



NEBRASKA AUDITOR OF PUBLIC ACCOUNTS

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Kay Francavilla, Board President
Norfolk Senior Center
307 W. Prospect Avenue
Norfolk, NE 68701

Dear Ms. Francavilla:

As you know, the Nebraska Auditor of Public Accounts (APA) has received allegations of financial impropriety by Cheryl Gesell (Roerber), the former Executive Director of the Norfolk Senior Center (Senior Center). 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 Senior Center. 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 Senior Center is located in Madison County, Nebraska. According to the Nebraska Secretary of State's website (<https://sos.nebraska.gov/>), the Senior Center is a public benefit nonprofit corporation established on February 4, 1980. The Senior Center provides a variety of services to both senior citizens and members of the broader public who reside in and around the City of Norfolk, Nebraska. The Senior Center's Board of Directors (Board) is the governing body that exercises financial accountability and control over activities relevant to the operations of the Senior Center. The Senior Center receives funding from various sources, including the State of Nebraska, the Northeast Nebraska Area Agency on Aging, and private donations. During the period January 1, 2023, through November 30, 2025, the Senior Center received \$262,765.40 from the Northeast Nebraska Area Agency on Aging and \$98,904.65 from the State. The Senior Center also generates revenues from contributions collected from clients for meals provided and fundraising efforts.

The Senior Center utilizes a checking account through U.S. Bank for general expenditures and credit card payments. A summary of this account's activity from January 1, 2023, through November 30, 2025, is shown in the table below:

Period	Beginning Balance	Total Deposits/ Other Credits	Total Checks/ Other Debits	Ending Balance
2023	\$280,751.20	\$460,053.60	\$473,278.21	\$267,526.59
2024	\$267,526.59	\$425,583.33	\$543,393.73	\$149,716.19
2025 (January – November)	\$149,716.19	\$313,763.34	\$402,589.40	\$60,890.13
Totals		\$1,199,400.27	\$1,419,261.34	

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

Comments and Recommendations

1. Alleged Fraud

Cheryl Gesell was hired as the Senior Center’s Executive Director on February 26, 2020, and continued to serve in that role until November 20, 2025, when she was terminated from her position. Her duties included, among other responsibilities, overseeing and controlling the Senior Center’s financial processes, including issuing payments for the Senior Center’s expenses and employee payroll. Ms. Gesell also had full access to, and control of, the Senior Center’s U.S. Bank checking account and a Senior Center credit card issued through the First National Bank of Omaha.

The APA received allegations that Ms. Gesell had given herself payroll increases without prior approval from the Board and had utilized the Senior Center’s credit card for her own personal benefit. The following table summarizes Ms. Gesell’s suspected improprieties:

Description	Total Amount of Possible Fraud
Apparently Excessive Payroll Disbursements	\$34,316.68
Alleged Personal Use of Credit Card	\$913.09
Total	\$35,229.77

Apparently Excessive Payroll Disbursements

In response to the allegations received, the APA analyzed the Senior Center’s bank account statements, personnel files, and accounting records for the period January 1, 2023, through November 30, 2025. Upon inquiry with Senior Center representatives, the APA was informed that the Board had authorized Ms. Gesell to receive an annual salary of \$41,600. The APA observed that the following was recorded on a “Wage / Salary Information” document within Ms. Gesell’s personnel files:

Employee Name:	<u>Cheryl Gesell</u>
	
Hiring Date:	<u>2-26-2020</u>
Beginning Wage/Salary:	<u>\$20.00</u>
Position:	<u>Executive Director</u>

03-01-20	41,600 ^{to exempt adj}
02-19-21	marketplace
07-06-21	• cost of living
02-19-22	cost of living
<hr/>	
07-05-23	cost of living
03-20-24	• cost of living

As shown above, Ms. Gesell appears to have given herself annual “cost of living” wage increases after an initial “marketplace” wage adjustment in February 2021. However, the APA found no documentation to support that such wage increases were approved by the Board. Senior Center representatives told the APA, in fact, that the Board did not approve any of the wage increases.

After comparing the approved salary amount to what was ultimately paid to the former Executive Director, the APA determined that she received \$34,316.68 in apparently unauthorized excess pay from January 1, 2023, through November 30, 2025.

The table below provides a comparative summary of Ms. Gesell’s approved annual salary, according to Senior Center representatives, and the actual amount that she received as a result of the apparently excessive payroll amounts:

Calendar Year	Approved Gross Pay	Actual Gross Pay	Variance
2023	\$41,600.00	\$50,916.66	\$9,316.66
2024	\$41,600.00	\$53,500.02	\$11,900.02
2025 (January – November)	(Note) \$36,400.00	\$49,500.00	\$13,100.00
Totals	\$119,600.00	\$153,916.68	\$34,316.68

Note: Ms. Gesell’s salary payments were made on a bi-monthly basis (24 paychecks per year). Having been terminated from her position on November 20, 2025, however, she should have received only 21 paychecks in that year, amounting to \$36,400.00 in gross pay.

A detailed comparison of Ms. Gesell’s pay has been provided as **Exhibit A** herein.

Alleged Personal Use of Credit Card

As mentioned previously herein, Ms. Gesell had access to, and control of, a Senior Center credit card issued through the First National Bank of Omaha. Upon examination of the monthly credit card statements obtained from the Senior Center, the APA noted that a total of \$174,801.17 was expended through 809 transactions during the period January 1, 2024, through December 10, 2025. Purchases were typically made for general office supplies, food, decorations, and other items for the Senior Center. Among these purchases, however, the APA identified 13 questionable transactions, totaling \$913.09, which Ms. Gesell appears to have made for personal purposes. These purchases are summarized in the following table:

Transaction Date	Payee	Amount
1/2/2024	Escape Spa	\$150.00
9/12/2024	Escape Spa	\$200.00
12/17/2024	Mirage Salon and Spa	\$267.20
9/19/2025	Astra Cases	\$29.94
9/19/2025	Inspiranza Designs	\$41.38
9/20/2025	Moco Boutique	\$21.97
10/6/2025	Inspiranza Designs	\$41.38
10/6/2025	Moco Boutique	\$21.96
10/20/2025	Inspiranza Designs	\$41.38
10/20/2025	Moco Boutique	\$21.96
10/28/2025	Love in Faith Clothing	\$12.57
11/3/2025	Inspiranza Designs	\$41.38
11/3/2025	Moco Boutique	\$21.97
Total		\$913.09

Specific examples of the apparently personal purchases at issue are discussed in further detail below.

