SAN CLEMENTE SHORECLIFFS BEACH CLUB ASSOCIATION

Board of Directors Meeting - GENERAL SESSION Tuesday, May 14, 2019 at 6:00 PM 2771 N. El Camino Real, San Clemente, CA 92672

AGENDA

I. CALL TO ORDER GENERAL SESSION

II. HOMEOWNER FORUM

Homeowners may speak on items on the Agenda or other matters for a maximum of three (3) minutes per individual. Forum will be open for 30 minutes (maximum). No extra time will be granted, after which homeowners are in attendance as observers only.

III. SECRETARY'S REPORT

a. April 9, 2019 General Session Minutes

IV. TREASURER'S REPORT

- a. April 22, 2019 Financial Statement
- V. MANAGER'S REPORT (Arika)

VI. COMMITTEE REPORTS

- a. Coastal Hazard/Erosion Control Update (Kumi)
- b. Social Media Update, Website, Email Contact List (Kumi)
- c. Recreation/Activities Update (Kumi)
- d. Maintenance & Repairs (Steve)
 - i. Clubhouse flooring (Dan W.)

VII. GENERAL BUSINESS

- a. Patio Railing Repair Proposals
 - i. Jerry Neve
 - ii. Excelsior Construction
- b. Clubhouse Rental Agreement
- c. Administrative Discipline
- d. Safety Deposit Box

VIII. INFORMATIONAL CORRESPONDENCE

- a. Patrol Reports for March and April
- b. Animal Pest Management May Report

IX. NEXT MEETING

a. June 11, 2019 at 6:00 p.m.: SCS Beach Club 2771 N. El Camino Real, San Clemente

X. ADJOURNMENT

San Clemente Shorecliffs Beach Club Association General Session Meeting Minutes April 9, 2019

1	Upon due notice, given and received, the Board of Directors of the San Clemente	
2	Shorecliffs Beach Club Association held their regularly scheduled Board of	
3	Directors Meeting on Tuesday, April 9, 2019 at the San Clemente Shorecliffs Beach	
4	Club. President Kumi Elston called the Meeting to order at 6:00 p.m. with a quorum	
5	of Directors present.	
6		
7	Directors Present	Directors Present
8	Kumi Elston, President	
9	Kurt Luebke, Vice President	
10	Hal Kolp, Treasurer	
11	Danny Werner, Secretary	
12	Steve Elmer, Director	
13	Frank Wilbur, Director	
14	Diane Wenzel, Director	
15	Chris Wade, Director	
16		
17	Directors Absent	Directors Absent
18	Dan Flynn, Director	
19		
20	Also Attending	Also Attending
21	Courtney Ekeberg, CMCA®, AMMCOR, Inc.	
22		
23	Executive Session Meeting Matters	Executive Session
24	In accordance with California Civil Code Section 4935(e), the Board of Directors	
25	notes the following topics were discussed during an Executive Session held on April	
26	9, 2019:	
27	1. Approved the Executive Session Meeting Minutes.	
28	3. Delinquency Review.	
29		
30	Homeowner's Forum	Homeowner Forum
31	No homeowners were present.	
32		
33	Secretary's Report	Secretary's Report

