

**Regency Cooperative Association  
14658 Gap Way  
Box 173  
Haymarket, VA 20169**

**Meeting Minutes**

**January 28, 2025**

Called to Order: 3:25 PM

Members Present: Debra Mastaler  
Charles Tucker  
Debbie Gentry  
Linda Kuchnicki  
Bruce Gerdin  
Julie Gerkens  
Bill Pedersen

Members Absent:

Prior Month Minutes: Approved

**Treasurer's Report:**

December, 2024

Previous balance as of 11/29/2024	\$3152.52
Checks	0.00
Other withdrawals, debits, and service charges	0.00
Deposits 4 new memberships 3@\$35/1@\$45	\$150.00
New balance as of 12/31/2024	\$3,302.52

4 new Co-op memberships this month.

**Regency CO-OP Financial Statement Summary**

Fiscal Year 2024 – January 1 to December 31

<b>INCOME</b>	
Dues	\$1,480.00
<b>EXPENSES</b>	
Administrative fees	381.25
Website fees	240.00
SCC fee	25.00
Printing/Copying	0
Vendor Fair	12.80
Post Office Box	150.00
Total Expenses	809.05
<b>NET INCOME</b>	<b>670.95</b>

As of 12/30/2025, there is \$3,257.52 in Checking

Prepared by Linda Kuchnicki, Treasurer

1/8/2025

**Budget forecast entered on google drive.**

Approved and Accepted

**NOTE:** The President of the board received a note from Truist Bank concerning a monthly fee of \$5.00 to be charged for our Remote Deposit Capture APP. She contacted the bank and was able to have them waive the fee.

**Topics Covered:**

- There was a lengthy discussion about the history of the CO-OP and the future of the group as a business. Many residents have expressed a wish for more vendors. There is an issue with rising costs for hosting the website, as well as the administrative costs associated with vetting and maintaining records for insurance for vendors. In addition, maintaining the website is currently performed by committee members, but this may not always be viable. Historically only 42% of new residents join the CO-OP and at the new one-time membership rate of \$45.00, 39 memberships per year are needed to meet the current financial requirements of the group. Also, statistics show that 42% of visitors to the web page still come through google. All of these items are being addressed, but will continue to be issues for the board moving forward.
- Advanced Glass Expert. This company did not meet the requirements to be accepted by the CO-OP. Notwithstanding the concern for the resident who recommend the company, the Board voted not to approve as a new vendor. The President will call the resident and explain why they have not been approved.
- The new member initiative was approved. There will be an initial welcome e-mail letter to residents whose names are provided by the Regency Times. One month following, if they have not joined, a reminder letter will be placed in new resident's mailbox. (Note: this initiative was in place in 2021, and there's no indication as to why it was discontinued.)
- The creation of a Sub-Committee to work on Vendor Acquisitions was approved by the board. There is a candidate who has expressed interested who will be approached by the President of the Board.
- The board approved the hiring of an administrator. There was a discussion of making the position temporary for a time. The approval is for 3 hours for training and 7 hours a month as needed going forward.
- There was a discussion of the 2025 CO-OP election timeline for Board seats that will become vacant in 2025. The timeline is attached. See Addendum #2
- There was a domain information change, see last month's minutes.
- There has been no response from M&M Exteriors. It was decided to drop them.
- There were 5 insurance renewals in January. There are 12 due in March.
- It was agreed to only keep 5 years worth of minutes posted on the website due to the effect on the efficiency of the website.
- There was mention of changing the carter of the CO-OP in relation to looking at on-line reviews and websites for Vendors.

**New Business**

- There was a discussion about charging Vendors a fee, either one time or yearly to be listed on the website, with a possible higher fee for vendors not offering a discount. Committee members were asked to consider this and it will be discussed again at the next Board meeting.
- At the next meeting the board will establish and vote on an amount for the CO-OP reserve account.
- CO-OP mail is still going to the former administrator's address and is being delivered to the clubhouse by the Real Estate Agent. Suggestions going forward are to approach the new residents about the mail, and to submit a change of address for the CO-OP mail. (NOTE, change of address is not an option.)
- The President requested a meeting with the Executive Committee later in the week. See Addendum #1 for minutes of that meeting.

The meeting was adjourned at 5:10 PM

Next Meeting: February 17, 2025 3:30 – 5:00 at the Clubhouse

Submitted by: Debbie Gentry

Approved and Accepted

**ADDENDUM #1**

**Executive Committee Meeting Minutes**

**January 31, 2025**

Called to Order: 3:00 PM

Members Present: Debra Mastaler  
Charles Tucker  
Debbie Gentry  
Linda Kuchnicki

Members Absent:

- There were a few general informational follow up discussions on several items mentioned in the prior Board Meeting. (Subcommittee/budget/changes to website/how the CO-OP started/changes to charter/Administrator position hours)
- The main purpose of the meeting was to discuss the implementation of an administrative processing fee to be implemented for new vendors to the CO-OP. All current vendors will be exempt/grandfathered in. The committee voted and agreed on a one-time \$35.00 fee to be implemented with vendors joining between February 15, 2025 and August 15, 2025. After that time the committee will re-evaluate to see if the fee should be permanent.

The meeting was adjourned at 5:00 pm

Submitted by: Debbie Gentry

Approved and Accepted

**ADDENDUM #2**

**2025 Election Timeline for CO-OP Board Seats**

January 20	Board Meeting
January 29	First e-mail blast sent to membership announcing election with call for candidates/
February 14	The cutoff date for prospective candidates to indicate interest.
February 17	Board Meeting
February 18 – 21	Additional candidates to be sought if needed.
February 24 – March 7	Board contacts candidates reviews responsibilities and asks for a written qualifications bio.
March 17	Board Meeting
March 19	Second e-mail blast is sent to members with candidates bio and the State of the CO-OP.
April 21	Board Meeting
April 22	Annual State of the CO-OP e-mail sent. Includes request to vote.
April 28	Deadline for membership to submit candidates' votes.
May 12	New Board members announced via website.
May 19	Board meeting with new members.

**Regency Cooperative Association  
14658 Gap Way  
Box 173  
Haymarket, VA 20169**

**Meeting Minutes**

**February 17, 2025**

Called to Order: 3:32 PM

Members Present: Debra Mastaler  
Debbie Gentry  
Linda Kuchnicki  
Bruce Gerdin  
Julie Gerkens  
Bill Pedersen

Members Absent: Charles Tucker

Prior Month Minutes: Approved

**Treasurer's Report:**

January, 2025

Previous balance as of 12/31/2024	\$3,302.52
Checks	0.00
Other withdrawals, debits, and service charges	0.00
Deposits	\$395.00
New balance as of 12/31/2024	\$3,697.52

11 new Co-op memberships this month, one donation from a member who thought the fee was yearly.

