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RIVER PINES PUBLIC UTILITY DISTRICT



REGULAR MINUTES

Wednesday, February 19, 2020  
ACTION MINUTES

1. **CALL TO ORDER:** The meeting was called to order by Chairman Henry at 6:02 p.m.

2. **ROLL CALL:**

Director Roscoe Raymond  
Director Anita Ebbinghausen  
Director Patrick Henry  
Director John Chapman  
Director Karla Christensen

Candi Bingham, General Manager  
Gisele Wurzbarger, Board Clerk -Via Phone

3. **PLEDGE OF ALLEGIANCE:** Chairman Henry led the Pledge of Allegiance.

4. **AGENDA:**

Motion by Board Member Ebbinghausen, seconded by Board Member Raymond, and carried by a 5 to 0 vote to approve the Regular Agenda dated February 19, 2020 as presented. Motion passed by the following vote:

**AYES:** Chapman, Christensen, Ebbinghausen, Henry, Raymond  
**NOES:** None  
**ABSTAIN:** None  
**ABSENT:** None

5. **PUBLIC COMMENT FOR MATTERS NOT ON THE AGENDA:**

None.

6. **MINUTES: Discussion / Approval.**

A. January 22, 2020 Regular Meeting.

Motion by Chairman Henry, seconded by Board Member Christensen, and carried by a 5 to 0 vote to approve the Minutes dated December 18, 2019 as amended. Motion passed by the following vote:

**AYES:** Chapman, Christensen, Ebbinghausen, Henry, Raymond  
**NOES:** None  
**ABSTAIN:** None  
**ABSENT:** None

7. **CONSENT ITEMS:**

a. Monthly Financial Statements - Period Ending January 31, 2020.

b. Expenditure Report - Submitted Check Approval through January 31, 2020.

Chairman Henry opened the public discussion. Nell Raymond spoke regarding FEMA funding available. Hearing no further comments from the public, Chairman Henry closed the public discussion.

**Motion by Chairman Henry, seconded by Board Member Raymond, and carried by a 5 to 0 vote to approve the Consent Items - Period Ending January 31, 2020. Motion passed by the following vote:**

<b>AYES:</b>	<b>Chapman, Christensen, Ebbinghausen, Henry, Raymond</b>
<b>NOES:</b>	<b>None</b>
<b>ABSTAIN:</b>	<b>None</b>
<b>ABSENT:</b>	<b>None</b>

**8. MONTHLY OPERATIONS REPORT: Discussion.** Any matter requiring action will be placed on an upcoming agenda for consideration.

A. Monthly Operations Report.

The report included updates from AWA staff, construction, wastewater and water – see report for complete details for Regulatory Compliance Specialist, Wastewater, Water, Distribution and Electrical.

January 1 thru January 31, 2020 Water Production/Sold Information:

Well 2 - 563,900 gallons	Total Produced – 1,042,065 gallons
Well 3R – 452,300 gallons	Total Sold – 646,065 gallons
Well 6R - 25,865 gallons	Unaccounted Loss - 38%

January 1 thru January 31, 2020 Wastewater Production:

Influent flow: 1,208,600 gallons    Effluent Discharged: 624,000 gallons

Chairman Henry opened the public discussion. Hearing no comments from the public, Chairman Henry closed the public discussion.

B. Monthly General Manager Report.

The Monthly General Manager Report included updates from the General Manager – see report for complete details.

General Manager Bingham reported she would be at the office February 17 and February 18 through 23.

Chairman Henry opened the public discussion. Board Member Christensen noted the Calendar is no longer on the District's website. Hearing no further comments from the public, Chairman Henry closed the public discussion.

**9. BOARD MATTERS: Discussion/Action.**

a. **District Card – Discussion/Action.**

General Manager Bingham reported the District has no credit rating therefore a credit card was denied. In order to establish credit, the District might consider getting a credit card with a \$500 deposit. Staff recommended this item be continued to the March meeting in order to provide rates on this type of credit card.

Chairman Henry opened the public discussion. Hearing no comments from the public, Chairman Henry closed the public discussion.

No action taken.

**b. Account #47-009 PG&E Caused Leak 113,530 Gallons (1,571.98) Discussion/Action.**

No written report was submitted on this item.