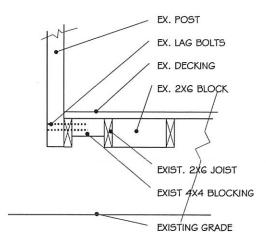
34	The Board of Directors reviewed the Minutes from the March 12, 2019 General	
35	Session Meeting. Following review and discussion, a motion was made by Hal Kolp	
36	and seconded by Steve Elmer to approve the Minutes as presented. The motion	
37	carried unanimously.	
38		
39	Treasurer's Report	Treasurer's Report
40	The Board of Directors reviewed the March 22, 2019 Financial Statements.	
41	Following review and discussion, a motion was made by Danny Werner and	
42	seconded by Kurt Luebke to accept the Financial Statements subject to the Annual	
43	Audit. The motion carried unanimously.	
44		
45	Resolution to Add an Item to the Agenda for Immediate Action	Add an Item
46	A motion was made by Danny Werner and seconded by Kurt Luebke to add to the	
47	Agenda the draft Audit. The motion carried unanimously.	
48		
49	Draft Audit	Draft Audit
50	The Board of Directors reviewed the draft audit submitted by Newman &	
51	Associates, CPA, PC. Following review and discussion, a motion was made by	
52	Diane Wenzel and seconded by Steve Elmer to approve the Audit as presented. The	
53	motion carried unanimously.	
54		
55	Manager's Reports	Managers Reports
56	Arika Ferguson was not in attendance but provided Board of Directors with her	
57	report. No action required.	
58		
59	Committee Reports	Committee Reports
60	Coastal Hazard/Erosion Control Update	Coastal Hazard
61	No new business reported.	
62		
63	Social Media Committee	Social
64	No new business reported.	=
65		
66	Recreation Committee	Recreation

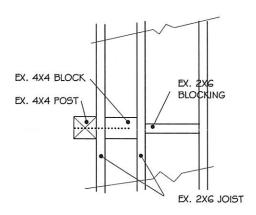
Recreation

The Board of Directors discussed the Easter Event scheduled for April 20, 2019 67 68 between 10:00 a.m. and 2:00 p.m. No action required. 69 70 Maintenance & Repair Committee Maintenance 71 Steve Elmer provided the Board of Directors with an update/report. Following 72 discussion, it was the general consent of the Board of Directors to add to the May 73 Agenda the clubhouse flooring and deck railing proposals. 74 75 **General Business** General Business 76 Federal Emergency Management Agency (FEMA) Meeting Update **FEMA Meeting** 77 Diane Wenzel provided the Board of Directors with an update/overview regarding 78 the FEMA Meeting she attended. No action required 79 80 **Ethics Policy Ethics Policy** 81 The Board of Directors held a discussion regarding the Ethics Policy. No action 82 required. 83 84 Advanced Reserve Solutions Proposal Reserve Study 85 The Board of Directors reviewed and discussed the Reserve Study proposal. 86 Following review and discussion, a motion was made by Hal Kolp and seconded by 87 Steve Elmer to approve the proposal in the amount of \$700.0 for an updated study. 88 The motion carried unanimously. 89 90 **Clubhouse Reservation Agreement** Clubhouse Reservation 91 The Board of Directors reviewed and discussed the Clubhouse Reservation 92 Agreement. Following review and discussion, a motion was made by Hal Kolp and 93 seconded by Diane Wenzel to amend the agreement to state that if a cancellation is 94 made within ten (10) days of the reservation, you will lose the deposit. The motion 95 carried with seven (7) yes votes with Steve Elmer abstaining. 96 97 **Next Meeting Next Meeting** 98 The next meeting of the Board of Directors will be May 14, 2019 at 6:00 p.m. at the 99 Beach Club.

100

101	Adjournment	Adjournment
102	There being no further business to come before the Board, it was the general consent	
103	of the Board to adjourn the meeting at 7:13 p.m.	
104		
105	<u>Attest</u>	Attest
106		
107		
108	President Secretary	

