

**Southern Oaks Subdivision HOA Annual Meeting**  
**March 27, 2025, 6 PM**  
**Revolutionary War Center Meeting Room**

Meeting was called to order at 6:00 PM by HOA President, Jeff Cooper.

Twenty-three properties were represented.

**Budget/Annual Dues**

Mr. Cooper announced the HOA tax returns, bank statements, and other documents were available at the front for homeowners to review. He also mentioned that we owed a small amount for 2024 taxes due to the amount of interest we made from the CDs.

Also, our legal representation, Jessica Benson, has left private practice for a position in Columbia. Ms. Benson's partner is not interested in taking over the HOA representation. He did agree to file the FinCen report for us at a cost of \$200. The law office also took care of sending out the annual meeting notices, dues invoices, and collecting of the dues. The HOA board has agreed to fulfill these duties moving forward.

Current bank balances:

|          |          |
|----------|----------|
| Checking | 8,397.38 |
| Savings  | 567.21   |
| 3 CDs    | 5,164.46 |
|          | 9,957.99 |
|          | 4,252.56 |

Last year we discovered that the HOA had been overcharged by the city for electric/water by approximately \$1,700. A credit still remains in the amount of \$560.19.

Mr. Cooper briefly reviewed the budget line items for the 2025-2026 proposed budget. At the last board meeting, the members voted to recommend a decrease in the dues from \$120 to \$108. Motion to approve the 2025-2026 dues of \$108 was made by Norman Goins, second by Joel Waldrop. Motion passed unanimously.

**Retention Pond Update**

Transfer of ownership of the retention ponds from Mr. Bock to the Southern Oak HOA has stalled. We have not heard from Mr. Bock or his attorney. Also, on advice from Ms. Benson (former HOA attorney), she advised Jeff to not sign anything at this time or move forward with the transfer of deed. Kershaw County has developed new rules for retention ponds but has not approved the new rules to our knowledge.

## **Front Entrance**

Those in attendance discussed the condition of the road at our entrance. The State has announced a project to widen Black River that will start in 2026. It will start up at 521 and end just past the entrance to South Haven. The city will come fill potholes and can be requested on the Connect Camden App. Jeff Cooper has also received approval from the board to buy cold patch and do it ourselves. Anyone who would like to help with that occasionally, can contact Jeff Cooper.

Jeremy Tidwell (lawn service) recently tried to spray the weeds coming up in our rock in front of the entrance signs. He was unlucky enough to have been doing it just as someone from the state drove by. He was told he could not spray the weeds as he is not licensed for weed control. Mr. Cooper did call and talk with the person but was told he couldn't do it either as a representative of the HOA. Homeowners can spray their own weeds on their property.

## **Christmas Decorations**

A resident had decorated the entrance each year for Christmas but has moved. The decorations she used were left with Jeff Cooper. Jeff said he totally forgot about them. He asked for volunteers for next year.

## **Animal Complaints**

Dogs - Complaints regarding barking dogs had subsided but recently came back up. The board president has spoken with the homeowner several times and a solution was found or so we thought. One homeowner spoke up saying that the barking goes on all night long pretty much which affects sleep and their work the next day. Mr. Cooper asked for suggestions/ideas on how to handle the situation. After some discussion, it was suggested that quiet hours be set with nuisance fees assessed if the noise continues. Helen Schmitt made a motion to set quiet hours from 10:00 pm until 5:00 am with a verbal warning for 2 times followed by a written warning and then fines if noise continues. Third complaint would result in \$50 fine. Second by Kathleen Anderson. Motion passed unanimously.

Cats – Complaints of cats roaming the neighborhood have been made in the past. There was also a rumor on Facebook of the possible poisoning of cats in the neighborhood. A resident said it was confirmed by a vet. If proof can be provided, Jeff Cooper said the police should be notified.

The meeting was adjourned at 7:03 pm.

Respectfully submitted

Lynne Waldrop  
HOA Board Secretary

Southern Oaks Subdivision Homeowner's Association Inc  
March 27, 2025 Annual Meeting  
Sign In Sheet