Frank Fardenus, Account #47-009 reported that PG&E caused a leak in the amount of 113,530 gallons totaling a bill of \$1,571.98 when they cut down a tree.

Board Member Ebbinghausen instructed Mr. Fardenus to contact PG&E regarding this matter because they are responsible for this damage when falling the tree.

Chairman Henry opened the public discussion. Hearing no comments from the public, Chairman Henry closed the public discussion.

It was the consensus of the Board not to charge a late fee and gave Mr. Fardenus a month to resolve this issue with PG&E.

**c. Association of California Water Agencies (ACWA). Discussion only.**

No written report was submitted on this item. Chairman Henry requested this item on the agenda to determine if the Board would consider having ACWA make a presentation in April regarding their organization and programs.

Chairman Henry opened the public discussion. Hearing no comments from the public, Chairman Henry closed the public discussion.

No action taken.

**d. Clear Spray Fields. Discussion/Action.**

No written report was submitted on this item. Board Member Raymond reported the Spray Fields need to be maintain in order to not contaminate the District's wells. General Manager Bingham reported she contacted Amador Water Agency and they will contact someone to perform this work. In the past California Department of Forestry (CDF) perform this work.

General Manager suggested staff contact California Youth Authority (CYA) to determine if they could provide this cleanup of the Spray Fields.

Chairman Henry opened the public discussion. Hearing no comments from the public, Chairman Henry closed the public discussion.

**Motion by Board Member Raymond, seconded by Board Member Chapman, and carried by a 5 to 0 vote to authorize staff to contact CYA to request they provide the Cleanup of District's Spray Fields. Motion passed by the following vote:**

**AYES: Chapman, Christensen, Ebbinghausen, Henry, Raymond**  
**NOES: None**  
**ABSTAIN: None**  
**ABSENT: None**

**10. BOARD OF DIRECTORS COMMENTS/REPORTS: Discussion Only.**

A. Capital Improvements and general repairs necessary at the District. Continued Item.

No action taken.

**11. COMMITTEE COMMENTS/REPORTS:** Continued Item.

- a. Solar Panel Committee. Discussion/Possible Action.
- b. Water Rights Committee. Discussion/Possible Action.

No action taken.

**12. FUTURE AGENDA TOPICS:**

- a. Public Hearing Rate Increase. Discussion/Action.
- b. District Credit Card. Discussion/Action.
- c. Establish Community Clean Up Committee. Discussion/Action.

**PUBLIC COMMENT FOR MATTERS NOT ON THE AGENDA:**

Nell Raymond stated for the record there were rumors around town that Board Member Raymond and herself were embezzling District funds and secretly routing these funds through their son's accounts. She stated for the record they are honest citizens.

General Manager stated the Raymonds do not have access to District mail and cannot take funds from the Districts accounts. The District's accounts are audited by an Independent Auditor on a yearly basis and no such activity have been reported in the Annual Audit Reports that are posted on the District's webpage.

Bobbi \_\_\_\_\_ stated her concern regarding PG&E power outages and the District's generator not coming on in a timely manner. General Manager Bingham reported the SCADA system notifies the District if the generators don't come on during a power outage.

