, are intended to improve internal control or result in other operating efficiencies.

**Comments and Recommendations**

**1. Alleged Fraud**

According to Corporation representatives, Kayla Logeman served as the sole employee and Manager of the Apartments during the period October 2023 through November 2024. She was placed on administrative leave without pay on November 18, 2024. Her duties included, among other responsibilities, writing payroll checks for herself. Ms. Logeman also had full access to, and control of, the Corporation’s bank accounts, including a debit card issued for the Corporation’s Barber’s Sunrise Villa Checking bank account.

The APA received allegations that Ms. Logeman had been expending Corporation funds for her payroll in excess of her regular wages, as well as using the aforementioned debit card to make unauthorized purchases at the WinnaVegas Casino Resort in Sloan, Iowa.

The table below summarizes Ms. Logeman’s suspected improprieties during the period October 1, 2023, to November 30, 2024, while employed as the Apartments’ Manager:

Description	Total Amount of Possible Fraud
Apparently Excessive Payroll Disbursements	\$11,104.88
Unsupported Reimbursements	\$2,067.04
Questionable Casino Debit Card Purchases	\$847.51
<b>Total</b>	<b>\$14,019.43</b>

***Apparently Excessive Payroll Disbursements***

In response to the allegations received, the APA analyzed the Corporation’s bank accounts for the above-mentioned period. Corporation representatives informed the APA that, although no documentation could be provided to support her Board-approved wages, Ms. Logeman was to be paid \$591.04 monthly as the Apartments’ Manager. Based upon that assertion, she should have received 14 monthly payments, for a total of \$8,274.56, during this period. However, Ms. Logeman actually paid herself a total of \$19,379.44, resulting in what appears to be excess pay of \$11,104.88.

The following table provides a comparative summary of Ms. Logeman’s approved monthly salary, according to Corporation representatives, and the actual amount that she received as a result of the apparently excessive payroll amounts:

Month	Approved Pay	Actual Pay	Variance
October 2023	\$591.04	\$1,182.08	\$591.04
November 2023	\$591.04	\$1,773.12	\$1,182.08
December 2023	\$591.04	\$1,168.23	\$577.19
January 2024	\$591.04	\$2,090.08	\$1,499.04
February 2024	\$591.04	\$1,290.08	\$699.04
March 2024	\$591.04	\$657.54	\$66.50
April 2024	\$591.04	\$732.54	\$141.50
May 2024	\$591.04	\$1,529.34	\$938.30
June 2024	\$591.04	\$796.80	\$205.76
July 2024	\$591.04	\$732.54	\$141.50
August 2024	\$591.04	\$1,994.31	\$1,403.27
September 2024	\$591.04	\$3,005.16	\$2,414.12
October 2024	\$591.04	\$1,695.08	\$1,104.04
November 2024	\$591.04	\$732.54	\$141.50
<b>Totals</b>	<b>\$8,274.56</b>	<b>\$19,379.44</b>	<b>\$11,104.88</b>

*Note: During this period, Ms. Logeman transferred or deposited a total of \$835.11 back into the Corporation's bank accounts from her personal bank account.*

A detailed listing of the apparently excessive payroll disbursements has been included as **Exhibit A** herein.

Upon inquiry by the APA, Corporation representatives stated that none of the Board members were aware of, nor did they approve, the additional payroll disbursements at issue. It should be noted also that, along with issuing physical checks for her pay, Ms. Logeman made online transfers from the Corporation's bank accounts directly into her personal checking bank account.