|    | First Name | Last Name  | Address             |
|----|------------|------------|---------------------|
| 1  | Kathleen   | Anderson   | 82 Southern Oak Dr  |
| 2  | Frankie    | Atkerson   | 120 Southern Oak Dr |
| 3  | Tony       | Bines      | 89 Southern Oak Dr  |
| 4  | Keli       | Brown      | 53 Southern Oak Dr  |
| 5  | Jeffrey    | Cooper     | 160 Southern Oak Dr |
| 6  | Bobbie     | Dasch      | 16 Scarlett Lane    |
| 7  | Michael    | Felder     | 17 Scarlett Lane    |
| 8  | Beverly    | Ferguson   | 153 Southern Oak Dr |
| 9  | Barbara    | Fitch      | 71 Southern Oak Dr  |
| 10 | Nornman    | Goins      | 185 Soutehrn Oak Dr |
| 11 | Denise     | Gorsky     | 96 Southern Oak Dr  |
| 12 | Brandon    | Kersey     | 164 Southern Oak Dr |
| 13 | Shane      | Kindlimann | 133 Southern Oak Dr |
| 14 | Otis       | Newman     | 103 Southern Oak Dr |
| 15 | Dan        | Palmer     | 61 Southern Oak Dr  |
| 16 | Brad       | Rabon      | 126 Southern Oak Dr |
| 17 | Helen      | Schmitt    | 170 Souther Oak Dr. |
| 18 | Dorene     | Simmons    | 177 Southern Oak Dr |
| 19 | Diane      | Snyder     | 173 Southern Oak Dr |
| 20 | Kathy      | Thomas     | 79 Southern Oak Dr  |
| 21 | Windy      | Tidwell    | 181 Southern Oak Dr |
| 22 | Joe        | Waldrop    | 121 Southern Oak Dr |
| 23 | Elaine     | West       | 20 Southern Oak Dr  |

**NOTICE TO HOMEOWNERS**  
**ANNUAL MEETING**  
Southern Oak Subdivision Homeowner's Association Inc.  
**March 27, 2025 6:00 PM**  
Camden Revolutionary War Visitor Center  
212 Broad St.  
Camden, SC 29020

Website  
www.hoasouthernoaks.com

Address  
P.O. Box 395 Camden, SC 29020

Email  
sohoa109@gmail.com

In accordance with the By-laws of the Southern Oak Subdivision Homeowners Association, Inc. notice is given as per:

Article IV, Section 4.12(a),

- a. The budget and reserve analysis are provided for the fiscal year beginning July 1, 2025, through June 30, 2026, on the reverse of this page.
  - (i) The board maintains a reserve balance of 1 year's annual dues.
  - (ii) The financial condition of the Association for the last fiscal year is sound, meeting expenses and collecting all monies due.
  - (iii) There is no pending or unresolved litigation.
  - (iv) Insurance is provided by State Farm Insurance, Chuck Nash Jr., and coverage includes the front entrance property damage, money, securities, employee dishonesty, retention ponds and liability.

In accordance with Article VIII, Section 8.3,

The Board of Directors has approved the budget included on the reverse of this page. The annual assessment is \$108.00. The Board of Directors has voted to assess homeowners with delinquent payments of \$50.00 per month, plus applicable collection charges, until the delinquency is cured, pursuant to Article IV, Section 4.12(n). Late charges are not pro-rated and shall be charged on the 1<sup>st</sup> of each month for each month delinquent. Late fees are disclosed in writing pursuant to the annual invoices for dues sent to homeowners each year pursuant to Article VIII, Section 8.11.

In accordance with Article VIII, Section 8.5

Notice will be given for assessment April 1, 2025, and no later than May 31, 2025, and are due and payable by July 1, 2025. Dues not received by July 31, 2025, shall be considered delinquent and subject to the provisions of Article VIII, section 8.11 as expressed in the previous paragraph.

This notice includes the following agenda items for the meeting:

1. Approve presented budget & reserve.
2. Update on surveys for retention ponds and transfer of ownership of retention ponds.
3. Other Announcements
  - a. Christmas Ornaments
  - b. Animals

Jeff Cooper, President  
160 Southern Oak Drive  
Camden, SC 29020  
352-874-2048

Southern Oak Subdivision Homeowner's Association Inc  
Proposed FY 2025-2026 Budget

HOA Fees

|               |               |
|---------------|---------------|
| <b>Units</b>  | <b>109</b>    |
| <b>Fee \$</b> | <b>108.00</b> |

|               |              |
|---------------|--------------|
| Total Revenue | \$ 11,772.00 |
|---------------|--------------|

|                                  |              |                   |
|----------------------------------|--------------|-------------------|
| Revolutionary War Visitor Center | \$ 150.00    | Annual Meeting    |
| Stamps & Envelopes & Paper       | \$ 150.00    | Annual Meeting    |
| Annual Billing                   | \$ 150.00    |                   |
| Annual Rental P.O. Box           | \$ 182.00    | USPS              |
| State Farm Insurance             | \$ 650.00    | Insurance         |
| City of Camden                   | \$ 350.00    | Electric          |
| City of Camden                   | \$ 350.00    | Water             |
| Water Backflo Testing            | \$ 75.00     |                   |
| Potholes                         | \$ 250.00    | Lowes             |
| Monthly Entrance Maintenance     | \$ 2,400.00  | Tidwell Lawn Care |
| Rentention Pond Maintenance      | \$ 6,000.00  | Tidwell Lawn Care |
| Sheheen Hancock & Godwin         | \$ 250.00    | Tax Return        |
| Sheheen Hancock & Godwin         | \$ 35.00     | 1099's            |
| Total Expenses                   | \$ 10,992.00 |                   |
| Net Income                       | \$ 780.00    |                   |