**Updates**

The President destroyed the checks that have been deposited through the banking App.

There is one candidate who has expressed interest in a board seat and has submitted a Bio. The President and Vice President will meet with the candidate to discuss duties and expectations.

The President has resumed handling new member deposits, registration, and welcome. The Secretary has volunteered to assume the New Member Welcome activities (E-mail welcome letter, Update spreadsheet in Google Drive, 30 Day follow-up).

Due to HOA regulations, the picture of the Regency gate had to be deleted from the website. Still working on a replacement.

**Topics Covered:**

- Three members will be rotating off the board in April. It was discussed who would take over those roles (Treasury and Insurance renewals – two current members were assigned).
- The President spoke with the 4 new vendors who just joined and none of them were willing to pay a fee to be included in the vendor list while also required to give a discount.
- Without an administrator, the amount of work involved in keeping the CO-OP going is significant.
- Budget projections indicate that the solvency of the CO-OP continues to be an issue. If there is no change to current practices, the CO-OP will be operating in deficit by 2028. Solutions that were discussed included:

- Continue on the current path and let the next board work on it.
- Continue on without an administrator, this is the costliest line item in the budget.
- Lower the web hosting fee by going with another company, examples were given.
- Close the PO Box – discussed how to handle changes of address for future vendor insurance renewals.
- Shut down the CO-OP completely.
- Eliminate the CO-OP website by posting the CO-OP information on the Regency Neighborhood facebook page. This led to a discussion of how that would work and concern about users not being able to access everything.
- Economize on expenses as much as possible (PO box, administrator, etc.). This still may not help very much.
- Find an independent web master who is willing to work for less than what is currently being paid, or ideally a Regency resident who would volunteer the time. The webmaster fee is the second costliest line item in the budget. The current webmaster has been doing it for a while and is the most familiar with the website.
- Charge vendors who don't give a discount. This led to a discussion about Zell and how it would work for receiving payment. There is a fee to the payee, personal information is required, A tax receipt is required for the payor.

- List of CO-OP jobs. The majority of the work is being done by the President \*, one job currently vacant +.
  - Membership
  - Deposits\*
  - Insurance renewals
  - New Vendor Initiative\*
  - New Vendor Signup+
  - Newsletter\*
  - New Member Initiative
  - Webmaster\*
  - PO Box check\*
  - Treasurer
  - Secretary

The meeting was adjourned at 4:55 PM

Next Meeting: March 17, 2025 3:30 – 5:00 at the Clubhouse

Submitted by: Debbie Gentry

Approved and Accepted

## **Regency Cooperative Meeting Minutes**

### **March 17, 2025**

**Members in attendance:** Debra Mastaler, Charles Tucker, Linda Kuchnicki , Bill Pedersen, Bruce Gerdin, Julie Gerkens, Cindy Mitchell (ZOOM)

DM called the meeting to order at 3:30 pm. A quorum was met.

DM called for approval of the February 2025 minutes. JG seconded the motion. The minutes were unanimously approved.

DM and L destroyed old checks and recorded their destruction on the relevant paperwork filed by residents who had applied for membership in the Co-op.

#### **Updates from the Board President**

DM introduced CM (via ZOOM), who answered our call for new Board members. CM shared that she spends about half of her time outside of Virginia, but she is interested in doing whatever she can to assist the Board with research, calls, and other vendor outreach.

Two emails containing candidates for the Board (with bios) were sent out to Co-op members. We received 134 ratifications of the slate of candidates. This represents 13-14% of residents. No minimum number is required to ratify the slate of candidates.

Nine “new resident” emails were sent as part of our membership drive. One membership was sold as a result.

The website logo has been updated. In addition, DM has been meeting with Rick Hemsing to facilitate the move of our website hosting site to “NameCheap.com”. Moving to NameCheap will save \$115 the first year and \$85 each year thereafter. This host also allows up to 350 emails to be sent in a batch.

We plan to write an article about the Co-op in the next Regency Review and include a photo of the Directors leaving the Board (BG, LK and CT).

#### **Update From Other Directors**

CT reported that we had 12 vendor renewal agreements due in March. Nine have been completed. The other three are Weed Man and James Lambert, with two renewal agreements to follow up on – handyman and snow removal. In April, CT will follow up on four vendor renewal agreements.

## **Treasurer's Report**

LK reported a previous balance as of 01/ 31/2025 of \$3,697.52. There have been no checks written or other withdrawals. Deposits totaled \$160.00, including three new memberships and one donation of \$45. Our current balance as of 02/28/2025 is \$3857.52.

She also mentioned that she had prepared Form 990-N (non-profit status) and prepared a Form 1099 for our previous administrator. She received the SCC in the mail and a check is due by 05/25/2025.

A motion was made and seconded to approve the Treasurer's Report. The report was approved.

## **New Business**

**Vendors:** We received a written complaint about a vendor, FR Rodriquez, citing "lack of responsiveness". A second resident contacted JG and BP and complained about the same vendor for the same reason. DM contacted Mr. Rodriquez to discuss the concern. He said he was working on a big project in a basement without good phone reception. He admitted that he was not always good about routinely checking his email or phone messages promptly. The Board decided to give him one more chance. DM will contact him and tell him that we've had two complaints about his responsiveness and that we expect him to be more responsive to resident outreach; otherwise, we will drop him from our vendor list.

It was also suggested that the Board include "responsiveness" on the vendor application as an expectation bullet.

We have added a new vendor Ace Handyman (part of Ace Hardware) and have another in the pipeline Old Dominion Appliance Repair.

The Board agreed to table new vendor/new member initiatives until the May Board meeting.

**Description of responsibilities:** In anticipation of a new Director taking over Treasurer duties, LK was asked to prepare an outline of her responsibilities as Treasurer. She will prepare this by May 1.

**2024 Housing Report:** BG reported that 66 properties were sold in Regency in 2024 (25 condos, 10 Georgetowns, and 31 detached). In comparison, there were 60 homes sold in 2024, 57 homes sold in 2022, and 70 homes sold in 2021. The average is 63 homes sold per year. We are on track for eight homes to be sold through March 2025, compared to seven during this period last year. In 2025, days on the market (DOM) have been higher than in 2024. The colder weather may have contributed to this change. Realtors are watching how the market may respond to people in the DC area taking early retirements and downsizing to retirement communities.