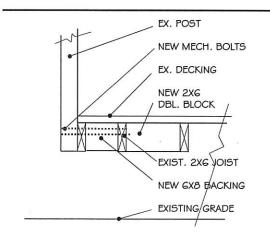


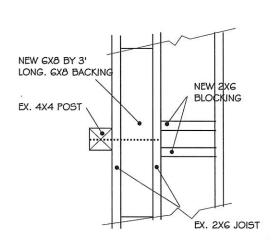


POST TO DECK SECTION

POST CONNECTION PLAN VIEW

EXISTING CONDITIONS

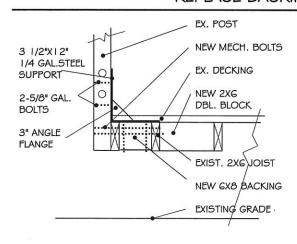




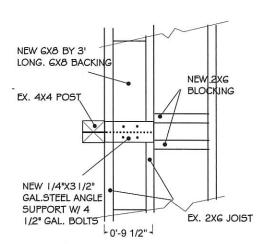
POST TO DECK SECTION W/ NEW BACKING

POST CONNECTION PLAN VIEW W/ NEW BACKING

REPLACE BACKING AND BOLTS



POST TO DECK SECTION W/ NEW BACKING ¢ STEEL SUPPORTS



POST CONNECTION PLAN VIEW
W/ NEW BACKING & STEEL SUPPORTS

REPLACE BACKING, BOLTS AND ADD L-SHAPED BRACKET

Courtney Ekeberg

-			
С	-	m	
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Kumi Elston <kumielston@gmail.com>

Sent:

Sunday, May 5, 2019 3:36 PM

To:

Courtney Ekeberg

Subject:

Fwd: FW: Deck Post Support

Attachments:

Railing Support Drawings.pdf

Bid 1. Thanks Courtney!

----- Forwarded message -----

From:**Steve Elmer** < <u>saelmer863@gmail.com</u>>

Date: Fri, Apr 12, 2019, 4:17 PM Subject: FW: Deck Post Support

To: Hal Kolp < hkolp@cox.net >, Frank Wilbur < Wilburs@gmail.com >, Kumi Elston

<kumielston@gmail.com>

Cc: Stephan Rose <stephandodgerose@yahoo.com>

FYI, please see the bid below from Jerry Neve for the reinforcement of the deck railing. The number may seem high, but the project is more involved than it may seem. The entire fascia board running along the face of the deck is pulling away from the framing, which means that most of the top slats will have to be removed to be able to re-attach the fascia board, add reinforcement blocking, and add galvanized steel brackets to each of the 8 posts (see attached drawing). The good news is that this would be a virtually permanent fix.

Please provide your input as to how you feel we should move forward. Jerry would not be able to start the work for at least three weeks, so I assume we can vote on it at the May board meeting, which unfortunately I will not be able to attend. If the board votes to move forward with this, I can schedule the work while I am in VA. Let me know if you have any questions.

Thanks.

Steve

From: Jerry Neve < <u>jerryneve49@gmail.com</u>>
Sent: Thursday, April 11, 2019 8:30 PM
To: Steve Elmer < <u>saelmer863@gmail.com</u>>

Subject: Re: Deck Post Support

Steve, My price to make repairs to the deck at your clubhouse on Poche Beach is;

\$6800.00 this includes the L angle brackets that Steve Rose detailed,

If you want to eliminate the L angle brackets please deduct (\$1240.00) Note; I do not recommend eliminating these from the estimate they are necessary for the longevity of the rail system,

Any questions please feel free to call me or e-mail than you for this opportunity

Jerry Neve

Sent from my iPhone

On Apr 8, 2019, at 3:26 PM, Steve Elmer < saelmer863@gmail.com wrote:

Great, thanks!

From: Jerry Neve <<u>jerryneve49@gmail.com</u>>
Sent: Monday, April 08, 2019 1:26 PM
To: Steve Elmer <saelmer863@gmail.com>

Subject: Re: Deck Post Support

Steve, Yes I am interested in your job and I should have a estimate for you by tomorrow morning, I am waiting on my steel guy for the strap costs, be in touch

Jerry

Sent from my iPhone

On Apr 8, 2019, at 9:57 AM, Steve Elmer < saelmer863@gmail.com wrote:

Hello Jerry,

I understand that Steve Rose has discussed the issue we have with our deck railing at the Shorecliffs Beach Club.

Are you interested in this job, and will you be able to provide us with a bid for whichever option you feel is most appropriate?

Thanks,

Steve Elmer

Maintenance Committee Chairman

Shorecliffs Beach Club Association

(949) 533-8251

From: Stephan Rose < stephandodgerose@yahoo.com >

Sent: Thursday, April 04, 2019 7:41 AM

To: 'Kumi Elston' < <u>kumielston@gmail.com</u>>; 'Frank Wilbur' < <u>wilburs@gmail.com</u>>; Steve Elmer < saelmer 863@gmail.com>

Cc: 'Sharline Elmer' <sselmer@cox.net>

Subject: Re: Deck Post Support

Steve, I have included Jerry's email address on this email. After I spoke to Sharline yesterday we came up with another idea. The details are attached.