Southern Oaks Subdivision Homeowner's Association  
Annual Meeting Agenda  
March 27, 2025  
City of Camden Revolutionary War Visitor Center  
212 Broad Street  
6:00 PM

## AGENDA (with notes)

1. FY 25-26 Budget Discussion & Approval
  - a. The annual dues should cover normal operating costs
  - b. We have more than a year's expenses in reserve - all in CD's earning interest
  - c. Additional fees are special assessments – we have no additional expenses and therefore no need for any special assessments
  - d. Since Ms. Benson is no longer available and there are no local HOA accounting entities that are reasonably priced to meet our needs, the board will assume all accounting responsibilities except the annual tax return. The responsibilities are:
    - i. Issuing annual notices
    - ii. Issuing annual invoices
    - iii. Post Office Pickup
    - iv. Collecting money
    - v. Paying Bills. There will be two board members with signature authority
    - vi. All Board members will get copies of the monthly bank statements
    - vii. Savings anticipated is \$2,000.00 – the amount paid to Ms. Benson to perform treasurer's duties
2. Update on Surveys for retention ponds and transfer of ownership from Bock to HOA
  - a. Ms. Benson's last instructions
  - b. No action to be taken
3. Front Entrance update
  - a. The DOT website indicates that the widening of Black River Rd will begin in 2026
  - b. The Board has authorized the continued purchase of "Coldpatch" to fill potholes
  - c. The City of Camden will fill potholes, but they must be notified, and they will not fill potholes that are not deep!
4. Christmas Ornaments
  - a. There are a couple of 60-gallon bags of Christmas ornaments from the Floyds that were not used last year. Looking for volunteer(s) to store and put up Christmas ornaments next year.
5. Complaints
  - a. With all dues paid through June 2025, there have been few complaints. EXCEPT that there have been several complaints about animals.
  - b. In regard to dogs the complaints have been barking in the middle of the night and barking when homeowners even walk out their door in the backyard and even walking on the street.
  - c. In regard to cats, there have been numerous complaints of cats roaming the neighborhood. These animals even have collars which mean they are owned by homeowners and are not feral.
  - d. How to deal with these issues?