A motion was made and seconded to adjourn the meeting. The motion was approved and the meeting was adjourned at 4:05 pm.

Respectively submitted,  
Julie Gerkens, Secretary

## **April 21, 2025 Board Meeting**

### **Board Members attending:**

Debra Mastaler, Charles Tucker, Linda Kuchnicki, Julie Gerkens, Bruce Gerdin, Bill Pedersen, Cindy Mitchell, Mary Lu Belote, Roger Halls, Barbara Claypool

The meeting was called to order and a quorum was confirmed. Roger, Mary Lu, and Barbara were present in a “membership/learning” capacity. They will be paired up with an active board member to learn more about their assigned responsibilities prior to becoming official board members.

Membership payment checks older than 30 days were verified and destroyed.

The minutes from the prior board meeting were approved without change.

### **Membership & New Vendor Updates**

#### **New Co-op members report - Debra**

January 2025 - 12 new members (at the old rate of \$35)

February 2025 - 2 new members

March 2025 - 2 new members

April 2025 (as of April 21) - 1 new member

Our goal for 2025 is 34 new members. Besides the activity spike in January (resulting from the announced rate increase starting in February), we should be averaging three new members/month.

## Vendor Updates - Debra

Old Dominion Appliance Repair's was recommended by a resident. After repeated attempts, they were dropped for lack of response. Currently, there are no new vendors in the pipeline. There are 68 vendors listed on our website.

## Hosting has been switched to Namecheap - Debra

Hosting and domain are now with Namecheap at a cost of \$53 for two years. This is much less expensive than our prior arrangement.

# Treasurer's Report

Linda provided the following report for March 2025:

REGENCY COOPERATIVE COMMITTEE  
April 21, 2025      March Treasurer's Report

Previous balance as of 02/28/2025.....	\$3,857.52
Checks .....	-45.00
(Reimbursement to a member who paid twice)	
Deposits.....	+135.00
(Three new memberships)	
New balance as of 03/31/2025.....	\$3,947.52

The report was approved.

## Other Business

## Vendor Insurance Updates - Charles

There are 4 vendors in April and 11 in June that Charles is working with to update their insurance status. Two vendors are still being followed up on

(Floor Advisors, and A Family Tradition). If they don't respond, we will drop them from the website. We require vendors to have \$100,000 insurance coverage and they are also required to be licensed, which we also verify.

### **Board member mentorship assignments - Debra**

The future new board members introduced themselves. Then Debra discussed "mentor" assignments to help them become familiar with their expected duties and responsibilities:

CindyM - DebraM (Vendor outreach)

RogerH - CharlesT (Insurance, updating Resources, vendor agreements)

MaryLuB - LindaK (Treasurer)

BarbarC and JulieG - DebraM (New member initiative)

### **Website review - Debra**

Year-end report generated remarks from membership:

*Thanks for the great report and thanks to everyone that makes the Co-op possible.*

*Thank you for all the updates, information about the co-op, and levity. It is very much appreciated.*

*Too often, club officers hear nothing but complaints. Well, Linda and I wanted to be certain that wasn't the case here. WELL DONE!!!*

*THANK YOU for the informative, instructive and interesting email regarding the Co-op. We bought our membership in 2009 and I assumed at \$25 the dues were annual. It's was a surprise the dues were lifetime. I often wondered how the organization works, where the money went and how large the membership was. Of course, I realize it's not a one woman job - and your detailed explanation as*

*to the other board members, their responsibilities and talents has been very helpful. Thank you to the board as well! Keep up the cheery, newsy emails and again thank you so much for your time and efforts!*

*I just read your comprehensive report. I think the organization is very worthwhile and I have as a longtime Member used many vendors. However I noticed that you have a bank balance of \$3992, And you are raising the entrance fee to \$45. What are the expenses for the cooperative? It seems like a lot of Money to carry for a non profit. Just asking (Debra responded back to this co-op member and explained we currently do not pay an Administrative Assistant and outlined work and costs of keeping the website up and running).*

## **New Business**

### **New Member Initiative - Debra**

We have contacted nine new households who have recently moved to the Regency. Two do not want to join at this time, two are in the process, and we have not heard back from 5.

### **“Resources” tab change - Debra**

The “Resources” tab on our website contains five years of board minutes, annual reports, coop agreements, etc. Debra suggested that we make this “not indexed” so it won’t be subject to “spidering” by search engines like Google. That will protect our financial information from being indexed and available to the public. Residents can still read the information contained in the tab, but search bots won’t be able to read it.

The board voted to make this change.

**The meeting was adjourned at 3:30. Next meeting 5/19/25**

# **Minutes from Special May 2025 Board Meeting**

## **May 17, 2025 (Changing of the Board)**

### **Board attendance:**

<input type="checkbox"/> Debra Mastaler	<input type="checkbox"/> Roger Halls
<input type="checkbox"/> MaryLu Belote	<input type="checkbox"/> Barbara Clement
<input type="checkbox"/> Cindy Mitchell	<input type="checkbox"/> Charles Tucker (working group)
<input type="checkbox"/> Bill Pedersen	
<input type="checkbox"/> Julie Gerkens	

Special Guest: John Scarella

Debra called the meeting to order and identified a quorum, with all Board members present. She also acknowledged John Scarella.

The Executive Board approved the April 2025 minutes.

### **Vendor Updates**

Debra noted that we have had no new vendors since our last meeting. We are planning to meet on May 23rd to discuss Vendor Outreach with new members of the board.

#### **Vendors Pending**

The Right Choice Carpet and Flooring - Charles has contacted them 3 times. He would like one more month of contact attempts before dropping them.

Ryder's Handyman Service - Bruce has contacted them 3 times. He would like to make one more call.

## Vendor Insurance

Charles is training Roger to take over vendor insurance followup. He mentioned that A Family Tradition has not responded to his contacts about insurance coverage. (Vendors must provide proof of \$100,000 in insurance coverage. Based on Charles' recommendation (no proof of insurance coverage), the Board voted to drop the vendor for non-compliance.

Skyfall Interiors - Debra reported that they are using a "vault" method for displaying information on their website.

## Membership Updates

Debra reported that we have had no new members for May 2025. At this time it is imperative that we reinitiate our efforts to meet our goal of three new members per month, if we are to make our financial goals for the remainder of the year.