**13. ADJOURNMENT:** The meeting adjourned at 7:15 p.m.

Respectively submitted,  
Gisele Wurzbarger, Board Clerk

na

**River Pines Public Utility District**  
**Profit & Loss by Class**  
February through March 2020

	Sewer	Water	TOTAL
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Base Fee Income</b>			
Maintenance Fees	685.00	685.00	1,370.00
Sewer	31,876.61	0.00	31,876.61
Voluntary Lock-Off	315.00	315.00	630.00
Water	0.00	25,102.35	25,102.35
<b>Total Base Fee Income</b>	<b>32,876.61</b>	<b>26,102.35</b>	<b>58,978.96</b>
Interest Income	0.03	0.81	0.84
Town Hall Rental	10.00	10.00	20.00
<b>Variable Income</b>			
Door Hanger Fee	0.00	60.00	60.00
Late Fees	291.84	299.94	591.78
Reconnection Fee	0.00	300.00	300.00
Returned Check Fee	0.00	29.00	29.00
Service Connection Fee	65.72	65.78	131.50
Water - Usage	0.00	4,129.65	4,129.65
<b>Total Variable Income</b>	<b>357.56</b>	<b>4,884.37</b>	<b>5,241.93</b>
<b>Total Income</b>	<b>33,244.20</b>	<b>30,997.53</b>	<b>64,241.73</b>
<b>Gross Profit</b>	<b>33,244.20</b>	<b>30,997.53</b>	<b>64,241.73</b>
<b>Expense</b>			
<b>Board Members</b>			
Stipends	375.00	375.00	750.00
<b>Total Board Members</b>	<b>375.00</b>	<b>375.00</b>	<b>750.00</b>
<b>Contracted Expenses</b>			
Board Clerk	150.00	150.00	300.00
Manager	4,833.33	4,833.35	9,666.68
<b>Total Contracted Expenses</b>	<b>4,983.33</b>	<b>4,983.35</b>	<b>9,966.68</b>
<b>Sewer Expenses</b>			
<b>Amador Water Agency</b>			
After Hour On-Call	494.00	0.00	494.00
Emergency Call-Out	231.30	0.00	231.30
Mandated State Reporting	93.10	0.00	93.10
Operation Repairs	2,359.76	0.00	2,359.76
Routine Service	5,947.02	0.00	5,947.02
<b>Total Amador Water Agency</b>	<b>9,125.18</b>	<b>0.00</b>	<b>9,125.18</b>
Chemicals	362.67	0.00	362.67
Electricity - Sewer	2,278.17	0.00	2,278.17
SCADA Service	1,400.00	0.00	1,400.00
Sewage - Pump Service	910.00	0.00	910.00
Sewer - Parts/Supplies	3,060.22	0.00	3,060.22
Telephone - Sewer	253.92	0.00	253.92
Testing - Sewer	1,233.00	0.00	1,233.00
<b>Total Sewer Expenses</b>	<b>18,623.16</b>	<b>0.00</b>	<b>18,623.16</b>
<b>Town Hall Expenses</b>			
Janitorial	60.00	60.00	120.00
<b>Total Town Hall Expenses</b>	<b>60.00</b>	<b>60.00</b>	<b>120.00</b>
<b>Water/Distribution Expenses</b>			
<b>Amador Water Agency</b>			
After Hour On-Call	0.00	988.00	988.00
Customer Service	0.00	421.98	421.98
Electrical Repairs	0.00	414.12	414.12
Mandatory State Reporting	0.00	72.68	72.68
Meter Reading	0.00	754.52	754.52

**River Pines Public Utility District**  
**Profit & Loss by Class**  
February through March 2020

	Sewer	Water	TOTAL
Operation Repairs	0.00	4,146.56	4,146.56
Routine Service	0.00	6,172.42	6,172.42
<b>Total Amador Water Agency</b>	<b>0.00</b>	<b>12,970.28</b>	<b>12,970.28</b>
Chlorine	0.00	97.30	97.30
Electricity - Water	0.00	1,100.38	1,100.38
Parts/Supplies	0.00	4,775.96	4,775.96
Repair/Maintenance	0.00	2,875.00	2,875.00
SCADA Service	0.00	600.00	600.00
Telephone - Water	0.00	260.71	260.71
Water Testing	0.00	420.00	420.00
<b>Total Water/Distribution Expenses</b>	<b>0.00</b>	<b>23,099.63</b>	<b>23,099.63</b>
<b>64900 · Office Expenses</b>			
Equipment	287.59	287.59	575.18
Membership Dues	174.99	175.00	349.99
Postage/Shipping	113.87	333.88	447.75
Software	94.58	94.60	189.18
Supplies	86.80	86.80	173.60
Website Service	50.00	50.00	100.00
<b>Total 64900 · Office Expenses</b>	<b>807.83</b>	<b>1,027.87</b>	<b>1,835.70</b>
<b>66700 · Professional Fees</b>			
Legal Expenses	110.00	110.00	220.00
<b>Total 66700 · Professional Fees</b>	<b>110.00</b>	<b>110.00</b>	<b>220.00</b>
<b>68600 · Utilities</b>			
Disposal	91.66	91.66	183.32
Electricity - Street Lights	58.30	58.31	116.61
68100 · Telephone - Office	61.88	61.90	123.78
<b>Total 68600 · Utilities</b>	<b>211.84</b>	<b>211.87</b>	<b>423.71</b>
<b>Total Expense</b>	<b>25,171.16</b>	<b>29,867.72</b>	<b>55,038.88</b>
<b>Net Ordinary Income</b>	<b>8,073.04</b>	<b>1,129.81</b>	<b>9,202.85</b>
<b>Other Income/Expense</b>			
Other Income			
Wireless Site Lease	500.00	500.00	1,000.00
<b>Total Other Income</b>	<b>500.00</b>	<b>500.00</b>	<b>1,000.00</b>
Other Expense			
Monitor Wells - Sewer	1,608.50	0.00	1,608.50
<b>Total Other Expense</b>	<b>1,608.50</b>	<b>0.00</b>	<b>1,608.50</b>
<b>Net Other Income</b>	<b>-1,108.50</b>	<b>500.00</b>	<b>-608.50</b>
<b>Net Income</b>	<b>6,964.54</b>	<b>1,629.81</b>	<b>8,594.35</b>