Jeffrey Cooper <sohoa109@gmail.com>

## HOA Meeting Notice

1 message

Jeffrey Cooper <sohoa109@gmail.com>

Fri, Feb 28, 2025 at 2:41 AM

To: Amanda McKie <amandarusso51@gmail.com>, Amy Alexander <lilnyah2002@gmail.com>, Aparna Desai <ardesai@bellsouth.net>, Barabara Fitch <bfitc1212@gmail.com>, Benjamin Ducken <benducken@gmail.com>, Benny DeBruhl <bfbdebruhl@gmail.com>, Betty Richburg <b.richburg@yahoo.com>, Beverly Ferguson <bevferg4620@icloud.com>, Bob Brown <bob@palmettoeliterealty.com>, Bonnie McMaster-Bigum <bonnie.mcmasterbigum@gmail.com>, Brandon Kersey <brandonkersey18@gmail.com>, Brannon Thomas <pawleys@gmail.com>, Brent Swisshelm <swisshelm.brent@yahoo.com>, Brittany Knapko <brittanyline@yahoo.com>, Brooke Dotson <brookeandmia@yahoo.com>, Brooke Tidwell <brooke29020@yahoo.com>, Bryant Lee <bryantlee@yahoo.com>, Candace Kardack <ckardack@yahoo.com>, Carley Kersey <carleyapowers@yahoo.com>, Carol Lyons <cry0764@gmail.com>, Celena Jones <chansonjones@att.net>, Charles Couch <couchcg@gmail.com>, Charles McFadden <cmcfadden331@gmail.com>, Charles McFadden <jmcfadden07@gmail.com>, Christopher McCoy <jennahun@aol.com>, Cynthia Green-Abernethy <cabernethy@yahoo.com>, Daniel Robertshaw <cejetski@aol.com>, Dave Schmitt <schmitt777@gmail.com>, David Weaver <hollyspop2@yahoo.com>, David West <david.west@kershaw.sc.gov>, Derk Riechers <derk.riechers1@gmail.com>, Diane Snyder <jellybean\_22554@yahoo.com>, Dianne Elliott <dianneelliott114@gmail.com>, Don Nelson <donnelson1935@gmail.com>, Donna Waldrep <donnawaldrep@yahoo.com>, Dorene Simmons <ds6109@aol.com>, Dorothy Owens <dowens221@windstream.net>, Elaine Pike West <elainepikewest@gmail.com>, Emily Cameron <emilycameron57@yahoo.com>, Emily Volz <e.volz@yahoo.com>, Ernie Pavan <epavan14@gmail.com>, Ernie Pavan <lpavan755@gmail.com>, Frankie Atkerson <jimmyatkerson@bellsouth.net>, Gretchen Davis <gretchendavis31@msn.com>, Gretchen Davis <jeromedavis87@hotmail.com>, Helen Walker <dancer29045@gmail.com>, Herbert Simmons <jsimmons1214@yahoo.com>, Homer Carraway <jeffcarraway01@gmail.com>, Irene Terry <irene.robinson10@yahoo.com>, Jack Thornsberry <thornsberryj@gmail.com>, James Vincent <bigred29067@yahoo.com>, Jason Healey <jasonhealey121@gmail.com>, Jeffrey Cooper <jrushing8@gmail.com>, Jeffrey Cooper <rushcoop@gmail.com>, Jennifer Turnage <turnage1122@yahoo.com>, John Elmore <jeebe1619@gmail.com>, John Flaanders <flandarian@gmail.com>, John Gibart <johngibart58@yahoo.com>, Joycelyn Jeffcoat <joycelyn\_01@hotmail.com>, Judith Reed <reedjudi50@gmail.com>, Julia Patterson <jgpatterson55@gmail.com>, Jun Wang <irenezheng321@gmail.com>, Karen Mitcham <mitcham\_k@yahoo.com>, Karen Mitcham <mmitcham213@gmail.com>, Kathleen Anderson <kfa9525@yahoo.com>, Kathy Thomas <kathyjthomas1@yahoo.com>, Keli Brown <keli@palmettoeliterealty.com>, Kelly Comer <drkelleycomer@gmail.com>, Kenneth & Denise Gorsky <chiefgork@gmail.com>, Kevin Turnage <turnage1149@yahoo.com>, Kimberly Schrader <kimberlyshrader127@yahoo.com>, Larry Bryant <terri.bryant54@gmail.com>, Lauren Cunningham <laurenparisc@gmail.com>, Lauren Smith <laurensmith707@yahoo.com>, Lawrence Dasch <boblar5@yahoo.com>, Li Hong <shiming1968@icloud.com>, Lynne Waldrop <lynnwaldrop@yahoo.com>, Mary White <mary.white@gsb.edu>, Max Johnson <pisgahmax@yahoo.com>, Melissa Kindlimann <kinddog241@msn.com>, Melissa Kindlimann <kotamelis78@gmail.com>, Michael Davis <mikecirrus@aol.com>, Michael Felder <kiasia61@yahoo.com>, Michael Felder <tyliek1@yahoo.com>, Michael Schultz <mwschultz@hotmail.com>, Mike Kern <mikern63@gmail.com>, Mitchel Cooper <mitchelhcooper@gmail.com>, Mitchell Preger <mitchell.preger@gmail.com>, Morgan Mays <mleemays@gmail.com>, Norman Goins <nosco62@gmail.com>, Patricia Arms <parms61@att.net>, Paul Fisher <pfisher1952@yahoo.com>, Paul Raub <pnjraub@yahoo.com>, Randal Bock <bockrealty@gmail.com>, Ricky Small <rickysmall251@gmail.com>, Robert Scott <gotigersorange@gmail.com>, Robert Strange <rbstrange@prodigy.net>, Ruby Gibbs <cortesyfy89@hotmail.com>, Sandra Jackson <sjackson502@hotmail.com>, Sara Varn <varncpa@ftc.net>, Sealey Mackey <sealeymackey@gmail.com>, Sean Conley <sconley07@gmail.com>, Shauntae Bines <sbines2015@gmail.com>, Shauntae Bines <ttbines@yahoo.com>, Sheri Strange <sheristrange74@gmail.com>, Stephen West <scwest.steve@gmail.com>, Teri Kern <tkern58@gmail.com>, Terrance Wright <terrancewright@yahoo.com>, Terrell Burch <terrellburch@bellsouth.net>, Thomas Silva <buddylee101@att.net>, Toby Robson <meganmrobson@gmail.com>, Tonya Hancock <trabon823@yahoo.com>, Tracie Rice <traciemrice@gmail.com>, Tyler Cox <tylercox9117@yahoo.com>, Walter Buchmiller <cindyrabon11@gmail.com>, Walter Buchmiller <wbuchmil@gmail.com>, Windy Tidwell <cateringdirector@palmettoclub.org>, Yesenio Caro <yeseniacar078@gmail.com>, Zachary Prestage <zapresta@gmail.com>

The HOA annual notice went out this week. I hope everyone received their notice.