## Treasurer's Report

REGENCY COOPERATIVE COMMITTEE

May 9, 2025

April Treasurer's Report

Previous balance as of 03/31/2025.....	\$3,947.52
Checks.....	-53.88
	( Reimbursement to Debra for paying the hosting fee. )
Deposits.....	+90.00
	( Two new memberships )
New balance as of 04/30/2025 .....	=\$3,983.64

Accepted and approved.

# **Other Business**

Changing of the Board: Julie and Cindy were “ratified” as new Board members. They had been added to the Board as replacements (needed members out of cycle, in order to continue to meet quorum requirements).

We had a ceremonial “passing of the rake” from outgoing Board members (Charles, Bruce, and Linda) to new Board members (Roger, Mary Lu, and Barbara).

Linda is training Mary Lu on duties and responsibilities of Treasurer.

Roger will fill the position of Vice-President and train with Debra on website maintenance.

On Friday, May 23, a working group consisting of Debra, Julie, MaryLu, Cindy, and Barbara will meet to discuss vendor outreach and new membership initiatives.

Bruce agreed to continue feeding the Board information on home sales (our main source for new membership).

The meeting was adjourned at 9:30 am. Following adjournment, we had a photo op to accompany an article in the Regency Review.

**May Board meeting 5/22/25 3:30 pm  
June Board meeting 6/16/25 at 3:30 pm**

# Minutes from May 22, 2025 Board Meeting

## Board attendance:

<input type="checkbox"/> Debra Mastaler	<input type="checkbox"/> Cindy Mitchell
<input type="checkbox"/> Roger Halls	<input type="checkbox"/> Bill Pedersen
<input type="checkbox"/> Mary Lu Belote	<input type="checkbox"/> Julie Gerkens
<input type="checkbox"/> Barbara Clement	<input type="checkbox"/> Charles Tucker ( <b>WG</b> )

The meeting was called to order and quorum was met.

Two checks destroyed.

Debra and Mary Lu plan to meet with Truist bank officials and create new documents to reflect the change of Treasurer from Linda K to Mary Lu.

Minutes from the special May 17 board meeting (Changing of the Board) were approved. They can be found at:

<https://docs.google.com/document/d/1C54yOQ5FuEstpJukJHlyGFyknKbezq6U4thENMht0k/edit?tab=t.0>

## Membership & New Vendor Updates - Debra

No new members in May.

No new vendors in May.

## Other Business

### Vendor Insurance Updates

Charles reported that he had tried to contact The Right Choice (carpet/upholstery cleaning). He recommended that we give them one more chance to respond.

He also mentioned that one of our vendors that was due a followup in April has not responded yet to our request for insurance validation. The vendor is A Family Tradition. Charles has sent them 3 emails and made 2 phone calls. **The Board decided to remove them from the vendor list for "non-responsiveness".**

## **Working Group Assignments**

Cindy & Debra - Vendor outreach: This involves farming the Neighbor of Regency at Dominion Valley Facebook page for potential vendor recommendations. Cindy will review posts going back approximately 90 days.

Roger & Charles - Insurance, updating Resources, vendor agreements

Barbara, Julie & Debra - New member initiative: This initiative includes getting names of new residents from the weekly Regency Times newsletter, and follow-up emails. We can also get information from the quarterly new neighbor orientation meetings. Bruce will continue to provide names of new residents too based on his knowledge of home sales. When new members join the co-op, Roger needs to be told so that he can add their names to the website on the vendor membership list.

## **Website Updates**

Debra reviewed the website on screen for the new Board members.

## **New Business**

Membership responsibilities were assigned to Treasurer (Mary Lu)

PO Box check (Mon, Tues, Wed) was assigned to Treasurer (Mary Lu). Debra will check later in the week. Julie said that she would take the key to Mary Lu after the meeting.

Secretary (Julie) was asked to send a meeting reminder on Wednesdays before meetings.

President (Debra) will send out a May newsletter to Co-op members announcing the new Board members.

There was a discussion of the possibility of offering realtor/attorney advertising opportunities on the website to generate additional income. Since new memberships are currently the only source of income, we are looking for other ways to stay solvent especially if we decide to bring on a paid administrator again. Sue Reitzig had filled that position and after she passed, Board members have been sharing administration duties.

**The meeting was adjourned at 4:10 pm.**

Next meeting June 16, 2025

For planning purposes, no Board meeting will be held in August. Working groups will continue as needed.

## **Minutes from June 16, 2025 Board Meeting**

### **Board attendance:**

Debra Mastaler, Julie Gerkens, Mary Lu Belote, Cindy Mitchell, Bill Pedersen, Barbara Clement

Absent: Roger Halls.

The meeting was called to order and a quorum was met.

### **Last month's minutes were approved.**

Board chair Debra Mastaler reported we had one new co-op member, counting towards our June numbers. We had no new co-op members in May. As a comparison, in May 2024 we had 4 new members.

Recent changes to the website include pictures of the outgoing board members, the new board members, and a new spot for blog posts.

### **New vendors update:**

Pegasus Painting - We have tried to reach the company multiple times. Debra asked Cindy to follow up with Maggie (the resident who recommended them ) to see if Maggie could reach them. If we still can't contact the company, we will cease outreach efforts.

MAC Garage Doors - Again, after multiple attempts to contact the company, we still have not been able to reach them. Debra has even sent an outreach email in Spanish. We agreed to cease outreach efforts.

Debra asked if everyone could access the Google Drive. No one thought we needed another training session at this time.

Board Vice Chair Roger Halls was absent, so there was no report on the status of insurance renewals. **I can add his report when available.**

#### **Treasurer's Report - Mary Lu**

We currently have \$4003.53 in our Truist account.

REGENCY COOPERATIVE ASSOCIATION						
	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Year to Date 5/31/2025
<b>REVENUE:</b>						
Dues*	\$395	\$160	\$90	\$90	\$0	\$735
Interest on funds in bank	0	0	0	0	0	0
Advertising Income	0	0	0	0	0	0
<b>TOTAL REVENUE</b>	<b>\$395</b>	<b>\$160</b>	<b>\$90</b>	<b>\$90</b>	<b>\$0</b>	<b>\$735</b>
<b>EXPENSES:</b>						
Website Hosting Fees	0	0	0	(54)	0	(54)
Admin Fees	0	0	0	0	0	0
Printing/Copying	0	0	0	0	0	0
Annual Meeting Costs	0	0	0	0	0	0
Filing Fees SCC**	0	0	0	(25)	0	(25)
Marketing	0	0	0	0	0	0
Bank Charges	0	0	0	0	0	0
<b>TOTAL EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(79)</b>	<b>0</b>	<b>(79)</b>
<b>Total Revenue over Expenses</b>	<b>\$395</b>	<b>\$160</b>	<b>\$90</b>	<b>\$11</b>	<b>\$0</b>	<b>\$656</b>
<b>NOTES:</b>						
				*March Dues included a return of \$45		
				**April SCC fees-O/S check		

### New Business:

**P. O. Box** - Debra suggested that we drop our P.O. box due to the cost and minimal activity. The cost will increase to \$166 in October and \$170 in January for 2026. USPS will forward any mail if we close the account. Mary Lu volunteered to have the Co-op mail sent to her home address. The motion was made and approved.

