

**CAMPGROUND OF THE ROCKIES
BOARD MEETING MINUTES
MAY 3, 2018
6:30 P.M. MOUNTAIN (DENVER) TIME**

CONFERENCE CALL: 515-739-1451, ACCESS CODE: 889145#

BOARD MEMBERS IN ATTENDANCE:

Kay Greenlee, John Ludivig, Kristie Divinski, Joyce Derby, Brandon Walker, Linda Childs,

Care Takers: Jane and Tom Tingle

ABSENT – Randy Winterboer

A. PRESENTATION BY DANNY STOTLER OF STOTLER AND YOUNG REGARDING CREDIT CARDS:

- Reviewed 3 main options to pay fees using a credit card using an online method. He will do further research concerning credit card payment options that are the most efficient for CORA lot owners.

- **3 Main Options Reviewed:**

- **1st option** is easiest for end user. Third party software where invoices are created, sent to recipient and they can chose to 1 pay the 3rd party software provider for the dues which would end up in the bank account.

A couple of them and what they do is charge a fee. email or paper invoice and go to that website and pay and money would transfer into Cora's bank account. The fee would transfer to the end user and not the association. The biggest is who gets to pay the additional fees – the lot owner or CORA. With average of 600, If everyone pays with cc about \$10200 credit card. With 3% per lot owner. Board must decide if fee is paid by lot owners or CORA. Danny suggest having lot owners pay fee.

Problem is it increases the amount of bookkeeping Amanda would have to do.

More work for Amanda and increases CORA's expenses because of hourly fees

- **2nd option** Danny likes this one the most because of the ease of use. Not easiest on lot owners but easiest on Association and Accountant. Board needs to decide: if individuals that want to pay their dues can set it up to only be paid with a bank transfer – 0 fees because it is cash through QuickBooks. He likes that QuickBooks does the work. On the email is a link that says pay now – pay with a bank transfer. When money comes in all transactions in QuickBooks are done. Can QuickBooks be set up to? Biggest issue would be that invoices would have to be emailed out. Issue will be with those community members that don't use email and would have to be paper stuffed.
- **3rd option** hasn't had the opportunity to go to website and enter invoice number and pay fees. No one needs to get fee chargers via email. Receive hard copy invoice. Go to website and put type invoice and site recognizes. Creates some issues for deposits and easy for end user. Hasn't found a company that uses the option yet. Possible issue would be to have to

create two sets of invoices. Could have a problem that members don't know what they are paying. Danny will check out what the fee is. Further research needed before CORA would considering using this 3rd option.

- **One more option** – software that is cloud based APPFLIO. It is an HOA software. Designed specifically to do what we want it to do. More expensive. Has features built in. Danny can look at transitioning from QuickBooks to APPFLIO. Danny doesn't know price and he will further research this option. Pay HOA.com. Danny will consider specific vendors that all they do is HOA.
- **Other Considerations:**
- Some of these invoices could say if you want to pay online email me. The issue becomes Amanda's time that he doesn't want to nickel and dime CORA.
- Can they just put their cc on the bottom of the invoice and return it? Just process it online. We would set up an account with QuickBooks payments a branch of quick books. There is a fee or per user fee charge. The way it works if it is bank transfer it is \$1. If card swipe 2.4% plus 30 cents per transaction. The invoice would be 3.5% plus 30 cents.
- Danny biggest issue would be trying to set this up the most cost-effective way that includes their time and credit card fees and how to process invoices. He thinks it would be a huge benefit for CORA because wouldn't have to take checks into bank.
- Safe from human error with paying electronically. He recommends going this direction.
- Danny wants to research the option if they can pay from our website. Go to a link on our website and would go to QuickBooks processing center. He needs to study the invoice structure so there is no dual entry.
- Joyce – lot numbers are not on invoices she suggested maybe not sending invoices and only statements. Issue cannot pay a statement online, only invoices. Statement could have invoice # on it. Invoices gives all the most detail.
- If they set up to pay online the payment would automatically be allocated to the lot number. Would auto post as well?
- John right now the quick book payment thing sounds the best.
- Danny will get back with us in a couple weeks and will get us a detailed explanation and pros and cons.