Inspiranza Designs Jewelry Purchase

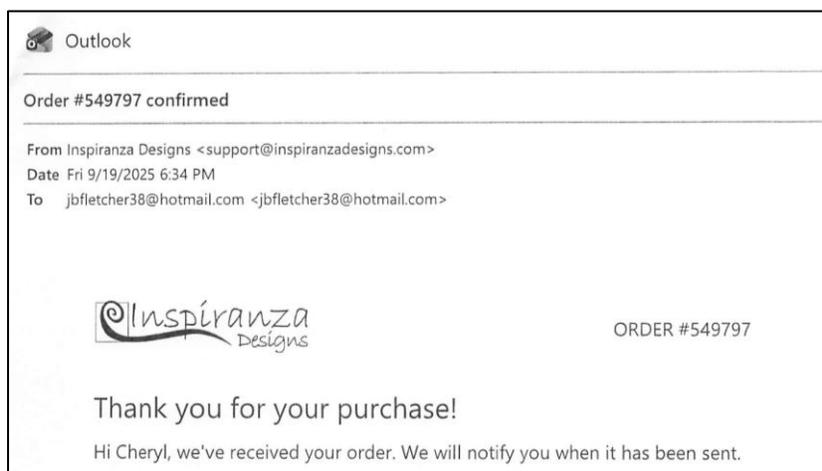
The APA noted that the Senior Center’s credit card was used to make four payments of \$41.38, totaling \$165.52, to Inspiranza Designs for the purchase of earrings and a necklace.

The APA observed a reconciliation spreadsheet for the October 2025 Senior Center credit card statement. Included thereon are several “card fraud” transaction comments, including for the two Inspiranza Designs charges on September 19, 2025, and October 6, 2025, as shown in the image below:

Nov meeting, October file 2025										
Date	Group/Ind	Amount	Kitchen sur	Food	Cntr Suples	Fundrsr	Other	J&D	MOW	Comments
7-Oct	Late fee	\$39.00								
8-Oct	Dol Gen	\$130.60					\$130.60			bingo candy bars
8-Oct	Hob Lob	\$25.26					\$25.26			activity with the Zone
7-Oct	Peacock	\$11.81			\$11.81					renew
6-Oct	Moco	\$21.96								card fraud
6-Oct	Inspir	\$41.38								card fraud
6-Oct	Hy Vee	\$49.50	\$14.96		\$34.54					kitchen and ctr supplies
6-Oct	Heartland	\$474.34					\$474.34			inspection
5-Oct	J&F	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
5-Oct	Amzon	\$222.48	\$222.48							kitchen supplies, cutting boards
3-Oct	RADA	\$250.11				\$250.11				knives, etc
2-Oct	Flowroute	\$200.00			\$200.00					replenish
2-Oct	J&D	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
30-Sep	Hy Vee	\$266.62							\$266.62	
30-Sep	Lingfelt	\$368.55					\$368.55			outlet for parade
30-Sep	Love signs	\$43.26				\$43.26				stakes for lawn signs
30-Sep	J&D	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
27-Sep	Amzon	\$16.11					\$16.11			prime renew
25-Sep	Hiland	\$1,035.09		\$1,035.09						milk
25-Sep	Idrive	\$99.50			\$99.50					annual renew
24-Sep	Amazon	\$144.00		\$144.00						fruit for menu
23-Sep	DHHS	\$5.00					\$5.00			DHHS check for program contract
23-Sep	Walmart	\$59.49		\$42.57	\$16.92					kitchen and ctr supplies
23-Sep	Village	\$443.98								center decor
23-Sep	Intuit	\$196.50			\$196.50					quickbooks
22-Sep	J&D	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
22-Sep	Walmart	-\$16.11								refund issued on 9/22
20-Sep	Uline	\$257.75					\$257.75			Norton door closer for NFAT
20-Sep	Moco	\$21.97								card fraud
20-Sep	Lingfelt	\$95.00					\$95.00			motion sensor and handicap button
19-Sep	Astra	\$29.94								card fraud
19-Sep	Inspir	\$41.38								card fraud
19-Sep	J&D	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
18-Sep	Hy Vee	\$33.43		\$7.47	\$25.96					lettuce, center supplies
18-Sep	Dol Gen	\$68.75					\$68.75			prizes for bingo
17-Sep	Vill Flowr	\$64.50					\$64.50			Cindy surgery
16-Sep	Menards	\$125.62					\$125.62			xmas replacement lights
17-Sep		\$108.56					\$108.56			holiday market
16-Sep	Walmart	\$32.23					\$32.23			gutter clips for outdoor lights
15-Sep	Tpsylv	\$85.95					\$85.95			holiday market
14-Sep	Adobe	\$77.37								monthly for demos
14-Sep	Walmart	\$20.58		\$5.88			\$14.70			kitchen, center supplies
14-Sep	Walmart	\$9.68					\$9.68			activity with the Zone
13-Sep	BKing	\$100.00							\$100.00	
13-Sep	J&D	\$582.67						\$582.67		maintenance tasks; family of 4 to clean 2x week
12-Sep	Tpsylv	\$257.85								holiday market
12-Sep	Flor M	\$232.59			\$232.59					bath tissue, ppr towels, can liners
10-Sep	Hob Lob	\$130.56					\$130.56			Fall frolic and MOW clients

Senior Center representatives informed the APA that Ms. Gesell prepared the credit card reconciliation spreadsheets but could not recall if those documents were ever presented directly to the Board for review. Although the comments in the above image appear to indicate that Ms. Gesell did not know what the charges were for and considered them fraudulent, the supporting documentation for this purchase shows that the order confirmation email was sent directly to Ms. Gesell's email address.

