

PTA AUDIT/FINANCIAL REVIEW FORM (PAGE 2)



Year 20 18 - 20 19

Date January 16, 2020

PTA Name Morningside Elementary PTA LU ID # 9884

Council Atlanta District 10

Dates covered by this audit/financial review from: 06/01/18 to: 05/31/19

1.	Balance on Hand (From Date of Last Audit).....	64,302.06 Checking 40,039.43 Savings.....	\$ 104,341.49	Per Quickbooks Last yr audit form = \$72,889.95*
2.	Receipts (From last audit to date of audit).....		\$ 352,901.47	
3.	Total Cash (add 1 and 2 together).....		\$ 457,242.96	
4.	Disbursements (From last audit to date of audit).....		\$ 264,630.85	
5.	Balance on Hand (Date of Audit).....		\$ 192,612.11 #	
6.	Bank Statement Balance as of <u>05/31/19</u> (date).....	167,837.33 Checking 40,125.21 Savings.....	\$ 207,962.54	
7.	Checks Outstanding (List check number and amount)			

See Attached

8.	Total Outstanding Checks		\$ 30,405.41
9.	Balance in Checking Account (Subtract line 8 from line 6).....		\$ 177,557.13 #

Note: Amounts on line 5 and 9 should be the same. # difference of \$15,054.98

Please check one: *appears that last years audit review form did not include amount in savings acct.

I (We) have audited the books and find them to be correct.

I (We) have audited the books and found the following problems and/or make these suggestions.

I (We) have audited the books and found significant problems that must be reported to the district PTA immediately for assistance.

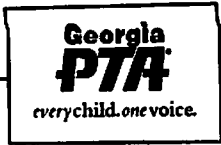
We have attached our findings/recommendations to this form.

<u>Melissa Krist</u> Auditor(s)/Reviewer(s) Signature(s)	<u>[Signature]</u> Auditor(s)/Reviewer(s) Signature(s)	<u>[Signature]</u> Auditor(s)/Reviewer(s) Signature(s)
<u>Emily Jink</u> President's Signature	<u>[Signature]</u> Treasurer's Signature	<u>2/4/20</u> Date

The auditor/auditing committee report must be in writing. If the auditing committee finds there are not adequate records or inappropriate accounting procedures used, this information should be noted.

Note: A copy of the Financial Review/Audit must be submitted to Georgia PTA by the last business day in September. Once the appropriate 990 is filed with the IRS, please submit the IRS Filing Verification form and appropriate documents to Georgia PTA.

PTA AUDIT/FINANCIAL REVIEW FORM (PAGE 1)



Purpose: To remain in compliance with the bylaws and in good standing.

Instructions:

- The Board of Directors must select an auditor or auditing committee no later than two weeks prior to the end of the school year. Refer to Bylaws, Article VII, Section 4.
- The treasurer shall submit to the auditor(s) all financial records and forms listed below.
- Mail completed PTA Audit/Financial Review to Georgia PTA, 114 Baker Street, NE, Atlanta, GA 30308-3366 postmarked on or before the last business day of September.

Date January 16, 2020		Local Unit ID # 9884	
District 10	Council Atlanta	PTA Name Morningside Elementary PTA	
Contact Person Susan Mapen		PTA Position Treasurer	
Address 1053 E. Rock Springs Rd NE			City Atlanta
State GA	Zip 30306	Email	
Cell Phone		Home Phone	

Auditor/Auditing Committee: Please complete Sections A and B.