#### ***Unsupported Reimbursement Payments***

In addition to the excessive payroll amounts detailed above, Ms. Logeman received another 12 payments, totaling \$2,067.04, from October 2023 through November 2024, for apparent reimbursements unrelated to her wages. These payments are summarized in the table below:

Month	Number of Payments	Amount
November 2023	1	\$225.00
December 2023	1	\$42.04
March 2024	1	\$225.00
July 2024	1	\$150.00
August 2024	2	\$300.00
September 2024	3	\$750.00
October 2024	3	\$375.00
<b>Totals</b>	<b>12</b>	<b>\$2,067.04</b>

The Corporation was unable to provide documentation to support any of these reimbursement payments to Ms. Logeman. Furthermore, Corporation representatives stated that – similar to the apparently excessive payroll amounts – none of the Board members were aware of, nor did they approve, these reimbursement payments. A detailed listing of the unsupported reimbursement payments has been included as **Exhibit B** herein.

#### ***Questionable Casino Debit Card Transactions***

Among the concerns brought to the APA's attention were purchases made with the Corporation's debit card – which, as noted previously herein, was issued for the Corporation's Barber's Sunrise Villa Checking bank account and over which Ms. Logeman exercised control – at the WinnaVegas Casino Resort in Sloan, Iowa. In examining the Corporation's bank accounts for the period October 2023 to November 2024, the APA noted five questionable purchases, totaling \$820, made at the casino on March 16 and 17, 2024. The APA noted one additional questionable debit card purchase of \$27.51, which was made on September 16, 2024, at the Pony Express, a gas station and convenience store, located in Sloan, Iowa, next to the casino. These purchases are shown in the following table:

Transaction Date	Transaction Time	Post Date	Vendor	Amount
3/16/2024	8:03 PM	3/18/2024	WinnaVegas Casino Resort	\$204.00
3/16/2024	8:25 PM	3/18/2024	WinnaVegas Casino Resort	\$204.00
3/16/2024	9:03 PM	3/18/2024	WinnaVegas Casino Resort	\$104.00
3/16/2024	11:29 PM	3/18/2024	WinnaVegas Casino Resort	\$204.00
3/17/2024	12:00 AM	3/18/2024	WinnaVegas Casino Resort	\$104.00
9/16/2024	2:39 PM	9/17/2024	Pony Express	\$27.51
<b>Total</b>				<b>\$847.51</b>

*Note: The bank statements obtained by the APA listed only the posting dates of the debit card transactions. Therefore, the APA verified the actual debit card transaction dates and times listed in the above table with representatives from the bank.*

The APA also obtained Ms. Logeman’s gambling activity records from the casino for the period September 1, 2023, to October 31, 2024. According to these records, Ms. Logeman played at the casino on March 16 and 17, 2024, and on September 16, 2024, which are the same days the debit card transactions were made.

The table below provides a detail of Ms. Logeman’s gambling activity on those days:

Date	Time	Slot Wager
3/16/2024	12:42 PM	\$4.41
3/16/2024	12:55 PM	\$43.05
3/16/2024	1:19 PM	\$125.70
3/16/2024	1:45 PM	\$84.00
3/16/2024	5:44 PM	\$82.10
3/16/2024	6:09 PM	\$70.50
3/16/2024	6:17 PM	\$23.10
3/16/2024	6:18 PM	\$9.90
3/16/2024	6:52 PM	\$244.29
3/16/2024	6:58 PM	\$43.80
3/16/2024	7:07 PM	\$52.56
3/16/2024	8:03 PM	\$314.16
3/16/2024	8:40 PM	\$290.70
3/16/2024	8:55 PM	\$208.80
3/16/2024	9:23 PM	\$138.48
3/16/2024	10:52 PM	\$176.25
3/16/2024	11:22 PM	\$49.51
3/17/2024	12:36 AM	\$932.61
<b>3/16/2024 Totals (18 games)</b>		<b>\$2,893.92</b>
9/16/2024	1:35 PM	\$774.30
9/16/2024	1:37 PM	\$27.30
9/16/2024	1:39 PM	\$29.13
9/16/2024	1:48 PM	\$98.81
9/16/2024	1:57 PM	\$55.65
9/16/2024	1:59 PM	\$23.85
9/16/2024	2:19 PM	\$283.50
<b>9/16/2024 Totals (7 games)</b>		<b>\$1,292.54</b>
<b>Overall Totals</b>		<b>\$4,186.46</b>

Generally, casinos and other gambling establishments do not allow individuals to use debit or credit cards directly for wagering; instead, they will have automatic teller machines (ATM) installed on the premises to allow individuals to use such cards to withdraw cash. For each of the five debit card transactions at the casino, Ms. Logeman appears to have used the Corporation’s debit card to make ATM withdrawals of \$100 or \$200 at a time, with a \$4 fee assessed on each transaction.