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## River Pines Department Report

February 1, – February 29, 2020

### Water Production/Sold

Well 2: 416,100 gallons	Total Produced: 816,980 gallons
Well 3R: 366,100 gallons	Total Sold: 426,655 gallons
Well 6R: 34,780 gallons	Unaccounted Loss: 48%*

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### **Regulatory Compliance Specialist-**

- Monthly reporting for water and wastewater, including No Spill report on CIWQS

### **Wastewater-**

- Influent flow 1,033,700 gallons. Effluent Discharged 872,000 gallons.
- Sweet Pea de-sludged lift Stations and Headworks
- Inspected new grease trap installation at restaurant
- Continued to monitor collection system
- Weekly lift station monitoring

### **Water-**

- Routine Well operation and maintenance

\* Unaccounted Loss a little high. Could be due to the difference in reads. Meter reads were completed 2/21/2020 and water production was read 2/26/2020.

Staff Hours: 95.75 hrs Water      109.75 WW

Prepared by: Andrea Hinton, Regulatory Compliance Specialist

Reviewed by: Rick Ferriera, Operations and Maintenance Manager

## River Pines Department Report

March 1, – March 31, 2020

### Water Production/Sold

Well 2	485,800 gallons	Total Produced:	983,215 gallons
Well 3R:	461,600 gallons	Total Sold:	560,755 gallons
Well 6R:	35,793 gallons	Unaccounted Loss:	43%

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### **Regulatory Compliance Specialist-**

- Monthly reporting for water and wastewater, including No Spill report on CIWQS

### **Wastewater-**

- Influent flow 1,233,300 gallons. Effluent Discharged 629,500 gallons.
- CA Dept of Forestry working in sprayfields
- Continued to monitor collection system
- Weekly lift station monitoring

### **Water-**

- Routine Well operation and maintenance
- Chlorine bulk tank was delivered and installed at Maintenance shop for water and wastewater.

### **Construction-**

- Spread gravel at Well 6R site repairing the driveway that was washed out from rains.
- Swapped generator out at East Side Lift Station