**Membership Drive** - Next Monday, June 23, we will have a membership drive at the clubhouse. We will have a greeter at the front door who will

direct interested parties to the meeting room for further information. We will also ask to use the sandwich board to advertise our drive.

**Reserve Fund** - Debra suggested that we establish a “reserve fund”. We currently have \$4003.53 in our bank account. She suggested that we set aside \$2000 in reserve. The motion was made and approved.

**New Bank** - We hope to leave Truist Bank because it doesn’t pay any interest on our account. Moving to a new bank (Chase? Bank of America?) shouldn’t cost anything other than the cost of new checks. We might be able to get 10 starter checks at no cost. Chase Bank is planning to open a branch at the new shopping center on Heathcote so it will be as convenient as Truist. The motion was made and approved to move forward on this effort.

**The meeting adjourned at 4:15 pm**

**Next meeting will be on** July 21, 2025, 3:30pm at the clubhouse.

**For planning purposes, no Board meeting will be held in August.  
Working groups will continue as needed.**

# Minutes from Regency Co-op Board Meeting

## July 2025

### Attendance

#### Board members present:

<input type="checkbox"/> Debra Mastaler	<input type="checkbox"/> Cindy Mitchell
<input type="checkbox"/> Roger Halls	<input type="checkbox"/> Bill Pedersen
<input type="checkbox"/> Mary Lu Belote	<input type="checkbox"/> Barbara Clement
<input type="checkbox"/> Julie Gerkens	

Debra called the meeting to order at 3:25 pm and a quorum was met.

**The Board approved the minutes of the June 2025 meeting.**

**Old Business & Comments from the President:** **Debra**

- New Co-op members review. One new member in June resulting from the membership drive. Four new members in July. We now have 653 active members.
- As the Board approves new vendors, Debra is writing “highlights” of the services offered and adding these as blog posts to our website.
- New vendors
  - **Brothers & Sons Home Services, LLC**  
Category: [Household Cleaning](#).
  - **Ned's Home**  
Categories: [Gutters](#).
  - **Pegasus Painting**
  - **TrueCraft Windows and Doors**

We have one new vendor in the pipeline: Clean As Snow. Debra asked Cindy to contact Clean as Snow for follow-up. Our July membership drive resulted in two new vendor applications. We currently have 72 vendors listed on the website.

- Debra reported that she had met with Chase Bank regarding a new interest bearing account. We would need a minimum balance of \$2000 to be able to open a 3.5%, four month CD. This would require renewal twice a year and seemed to be too much trouble and make us pay taxes for the little money we would earn. Debra recommended that we remain with Truist. The Board agreed.
- Debra and Mary Lu will also look into online banking as an option since many residents don't use checks anymore. This would provide an additional way of getting new memberships. There may be a small service fee (\$2?) which we would pass this along to any new member who opts to go this payment route.
- Our P.O. Box lease ends October 17th. We decided to have mail sent to Mary Lu's house address.

### **Vice-President's Report: Status of Insurance Renewals: Roger Halls**

- There are 8 insurance renewals in process. Two of the renewals are on their third notice. Five have received their first notice for renewals. One has received a second notice.
- There are 5 renewals scheduled for August.
- Debra asked Roger and Bill to draft a letter to be sent to all vendors. The letter should remind them we are asking for contract and insurance renewals on a yearly basis now (rather than on their anniversary date) and describe the process that we will be following starting in October. This will give them a "heads up". The letter

would be sent via Bill's email account. Each email would be personalized and emphasize how happy we are to have them in our Co-op. Our goal is for the emails to be sent on September 1, 2025.

### Treasurer's report:

**Mary Lu**

- Advertising is not possible due to our non-profit tax structure.
- Mary Lu could not find any restrictions (ceilings) on keeping funds in our account. So there is no need to spend down the account.

REGENCY COOPERATIVE ASSOCIATION						
Six months ending 06/30/2025						
(Rounded to nearest dollar)						
	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025
<b>REVENUE:</b>						<b>Year to Date</b>
Dues*	\$395	\$160	\$90	\$90	\$0	\$180
Interest on funds in bank	0	0	0	0	0	0
Advertising Income	0	0	0	0	0	0
<b>TOTAL REVENUE</b>	<b>\$395</b>	<b>\$160</b>	<b>\$90</b>	<b>\$90</b>	<b>\$0</b>	<b>\$180</b>
						<b>6/30/2025</b>
<b>EXPENSES:</b>						-
Website Hosting Fees	0	0	0	(54)	0	0
Admin Fees	0	0	0	0	0	0
Printing/Copying	0	0	0	0	0	0
Annual Meeting Costs	0	0	0	0	0	0
Filing Fees SCC**	0	0	0	(25)	0	0
Marketing	0	0	0	0	0	0
Bank Charges	0	0	0	0	0	0
<b>TOTAL EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(79)</b>	<b>0</b>	<b>0</b>
<b>Total Revenue over Expenses</b>	<b>\$395</b>	<b>\$160</b>	<b>\$90</b>	<b>\$11</b>	<b>\$0</b>	<b>\$836</b>
<b>NOTES:</b>	*March Dues included a return of \$45 **April SCC fees-O/S check					

### Administrator Calculations:

**Mary Lu**

As seen in the chart below, if we decide to hire an Administrator, we would have enough funds to pay for between 16.8 and 21 months, based on \$2100 earmarked for expenses (hourly rate varying from \$20 to \$25 at 3 hours per month). Based on our discussion, we decided to table this decision for now.

A motion was made and passed to NOT hire an Administrator at this time. We can use the funds for a banner, fliers, printing, etc. useful in getting new members.