As the two previous tables illustrate, Ms. Logeman made those six debit card transactions on the same dates and during the same times that she was playing at the casino. The first debit card transaction on March 16, 2024, was at 8:03 p.m., which was the same time that she started her twelfth game that day. The rest of the debit card transactions continued concurrently throughout the evening until she stopped playing at the casino around 12:36 a.m. on March 17, 2024.

The debit card purchase made on September 16, 2024, at the Pony Express gas station next to the casino occurred at 2:39 p.m., which would have been approximately the same time that she stopped playing her last game at the casino that day.

On March 18, 2024, moreover, Ms. Logeman transferred \$800 from the Corporation's Security Deposit bank account to the Barber's Sunrise Villa Checking bank account (from which the debit card purchases were made) in what appears to have been an attempt to replenish the account or conceal the questionable transactions at the casino, which totaled that same amount less the \$4 fees.

The Corporation was unable to provide any documentation to support these problematic debit card purchases. As with the apparently excessive payroll and unsupported reimbursement payments to Ms. Logeman described previously herein, Corporation representatives stated that none of the Board members were aware of, nor did they approve, these debit card transactions.

Additionally, the APA observed 19 other questionable transactions, totaling \$385.49, made using the Corporation's debit card. More information regarding these 19 debit card purchases is provided in **Comment and Recommendation Number 2** ("Other Questionable Debit Card Transactions") herein.

The apparently unauthorized expenditure of Corporation funds by Ms. Logeman for her own personal benefit, as set out above, gives rise to concerns regarding possible violations of State law.

To start, Neb. Rev. Stat. § 28-511(1) (Reissue 2016) provides the following:

*A person is guilty of theft if he or she takes, or exercises control over, movable property of another with the intent to deprive him or her thereof.*

Neb. Rev. Stat. § 28-512 (Reissue 2016) creates the crime of "theft by deception," stating the following, as is relevant:

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

\* \* \* \*

*(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.*

These potential statutory concerns aside, it should be noted that good internal controls and sound accounting practices require procedures to ensure that one person is not in a position both to perpetrate and to conceal financial errors or irregularities, including possible fraud.

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

We recommend the Corporation implement procedures to prevent one person from being in a position both to perpetrate and to conceal financial errors or irregularities, including possible fraud. Among other things, the Corporation could require a Board member or other employee not involved with the payment process

to perform a documented review of all payroll disbursements. We also recommend the Corporation implement procedures to ensure that all expenditures, including reimbursement payments, are submitted and approved with the relevant supporting documentation. Finally, because this comment gives rise to concerns regarding possible violations of State statute, we are forwarding the information herein to the Nebraska State Patrol, the Nebraska Attorney General, and the Cuming County Attorney for further review. The APA will also forward the details of this matter to USDA Rural Development, the Nebraska Department of Revenue, and the U.S. Internal Revenue Service.