Staff Hours: 55hrs Water      164.5 hrs WW

Prepared by: Andrea Hinton, Regulatory Compliance Specialist

Reviewed by: Rick Ferriera, Operations and Maintenance Manager





# RIVER PINES PUBLIC UTILITY DISTRICT



22900 Canyon Ave., PO BOX 70, River Pines, CA 95675  
Phone: (209) 245-6723 Fax: (209) 245-5710 Email: RPPUD@RPPUD.org

## AGENDA ITEM – 8B

### GENERAL MANAGER'S REPORT

#### For the Month of January/February/March 2020

1. Rented generator is still being used at eastside lift station. New Generator has been ordered and takes approx. three weeks for arrival. **Rental has been returned and new generator is installed and operating.**
2. Cleaning and Inspection for Jaybird tank took place. Cost was \$2,875.
3. Chlorine pump quit at sewer pond. New one ordered. Small cost.
4. Main pump to keep storage pond empty quit working. This is a very large main pump. Rebuild price is \$7,481 which includes mechanical seals, o-rings and bearing kit. Labor for bearing kit is \$350-\$450. **Due to the urgency of this equipment, I asked AWA to get the rebuild done. New pump cost was estimated at approx. \$11,000 with shipment etc.**
5. Ordered turbidimeter for Well 6R. Is being shipped directly to AWA. Cost approx. \$2,200. **Turbidimeter was installed. AWA no longer needs to monitor Well 6R while running.**
6. Governor Gavin Newsom signed into law Executive Order N-42-20 which stipulates that District's may not shut-off water during the COVID-19 emergency. Therefore, RP is currently not hanging Door Tags.
7. AWA Customer Service office has been closed since the beginning of March. Customers must leave payments in drop box at AWA if they choose to make payments there. Water/Sewer Operations are operating as normal.
8. Firehouse has been completely cleaned out for chlorine storage tank placement. Also, new side door was installed \$95.00. AWA is giving the District a quote for electricity to the building. **Chlorine storage tank was delivered and installed. Working on getting RP account setup for delivery.**
9. CalFire has been clearing spray fields. Doing an outstanding job. AWA is going to put the spray fields on a spray schedule so that regrowth will slow. AWA to get me cost for the chemicals before the proceed.
10. Received letter from Howard Jarvis regarding rate increases. Notice must include property renters who are on the billing as responsible

payers. I resent notices to include those renters and responded back with a letter to Howard Jarvis per their request. Protest date is the Board meeting in March. **Due to Board meeting being teleconferenced, tabulation of votes will need to take place at the next public physical meeting. (See note from attorney)**

11. Still working with AWA regarding SCADA. **AWA meeting with Erik this week on SCADA. Update next meeting.**
12. Still working with Paymentus for customer online portal. Paymentus has joined with Paypal and Amazon for payments, so this is taking longer than I hoped. **Had conference call with Paymentus – installation of customer portal is above my head 😞. With Coronavirus having difficulties contacting them for help.**
13. Bank Deposits
14. Monthly Billing & Monthly Late Notices
15. Monthly 48 Hour Notices
16. Updated Website
17. Agenda & Packets

Will be in the River Pines Office – May 18-20 (provided Coronavirus Stay-at-Home Order is lifted).



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Candi Bingham &lt;rppud@riverpinespod.org&gt;

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## Re: Teleconference Board Meetings

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Gary B. Bell &lt;gbell@chwlaw.us&gt;

Wed, Mar 25, 2020 at 5:06 PM

To: Candi Bingham &lt;rppud@riverpinespod.org&gt;

Hi Candi,

Yes, the Prop 218 hearing can still take place entirely by teleconference. Boardmembers, staff and the public can participate remotely by phone. I recommend the agenda for the meeting include a statement somewhere that reads: "This meeting including the public hearing will be conducted as authorized by the Governor's Executive Orders N-25-20 and N-29-20." These are the orders authorizing remote teleconference for meetings under the Brown Act. The tabulation of the ballots will still need to occur at a location accessible to the public and in a way that allows the public to monitor the process. Because the meeting will be held by teleconference, the tabulation likely can't occur on the same day as the meeting and also comply with these requirements. So I recommend the Board continue the tabulation to a future date and time when the ballots can be tabulated in public with public access. After the tabulation occurs, the Board can then act on the fee (declare the results and adopt or reject the fee).

If I can provide anything else on this, please let me know.

9B



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# Business Credit Cards for Bad Credit

COMPARE | EDITOR'S BEST | Q&A

Very few business credit cards for bad credit are available to new applicants right now. But there are personal credit cards for poor credit that small business owners can use. Using a personal credit card for business does not increase a business owner's personal liability. Business credit cards [hold users personally liable](#) for unpaid balances, too. So the best credit cards for small business owners with bad credit are pretty much the same as the best cards for anyone with bad credit: secured credit cards. Below, you can check out WalletHub's [favorite business cards for bad credit](#) (some of which may be issued by WalletHub partners). They were selected from 1,000+ business and consumer credit card offers due to their reasonable approval requirements and solid terms.