Please note that the date of the meeting was correct. It is Thursday, March 27, 2025 at 6 PM at the Revolutionary War Visitors Center Conference Hall.

The notice had an incorrect year stated for the budget and reserve analysis and the assessment and collection dates. The budget is for 25-26 and the assessment will be issued April 1st 2025 and no later than May 31, 2025. Assessment is due and payable July 1, 2025 and delinquent after Jul 31, 2025. Please see a corrected copy attached.

The second attachment is an expanded agenda. It is to give you an idea of the topics to be discussed.

I hope to see you there.

Jeff

ALL ACCOUNTS

Savings \$567.21

Prime Share / Savings (0000221609:\$0100)

Holds

Checking \$8,397.38

Business Low Volume Checking  
(0000221609:\$8100)

Certificates \$16,375.01

182-364 Day Certificate (0000221609:\$2003)

Matures Apr 02, 2025

Manage

Holds

12-17 Month Certificate (0000221609:\$2004)

Matures Aug 30, 2025

Manage

Holds

24-29 Month Certificate (0000221609:\$2005)

Matures Feb 28, 2027

Manage

Holds

LAST TRANSACTION

Dec 31, 2024

AVAILABLE

\$542.21

CURRENT

\$567.21

LAST TRANSACTION

Mar 12, 2025

AVAILABLE

\$8,397.38

CURRENT

\$8,397.38

LAST TRANSACTION

Dec 31, 2024

AVAILABLE

\$0.00

CURRENT

\$5,164.46

Dec 31, 2024

\$0.00

\$6,957.99

Feb 28, 2025

\$0.00

\$4,252.56



PO BOX 7002 • CAMDEN SC 29021  
PHONE: (803) 432-2421



4539 1 AV 0.540 P:4539 / T:18 / S1:0 / S2:0



SOUTHERN OAKS HOA  
C/O JEFF COOPER, PRESIDENT  
PO BOX 395  
CAMDEN SC 29021-0395



## REMITTANCE STUB

| ACCOUNT NUMBER | BILL DATE  | AMOUNT DUE     |
|----------------|------------|----------------|
| 051-1515-01    | 03/17/2025 | -560.19        |
| TELEPHONE NO.  | DUE DATE   | AFTER DUE DATE |
| (803) 427-5286 | 04/04/2025 | -560.19        |

AMOUNT ENCLOSED \$

REMITTO:

CITY OF CAMDEN  
PO BOX 7002  
CAMDEN SC 29021-7002

PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT

| ACCOUNT NUMBER      | ACCOUNT NAME      |              | SERVICE ADDRESS          |      |           |               |         |       | BILL DATE  | DUE DATE   |  |
|---------------------|-------------------|--------------|--------------------------|------|-----------|---------------|---------|-------|------------|------------|--|
| 051-1515-01         | SOUTHERN OAKS HOA |              | SOUTHERN OAK DR-ENTRANCE |      |           |               |         |       | 03/17/2025 | 04/04/2025 |  |
| DESCRIPTION         | RATE CODE         | METER NUMBER | SERVICE PROVIDED         |      | BILL DAYS | METER READING |         | USAGE | TAX        | AMOUNT     |  |
|                     |                   |              | FROM                     | TO   |           | PREVIOUS      | PRESENT |       |            |            |  |
| SMALL COM1 ELECTRIC | E120              | 30040224     | 1/07                     | 2/05 | 29        | 40093         | 40159   | 66    | 2.28       | 30.79      |  |
| PURCHASE POWER ADJ  | P102              | 30040224     | 1/07                     | 2/05 | 29        | 40093         | 40159   | 66    |            | .75        |  |
| 5/8" SPRINK IN TOWN | W702              | 14723920     | 1/07                     | 2/05 | 29        | 4939          | 4963    | 24    |            | 18.78      |  |