*Corporation Response:*

*The board has made several corrections in response to the fraudulent actions that have taken place. At this time, the board has removed all financial access and abilities from employees. Only the 4 board members have access to banking privileges, including check writing and online banking viewing/transfers. We have cancelled any debit cards associated with our accounts. The board has also made edits to the Corporation’s by-laws to employ monthly meetings to review and approve deposits and expenses, and provide monthly payment to our employee at that time. We have created a system to track the flow of money on a yearly basis, that will be updated at each meeting and will also contain necessary receipts/documentation for reimbursement. The board also plans to complete a yearly audit to ensure accuracy of our funds.*

**2. Other Questionable Debit Card Transactions**

The APA noted 19 other questionable transactions, totaling \$385.49, made using the Corporation’s debit card – which, as mentioned previously herein, was issued for the Corporation’s Barber’s Sunrise Villa Checking bank account and over which Ms. Logeman exercised control. Those payments are summarized in the following table:

<b>Vendor</b>	<b>Number of Transactions</b>	<b>Amount</b>
Amazon <b>Note</b>	10	\$125.82
Intoxalock	1	\$107.60
Bomgaars	3	\$53.12
BP	1	\$25.11
Menards	1	\$23.51
Dollar General	1	\$19.18
Sam’s Club	1	\$17.58
Walmart	1	\$13.57
<b>Totals</b>	<b>19</b>	<b>\$385.49</b>

*Note: One of the Amazon purchases, totaling \$6.44, was refunded back into the Corporation’s bank account.*

A detailed listing of all debit card transactions made during the period October 1, 2023, through November 30, 2024, is provided in **Exhibit C** herein.

The Corporation was unable to provide any documentation to support these debit card transactions, and Corporation representatives informed the APA that none of the Board members were aware of, nor did they approve, the purchases. Further, the Corporation lacked formal, written policies delineating the proper use of the debit card.

Good internal controls require procedures to ensure that all expenditures of Corporation funds, including any transactions with a debit card, are not only supported by adequate documentation but also made in strict compliance with formal policies that delineate the proper use of those monies and with the express approval of the Board.

Without such procedures, there is an increased risk for the loss or misuse of funds.

We recommend the implementation of policies to ensure all expenditures of funds, including any transactions with a debit card, are not only supported by adequate documentation but also made in strict compliance with formal policies that delineate the proper use of those monies and with the express approval of the Board.

*Corporation Response:*

*As stated above, the board has moved forward with only check-writing ability (which can only be accessed by board members) and has removed the possibility of debit card usage at this time. During our board meetings or through communication with the board (if payment/items are needed more promptly), our employee will provide documentation of any expenditure of funds to be approved and then carried out by the treasurer.*

### **3. Negative Bank Balance**

In examining the Corporation's bank statements, the APA observed that the Barber's Sunrise Villa Checking bank account was overdrawn multiple times in February, April, August, September, October, and November 2024. The following table summarizes these negative balances:

<b>Range of Amount Overdrawn</b>	<b># of Days Overdrawn</b>	<b>Overdraft Fees</b>
\$19.64 - \$250.82	18	\$60

According to Corporation representatives, the Board was unaware of this account being overdrawn until November 2024. The bank waived one of the two \$30 overdraft fee charges, so the net fees charged to the account was \$30.

Good internal controls require procedures to ensure that sufficient funds are available in the Corporation's bank accounts, especially any checking account, prior to issuing payments.

Without such procedures, there is an increased risk for deficit account balances and resulting overdraft fees.

We recommend the implementation of procedures to ensure sufficient funds are available in Corporation bank accounts, especially any checking account, prior to issuing payments.

*Corporation Response:*

*Given that the board will have the sole role in managing funds at this time, a detailed treasurer's report will be provided at each meeting, outlining funds in our accounts prior to issuing payments for expenditures. The board also has access to online banking to ensure sufficient funds are available.*

\* \* \* \* \*

Our audit procedures are designed primarily on a test basis and, therefore, may not bring to light all weaknesses in policies or procedures that may exist. Our objective is, however, to use the knowledge gained during our work to make comments and recommendations that we hope will prove useful to the Corporation.

Draft copies of this letter were furnished to the Corporation to provide its management with an opportunity to review and to respond to the comments and recommendations contained herein. Any formal response received has been incorporated into this letter. Such response has been objectively evaluated and recognized, as appropriate, in the letter. A response that indicates corrective action has been taken was not verified at this time.