The following images show the original order summary for this purchase and the customer information, including the address to which the earrings and necklace were to be shipped:



Customer information	
Shipping address	Billing address
Cheryl Roeber 713 Legacy Dr Apt 9 Norfolk NE 68701 United States	Cheryl Gesell 307 W PROSPECT AVE Norfolk NE 68701-4137 United States
Shipping method	Payment method
Standard	VISA ending with 0388

Order summary	
 Santa Fe Cross Earrings × 1	\$54.99
 Santa Fe Cross Necklace × 1	\$92.99
Customization Cost for Santa Fe Cross Necklace × 1	\$6.00
Subtotal	\$153.98
Shipping	\$0.00
Taxes	\$11.54
Total	\$165.52 USD

As shown clearly above, moreover, the “Santa Fe Cross Earrings” and customized “Santa Fe Cross Necklace” were not shipped to the Senior Center’s address – 307 W. Prospect Ave. – but rather to Ms. Gesell’s own apartment unit at the Legacy Bend apartment complex located at 713 Legacy Drive. Therefore, not only does this jewelry purchase appear to have been for Ms. Gesell’s own use, but also she appears to have attempted to conceal its true nature, as well as her knowledge of it, by misidentifying the purchase as “card fraud.” The APA concurs with Ms. Gesell regarding the apparently fraudulent nature of this purchase – though not in the way, it seems, that she originally intended.

Personal Gift Card Purchases

The APA noted three Senior Center credit card purchases made at local salon and spa businesses, totaling \$617.20, which included gift cards that Ms. Gesell appears to have bought and used for herself. One such expenditure occurred at Escape Spa on September 12, 2024. The receipt from this purchase is shown below:

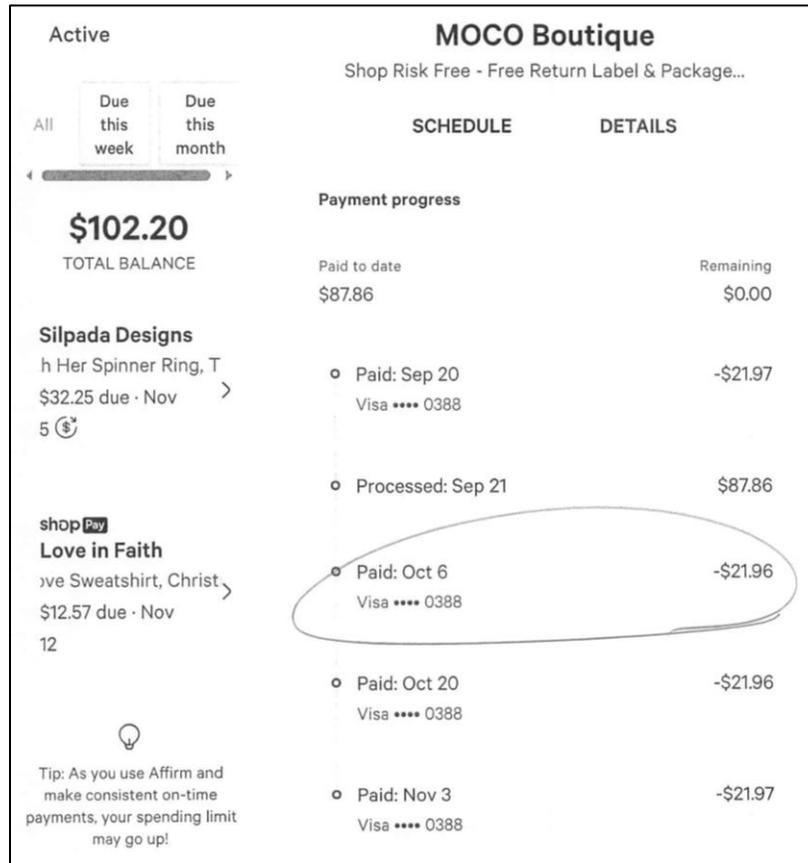


According to Senior Center representatives, this \$200 purchase was for four \$50 gift cards. As indicated by the handwritten note on the above receipt, Ms. Gesell appears to have purchased the gift cards to be presented to volunteers. However, the Board did not approve the purchase, and Ms. Gesell allegedly used all four of the gift cards for herself at the spa.

Clothing Purchases

The APA noted that the Senior Center’s credit card was used also to make payments for items purchased at Moco Boutique, an online retail clothing store, and Love in Faith Clothing, an online faith-based Christian apparel merchandiser. Similar to the jewelry purchase detailed above, the APA observed that the October 2025 Senior Center credit card statement reconciliation spreadsheet labeled the charges at Moco Boutique on September 20, 2025, and October 6, 2025, as “card fraud.”

The Senior Center was able to provide only the following documentation to support the purchases made at the two online clothing stores:



As shown above, both purchases appear to have been made through Shop Pay, an online payment method offered by the Shopify commerce platform. No detail was available for the items purchased from Moco Boutique, but the Love in Faith Clothing transaction seems to have included the purchase of a sweatshirt referencing “Christ.” More concerning again, however, is Ms. Gesell’s apparent attempt to conceal the nature of the purchase, as well as her knowledge of it, on the credit card reconciliation spreadsheet.

iPhone Case Purchase

Another item purchased with the Senior Center’s credit card was a leather flip wallet iPhone case from Astra Cases, an online electronic device protection vendor. Similar to the other transactions described herein, this \$29.94 purchase on September 19, 2025, appears on the October 2025 reconciliation spreadsheet with a “card fraud” comment.

Once more, despite the reconciliation spreadsheet comment to the contrary, Ms. Gesell appears to have known about this purchase because supporting documentation shows that the order confirmation email was sent directly to her email address. The following are images of the original order summary for this purchase and the customer information, detailing the address to which the iPhone case was delivered:

Outlook

Order #68314 confirmed

From Astra Cases <support@astracases.com>
 Date Fri 9/19/2025 5:47 PM
 To jbfletcher38@hotmail.com <jbfletcher38@hotmail.com>



HOME FAQs CONTACT US

Thanks for your purchase!

This email is to confirm your order on 09/20/2025. Your order number is **68314**.

We're getting your order ready, you'll be notified when it has been shipped out. Please allow between 5-13 business days for delivery.

A tracking number will be provided to you when your order is shipped and you can track the order using our website [here](#).

If you have ordered multiple different items, they may be sent separately.

Get 15% off your next purchase by using: **YTHDGH43** at the checkout - BUT this is only valid for 3 days.

Feel free to shop [here](#).