Year 2018 - 2019

Section A

Please check the Financial records provided:

- | | |
|--|--|
| <input checked="" type="checkbox"/> Checkbook register | <input checked="" type="checkbox"/> Treasurer's book (also referred to as a cash book) or ledger |
| <input checked="" type="checkbox"/> All Bank statements and deposit receipts | <input checked="" type="checkbox"/> A copy of "Conducting the Audit" from this Leadership Resource |
| <input checked="" type="checkbox"/> All Cash Verification Forms and receipts | <input checked="" type="checkbox"/> The annual financial report |
| <input checked="" type="checkbox"/> All Check requests forms with receipts/bills | <input checked="" type="checkbox"/> Checkbook and cancelled checks |
| <input checked="" type="checkbox"/> All treasurer's reports | <input checked="" type="checkbox"/> Itemized statements and receipts of bills paid |
| <input checked="" type="checkbox"/> Adopted budget and approved amendments | <input checked="" type="checkbox"/> Copy of last year's audit report & filed 990 or 990N confirmation e-mail |
| <input checked="" type="checkbox"/> Copies of board, executive committee and association minutes | |
| <input checked="" type="checkbox"/> Copy of local unit bylaws | |

Section B

- Does amount shown on first bank statement (adjusted for outstanding checks and deposits) correspond to the starting balance recorded in checkbook register, ledger, treasurer's report and ending balance of last audit? Y N
- Were bank statements reconciled monthly by the treasurer and signed by another person not authorized to sign checks or related to a check signer? *Reconciliation done by bookkeeper who is not a signer, reviewed but not signed by the treasurer.* Y N
- Did all checks written contain two signatures (president and treasurer or one other elected officer)? Y N
- Were all checks properly recorded in checkbook register, ledger and with treasurer reports? Y N
- Were all bank charges and interest recorded in checkbook register, ledger and treasurer reports? *Savings Int not recorded* Y N
- Did the PTA purchase insurance? Y N
- Were all authorizations approved by the president or their designee and contain receipts? Y N
- Did the PTA make payments by credit card or debit card? Y N
- Did the PTA use Cash Verification Forms? Y N
- Were all funds received counted by two persons with the treasurer being the third counter? Y N
- Did funds received match deposits recorded in the checkbook register ledger and treasurer reports? Y N
- Did you receive a copy of the approved/amended budget? Y N
- Was income spent according to the approve/amended budget? Y N
- Did the minutes include budget approval? Y N
- Did minutes include all budget amendments? Y N
- 341 # of memberships collected? 338 # of memberships dues submitted to the state? Y N

Please contact and return the completed audit to the new incoming treasurer.