<b>REGENCY COOP</b>			
Administrative Assistant to Coop			
Pro Forma as of 07/17/2025			
Per hour rate	<b>\$20.00</b>	<b>\$22.00</b>	<b>\$25.00</b>
3 hours per month	\$60.00	\$66.00	\$75.00
Annual amount	\$720.00	\$792.00	\$900.00
Using current \$2,100 available for expenses			
<b># of months Coop can support Admin</b>	<b>35.00</b>	<b>31.82</b>	<b>28.00</b>
5 hours per month	\$100.00	\$110.00	\$125.00
Annual amount	\$1,200.00	\$1,320.00	\$1,500.00
Using current \$2,100 available for expenses			
<b># of months Coop can support Admin</b>	<b>21.00</b>	<b>19.09</b>	<b>16.80</b>
Note: The net per hour to the admin after SS taxes at 15.3%	\$16.94	\$18.63	\$21.18
This does not factor in income taxes as the rate is unknown			

**New Business:** **Debra**

- **Flyer distribution**

- We will plan to distribute a flyer after Labor Day, maybe mid-September. Debra will work on the design and a plan for splitting up the neighborhood for mailbox distribution.

- **Possible Distribution Area Assignments:**

- - Right side of development, including condos - Julie and Barbara. (20 flyers per condo)
  - Whitworth Ct, Players Circle, Championship (left side of dev), Armour Ct - Cindy
  - Trevino, Weiskopf, Fassels Ct, Faldo - Bill.
  - Alderbrook, Legacy, Canyon Creek, Addlerfield - Debra
  - The Reserve - Roger.
- 

- **Addition of a medical list**

**Debra**

Debra received the following comment from a resident:

**"I have always thought that having a list of recommended healthcare professionals would be extremely useful. I realize this wouldn't be an "income" item for the Regency CO-OP, but has this ever been discussed by the committee? A list of recommended orthopedic surgeons, dermatologists, GP's, eye doctors, dentists, etc. would certainly be useful, especially for those new to the area.**

**Probably beyond the scope of the Co-Op Committee but thought I'd ask".**

We discussed the concept of having a list of recommended medical professionals on a separate page of the website. After much discussion, a

motion was made and passed to NOT include this as it was deemed outside our scope.

- **Addition of “computer literate residents”**

Debra also received the following comment from a resident:

“Hello!

Some of my friends & I are wondering if there are any computer-literate residents at Regency who would be willing to join the coop & be available to help with everyday computer problems.

For some of us, it is difficult to carry our laptops &/or printers to another location for repair work.

Thank you!”

We discussed this idea, and also deemed it not within our scope because residents wouldn't have a license or insurance. A motion was made and passed to NOT include this in our website. Cindy and Debra will work on looking for computer repair companies and Cindy will contact Best Buy Geek Squad. This option was considered because as a company, they would have insurance and a license, something that a resident techie probably wouldn't have.

- **Addition of mom/pop businesses with recommendation only**

Following the above discussion, for the same reasons (no insurance, no license) also voted down.

- **Website training**

Tabled.

**Next Meeting:** September 15, 2025 3:30 Clubhouse (Madison Room) The meeting adjourned at 4:45 PM

# **Minutes from September 15, 2025**

## **Regency Co-op Board Meeting**

### **Board attendance:**

Debra Mastaler, Roger Halls, Mary Lu Belote, Julie Gerkens, Cindy Mitchell, Bill Pedersen, Barbara Clement

The meeting was called to order and a quorum was met.

Minutes from July 2025 meeting were approved.

### **Comments from the Chair:**

Debra Mastaler reported several new vendors were added to the site along with minor updates.

One new vendor is in the pipeline, Stonewall Roofing, recommended by Leo Conrad.

### **Comments from the Vice Chair:**

Roger revisited our decision to remove Washington Washers from the website. Due to lack of response to three emails and three phone messages for COI renewal, the Board had unanimously voted to remove Washington Washers from the approved Vendor list. As of 8/7/25, Washington Washers has been removed from the Regency Coop website.

All vendors COI renewals are up to date through August 2025. A total of 8 vendors are scheduled for COI renewal in September:

Two have submitted updated COIs (Davey Tree Service and Royce Home Transformations).

Three have received first notices and will receive a second notice this week. (Espinoza & Sons Electrical is due 9/9/2025. Skyfall Exteriors is due 9/10/2025. AG Landscaping is due 9/15/2025).

Three will receive a first notice this week. (A&C Glass Tinting LLC is due 9/17/2025. TrueCraft Windows and Doors is due 9/19/2025. Ned's Home is due 9/28/2025).

### **Treasurer's report:**

### Account summary

Your previous balance as of 07/31/2025	\$4,273.64
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 225.00
Your new balance as of 08/29/2025	= \$4,498.64

### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/01	MOBILE DEPOSIT	45.00
08/15	COUNTER DEPOSIT	45.00
08/18	MOBILE DEPOSIT	45.00
08/25	MOBILE DEPOSIT	45.00
08/27	COUNTER DEPOSIT	45.00
Total deposits, credits and interest		= \$225.00

Mary Lu reported that we have 7 new Co-op members. We had 3 in July and 4 in August. Most were new residents.

### Vendor Agreement Renewal Update

Bill reported that we have 73 vendors up for renewal. By November 10, he will be all done with this process. Renewal notices will go out October 6. Vendors have 7 days to respond. After a second notice, they have 14 days to respond. If a third notice is required, they have 7 days to respond. If we still don't have a response after 3 written notices, Bill plans to call the vendor(s) three times. Bill is taking this extra step because he has discovered that sometimes the email notice goes to the wrong person, so calling is our last effort.

### New Business:

Debra and Roger discussed a date to meet for website training. Possibly on October 14 from 10:00 am to noon.

The Board discussed the removal of a vendor "H". Board voted to allow vendor H to remain. If a future issue happens, vendor H will be removed.

Purchase of a table skirt with our Co-op logo is on hold because there is still no date announced for a "club fair" at Regency.

Debra asked for comments about the proposed "new vendor program" known as "Outside-Outside the Home". \*See 8/3/2025 email (Appendix I) at the end of these minutes. There was much discussion of pros and cons, and the Board voted NO to this proposal.

Finally, we discussed different ways that we could attract new members. One suggestion was to ask if we could have a table at the Fall Craft Fair for a membership drive. Another suggestion was to have a membership drive in conjunction with a popular event...like a Chorale event that would attract many neighbors. Both ideas will be looked at and discussed in the October meeting.

**The meeting was adjourned at 4:15 pm.**

**Next Meeting:** October 20      3:30pm at the clubhouse.

###

# Minutes from October 7, 2025

## Regency Co-op Executive Board Meeting

### **Board attendance:**

Debra Mastaler, Roger Halls, Mary Lu Belote, Julie Gerkens

The meeting was called to order and a quorum was met.