<p>Billing Address:</p> <p>Cheryl Gesell 307 W PROSPECT AVE Norfolk, Nebraska 68701-4137 United States</p>	<p>Shipping Address:</p> <p>Cheryl Roeber 713 Legacy Dr, Apt 9 Norfolk, Nebraska 68701 United States</p>
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Order Details:



Vistor Leather Flip Wallet Case For iPhone 6, 7, 8 & X Series - Red / iPhone XR

Quantity: 1
 Total: \$24.99

Subtotal: \$24.99
 Shipping: \$4.95
Total: \$29.94

As shown clearly above, the “Vistor Leather Flip Wallet Case For iPhone 6, 7, 8 & X Series - Red / iPhone XR” was shipped directly to Ms. Gesell’s apartment unit at the Legacy Bend apartment complex in Norfolk, Nebraska, rather than to the Senior Center. This suggests that Ms. Gesell not only purchased this phone case for personal use but also attempted to conceal the nature of the purchase and her knowledge of it on the reconciliation spreadsheet.

Ms. Gesell’s apparently unauthorized expenditure of Senior Center funds for her own personal benefit – through the purported misuse of the Senior Center’s credit card and excessive payroll payments, as detailed 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.

Additionally, 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:

- (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*
- (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.*

(Emphasis added.) 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 Senior Center funds.

We recommend the Senior Center 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 Senior Center could require a documented review of all disbursements by a Board member or other employee not involved with the payment process. We further recommend the implementation of procedures to ensure that adequate documentation is available to support all disbursements and to preclude the disbursement of Senior Center funds for personal purposes. Furthermore, because the issues addressed herein give rise to concerns regarding possible violations of State law, we are referring this information to the Nebraska Attorney General, the Madison County Attorney, and other relevant law enforcement authorities for further review. The APA will also forward the details of this matter to the Nebraska Department of Revenue and the U.S. Internal Revenue Service.

2. Other Questionable Credit Card Transactions

In addition to the apparently personal credit card charges detailed previously herein, the APA noted 190 other questionable transactions, totaling \$75,470.25, made with the Senior Center’s credit card during the period January 1, 2024, through December 10, 2025. Those transactions are summarized in the table below:

Vendor	Description	Number of Transactions	Amount	Explanation
J&D’s Cleaning Services	Cleaning Services	113	\$64,588.45	See <i>J&D’s Cleaning Services</i> section below
Hy-Vee	Department Store	26	\$6,188.86	See <i>Gift Cards</i> section below
King’s Lanes	Bowling Alley	18	\$1,425.00	See <i>Gift Cards</i> section below
Scooter’s Coffee	Coffee Shop	7	\$1,005.00	See <i>Gift Cards</i> section below
Subway	Fast Food	10	\$575.00	See <i>Gift Cards</i> section below
Culver’s	Fast Food	3	\$550.00	See <i>Gift Cards</i> section below
Hobby Lobby	Department Store	1	\$300.00	See <i>Gift Cards</i> section below
Runza	Fast Food	2	\$200.00	See <i>Gift Cards</i> section below
Raising Cane’s	Fast Food	3	\$125.00	See <i>Gift Cards</i> section below
Downtown Coffee Company	Coffee Shop	1	\$120.00	See <i>Gift Cards</i> section below
Dollar General	Department Store	1	\$108.25	See <i>Gift Cards</i> section below

Vendor	Description	Number of Transactions	Amount	Explanation
Burger King	Fast Food	1	\$100.00	See <i>Gift Cards</i> section below
Bomgaars	Department Store	1	\$59.69	See <i>Gift Cards</i> section below
Freddy's	Fast Food	1	\$50.00	See <i>Gift Cards</i> section below
Pizza Hut	Fast Food	1	\$50.00	See <i>Gift Cards</i> section below
Arby's	Fast Food	1	\$25.00	See <i>Gift Cards</i> section below
Totals		190	\$75,470.25	

A detailed listing of these additional questionable transactions is provided as **Exhibit B** herein. Specific examples of the purchases at issue are described below.

J&D's Cleaning Services

Between January 1, 2024, and December 10, 2025, the Senior Center's credit card was used to make 113 payments, totaling \$64,588.45, to J&D's Cleaning Services, a local cleaning company in Norfolk, Nebraska.

Without Board approval, Ms. Gesell entered into a one-year agreement with the cleaning company beginning July 21, 2023, to perform basic cleaning services for the Senior Center from July 25, 2023, through July 25, 2024. The contracted payment amount was set initially at \$395.25 per week, with the option to adjust payment based on any additional services provided. The Senior Center or Ms. Gesell appears to have modified the initial scope of work after the contract was signed, resulting in the weekly payment amount increasing to \$582.67 shortly after the agreement was executed. A second agreement was executed on July 21, 2024, and stayed in effect until July 21, 2025. This second agreement stipulated that the weekly payment amount would continue to be \$582.67 for the services provided.

Following the expiration of the second agreement's term on July 21, 2025, the cleaning company continued to receive regular payments from the Senior Center. However, the second agreement does not appear to have been renewed, and, according to Senior Center representatives, Ms. Gesell was unable to produce a signed third agreement until November 17, 2025. This new agreement lacked sufficient detail and appeared incomplete, moreover, as no payment details were specified therein. In addition, the term of the agreement – July 21, 2025, through July 21, 2026 – was dated retroactively to the day on which it was signed. The following excerpts of the third agreement illustrate these issues:

Payment for Services. The Recipient will pay compensation to the Contractor for the Services at a rate of \$ _____ per _____. This rate schedule is not intended to establish or imply an employer-employee relationship but is agreed upon by the parties as a convenient method of paying the total compensation of \$582.67.

Term. This Agreement will begin on July 21, 2025 and shall remain in effect until July 21, 2026 ("Termination Date"), unless terminated earlier as outlined in the Termination section below. Either party may alter the Termination Date by mutual written consent.

Despite the absence of a formal agreement, the Senior Center continued to make another 25 payments to the cleaning company, for a total of \$14,566.75, between July 21, 2025, and December 10, 2025. It is important to note that there were only 20 weeks during this period. Despite the status of a third executed contract, the Senior Center appears to have made five excessive payments, totaling \$2,913.35, to the cleaning company during this period. Indicative of these apparent excessive payments is the month of October 2025. Even though there were only five weeks in that month, the Senior Center paid the cleaning company seven full payments of \$582.67.