This communication is intended solely for the information and use of the Corporation and its management. It is not intended to be, and should not be, used by anyone other than these specified parties. However, this communication is a matter of public record, and its distribution is not limited.

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

Audit Staff Working on this Examination:

Craig Kubicek, CPA, CFE – Deputy Auditor

Mason Culver – Auditor-In-Charge

Caden Janak – Examiner

Sincerely,



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cc. Nebraska State Patrol  
Nebraska Attorney General  
Cuming County Attorney  
USDA Rural Development  
Nebraska Department of Revenue  
U.S. Internal Revenue Service



BANCROFT BETTERMENT CORPORATION  
**Kayla Logeman's Apparently Excessive Payroll Disbursements**  
 October 1, 2023, through November 30, 2024

**Exhibit A**

Date	Type	Check #	Payee	Memo/Description	Amount
10/4/2023	Check	4917	Kayla Logeman		\$591.04
10/27/2023	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$591.04
11/9/2023	Check	4923	Kayla Logeman		\$591.04
11/15/2023	Check	4924	Kayla Logeman		\$591.04
11/29/2023	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$591.04
12/8/2023	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$591.04
12/18/2023	Check	4928	Kayla Logeman	Extra hours - 25 Nov-Dec	\$577.19
1/2/2024	Check	4931	Kayla Logeman	74 x 8 + 130 + 75 Jan pay	\$732.54
1/8/2024	Check	4933	Kayla Logeman	Wages	\$657.54
1/17/2024	Check	4934	Kayla Logeman	Adv.	\$500.00
1/23/2024	Check	4936	Kayla Logeman	Adv 700	\$200.00
2/5/2024	Check	4938	Kayla Logeman		\$632.54
2/15/2024	Check	4941	Kayla Logeman	m-pay	\$657.54
3/6/2024	Check	4943	Kayla Logeman		\$657.54
4/2/2024	Check	4948	Kayla Logeman	April	\$732.54
5/2/2024	Check	4949	Kayla Logeman		\$732.54
5/14/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$64.26
5/20/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
6/5/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$64.26
6/10/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
7/5/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
8/5/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
8/12/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$198.74
8/13/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$77.39
8/19/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$353.10
8/26/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$432.54
8/29/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$200.00
9/4/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
9/17/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
9/24/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
9/27/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$807.54
10/3/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$832.54
10/7/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
10/9/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$130.00
11/4/2024	Electronic Debit		Kayla Logeman	ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$732.54
<b>Total</b>					<b>\$19,379.44</b>

*Note: All of these payments were made from the Corporation's Barber's Sunrise Villa Checking bank account ending in 0565.*

BANCROFT BETTERMENT CORPORATION  
**Kayla Logeman's Unsupported Reimbursement Payments**  
 October 1, 2023, through November 30, 2024

**Exhibit B**

<b>Date</b>	<b>Type</b>	<b>Check #</b>	<b>Payee</b>	<b>Memo/Description</b>	<b>Amount</b>
11/28/2023	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$225.00
12/22/2023	Check	4929	Kayla Logeman	Supplies mileage	\$42.04
3/14/2024	Check	4945	Kayla Logeman	Cell reimburse Jan-Mar	\$225.00
7/22/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
8/20/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
8/21/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
9/11/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
9/13/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$450.00
9/23/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
10/17/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$75.00
10/21/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
10/21/2024	Electronic Debit			ONLINE BANK TRANSFER INTERNET BANKING WITHDRAWAL TO XX1112	\$150.00
<b>Total</b>					<b>\$2,067.04</b>

*Note: All of these payments were made from the Corporation's Barber's Sunrise Villa Checking bank account ending in 0565.*

BANCROFT BETTERMENT CORPORATION  
**Questionable Debit Card Transactions**  
October 1, 2023, through November 30, 2024