Outgoing Treasurer's Signature _____ Date _____

Daytime Phone Number _____ Email _____

Incoming Treasurer's Name _____

Daytime Phone Number _____ Email _____

Morningside Elementary School PTA
Reconciliation Detail
 1002 - Checking, Period Ending 05/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						178,512.66
Cleared Transactions						
Checks and Payments - 28 Items						
Check	08/12/2018	3132	City of Atlanta - MLK...	X	-350.00	-350.00
Check	04/10/2019	3344	Kelli Hadfield	X	-700.00	-1,050.00
Check	04/10/2019	3343	Heather Beth Low	X	-74.84	-1,124.84
Check	04/17/2019	3354	Lee Bryant	X	-375.00	-1,499.84
Check	04/23/2019	3359	Susanna Roberts	X	-1,622.35	-3,122.19
Check	04/23/2019	3358	Hamilton Reavey	X	-218.70	-3,340.89
Check	04/23/2019	3356	Sandra Adams	X	-192.72	-3,533.61
Check	04/23/2019	3355	Sandra Adams	X	-50.14	-3,583.75
Check	05/02/2019	3367	Carlyle's Corporate ...	X	-1,633.83	-5,217.58
Check	05/02/2019	3365	Wylde Center	X	-1,151.52	-6,369.10
Check	05/02/2019	3361	US Games	X	-661.78	-7,030.86
Check	05/02/2019	3362	Tiffany Mercer	X	-180.84	-7,211.70
Check	05/02/2019	3364	Sandra Adams	X	-77.60	-7,289.30
Check	05/02/2019	3363	Dana Eris	X	-56.61	-7,345.91
Check	05/02/2019		Square	X	-35.00	-7,380.91
Check	05/02/2019		Intuit	X	-20.00	-7,400.91
Check	05/09/2019	3371	Georgia PTA	X	-1,267.50	-8,668.41
Check	05/09/2019	3373	Danger Press	X	-887.20	-9,555.61
Check	05/09/2019	3376	Cheryl Carter	X	-100.16	-9,655.77
Check	05/09/2019	3372	Follett Library Resou...	X	-93.29	-9,749.06
Check	05/09/2019	3375	Cheryl Carter	X	-74.98	-9,824.04
Check	05/22/2019	3379	Lorri Frank	X	-1,520.49	-11,344.53
Check	05/22/2019	3380	Valerie Taylor	X	-281.07	-11,625.60
Check	05/22/2019	3378	Lorri Frank	X	-245.36	-11,870.96
Check	05/22/2019	3394	Joel Glorvigen	X	-185.49	-12,056.45
Check	05/22/2019	3377	Annette Ransom	X	-137.89	-12,194.34
Check	05/22/2019	3392	Samantha Godwin	X	-81.69	-12,276.03
Check	05/31/2019	eft	Wells Fargo Bank	X	-2.00	-12,278.03
Total Checks and Payments					-12,278.03	-12,278.03
Deposits and Credits - 10 Items						
Check	10/16/2018	3209	Michael Rawls	X	0.00	0.00
Check	11/02/2018	3212	Elaine Gaeckler	X	0.00	0.00
Check	05/02/2019	3360	Rowdy Elephants	X	0.00	0.00
Deposit	05/08/2019			X	37.31	37.31
Deposit	05/15/2019			X	19.12	56.43
Deposit	05/22/2019	dep		X	110.94	167.37
Deposit	05/22/2019		Square	X	1,196.38	1,363.75
Deposit	05/23/2019		Square	X	154.16	1,517.91
Deposit	05/24/2019		Square	X	77.38	1,595.29
Deposit	05/31/2019		Wells Fargo Bank	X	7.41	1,602.70
Total Deposits and Credits					1,602.70	1,602.70
Total Cleared Transactions					-10,675.33	-10,675.33
Cleared Balance					-10,675.33	167,837.33
Uncleared Transactions						
Checks and Payments - 55 Items						
General Journal	07/01/2017	24R			-1,387.00	-1,387.00
Bill Pmt -Check	03/02/2018	3022	Stephanie Boswell		-69.87	-1,456.87
Bill Pmt -Check	04/09/2018	3080	National PTA		-50.00	-1,506.87
Bill Pmt -Check	04/26/2018	3072	Danger Press		-384.20	-1,891.17
Bill Pmt -Check	05/10/2018	3083	Amber Ackerman		-181.14	-2,072.31
General Journal	08/21/2018	25	Aisha Slith		-49.01	-2,121.32
Check	08/27/2018				-78.18	-2,199.50
Check	09/05/2018	3147	Cynthia Baird Camp...	M	-159.71	-2,359.21
Check	10/25/2018	3215	Booster Enterprises		-265.89	-2,625.10
Check	10/26/2018	3227	Monaco Dennard		-215.00	-2,840.10
Check	11/01/2018	3231	Wylde Center	M	-484.15	-3,324.25
Check	11/02/2018	3219	Craig Woods	M	-225.00	-3,549.25
Check	11/02/2018	3213	Elaine Gaeckler	M	-223.80	-3,773.05
Check	11/02/2018	3232	Aly Nussear	M	-197.88	-3,970.93
Check	11/02/2018	3235	Nikki Denard	M	-75.47	-4,046.40