CREDIT BALANCE AT TIME OF BILLING -610.51  
WILL BE DRAFTED ON 4/04/2025

### MESSAGE:

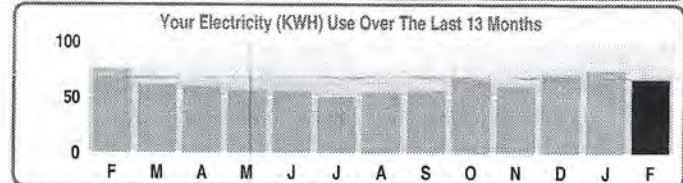
MARCH 9 IS THE BEGINNING OF DAYLIGHT SAVINGS TIMES, WHEN WE MOVE OUR CLOCKS FORWARD. CHECK YOUR SMOKE ALARMS! REMINDER FROM FIRE CHIEF GARDNER TO ALSO CHANGE OUT BATTERIES IN SMOKE ALARMS AND REPLACE SMOKE ALARMS THAT ARE 10 YEARS OR OLDER. CAMDEN FIRE DEPARTMENT PROVIDES AND INSTALLS SMOKE ALARMS AND ALARM BATTERIES FREE OF CHARGE, UPON REQUEST, CALL 803-425-6040.

TOTAL DUE NOW: -560.19

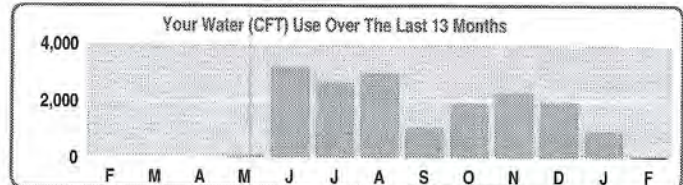
AFTER DUE DATE: -560.19

CUT OFF DATE: 04/14/2025

| COMPARISONS                   | DAYS SERVICE | KWH USED | AVG. KWH/DAY | COST PER DAY |
|-------------------------------|--------------|----------|--------------|--------------|
| CURRENT BILLING PERIOD        | 29           | 66       | 2            | 1.06         |
| PREVIOUS BILLING PERIOD       | 29           | 74       | 2            | .95          |
| SAME BILLING PERIOD LAST YEAR | 32           | 75       | 2            | .91          |



| COMPARISONS                   | DAYS SERVICE | CFT USED | AVG. CFT/DAY | COST PER DAY |
|-------------------------------|--------------|----------|--------------|--------------|
| CURRENT BILLING PERIOD        | 29           | 24       | 0            | .64          |
| PREVIOUS BILLING PERIOD       | 29           | 917      | 29           | 1.31         |
| SAME BILLING PERIOD LAST YEAR | 32           | 0        | 0            | .56          |



THESE CUSTOMER SERVICES ARE AVAILABLE FOR YOU:

Bank Draft  
Pay Online  
Levelized Billing  
Security Lighting

### METHOD OF PAYMENT

1. Mail check or money order to:  
City of Camden  
PO BOX 7002  
CAMDEN SC 29021  
(Please include acct.# and bill stub)
2. In person - please bring bill
3. Night depository  
(Please include acct.# and bill stub)

CITY OF CAMDEN  
CUSTOMER SERVICE DEPARTMENT  
(803) 432 - 2421

8:15 AM- 5:00 PM MONDAY - FRIDAY

NEWS, VIEW BILL, PAY ONLINE  
[www.experiencecamdensc.com](http://www.experiencecamdensc.com)

Southern Oaks Subdivision Homeowner's Association, Inc.  
BANK REGISTER

| CHECKING |         |          |              |                                     |                          |  |
|----------|---------|----------|--------------|-------------------------------------|--------------------------|--|
| Date     | Check # | Amount   | Balance      | Payee                               | Description              |  |
| 12/31/24 |         |          | \$ 10,057.80 | December 2024 Balance With The Bank |                          |  |
| 01/13/25 | 160     | \$114.70 | \$ 9,943.10  | Jeffrey Cooper                      | Cold Patch Reimbursement |  |
| 01/14/25 | 162     | \$182.00 | \$ 9,761.10  | USPS                                | Box Service Fee          |  |
| 01/22/25 | 161     | \$200.00 | \$ 9,561.10  | Baxley Pratt & Wells                | FINCEN BOIR Report       |  |
| 01/27/25 | 163     | \$250.00 | \$ 9,311.10  | Sheheen Hancock & Godwin            | 2023 Tax Return          |  |
| 01/29/25 | 164     | \$200.00 | \$ 9,111.10  | Tidwell Lawn Care                   | Jan 25 Lawn Care         |  |
| 01/31/25 |         |          | \$ 9,111.10  | January 2025 Balance With The Bank  |                          |  |
| 02/19/25 | Debit   | \$ 79.57 | \$ 9,031.53  | USPS                                | Stamps For Annual Notice |  |
| 02/13/25 | 165     | \$150.00 | \$ 8,881.53  | Molly Haelwood                      | Accounting               |  |
| 02/28/25 |         |          | \$ 8,881.53  | February 2025 Balance With The Bank |                          |  |
| 03/05/25 | ACH     | \$ 34.15 | \$ 8,847.38  | Harland Clark                       | Checks                   |  |
| 03/05/25 | Debit   | \$250.00 | \$ 8,597.38  | Sheheen , Hancock & Godwin, LLP     | 1120H Tax Preparation    |  |
| 02/24/25 | 166     | \$200.00 | \$ 8,397.38  | Tidwell Lawn Care                   | Feb 25 Lawn Care         |  |
| 03/21/25 |         |          | \$ 8,397.38  | March 2025 Balance With The Bank    |                          |  |
| 03/30/25 | 167     | \$200.00 | \$ 8,197.38  | Tidwell Lawn Care                   | Mar 2025 Lawn Care       |  |