Exhibit C

Post Date	Payee	Description	Amount
11/29/2023	Bomgaars	DEBIT CARD PURCHASE 867024 NE WEST POINT 1310 S. LINCOLN ST US	\$18.90
12/1/2023	Bomgaars	DEBIT CARD PURCHASE 870044 IA ONAWA 2060 IOWA AVE US	\$20.32
12/26/2023	Bomgaars	DEBIT CARD PURCHASE 662012 IA ONAWA 2060 IOWA AVE.	\$13.90
12/26/2023	Walmart	DEBIT CARD PURCHASE 361013 IA SIOUX CITY 3400 SINGING HILLS US	\$13.57
1/8/2024	Amazon	DEBIT CARD PURCHASE 001012 WA SEATTLE AMAZON.COM US	\$14.99
2/7/2024	Amazon	DEBIT CARD PURCHASE 601302 WA 888-802-3080 440 TERRY AVE N	\$6.44
2/7/2024	Amazon	DEBIT CARD PURCHASE 699552 WA 888-802-3080 440 TERRY AVE N	\$11.81
3/7/2024	Amazon	DEBIT CARD PURCHASE 956442 WA 888-802-3080 440 TERRY AVE N	\$11.81
3/18/2024	WinnaVegas Casino Resort	DDA OFF PREMIS DR 7947 4 IA SLOAN WINNAVEGAS C-317947	\$104.00
3/18/2024	WinnaVegas Casino Resort	DDA OFF PREMIS DR 7947 4 IA SLOAN WINNAVEGAS C-317947	\$104.00
3/18/2024	WinnaVegas Casino Resort	DDA OFF PREMIS DR 7947 4 IA SLOAN WINNAVEGAS C-317947	\$204.00
3/18/2024	WinnaVegas Casino Resort	DDA OFF PREMIS DR 7947 4 IA SLOAN WINNAVEGAS C-317947	\$204.00
3/18/2024	WinnaVegas Casino Resort	DDA OFF PREMIS DR 7947 4 IA SLOAN WINNAVEGAS C-317947	\$204.00
4/8/2024	Amazon	DEBIT CARD PURCHASE 027532 WA 888-802-3080 440 TERRY AVE N	\$11.76
5/6/2024	Amazon	DEBIT CARD PURCHASE 520293000 Amazon Music*6U0X30GB3 888-802-3080	\$10.74
5/16/2024	Amazon	DEBIT CARD PURCHASE Amazon Prime*B548N4S43 Amzn.com/bill WA	\$16.11
7/1/2024	Menards	DEBIT CARD PURCHASE 3600 EAST 24TH STREET FREMONT NE	\$23.51
7/16/2024	Amazon	DEBIT CARD PURCHASE Amazon Prime*RY82F8YO1 Amzn.com/bill WA	\$15.81
8/6/2024	Amazon	DEBIT CARD PURCHASE Amazon Music*RF7AA2S60 888-802-3080 WA	\$10.54
8/16/2024	Amazon	DEBIT CARD PURCHASE Amazon Prime*RU5B60PT2 Amzn.com/bill WA	\$15.81
9/17/2024	Pony Express	DEBIT CARD PURCHASE PONY EXPRESS SLOAN SLOAN IA	\$27.51
10/7/2024	Sam's Club	DEBIT CARD PURCHASE SAM'S CLUB SIOUX CITY IA	\$17.58
11/4/2024	BP	DEBIT CARD PURCHASE 304 NORTH 6TH ST DUNLAP IA	\$25.11
11/12/2024	Dollar General	DEBIT CARD PURCHASE DG 2492821883 STATE HWY ONAWA IA	\$19.18
11/15/2024	Intoxalock	DEBIT CARD PURCHASE INTOXALOCK 877-7775020 IA	\$107.60
<b>Total</b>			<b>\$1,233.00</b>

**Note 1:** All of these debit card transactions were made from the Corporation's Barber's Sunrise Villa Checking bank account ending in 0565.

**Note 2:** The \$6.44 Amazon purchase on February 7, 2024, was refunded back into the Corporation's bank account on that same day.