Morningside Elementary School PTA
Reconciliation Detail
 1002 - Checking, Period Ending 05/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Check	11/05/2018	3216	Jonathan Bender	M	-920.89	-4,967.29
Check	11/05/2018	3211	US Games	M	-207.98	-5,175.27
Check	11/06/2018	3214	Allison Giannauola	M	-284.81	-5,460.08
Check	11/07/2018	3204	Nikki Denard	M	-200.00	-5,660.08
Check	11/08/2018	3229	FlagHouse	M	-649.12	-6,309.20
Check	11/09/2018	3233	Nikki Denard	M	-134.49	-6,443.69
Check	11/19/2018	3217	Allison Espelosin	M	-156.92	-6,600.61
Check	11/19/2018	3230	Nikki Denard	M	-96.94	-6,697.55
Check	11/19/2018	3228	Nikki Denard	M	-31.15	-6,728.70
Check	11/26/2018	3218	Richard Hatcher	M	-52.73	-6,781.43
Check	11/27/2018	3244	Jessica Romenesko	M	-54.01	-6,835.44
Check	11/28/2018	3239	Terry Abromitis	M	-205.23	-7,040.67
Check	11/28/2018	3241	Holly Love	M	-90.03	-7,130.70
Check	11/29/2018	3237	Allyson Summer Ho...	M	-200.00	-7,330.70
Check	02/05/2019	3296	Katherine Collins	M	-750.00	-8,080.70
Check	03/28/2019	3341	Atlanta Opera	M	-1,800.00	-9,880.70
Check	04/17/2019	3347	School Nurse Suppl...	M	-598.00	-10,478.70
Check	04/23/2019	3357	Brittany Hamilton	M	-230.34	-10,709.04
General Journal	05/02/2019	27	Rowdy Elephants		-400.00	-11,109.04
Check	05/02/2019	3368	Jana Kovac	M	-350.00	-11,459.04
Check	05/02/2019	3366	Angela Howard	M	-42.31	-11,501.35
Check	05/09/2019	3374	Elaine Gaeckler	M	-224.14	-11,725.49
Check	05/09/2019	3369	Michelle Morris	M	-88.11	-11,813.60
Check	05/09/2019	3370	Atlanta Council of P...	M	-60.00	-11,873.60
Check	05/22/2019	3386	Apple	M	-9,872.90	-21,746.50
Check	05/22/2019	3383	Wylde Center	M	-1,128.08	-22,874.58
Check	05/22/2019	3382	Wylde Center	M	-1,117.87	-23,992.45
Check	05/22/2019	3381	Wylde Center	M	-851.99	-24,844.44
Check	05/22/2019	3385	Musician's Friend	M	-840.00	-25,684.44
Check	05/22/2019	3391	Offsite Business Sol...	M	-450.00	-26,134.44
Check	05/22/2019	3387	Amy Edgar	M	-424.45	-26,558.89
Check	05/22/2019	3389	Directory Solutions, ...	M	-405.00	-26,963.89
Check	05/22/2019	3393	Wendy Tobias	M	-280.02	-27,243.91
Check	05/22/2019	3384	Sandra Adams	M	-88.82	-27,332.73
Check	05/22/2019	3390	Cheryl Carter	M	-34.11	-27,366.84
Check	05/29/2019	3400	Musician's Friend	M	-1,719.00	-29,085.84
Check	05/29/2019	3398	Jaime Wender	M	-653.11	-29,738.95
Check	05/29/2019	3397	Offsite Business Sol...	M	-450.00	-30,188.95
Check	05/29/2019	3399	Joanna Kobylivker	M	-134.78	-30,323.73
Check	05/29/2019	3395	Tiffany Mercer	M	-81.68	-30,405.41
Total Checks and Payments					-30,405.41	-30,405.41
Total Uncleared Transactions					-30,405.41	-30,405.41
Register Balance as of 05/31/2019					-41,080.74	137,431.92
New Transactions						
Checks and Payments - 9 Items						
Check	06/03/2019	3401	Rowdy Elephants		-400.00	-400.00
Check	06/03/2019	3402	Allison Castle	M	-31.98	-431.98
Check	06/12/2019	3403	Starwalk Enterprises	M	-3,750.00	-4,181.98
Check	06/12/2019	3408	Jostens Inc.	M	-3,212.12	-7,394.10
Check	06/12/2019	3407	Atlanta Public Scho...	M	-2,406.84	-9,800.94
Check	06/12/2019	3405	Audrey Sofianos	M	-1,406.12	-11,207.06
Check	06/12/2019	3404	Cathleen Miller	M	-149.35	-11,356.41
Check	06/12/2019	3406	Michelle Morris	M	-77.88	-11,434.29
Check	07/12/2019	3410	Amy Hartman	M	-167.39	-11,601.68
Total Checks and Payments					-11,601.68	-11,601.68
Deposits and Credits - 5 Items						
Deposit	06/03/2019			M	38.54	38.54
General Journal	06/03/2019	27R	Rowdy Elephants		400.00	438.54
Deposit	06/04/2019		Parent Donation	M	410.86	849.40
Deposit	06/22/2019			M	1,307.32	2,156.72
Deposit	06/28/2019		Wells Fargo Bank	M	6.39	2,163.11
Total Deposits and Credits					2,163.11	2,163.11