### **Comments from the Chair:**

Debra Mastaler reported that we may need Membership Working Group help. She suggested we bring in former Board member Charles Tucker as a Working Group member. He is tech savvy and can help with membership outreach via email.

She noted that we had 4 home sales in September. These new homeowners are a source for new memberships. We might also need someone to attend the "Life at Regency" meetings, also a source for new memberships.

We then discussed how the process works once we receive a new membership form. We usually receive them through the P.O Box. Debra adds the information into our spreadsheet, deposits the check electronically into the bank account, attaches the paper check to the application form, and holds on to it for about 30 days. She then destroys the paper check at a Board meeting, and files the hard copy of the membership form in our files. She also sends out a welcome email and a copy of the latest Regency Co-op newsletter.

### **Transfer of New Member Outreach and Administration Duties**

In the past, the Board paid an Administrator (Sue Reitzig) to take care of all administrative duties associated with Membership Outreach. As noted above, Debra had been performing these duties since Sue passed away. Debra asked Mary Lu to assume these duties. The only administrative duty that Mary Lu can't assume is adding new members to our Regency Co-op webpage, because the page is password protected. The following is the SOP for new member administration:

After receiving a new membership form and payment, Mary Lu will make sure that the new member is a resident or renter. Then she will contact Roger and tell him that we have a new member. Roger will then add the new member to the vendor page (password protected).

Mary Lu will also send out an email to the new member, signed by Debra, welcoming the new member to the co-op. Mary Lu will also add the new member information to the spreadsheet.

It was noted that in September, we had one new member. So far in October, we have had 1 new member. We have had 34 new members year to date. This was largely because we had a call for new members before we raised the membership fee.

### **How to Remove Old Members from the Co-op List**

The Regency Times lists new neighbors. We need to check PWC new home sales and then check to see whether the prior owners were Co-op members. Prior to removing them from our membership list, Debra suggested waiting at least 30 days to see whether the prior owners have moved to another address in Regency. Or we can call the club house to get this information. Debra suggested that Charles be responsible for finding out who should be removed from our membership list, and then contact Roger so that he can remove their names.

### **Suggestions for Spending Funds**

**Meet the Co-op Board** Roger suggested that we have an annual meeting for residents to meet their Board. We could do it like a street dinner (we would pay for it out of our funds), but we would just have a cash bar and appetizers. Mary Lu confirmed that we could use our funds for this purpose, as long as it was for the benefit of the membership.

**Pay Charles as a Quasi-Administrator** We could come up with certain tasks for Charles to do for us and pay him as we did Sue. For example, he could put together a summary of the SOP's for each position and duties. Mary Lu said that we could pay him up to \$600, but after that he would have to claim the income on his taxes. Debra said that she would discuss this with Charles and report back.

**The meeting was adjourned at 4:15 pm.**

**Next Meeting:** October 20      3:30pm at the clubhouse.

# **Minutes from October 20, 2025**

## **Regency Co-op Board Meeting**

### **Board attendance:**

Debra Mastaler, Roger Halls, Mary Lu Belote, Julie Gerkens, Cindy Mitchell, Bill Pedersen, Barbara Clement

The meeting was called to order and a quorum was met.

Minutes from the September 2025 meeting were approved.

### **Comments from the Chair: Debra Mastaler**

Debra reported we have two new vendor recommendations. **3 Day Blinds** (Alex Gaunt) and **Wright's Trees and Landscape**. Debra is holding the application from Wright's Trees pending more review. Specifically, there is an unanswered question about giving a consistent discount. Also, Debra could not find a Better Business Bureau account for this vendor even though he says he has an A+ rating with BBB.

We also had an application from **Impeccable Advantage Nursing Co** that came to us directly through the website. There is no resident referral, waiting to hear from the company with a recommendation.

Charles Tucker has accepted our invitation to join a new working group on new member outreach, especially with new condo residents,

### **Comments from the Vice Chair: Roger**

Roger reported that all Certificates of Insurance (COIs) are up to date through September. We finally received the COI from **Espinoza & Sons Electrical** after 3 emails and 2 phone calls.

There are 5 vendors scheduled for COI renewal in October.

**Closets By Design** has already submitted an updated COI.

Two vendors have received their first notice and will receive a second notice next week – **Absolute Carpet Care** (due 10/20) and **Heavenly Nails** (due 10/23).

**CK Designs** has received a second notice (due 10/12).

**Titan Power Electric** will receive its first notice next week (due 10/29)

## Treasurer's report: Mary Lu

We have only had one new member since last month. We agreed that this was not a good trend, so the Board discussed methods to increase memberships (see notes later in these minutes). The new working group with Charles is one step. Mary Lu is now responsible for sending out new member welcome notices.

We have a bank balance of \$4,543.64, with no bills to pay through the end of the year.



Page 1 of 2 09/30/25  
VA 1000076878379

TRUIST HH

458-09-01-00 51509 0 C 001 30 5 66 002  
REGENCY COOPERATIVE ASSOCIATION  
15100 HEATHER MILL LN APT 306  
HAYMARKET VA 20169-6280

### Your account statement

For 09/30/2025

### Contact us



(844) 4TRUIST or  
(844) 487-8478

#### ■ BUSINESS VALUE 200 CHECKING 1000076878379

##### Account summary

Your previous balance as of 08/29/2025	\$4,498.64
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 45.00
Your new balance as of 09/30/2025	= \$4,543.64

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT (\$)
09/22	COUNTER DEPOSIT	45.00
	Total deposits, credits and interest	= \$45.00

## Vendor Agreement Renewal Update: Bill

Bill reported that we have 73 vendors...55 have renewed to date. That leaves 18 that need additional notices for renewal.

Cindy has been calling vendors for followup too, and if she got an oral response that they were going to renew as a vendor, she was adding this to the Master List. The procedure should be that the response is in writing.

## **Old Business**

Debra reported that the Executive Board met last week. One of the agenda items was renewal of our mailbox. It was decided that we will continue with the mailbox. Mary Lu and Debra will continue to check the mailbox 2-3 times a week.

## **New Business**

The Board decided to table our **new vendor outreach** until November. While there will be no active search, we will accept vendors that come through the website.

We discussed the idea of having a **Vendor Services Fair** (likened to a Trade Show or a Home Show). The Board voted no.

We discussed other ways to **increase membership**. Roger suggested that we limit website access to members only. Currently anyone can access the website for vendor information. And because we have no way of knowing whether vendors are checking membership lists before offering/accepting requests for discounts, there is less of an incentive for new members to pay \$45 to get information that is readily available.