## Best Business Credit Cards for Bad Credit of 2020:

- [Wells Fargo Business Secured Credit Card](#) - Business Features
- [BBVA Compass Business Secured Credit Card](#) - Business Rewards Visa
- [Credit One Bank® Platinum Visa® for Rebuilding Credit](#) - Unsecured Offer for Business
- [OpenSky® Secured Visa® Credit Card](#) - High Approval Odds for Business Owners
- [Discover it® Secured](#) - Low Fees

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### FILTER CARDS

Bad Credit

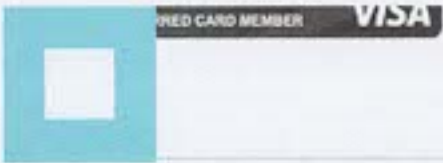


Filter Cards

[Ad Disclosure](#)

### Credit One Bank® Platinum Visa® for Rebuilding Credit





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ONE-TIME FEES

None (8,183)

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REGULAR APR Login | Up  
19.49% - 25.49% (V)

ANNUAL FEE Apply Now  
\$0 - \$99

MONTHLY FEE  
None

REWARDS RATE  
0 - 1% Cash Back

MINIMUM CREDIT ⓘ  
**Bad Credit**

Show Details ▾

### OpenSky® Secured Visa® Credit Card



Apply Now

SECURED CARD  
Min Deposit of \$200

ONE-TIME FEES  
None

REGULAR APR  
18.89% (V)

ANNUAL FEE  
\$35

MONTHLY FEE  
None

MINIMUM CREDIT ⓘ  
**Limited History**

#### Additional Info

- No credit check necessary to apply. OpenSky believes in giving an opportunity to everyone.



The refundable\* deposit you provide becomes your credit line limit on your Visa card. Choose it yourself, from as low as \$200.

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Build credit quickly. OpenSky reports to all 3 major credit bureaus.

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99% of our customers who started without a credit score earned a credit score record with the credit bureaus in as little as 6 months.

We have a Facebook community of people just like you; there is a forum for shared experiences, and insights from others on our Facebook Fan page. (Search "OpenSky Card" in Facebook.)

OpenSky provides credit tips and a dedicated credit education page on our website to support you along the way.

\*View our Cardholder Agreement located at the bottom of the application page for details of the card.

[See More Details & Reviews About The OpenSky® Secured Visa® Credit Card](#)

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### First Progress Platinum Prestige (Mastercard®) Secured Credit Card



★★★★☆ (2,303)

[Apply Now](#)

SECURED CARD Min Deposit of \$200	ONE-TIME FEES None
REGULAR APR 9.99% (V)	ANNUAL FEE \$49
MONTHLY FEE None	MINIMUM CREDIT ⓘ <b>Limited History</b>

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Credit

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# First Progress Platinum Select Mastercard® Secured Credit Card

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★★★★☆ (3,522)

<ul style="list-style-type: none"> <li>• SECURED CARD Min Deposit of \$200</li> </ul>	<ul style="list-style-type: none"> <li>• ONE-TIME FEES None</li> </ul>
<ul style="list-style-type: none"> <li>• REGULAR APR 13.99% (V)</li> </ul>	<ul style="list-style-type: none"> <li>• ANNUAL FEE \$39</li> </ul>
<ul style="list-style-type: none"> <li>• MONTHLY FEE None</li> </ul>	<ul style="list-style-type: none"> <li>• MINIMUM CREDIT ⓘ <b>Limited History</b></li> </ul>

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# Metro Credit Union Visa® Secured Business Card



<ul style="list-style-type: none"> <li>• SECURED CARD Min Deposit of \$1000</li> </ul>	<ul style="list-style-type: none"> <li>• ONE-TIME FEES None</li> </ul>
<ul style="list-style-type: none"> <li>• REGULAR APR 13.9%</li> </ul>	<ul style="list-style-type: none"> <li>• ANNUAL FEE \$45</li> </ul>
<ul style="list-style-type: none"> <li>• MONTHLY FEE None</li> </ul>	<ul style="list-style-type: none"> <li>• MINIMUM CREDIT ⓘ <b>Bad Credit</b></li> </ul>



[Show Details](#) Credit

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## Wells Fargo Business Secured Credit Card



[Apply Now](#)

<p><b>SECURED CARD</b></p> <p>Min Deposit of \$500</p>	<p><b>ONE-TIME FEES</b></p> <p>N/A</p>
<p><b>REGULAR APR</b></p> <p>16.15% (V)</p>	<p><b>ANNUAL FEE</b></p> <p>\$25</p>
<p><b>MONTHLY FEE</b></p> <p>None</p>	<p><b>REWARDS RATE</b></p> <p>1.5% Cash Back</p>

MINIMUM CREDIT ⓘ

**Bad Credit**

### Rewards Details

★★★★☆ (93)

- Earn 1.5% cash back for every \$1 spent on net purchases. Enrollment in the cash back rewards program is required.
- Collect your cash back automatically as a credit to your account or to your eligible checking or savings account each quarter.