1:44 PM
07/12/19

Morningside Elementary School PTA
Reconciliation Detail
1002 - Checking, Period Ending 05/31/2019

Type	Date	Num	Name	Cir	Amount	Balance
Total New Transactions					-9,438.57	-9,438.57
Ending Balance					<u>-50,519.31</u>	<u>127,993.35</u>

1:37 PM

07/12/19

Morningside Elementary School PTA
Reconciliation Summary
1002 - Checking, Period Ending 05/31/2019

	May 31, 19
Beginning Balance	178,512.66
Cleared Transactions	
Checks and Payments - 28 items	-12,278.03
Deposits and Credits - 10 items	1,602.70
Total Cleared Transactions	-10,675.33
Cleared Balance	167,837.33
Uncleared Transactions	
Checks and Payments - 55 items	-30,405.41
Total Uncleared Transactions	-30,405.41
Register Balance as of 05/31/2019	137,431.92
New Transactions	
Checks and Payments - 9 items	-11,601.68
Deposits and Credits - 5 items	2,163.11
Total New Transactions	-9,438.57
Ending Balance	127,993.35

Platinum Business Checking

May 31, 2019 ■ Page 1 of 5



MORNINGSIDE SCHOOL PTA
1516 N MORNINGSIDE DR NE
ATLANTA GA 30306-3242

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (297)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Since August 2003, the Wells Fargo/Gallup Small Business Index has surveyed small business owners on current and future perceptions of their business financial situation. View the latest results at wellsfargoworks.com.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Business Bill Pay	<input type="checkbox"/>
Business Spending Report	<input checked="" type="checkbox"/>
Overdraft Protection	<input checked="" type="checkbox"/>

Other Wells Fargo Benefits

Looking for \$10,000 to \$100,000 in financing for business vehicles or equipment?

Whether you are interested in refinancing an existing vehicle loan,* or purchasing new or used vehicles or equipment, we're here to help.

The Equipment Express® loan provides flexible financing that could help move your business forward.

- Fixed rates
- Set payments
- No annual or prepayment fees

As a small business owner, there are plenty of uncertainties - don't let financing costs be one of them. With Equipment Express, you'll know your costs before you finance.

Plus, when you apply by June 30, 2019, the \$150 documentation fee will be waived**

To learn more and apply, visit wellsfargo.com/express or visit your local banker. Or if you have specific questions about our loans, call 1-800-416-0056, Monday-Friday, 7:00 a.m. to 5:00 p.m. Pacific time, to talk to a specialist.



Note: All financing is subject to credit approval.

*Restrictions apply.

**Wells Fargo is offering a \$150 documentation fee waiver to qualifying customers who apply for an Equipment Express loan account between 04/01/2019 and 06/30/2019. To qualify, customers must (1) apply for a new Equipment Express loan account during the offer period, and (2) access funds from the account within 60 days of account opening.