| Savings & CD's |              |          |
|----------------|--------------|----------|
| Savings        | \$           | Maturity |
| CD 2003        | \$ 5,222.40  | 04/02/25 |
| CD 2004        | \$ 7,036.05  | 08/30/25 |
| CD 2005        | \$ 4,267.47  | 02/28/27 |
| Total          | \$ 17,093.62 |          |

4/2/2025

## Net Worth - As of 4/2/2025

Page 1

| Account                             | 4/2/2025<br>Balance |
|-------------------------------------|---------------------|
| <b>ASSETS</b>                       |                     |
| <b>Cash and Bank Accounts</b>       |                     |
| CD 2003                             | 5,222.40            |
| CD 2004                             | 7,036.05            |
| CD 2005                             | 4,267.47            |
| Checking                            | 8,023.69            |
| Savings                             | 567.70              |
| <b>TOTAL Cash and Bank Accounts</b> | <b>25,117.31</b>    |
| <b>TOTAL ASSETS</b>                 | <b>25,117.31</b>    |
| <b>LIABILITIES</b>                  |                     |
|                                     | <b>0.00</b>         |
| <b>OVERALL TOTAL</b>                | <b>25,117.31</b>    |



# Palmetto Citizens FEDERAL CREDIT UNION

PO Box 5846 • Columbia, SC 29250-5846  
www.palmettocitizens.org

MEMBER NUMBER

221609

STATEMENT DATE

03/01/2025 to 03/31/2025

PAGE #

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## Account Balances at a Glance

SOUTHERN OAK SUBDIVISION HOMEOWNERS  
ASSOCIATION INC  
PO BOX 395  
CAMDEN SC 29021-0395

Total Shares: \$25,491.00  
Total Certificates: \$16,525.92  
Total Loans: \$0.00

Legal Title:

Southern Oak Subdivision Homeowners Association Inc

### S 0100 SAVINGS PRIME SHARE / SAVINGS

Beginning Balance: \$567.21  
Ending Balance: \$567.70  
Dividend To Be Posted: \$0.00  
Dividend YTD: \$0.49

| TRANSACTION DATE | TRANSACTION DESCRIPTION                                                                         | DEBITS(-) | CREDITS(+) | NEW BALANCE |
|------------------|-------------------------------------------------------------------------------------------------|-----------|------------|-------------|
| 03/01            | Previous Balance                                                                                |           |            | \$567.21    |
| 03/31            | Dividend Deposit Annual Percentage Yield Earned: 0.35% For the Period from 01/01 through 03/31. |           | \$0.49     | \$567.70    |
| 03/31            | Closing Date...New Balance                                                                      |           |            | \$567.70    |

### I 2003 CERTIFICATE 182-364 DAY CERTIFICATE

| TRANSACTION DATE | TRANSACTION DESCRIPTION                                                                         | DEBITS | CREDITS | INTEREST CHARGE | LATE CHARGE | BALANCE    |
|------------------|-------------------------------------------------------------------------------------------------|--------|---------|-----------------|-------------|------------|
| 03/01            | Previous Balance                                                                                |        |         |                 |             | \$5,164.46 |
| 03/31            | Dividend Deposit Annual Percentage Yield Earned: 4.63% For the Period from 01/01 through 03/31. |        | \$57.94 |                 |             | \$5,222.40 |
| 03/31            | Closing Date...New Balance                                                                      |        |         |                 |             | \$5,222.40 |