Gift Cards

In addition to the three apparently personal gift card purchases detailed in **Comment and Recommendation Number 1** ("Alleged Fraud") herein, the APA observed that, from January 1, 2024, through December 10, 2025, the Senior Center's credit card was used to make 77 other purchases that included a total of \$9,920 in gift cards from various businesses. These purchases are summarized in the following table:

Vendor	Number of Transactions	Gift Card Amount	Total Transaction Amount
Hy-Vee	26	\$5,325.00	\$6,188.86
King's Lanes	18	\$1,425.00	\$1,425.00
Scooter's Coffee	7	\$1,005.00	\$1,005.00
Subway	10	\$575.00	\$575.00
Culver's	3	\$550.00	\$550.00
Hobby Lobby	1	\$300.00	\$300.00
Runza	2	\$200.00	\$200.00
Raising Cane's	3	\$125.00	\$125.00
Downtown Coffee Company	1	\$120.00	\$120.00
Dollar General	1	\$25.00	\$108.25
Burger King	1	\$100.00	\$100.00
Bomgaars	1	\$45.00	\$59.69
Freddy's	1	\$50.00	\$50.00
Pizza Hut	1	\$50.00	\$50.00
Arby's	1	\$25.00	\$25.00
Totals	77	\$9,920.00	\$10,881.80

A third of these purchases were made at Hy-Vee for gift cards with values ranging from \$10 to \$50. The gift cards listed above were typically categorized under "MOW" on the credit card reconciliation spreadsheets prepared by the former Executive Director. The acronym "MOW" stands for "Meals on Wheels," a community service program provided by the Senior Center to deliver meals to elderly or home-bound individuals for a fee. According to Senior Center representatives, Ms. Gesell claimed that the gift cards were purchased as an incentive to attract and retain volunteers.

Illustrative of these gift card purchases is the following excerpt from the reconciliation spreadsheet for the May 2025 Senior Center credit card statement:

June mtg/May file										
Date	Group/Ind	Amount	Kitchen sup	Food	Cntr Suples	Fundrsr	Other	J&D	MOW	Comments
10-Apr	Dollar General	\$ 97.00					\$ 97.00			treats for bingo
13-Apr	J&D	\$ 582.67						\$ 582.67		maintenance tasks; family of 4 to clean 2x week
14-Apr	HyVee	\$ 117.97			\$ 17.97				\$ 100.00	MOW volunteers and ctr supplies
14-Apr	HyVee	\$ 300.00							\$ 300.00	MOW volunteers
14-Apr	Adobe	\$ 77.37					\$ 77.37			Adobe for new starts; demos
4/15 and 4/18	Amazon	\$ 42.74			\$ 42.74					MOW stickers & center supplies
16-Apr	Caseys	\$ 29.00							\$ 29.00	Easter MOW delivery
18-Apr	J&D	\$ 582.67						\$ 582.67		maintenance tasks; family of 4 to clean 2x week
23-Apr	Intuit	\$ 181.00			\$ 181.00					Adobe for new starts; demos
23-Apr	HyVee	\$ 225.90			\$ 75.90				\$ 150.00	MOW volunteers and ctr supplies
4/24/2025	Amazon	\$ 48.36			\$ 48.36					center supplies
24-Apr	Hyvee	\$ 81.70								
24-Apr	Hiland	\$ 777.43								
25-Apr	Hearthland	\$ 333.25			\$ 333.25					annual inspection
25-Apr	Subway	\$ 100.00							\$ 100.00	MOW volunteers
25-Apr	Kings Lanes	\$ 100.00							\$ 100.00	MOW volunteers
26-Apr	J&D	\$ 582.67						582.67		maintenance tasks; family of 4 to clean 2x week
26-Apr	HyVee	\$ 120.82	4.99	3.98	111.85					
27-Apr	Amazon	\$ 16.11			16.11					prime membership
29-Apr	HyVee	\$ 316.43		316.43						kitchen menu
30-Apr	Amazon	\$ 59.11			59.11					flags for Mem Day
1-May	Flowroute	\$ 30.00			30					replenish
3-May	J&D	\$ 582.67						582.67		maintenance tasks; family of 4 to clean 2x week
4-May	HyVee	\$ 94.94		51.98	42.96					menu and ctr supplies
5-May	HyVee	\$ 93.86			3.86					90 MOW volunteers
6-May	Peacock	\$ 8.59			8.59					membership
7-May	Amazon	\$ 46.56	46.56							icing for client treats

The APA has highlighted in the red boxes above four Hy-Vee charges that included gift card purchases, each of which have amounts reported under the "MOW" column. In addition, the comments for the four charges contain a "MOW volunteers" notation. However, the Senior Center was unable to provide adequate documentation showing when the gift cards were distributed to the volunteers and who received them. Due to this lack of documentation and the significant amount of gift cards purchased, as well as the alleged personal use of certain gift cards detailed previously herein, the APA questions the extent to which these gift cards were dispensed to Senior Center

volunteers. Depending upon the circumstances surrounding these additional questionable credit card purchases, the same statutory concerns cited in **Comment and Recommendation Number 1** (“Alleged Fraud”) herein could become an issue.

Moreover, good internal control requires procedures to ensure that any purchase with a Senior Center credit card is not only supported by adequate documentation but also made solely for reasonable and necessary Senior Center expenses.

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

We recommend the Board implement procedures to ensure that any purchase with a Senior Center credit card is not only supported by adequate documentation but also made solely for reasonable and necessary Senior Center expenses.

3. Other Credit Card Issues

The APA identified the following other issues regarding the Senior Center’s credit card procedures.

Lack of Formal Policies and Procedures

Upon discussion with the facility’s representatives, the APA was informed that the Senior Center lacks a formal, written policy specifying the allowable uses of the Senior Center’s credit card. In addition, the Board performs a periodic review of neither the billing statements nor the underlying supporting documentation before approving credit card expenditures, including payments on the account balance.

Lack of Adequate Documentation

The APA noted that the Senior Center lacked adequate documentation for 129 of the credit card charges examined, totaling \$14,871.82.