Activity summary

Beginning balance on 5/1	\$178,512.66
Deposits/Credits	1,602.70
Withdrawals/Debits	- 12,278.03
Ending balance on 5/31	\$167,837.33
Average ledger balance this period	\$174,442.68

Account number: **7428434620**

MORNINGSIDE SCHOOL PTA

Georgia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 061000227

For Wire Transfers use

Routing Number (RTN): 121000248

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006634260027

Interest summary

Interest paid this statement	\$7.41
Average collected balance	\$174,439.13
Annual percentage yield earned	0.05%
Interest earned this statement period	\$7.41
Interest paid this year	\$39.60

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/1	3343	Check		74.84	178,437.82
5/2	3354	Cashed Check		375.00	
5/2	<	Business to Business ACH Debit - Intuit Pymt Soln Acct Fee 190502 524771996708346 Morningside Elementary		20.00	
5/2	<	Business to Business ACH Debit - Square Inc 190502P2 190502 L208438743483 Courtney Harkness		35.00	178,007.82
5/6	3344	Check		700.00	177,307.82
5/8		Amznto3Xekm2 Amazonsmil 190508 6laeou07Ldbb40L Payments Amazon.Com ID#6laeou07Ldbb40L	37.31		177,345.13
5/13	3359	Check		1,622.35	175,722.78
5/14	3372	Check		93.29	
5/14	3362	Check		180.84	
5/14	3368	Check		350.00	175,098.65
5/15		Square Inc 190515R2 190515 L209442312070 Courtney Harkness	19.12		175,117.77
5/16	3355	Deposited OR Cashed Check		50.14	
5/16	3364	Deposited OR Cashed Check		77.60	
5/16	3356	Deposited OR Cashed Check		192.72	
5/16	3358	Check		218.70	
5/16	3365	Check		1,151.52	173,427.09
5/20	3363	Cashed Check		56.61	
5/20	3373	Deposited OR Cashed Check		887.20	172,483.28
5/21	3361	Check		661.76	171,821.52



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/22		Square Inc 190522R2 190522 L209444127492 Courtney Harkness	1,196.38		
5/22		Edeposit IN Branch/Store 05/22/19 10:55:08 Am 1605 Monroe Dr NE Atlanta GA	110.94		
5/22	3375	Check		74.98	
5/22	3376	Check		100.16	172,953.70
5/23		Square Inc 190523R2 190523 L209444445358 Courtney Harkness	154.16		173,107.86
5/24		Square Inc 190524R2 190524 L209444785465 Courtney Harkness	77.38		
5/24	3377	Deposited OR Cashed Check		137.89	173,047.35
5/28	3367	Deposited OR Cashed Check		1,633.83	
5/28	3371	Check		1,267.50	
5/28	3380	Check		281.07	169,864.95
5/29	3378	Check		245.36	
5/29	3379	Check		1,520.49	168,099.10
5/30	3394	Check		185.49	167,913.61
5/31	3392	Check		81.69	
5/31		Interest Payment	7.41		
5/31		Monthly Check Return/Image Stmt Fee		2.00	167,837.33
Ending balance on 5/31					167,837.33
Totals			\$1,602.70	\$12,278.03	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

* **Business to Business ACH:** if this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
3343	5/1	74.84	3363	5/20	56.61	3375 *	5/22	74.98
3344	5/6	700.00	3364	5/16	77.60	3376	5/22	100.16
3354 *	5/2	375.00	3365	5/16	1,151.52	3377	5/24	137.89
3355	5/16	50.14	3367 *	5/28	1,633.83	3378	5/29	245.36
3356	5/16	192.72	3368	5/14	350.00	3379	5/29	1,520.49
3358 *	5/16	218.70	3371 *	5/28	1,267.50	3380	5/28	281.07
3359	5/13	1,622.35	3372	5/14	93.29	3392 *	5/31	81.69
3361 *	5/21	661.76	3373	5/20	887.20	3394 *	5/30	185.49
3362	5/14	180.84						

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2019 - 05/31/2019	Standard monthly service fee \$40.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
- Average ledger balance	\$25,000.00	\$174,443.00 <input checked="" type="checkbox"/>
- Combined balances in linked accounts, which may include	\$40,000.00	<input checked="" type="checkbox"/>
- Average ledger balances in business checking, savings, and time accounts		