CERTIFICATE #: 2003  
MATURITY DATE: 04/02/2025  
INTEREST RATE: 4.550%

### I 2004 CERTIFICATE 12-17 MONTH CERTIFICATE

| TRANSACTION DATE | TRANSACTION DESCRIPTION                                                                         | DEBITS | CREDITS | INTEREST CHARGE | LATE CHARGE | BALANCE    |
|------------------|-------------------------------------------------------------------------------------------------|--------|---------|-----------------|-------------|------------|
| 03/01            | Previous Balance                                                                                |        |         |                 |             | \$6,957.99 |
| 03/31            | Dividend Deposit Annual Percentage Yield Earned: 4.63% For the Period from 01/01 through 03/31. |        | \$78.06 |                 |             | \$7,036.05 |
| 03/31            | Closing Date...New Balance                                                                      |        |         |                 |             | \$7,036.05 |

CERTIFICATE #: 2004  
MATURITY DATE: 08/30/2025  
INTEREST RATE: 4.550%



Direct inquires to P.O. Box 5846, Columbia, SC 29250 or 803-732-5000





# Palmetto Citizens FEDERAL CREDIT UNION

PO Box 5846 • Columbia, SC 29250-5846  
www.palmettocitizens.org

MEMBER NUMBER

221609

STATEMENT DATE

03/01/2025 to 03/31/2025

PAGE #

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## 2005 CERTIFICATE 24-29 MONTH CERTIFICATE

| TRANSACTION DATE | TRANSACTION DESCRIPTION                                                                         | DEBITS | CREDITS | INTEREST CHARGE | LATE CHARGE | BALANCE    |
|------------------|-------------------------------------------------------------------------------------------------|--------|---------|-----------------|-------------|------------|
| 03/01            | Previous Balance                                                                                |        |         |                 |             | \$4,252.56 |
| 03/31            | Dividend Deposit Annual Percentage Yield Earned: 4.07% For the Period from 02/28 through 03/31. |        | \$14.91 |                 |             | \$4,267.47 |
| 03/31            | Closing Date...New Balance                                                                      |        |         |                 |             | \$4,267.47 |

CERTIFICATE #: 2005  
MATURITY DATE: 02/28/2027  
INTEREST RATE: 4.000%

## S 8100 CHECKING BUSINESS LOW VOLUME CHECKING

|                        |            |
|------------------------|------------|
| Beginning Balance:     | \$8,881.53 |
| Ending Balance:        | \$8,397.38 |
| Dividend To Be Posted: | \$0.00     |
| Dividend YTD:          | \$0.00     |

| TRANSACTION DATE | TRANSACTION DESCRIPTION                                                   | DEBITS(-) | CREDITS(+) | NEW BALANCE |
|------------------|---------------------------------------------------------------------------|-----------|------------|-------------|
| 03/01            | Previous Balance                                                          |           |            | \$8,881.53  |
| 03/05            | ACH Withdrawal HARLAND CLARKE, CHK ORDERS, SOUTHERN OAK SUBDIVISI         | \$-34.15  |            | \$8,847.38  |
| 03/06            | Card purchase Withdrawal SHEHEEN HANCOCK AND GODWI (2025-03-05) CAMDEN SC | \$-250.00 |            | \$8,597.38  |
| 03/12            | Consumer check Withdrawal Check #166                                      | \$-200.00 |            | \$8,397.38  |
| 03/31            | Closing Date...New Balance                                                |           |            | \$8,397.38  |

## CHECKS RECAP SUMMARY

| Check # | Date  | Amount   | Check # | Date | Amount | Check # | Date | Amount |
|---------|-------|----------|---------|------|--------|---------|------|--------|
| 166     | 03/12 | \$200.00 |         |      |        |         |      |        |

## YEAR TO DATE SUMMARY

| Account          | Year To Date Div/Int | Withholding   | Finance Charge | Penalties     | Fees YTD      |
|------------------|----------------------|---------------|----------------|---------------|---------------|
| 0100-Savings     | \$0.49               | \$0.00        | \$0.00         | \$0.00        | \$0.00        |
| 2003-Certificate | \$57.94              | \$0.00        | \$0.00         | \$0.00        | \$0.00        |
| 2004-Certificate | \$78.06              | \$0.00        | \$0.00         | \$0.00        | \$0.00        |
| 2005-Certificate | \$14.91              | \$0.00        | \$0.00         | \$0.00        | \$0.00        |
| 8100-Checking    | \$0.00               | \$0.00        | \$0.00         | \$0.00        | \$0.00        |
| <b>Total</b>     | <b>\$178.86</b>      | <b>\$0.00</b> | <b>\$0.00</b>  | <b>\$0.00</b> | <b>\$0.00</b> |

\* Totals does not include closed accounts



Direct inquires to P.O. Box 5846, Columbia, SC 29250 or 803-732-5000