The following table provides a summary of the inadequately supported purchases:

Vendor	Number of Transactions	Amount
PrecisionIT	1	\$3,501.04
Amazon	31	\$2,305.51
Hiland Dairy	2	\$1,985.35
Hy-Vee	10	\$1,589.43
R&M Meats	2	\$750.95
Tipsy Elves	2	\$619.88
Intuit	3	\$548.50
Walmart	6	\$490.07
The Village Flower Shop	6	\$482.10
Dollar General	6	\$402.35
Flow Route	10	\$247.38
KD Group	1	\$244.97
Adobe	3	\$232.11
Hobby Lobby	3	\$208.01
Peacock	23	\$189.51
Walgreens	1	\$186.67
Mary and Martha Home Improvement	1	\$150.66
Other Vendors	18	\$737.33
Totals	129	\$14,871.82

Note: The APA combined all vendors with transactions totaling less than \$100 each under the “Other Vendors” line item above.

Late Fees

The APA noted that the Senior Center paid \$907.55 in late fees and interest to the credit card company, as shown in the table below:

Date	Description	Amount
3/7/2024	Late Fee	\$35.00
3/11/2024	Interest	\$83.86
4/9/2024	Interest	\$50.11
6/7/2024	Late Fee	\$35.00
6/10/2024	Interest	\$88.45
7/10/2024	Interest	\$56.22
11/7/2024	Late Fee	\$39.00
11/8/2024	Interest	\$127.44
12/10/2024	Interest	\$132.84
10/7/2025	Late Fee	\$39.00
10/9/2025	Interest	\$107.63
11/10/2025	Interest	\$113.00
Totals		\$907.55

Good internal control requires procedures to ensure the following: 1) a formal policy is implemented to outline procedures for the proper use of the Senior Center’s credit cards, including the designation of allowable purchases and authorized users; 2) proper documentation, including itemized receipts, is maintained for all expenditures of Senior Center funds, especially those made with a purchasing card; and 3) credit card billings are paid timely to avoid unnecessary late fees and charges.

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

We recommend the Board implement procedures to ensure the following: 1) a formal policy is implemented to outline procedures for the proper use of the Senior Center’s credit cards, including the designation of allowable purchases and authorized users; 2) proper documentation, including itemized receipts, is maintained for all expenditures of Senior Center funds, especially those made with a purchasing card; and 3) credit card billings are paid timely to avoid unnecessary late fees and charges.

Senior Center Overall Response:

The Norfolk Senior Citizens Center has put procedures in place to ensure that no fraudulent activity will occur by any employee of the Center in the future. One of the safeguards we have adopted is the hiring of an independent accountant who will assist the Board in overseeing all financial aspects of the Center in cooperation with the Area on Aging.

Moving forward the Norfolk Senior Citizens Center is dedicated to offering the members of our Senior Community programs focused on their physical, mental and emotional health while at the same time ensuring that its assets are handled with the highest standards of safety and financial responsibility.

* * * * *

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 be useful to the Senior Center.

Draft copies of this letter were furnished to the Senior Center 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 Senior Center 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
Destini Morales – Auditor II
Caden Janak – Examiner

Sincerely,



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cc. Nebraska Attorney General
Madison County Attorney
Nebraska Department of Revenue
U.S. Internal Revenue Service

NORFOLK SENIOR CENTER
Cheryl Gesell Gross Wage Comparison
 January 2023 through November 2025

Exhibit A

Date	Actual Gross Pay	Approved Pay	Potential Overpayment
1/5/2023	\$2,083.33	\$1,733.33	\$350.00
1/23/2023	\$2,083.33	\$1,733.33	\$350.00
2/8/2023	\$2,083.33	\$1,733.34	\$349.99
2/23/2023	\$2,083.33	\$1,733.33	\$350.00
3/8/2023	\$2,083.33	\$1,733.33	\$350.00
3/23/2023	\$2,083.33	\$1,733.34	\$349.99
4/7/2023	\$2,083.33	\$1,733.33	\$350.00
4/24/2023	\$2,083.33	\$1,733.33	\$350.00
5/8/2023	\$2,083.33	\$1,733.34	\$349.99
5/23/2023	\$2,083.33	\$1,733.33	\$350.00
6/5/2023	\$2,083.33	\$1,733.33	\$350.00
6/23/2023	\$2,083.33	\$1,733.34	\$349.99
7/7/2023	\$2,083.33	\$1,733.33	\$350.00
7/24/2023	\$2,166.67	\$1,733.33	\$433.34
8/8/2023	\$2,166.67	\$1,733.34	\$433.33
8/23/2023	\$2,166.67	\$1,733.33	\$433.34
9/8/2023	\$2,166.67	\$1,733.33	\$433.34
9/22/2023	\$2,166.67	\$1,733.34	\$433.33
10/10/2023	\$2,166.67	\$1,733.33	\$433.34
10/23/2023	\$2,166.67	\$1,733.33	\$433.34
11/8/2023	\$2,166.67	\$1,733.34	\$433.33
11/22/2023	\$2,166.67	\$1,733.33	\$433.34
12/8/2023	\$2,166.67	\$1,733.33	\$433.34
12/21/2023	\$2,166.67	\$1,733.34	\$433.33
1/5/2024	\$2,166.67	\$1,733.33	\$433.34
1/23/2024	\$2,166.67	\$1,733.33	\$433.34
2/8/2024	\$2,166.67	\$1,733.34	\$433.33
2/23/2024	\$2,166.67	\$1,733.33	\$433.34
3/8/2024	\$2,166.67	\$1,733.33	\$433.34
3/21/2024	\$2,166.67	\$1,733.34	\$433.33
4/8/2024	\$2,250.00	\$1,733.33	\$516.67
4/23/2024	\$2,250.00	\$1,733.33	\$516.67
5/8/2024	\$2,250.00	\$1,733.34	\$516.66
5/23/2024	\$2,250.00	\$1,733.33	\$516.67
6/7/2024	\$2,250.00	\$1,733.33	\$516.67
6/21/2024	\$2,250.00	\$1,733.34	\$516.66
7/5/2024	\$2,250.00	\$1,733.33	\$516.67
7/23/2024	\$2,250.00	\$1,733.33	\$516.67
8/8/2024	\$2,250.00	\$1,733.34	\$516.66
8/23/2024	\$2,250.00	\$1,733.33	\$516.67
9/6/2024	\$2,250.00	\$1,733.33	\$516.67
9/23/2024	\$2,250.00	\$1,733.34	\$516.66
10/8/2024	\$2,250.00	\$1,733.33	\$516.67
10/22/2024	\$2,250.00	\$1,733.33	\$516.67
11/8/2024	\$2,250.00	\$1,733.34	\$516.66
11/25/2024	\$2,250.00	\$1,733.33	\$516.67
12/10/2024	\$2,250.00	\$1,733.33	\$516.67
12/20/2024	\$2,250.00	\$1,733.34	\$516.66
1/8/2025	\$2,250.00	\$1,733.33	\$516.67
1/23/2025	\$2,250.00	\$1,733.33	\$516.67
2/7/2025	\$2,250.00	\$1,733.34	\$516.66
2/21/2025	\$2,250.00	\$1,733.33	\$516.67