We also discussed whether we could “password protect” the Vendor Directory. Maybe we should consider doing a focus group on this first to gauge the reaction. If we decide to limit the access, we would have to communicate this in the Co-op Newsletter, and also put a notice in the Regency Review and Regency Times newsletter.

We decided to wait until January to revisit this idea.

We reviewed the following procedures for the **New Membership Outreach Working Group**

**When a new member joins the Co-op.**

1. All new members must fill out a form and pay by check or cash.
2. Applications can be mailed to the POBox or delivered to the Treasurer's newspaper box.
3. All membership applications and payments will be processed immediately.
4. If unable to do this or, if the Treasurer is on vacation, the President will activate.
5. When receiving application and payment:
  - a. Write the check number on application.
  - b. Check the Regency directory to verify ownership.  
<https://regencydvoonline.com/Roster/Roster.aspx>
  - c. Check that resident info is the same on the Co-op application and Regency directory. Email resident if a discrepancy is found.
  - d. Add resident contact information to the Member Sheet.  
<https://docs.google.com/spreadsheets/d/11qh4DUI6nwclC1mfTbL9-0RJuX8ihrlj/edit?qid=414296532#gid=414296532>
  - e. Deposit funds.
  - f. On the bottom of the membership form, note dates resident was added to the spreadsheet.
  - g. Personalize and email resident welcome letter.  
<https://docs.google.com/document/d/1AEfoWryKi9KYQTJKyqafqtiKAihBqUJ473EqOTj5uio/edit?tab=t.0>
  - h. Send resident(s) names to Roger to upload to our password protected page.
  - i. File paper application.
  - j. Report number of new members at monthly board meeting.

The Board also voted to add the Treasurer's home address to the "Become a New Member" page on the website. This will make it easier for Mary Lu to get checks at home. Debra will change the membership form PDF to add her home address.

**The meeting was adjourned at 4:45 pm.**

**Next Meeting:** November 17 3:30pm at the clubhouse.

## **Minutes from November 17, 2025**

### **Regency Co-op Board Meeting**

#### **Board attendance:**

Debra Mastaler, Roger Halls, Mary Lu Belote, Julie Gerkens, Cindy Mitchell, Bill Pedersen, Charles Tucker, Barbara Clement (late arrival)

The meeting was called to order and a quorum was met.

Minutes from the October 2025 meeting were approved.

#### **Comments from the Chair: Debra**

Debra destroyed 9 checks.

We have two new vendors in the pipeline:

Sophia Ediwe has applied to be a vendor, but has no resident referral. She provides in-home nursing care.

Wright's Tree and Landscaping won't agree to give us a fixed discount, so we are not moving forward.

We removed Dan's Power Washing from our vendor list, we now have 79 vendors.

Debra has written and submitted a flyer for the next Regency Review (due to be published in December).

Charles has agreed to be on a new working group with Barbara. If Barbara needs to take a break due to health issues, Charles will assume her position and fill in the remainder of her 2-year term.

Charles has been emailing new residents in the condos, since we are not able to get access to their mailboxes. If Barbara leaves, Debra will take over the new resident research.

Roger commented that he is now a “block co-captain”. He has reviewed the packet for new residents that includes information on the Regency Co-op. He feels that there is way too much information in the packet for a new resident to digest quickly. Therefore he believes that the approach Charles and Barbara are taking (one on one outreach) is a good one.

Debra mentioned that she attended the Life at Regency meeting to network and be available for questions.

Debra reviewed the “membership” spreadsheet. We have 34 new memberships so far this year through November 1. We had 45 last year at this time, 30 in 2023, and 33 in 2022.

### **Comments from the Vice Chair: Roger**

All vendor Certificates of Insurance (COIs) are up to date through October. Only one vendor is scheduled for COI renewal in November. REO-Service Pro, Inc. is due 11/18/2025.

A total of three vendors are scheduled for renewal in December:

Ace Handyman Services NoVA West is due 12/1

Prospect Development Co., Inc is due 12/1

Comfort Keepers Manassas is due 12/31

### **November Treasurer's Report: Mary Lu**

We have one new member in November. Our balance as of October 31, 2025 is \$4633.64.

## Your account statement

For 10/31/2025

### Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

The federal government will stop sending paper checks after September 30, 2025, except in limited cases. Federal benefit payments are required to be made electronically. Switch your federal benefit payments to direct deposit to avoid delays: <https://godirect.gov> or call 800-967-6857 (Mon-Fri, 9 AM-7 PM ET).

#### ■ BUSINESS VALUE 200 CHECKING 1000076878379

##### Account summary

Your previous balance as of 09/30/2025	\$4,543.64
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 90.00
Your new balance as of 10/31/2025	= \$4,633.64

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT (\$)
10/01	MOBILE DEPOSIT	45.00
10/24	COUNTER DEPOSIT	45.00
	Total deposits, credits and interest	= \$90.00

## Vendor Agreement Renewal Update: Bill

Bill reported that the vendor renewal process is completed. All of the vendors renewed except for two.

- Dan's Power Washing - no response to the four emails and three phone calls.
- Hemsing Designs, Inc. - he is winding down his business.

A round of applause was given to Bill for his hard work on the vendor renewal program.

## **Old Business**

**Mailbox** - Mailbox renewal has been completed, we are paid through November 2026.

**Password Protection on Website** - Last month we discussed other ways to increase membership. Roger suggested that we limit website access to members only. Currently anyone can access the website for vendor information. And because we have no way of knowing whether vendors are checking membership lists before offering/accepting requests for discounts, there is less of an incentive for new members to pay \$45 to get information that is readily available.

We also discussed whether we could “password protect” the Vendor Directory. It was suggested that we hold a focus group on this first to gauge the reaction. If we decide to limit the access, we would have to communicate this in the Co-op Newsletter, and also put a notice in the Regency Review and Regency Times newsletter.

After discussion, we agreed that Debra would do an “informal” focus group to gauge interest in password protection among the members.

It was also suggested that we send a letter to all vendors reminding them to ask potential clients if they are Co-op members before offering them discounts. They should always check the list of members first.

## **New Business**

Debra and Cindy will begin the New Vendor Outreach process in January. They will look at the categories we want to focus on and then comb through the Neighbors Facebook page for leads based on resident recommendations.

**The meeting was adjourned at 4:10 pm.**

**Next Meeting: January 19, 2026 3:30pm at the clubhouse.**