- John: if people want to come in to pay their propane and make payment - yes Jane could do it.
 - Jane could get the square for payments.
 - Danny reviews the bills monthly and he wants to make sure things aren't out of hand. He wants feedback from all.
 - Kay motioned and John seconded that owners pay all associated fees when using a credit card.
- A. SECRETARY'S REPORT** –Brandon motioned to approve the March minutes as amended and Linda seconded.
- B.**
- C. TREASURER'S REPORT**
- a. **UPDATE ON COLLECTIONS – JOYCE** – continued success concerning collections of outstanding fees.
 - b. **BALANCE SHEET AND P&L** – Post on CORA Website
- D. FACILITIES REPORT – John Ludvig:**
1. Temporary cameras have been installed in office, pool, clubhouse, and propane area.
 2. The pool deck has been washed, the pool kit has been ordered from "In the Swim", the pool is being filled. The screen doors in pool area have been re-screened and are installed.
 3. Inspection by Cintas regarding fire protection was done with April 6th appointment, the fire extinguishers have been hung. We need to replace about 6 next year.
 4. Sewer issues have been addressed, including issues once again in pool restrooms, electrical panel was fixed for the sewer system, took out and reinstalled sump pump in sewer system.
 5. The "new owner" packet has been updated.
 6. The steps to the clubhouse have been rebuilt. Now both sides are new and safe.
 7. The "mudroom" or back entry to the caretaker's house has been drywalled and painted.
 8. All the bulletin boards have been updated at all the service centers, some new signs have been hung.
 9. Has been an issue with the water system sensors. This is being remedied.
 10. Area behind washers and dryers at service center A in SN were cleaned.
 11. New water heater installed in caretaker's house.
- Besides these extra projects, the daily duties have all been fulfilled...The winter has been a busy time at CORA...many things happen that you don't have on your "daily plan"...but they are all attended to with prompt attention. Many other things have been done to make CORA a better place, far too many to list. **John - Thanks to Tom and Jane for all they do.**
- E. CORRESPONDENCE – Kay**
- Nothing to report that required any attention from the Board
- F. UNFINISHED BUSINESS**
- a. **COVENANTS AND FINANCIAL COMMITTEE SIGN-UP SHEETS** – Two community members have signed up for the covenants committee.
 - b. **ANNUAL MEETING PROCESS** – Joyce and Kay will meet and talk about the annual meeting.

- c. **EMAIL ADDRESSES FOR CORA BOARD AND INDIVIDUAL BOARD MEMBERS** – Brandon did login and can be used for forwarding email, if receiver responds private email will be exposed. Kay suggested that Brandon will demonstrate how to set up and use individual email address at the June 8th Board meeting. Brandon will send screen shots for those board members that would like to set up email address prior to meeting.
- d. **CELL TOWER** – Future Meeting
- e. **POOL FURNITURE** –
- f. **RULES AND REGULATIONS**
Keep clubhouse rental deposit in CORA rule and regulations.
Better wording regarding number of camper/trailers and number of guest on lot.
Add examples of wheeled vehicles
- g. **BOARD MEETING DINNER JULY 13TH**
- h. **OFFICE REMODEL UPDATE** – Jane and Tom
Counter has been ordered should be completed by May 22. Looking for storm door replacements.

G. NEW BUSINESS

- a. **RECOMMENDATION FOR CAMERAS** – in progress
- b. Kay – suggesting that the Board consider putting in place a plan for renters' expectations.
- c. Brandon – suggest a Facebook page for CORA to stimulate more involvement in the community.
- d. More dumpsters will be added for summer.

Next meeting will be Friday, June 8th 6:00pm

Board meeting Saturday, June 9th at 10:00am - board members need to arrive around 9:00am
Joyce motioned to adjourn the meeting and Brandon second.

Board Members' Signatures - Minutes Approved Date 6/17/18

Kay Greenlee, President
Justin K. Quisenberry