NORFOLK SENIOR CENTER
Cheryl Gesell Gross Wage Comparison
 January 2023 through November 2025

Exhibit A

Date	Actual Gross Pay	Approved Pay	Potential Overpayment
3/7/2025	\$2,250.00	\$1,733.33	\$516.67
3/21/2025	\$2,250.00	\$1,733.34	\$516.66
4/7/2025	\$2,250.00	\$1,733.33	\$516.67
4/18/2025	\$2,250.00	\$1,733.33	\$516.67
5/8/2025	\$2,250.00	\$1,733.34	\$516.66
5/22/2025	\$2,250.00	\$1,733.33	\$516.67
6/6/2025	\$2,250.00	\$1,733.33	\$516.67
6/20/2025	\$2,250.00	\$1,733.34	\$516.66
7/2/2025	\$2,250.00	\$1,733.33	\$516.67
7/22/2025	\$2,250.00	\$1,733.33	\$516.67
8/7/2025	\$2,250.00	\$1,733.34	\$516.66
8/20/2025	\$2,250.00	\$1,733.33	\$516.67
9/5/2025	\$2,250.00	\$1,733.33	\$516.67
9/19/2025	\$2,250.00	\$1,733.34	\$516.66
10/1/2025	\$2,250.00	\$1,733.33	\$516.67
10/15/2025	\$2,250.00	Note	\$2,250.00
10/30/2025	\$2,250.00	\$1,733.33	\$516.67
11/14/2025	\$2,250.00	\$1,733.34	\$516.66
Totals	\$153,916.68	\$119,600.00	\$34,316.35

Note: Ms. Gesell was to receive her salary in semi-monthly payments; however, it appears that she paid herself an additional paycheck in October 2025.

NORFOLK SENIOR CENTER
Other Questionable Credit Card Transactions
January 1, 2024, through December 10, 2025

Exhibit B

Transaction Date	Post Date	Description	Vendor	Amount
1/2/2024	1/3/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/2/2024	1/4/2024	PIZZA HUT 024065 NORFOLK NE	Pizza Hut	\$50.00
1/9/2024	1/10/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/16/2024	1/17/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/22/2024	1/23/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$210.00
1/23/2024	1/24/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/23/2024	1/25/2024	ARBYS 5596 NORFOLK NE	Arby's	\$25.00
1/23/2024	1/25/2024	RAISING CANES 0663 NORFOLK NE	Raising Cane's	\$25.00
1/30/2024	1/31/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/6/2024	2/6/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/7/2024	2/9/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
2/13/2024	2/14/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/20/2024	2/21/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/24/2024	2/26/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$100.00
2/27/2024	2/28/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/29/2024	3/4/2024	TST* DOWNTOWN COFFEE COMP Norfolk NE	Downtown Coffee Company	\$120.00
3/5/2024	3/6/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$146.96
3/5/2024	3/6/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/12/2024	3/13/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/13/2024	3/15/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
3/19/2024	3/20/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/26/2024	3/27/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/27/2024	3/28/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$309.06
4/1/2024	4/2/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$374.11
4/1/2024	4/2/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/4/2024	4/5/2024	Subway 14135 Norfolk NE	Subway	\$100.00
4/8/2024	4/9/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/16/2024	4/17/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/21/2024	4/22/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$500.00
4/23/2024	4/23/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/30/2024	4/30/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/1/2024	5/3/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
5/7/2024	5/8/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/13/2024	5/14/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/20/2024	5/21/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/27/2024	5/28/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/28/2024	5/29/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$290.00
6/2/2024	6/3/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$332.80
6/3/2024	6/4/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/7/2024	6/10/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
6/10/2024	6/11/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/17/2024	6/18/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/24/2024	6/25/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/1/2024	7/2/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/8/2024	7/9/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/10/2024	7/11/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$200.00
7/10/2024	7/12/2024	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$120.00
7/15/2024	7/16/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/15/2024	7/17/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
7/22/2024	7/23/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/29/2024	7/30/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/5/2024	8/6/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67

NORFOLK SENIOR CENTER
Other Questionable Credit Card Transactions
January 1, 2024, through December 10, 2025