### Additional Info

- \$500 to \$25,000 credit line based on the amount you deposit. Up to 10 cards can be issued with a \$25 annual fee for each card.
- The Bank may hold collateral for up to 30 days following account closure in order to cover transactions that may be posted to the credit card account after it is closed.





Your account will periodically be reviewed for an opportunity to upgrade to an unsecured business credit card. [Credit](#) [Sign](#)

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Manage your expenses using the Business Spending Report.

Keep your business protected with Zero Liability Program, Rapid Alerts, Fraud monitoring and Purchase Assurance®. [★★★★☆ \(88\)](#)

[See More Details & Reviews About The Wells Fargo Business Secured Credit Card](#)

[Hide Details](#) ^

## BBVA Compass Business Secured Credit Card



<p><b>SECURED CARD</b> Min Deposit of \$500</p>	<p><b>ONE-TIME FEES</b> None</p>
<p><b>REGULAR APR</b> 17.24% (V)</p>	<p><b>ANNUAL FEE</b> \$0 1st yr, \$40 after</p>
<p><b>MONTHLY FEE</b> None</p>	<p><b>REWARDS RATE</b> 1 - 3 points / \$1</p>

MINIMUM CREDIT ⓘ

**Bad Credit**

### Rewards Details

- Earn 3x points at office supply stores and 2x points at gas stations and restaurants.
- Earn 1 point for every \$1 in purchases.

possible deal without adding to your personal liability. With that in mind, some of the rest of the best credit cards for business owners with bad credit include [Discover it® Secured](#) (best credit rewards) and the [OpenSky® Secured Visa® Credit Card](#) (no credit check when you apply).

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To make these picks, WalletHub's editors compared all the offers for business owners and bad credit in our database of 1,000+ credit cards. You can learn more about their [favorite business credit cards for bad credit](#) below.

## Best Business Credit Cards for Bad Credit of 2020:

Credit Card	Best For	Annual Fee	Min. Deposit
<a href="#">OpenSky® Secured Visa® Credit Card</a>	Recent Bankruptcy	\$35	\$200
<a href="#">Discover it® Secured</a>	Rewards	\$0	\$200
<a href="#">Wells Fargo Business Secured Credit Card</a>	Business Features	\$25	\$500
<a href="#">BBVA Compass Business Secured Credit Card</a>	Business Rewards	\$0 1st yr, \$40 after	\$500

For more tips on choosing and using a credit card for business, make sure to check out our [Business & Corporate Credit Cards Guide](#). You can also get a sense for how small-business friendly each major credit card issuer is from our annual [Business Credit Card Study](#).

## Questions & Answers

Comparing business credit cards for bad credit can be tough. But you've got the knowledgeable WalletHub community on your side. We encourage everyone to share their knowledge while respecting our [content guidelines](#). Please keep in mind that editorial and user-generated content on this page is not reviewed or otherwise endorsed by any financial institution. In addition, it is not the financial institution's responsibility to ensure all posts and questions are answered.

Have a question? Search for answers



Most Popular



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March 20, 2020

Via Email

Candi Bingham  
River Pines Public Utility District  
C/O  
PO Box 1026  
Blackfoot, Idaho 83221

**RE: Proposal for the preparation of the Sampling & Chlorination Plan Update and the Quarterly Ground Water Monitoring Reports for RPPUD Wastewater Treatment Plant**

Dear Candi:

NV5 appreciates the opportunity to respond to your request for a proposal to prepare a sampling and chlorination plan update, and prepare quarterly ground water monitoring reports for the ground water sampling events at the River Pines Public Utility District (RPPUD) Wastewater Treatment Plant.

NV5 is aware of and understands the existing sampling approach currently being employed by the Amador Water Agency staff; as part of this scope of work, we will continue to provide Quality Assurance and Quality Control (QA/QC) reviews of sampling protocols and lab data along with the scope of services below.