Exhibit B

Transaction Date	Post Date	Description	Vendor	Amount
8/8/2024	8/9/2024	Subway 14135 Norfolk NE	Subway	\$50.00
8/12/2024	8/13/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/19/2024	8/20/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/22/2024	8/23/2024	RUNZA NORFOLK NORFOLK NE	Runza	\$50.00
8/22/2024	8/26/2024	RAISING CANES 0663 NORFOLK NE	Raising Cane's	\$50.00
8/26/2024	8/27/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/31/2024	9/3/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$225.76
9/1/2024	9/3/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/6/2024	9/9/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$225.76
9/7/2024	9/9/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
9/9/2024	9/10/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/11/2024	9/12/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$185.32
9/12/2024	9/13/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$200.00
9/16/2024	9/16/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/22/2024	9/23/2024	Subway 14135 Norfolk NE	Subway	\$25.00
9/22/2024	9/23/2024	Subway 14135 Norfolk NE	Subway	\$25.00
9/23/2024	9/24/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/30/2024	10/1/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/5/2024	10/7/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
10/6/2024	10/7/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/10/2024	10/11/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$100.00
10/10/2024	10/11/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$150.00
10/13/2024	10/15/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/17/2024	10/18/2024	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$225.00
10/20/2024	10/21/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/24/2024	10/25/2024	CULVERS OF NORFOLK NORFOLK NE	Culver's	\$50.00
10/25/2024	10/28/2024	Subway 14135 Norfolk NE	Subway	\$25.00
10/27/2024	10/28/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/29/2024	10/31/2024	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$210.00
11/3/2024	11/4/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/6/2024	11/7/2024	DOLLAR-GENERAL #2770 NORFOLK NE	Dollar General	\$108.25
11/8/2024	11/12/2024	KINGS LANES NORFOLK NE	King's Lanes	\$25.00
11/10/2024	11/12/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/18/2024	11/18/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/24/2024	11/25/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
12/2/2024	12/2/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
12/6/2024	12/9/2024	KINGS LANES NORFOLK NE	King's Lanes	\$50.00
12/6/2024	12/9/2024	Subway 14135 Norfolk NE	Subway	\$50.00
12/8/2024	12/9/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
12/12/2024	12/13/2024	HY-VEE NORFOLK 1461 NORFOLK NE	Hy-Vee	\$268.76
12/15/2024	12/16/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
12/17/2024	12/18/2024	CULVERS OF NORFOLK NORFOLK NE	Culver's	\$350.00
12/17/2024	12/18/2024	HY-VEE NORFOLK 1461 NORFOLK NE	Hy-Vee	\$544.76
12/17/2024	12/19/2024	HOBBY-LOBBY #0105 NORFOLK NE	Hobby Lobby	\$300.00
12/17/2024	12/19/2024	RAISING CANES 0663 NORFOLK NE	Raising Cane's	\$50.00
12/22/2024	12/23/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
12/29/2024	12/30/2024	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/5/2025	1/6/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/12/2025	1/13/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/17/2025	1/21/2025	BOMGAARS #18 WAYNE WAYNE NE	Bomgaars	\$59.69
1/19/2025	1/21/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
1/26/2025	1/27/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67

NORFOLK SENIOR CENTER
Other Questionable Credit Card Transactions
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Exhibit B

Transaction Date	Post Date	Description	Vendor	Amount
1/27/2025	1/28/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$225.00
2/2/2025	2/3/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/6/2025	2/7/2025	Subway 14135 Norfolk NE	Subway	\$100.00
2/6/2025	2/10/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
2/9/2025	2/10/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/16/2025	2/18/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
2/22/2025	2/24/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/2/2025	3/3/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/8/2025	3/10/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/16/2025	3/17/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/20/2025	3/21/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/22/2025	3/24/2025	CULVERS OF NORFOLK NORFOLK NE	Culver's	\$150.00
3/22/2025	3/24/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
3/24/2025	3/25/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
3/31/2025	4/1/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/1/2025	4/3/2025	KINGS LANES NORFOLK NE	King's Lanes	\$150.00
4/2/2025	4/2/2025	Subway 14135 Norfolk NE	Subway	\$50.00
4/6/2025	4/7/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/13/2025	4/14/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/14/2025	4/15/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$117.97
4/14/2025	4/15/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$300.00
4/18/2025	4/21/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
4/23/2025	4/24/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$225.90
4/25/2025	4/28/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
4/25/2025	4/28/2025	Subway 14135 Norfolk NE	Subway	\$100.00
4/26/2025	4/28/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/3/2025	5/5/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/5/2025	5/6/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$93.86
5/10/2025	5/12/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/12/2025	5/13/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$217.74
5/14/2025	5/16/2025	SCOOTER'S COFFEE #241 NORFOLK NE	Scooter's Coffee	\$150.00
5/17/2025	5/19/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.64
5/22/2025	5/23/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/28/2025	5/30/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
5/29/2025	5/30/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
5/30/2025	6/2/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$180.00
5/30/2025	6/2/2025	RUNZA NORFOLK NORFOLK NE	Runza	\$150.00
6/5/2025	6/9/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/6/2025	6/9/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$508.24
6/7/2025	6/9/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$80.24
6/11/2025	6/12/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/16/2025	6/18/2025	FREDDY'S 52-0013 NORFOLK NE	Freddy's	\$50.00
6/19/2025	6/20/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$620.12
6/25/2025	6/26/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
6/27/2025	6/30/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
6/29/2025	6/30/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/5/2025	7/7/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/9/2025	7/11/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
7/11/2025	7/14/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/19/2025	7/21/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
7/29/2025	7/30/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/1/2025	8/4/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$100.00

NORFOLK SENIOR CENTER
Other Questionable Credit Card Transactions
January 1, 2024, through December 10, 2025

Exhibit B

Transaction Date	Post Date	Description	Vendor	Amount
8/1/2025	8/4/2025	Subway 14135 Norfolk NE	Subway	\$50.00
8/2/2025	8/4/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/8/2025	8/11/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/15/2025	8/18/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/17/2025	8/19/2025	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$150.00
8/19/2025	8/19/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/22/2025	8/25/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
8/25/2025	8/27/2025	KINGS LANES NORFOLK NE	King's Lanes	\$150.00
8/26/2025	8/27/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/2/2025	9/2/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/5/2025	9/8/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$325.00
9/7/2025	9/8/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/13/2025	9/15/2025	BURGER KING #8759 Q07 NORFOLK NE	Burger King	\$100.00
9/13/2025	9/15/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/19/2025	9/19/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/22/2025	9/23/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
9/30/2025	10/1/2025	HY-VEE NORFOLK 1460 NORFOLK NE	Hy-Vee	\$266.62
9/30/2025	10/1/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/2/2025	10/3/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/5/2025	10/6/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/9/2025	10/14/2025	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$75.00
10/9/2025	10/14/2025	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$150.00
10/10/2025	10/14/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/17/2025	10/27/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/19/2025	10/27/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/25/2025	10/27/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
10/29/2025	10/29/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/1/2025	11/3/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/2/2025	11/4/2025	KINGS LANES NORFOLK NE	King's Lanes	\$100.00
11/4/2025	11/5/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/8/2025	11/10/2025	SQ * J & D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/10/2025	11/12/2025	SCOOTERS COFFEE #96 NORFOLK NE	Scooter's Coffee	\$150.00
11/11/2025	11/12/2025	SQ * J&D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
11/15/2025	11/17/2025	SQ * J&D'S CLEANING SERV gosq.com NE	J&D's Cleaning Services	\$582.67
Total				\$75,470.25