#### **SCOPE OF SERVICES**

##### **TASK 1 – SEPARATE SAMPLING AND CHLORINATION PLAN UPDATE**

Under this task, NV5 will provide assistance in the planning and reporting of the chlorination efforts by Amador Water Agency staff that are necessary to address protocol modifications, elevated coliform concentrations found in ground water samples collected at both of these wastewater treatment plants sites. A sampling plan update will contain information on the RPPUD Facility specifically in a separate document. NV5 will assist in implementing protocols toward successful reporting as referenced in Task 2.

Due to the specific coliform detections at RPPUD, we are recommending a treatment plan utilizing a five gallon bucket mix of Clorox to be implemented as necessary. After the treatment event, the wells will be redeveloped to improve on turbidity conditions

and remove the water volumes during redevelopment for a residual chlorine of less than 100 ppm. The next quarter monitoring events will take place after this treatment and redevelopment effort.

### **TASK 2 – RPPUD - FOUR QUARTERLY GROUND WATER MONITORING REPORTS**

Under this task, NV5 will provide assistance by phone during sampling events at RPPUD in order to satisfy the QA/QC elements of the sampling and reporting program. Groundwater monitoring reports will be completed for the fourth quarter of 2019 through the third quarter 2020. These reports will outline and summarize the field activities, results of laboratory analyses and provide a summary of the results of each sampling event and how they compare with previous reports and RWQCB permit requirements. Each report will be certified by a California Certified Hydrogeologist. To ensure timely submissions of reports to the RWQCB, NV5 will provide draft reports for review a minimum of two weeks prior to the submittal due date.

### **TASK 3 – REGULATORY LIASON WITH PLAN UPDATES and REPORTING as NECESSARY**

This task effort is reserved for the elements related compliance assistance and potential plan updates as necessary and as required by the RWQCB. Field Sampling and Reporting Plan updates are anticipated based on regulatory comments. If necessary, one meeting/teleconference with the RWQCB staff may be warranted for concurrence purposes and to get the Monitoring Program accepted.

### **COMPENSATION**

NV5 has carefully reviewed the work effort and potential costs associated with the reporting and water quality assessment during the year. The cost proposal is based on an estimated labor fee not to exceed the amount of \$5,300. The labor rates of \$160 per hour for Project Manager, \$125 per hour for a Project Geologist, \$100 per hour for Staff Scientist, \$79 for Technician and \$70 for Clerical will be used. Direct costs will be charged at cost plus 10%. This estimate does not include the cost associated with the field sampling or laboratory analysis.

Task 1 – Sampling and Chlorination Plan Update	\$600
Task 2 – RPPUD Detection Monitoring Reports, Four Events	\$4,200
Task 3 – Regulatory Liaison	\$500
Total	\$5,300

Candi Bingham

March 20, 2020

Page 3 of 3

NV5 again appreciates the opportunity to assist you with this project. If this meets your approval, we will proceed with your purchase order. Please call me at (916) 641-9207 if you have any questions or require additional information regarding this proposal.

Sincerely,  
**NV5**

A handwritten signature in blue ink that reads "Patrick F. Dunn". The signature is written in a cursive style with a long horizontal line extending to the right.

Patrick F. Dunn, M.S., P.G., C.Hg.

Hydrogeologist

PFD/



RIVER PINES PUBLIC UTILITY DISTRICT



22900 Canyon Ave. • P.O. Box 70 • River Pines, CA 95675

(209) 245-6723 • (209) 245-5710 FAX

rppud@rppud.org

SUBJECT: ONLINE PAYMENT FEE  
DATE: APRIL 22, 2020  
MEETING: REGULAR MEETING  
ATTACHMENT: NO  
AGENDA ITEM: 9E

**INFORMATION:** With the COVID-19 Stay-at-Home Order (except for those essential services), there is an inconvenience for customers to pay their bills.

Paymentus, the District's online payment service which allows customers to pay their utility bill using a credit, debit card or e-check, charges the consumer \$2.95 per transaction.

**RECOMMENDATION:** That during this time, the District issue a \$2.95 credit to any consumer who uses the online payment option. This credit would be applied to their account and would reflect on their next invoice.

Credit would terminate once the "Stay-at-Home Order" by the Governor is terminated or a date determined by the River Pines Board of Directors