Off to Mexico, have a nice weekend

Steve Rose, ASLA Landscape Architect

On Wednesday, April 3, 2019, 9:24:40 AM PDT, Steve Elmer < saelmer863@gmail.com> wrote:

Thanks, Steve. Do you also have an email address for Jerry?

From: Stephan Rose < stephandodgerose@yahoo.com >

Sent: Wednesday, April 03, 2019 7:45 AM

To: Kumi Elston < kumielston@gmail.com >; Steve Elmer < saelmer863@gmail.com >;

Frank Wilbur <<u>wilburs@gmail.com</u>>
Cc: Sharline Elmer <<u>sselmer@cox.net</u>>

Subject: Deck Post Support

All, I met yesterday with a contractor, Jerry Neve, 949-842-9237, and we discussed the situation with the leaning deck post and railing. After disucssing numberous ideas we came up with two options. It appears that the post are attached with lag bolts to 2x6 joust and a 4x4 block or backing behind the 2x6 joist. There is another 2x6 blocking behind the second joist. This has lasted a long time, but there is now movement from years of leaning on the railing.

Now when you lean on the railing the 2x6 joist and 4x4 backing move. We recommend (option 1) to first "stiffen" up the existing condition by removing the 4x4 backing and replace it with a full 3' section of backing (6x8 ripped to fit) and bolt it secure. The lag bolt will be replaced with mech. bolts to secure the post.

It addition (Option 2) we could add a 1/4" L shaped steel support and bolt it to the post on the inside and the new stiffer backing.

See the attached detail sheet, Sharline thanks for sharing the photos of the deck under construction.

I have ask Jerry to give you a bid for both options.....hopefully he has time to get the bid by next Tuesday.........

Please review the attached detail sheet.

Feel free to call Jerry any time.....

Courtney Ekeberg

From:	Kumi Elston <kumielston@gmail.com></kumielston@gmail.com>			
Sent:	Sunday, May 5, 2019 3:35 PM			
То:	Courtney Ekeberg			
Subject:	Fwd: Deck Post Reinforcement			
Attachments:	Railing Support Drawings.pdf; Railing bid - Exelsior.pdf			
Bid 2				
Blu Z				
Forwarded message From: Steve Elmer < saelmer863@gmail.com > Date: Fri, Apr 26, 2019, 9:50 AM Subject: Deck Post Reinforcement To: Kumi Elston < kumielston@gmail.com >, Hal Kolp < hkolp@cox.net >, Frank Wilbur < scwilburs@gmail.com >				

FYI, attached is a second bid for the deck post reinforcement that I obtained from Excelsior Construction (who I found on Home Advisor). The bid is slightly lower than the one from Jerry Neve, but I have never worked with Excelsior before, and I tend to prefer going with someone with whom I have received a personal recommendation.

Please let me know how you think we should proceed in this regard. Should we wait until the May 14 meeting to have a vote, or should we make a decision now to move forward with the project? I will not be able to attend the May 14 meeting, but I can schedule the project from VA, and will be back in town on May 20.

Thanks,

Steve

From: Steve Elmer <saelmer863@gmail.com>

Sent: Friday, April 12, 2019 4:18 PM

To: 'Hal Kolp' < hkolp@cox.net>; 'Frank Wilbur' < Wilburs@gmail.com>; 'Kumi Elston'

<kumielston@gmail.com>

Cc: 'Stephan Rose' < stephandodgerose@yahoo.com>

Subject: FW: Deck Post Support

Excelsior Home Improvement

(760) 672-0162

3290 San Tomas Dr. Oceanside Ca. 92056

License # B-1031636

Project Description : Deck Repair Project

Proposal and Contract.

Client Information: Steve Elmer Phone Number: 949 533 8251

Address: 2771 N El camino Real, CA 92672

Contact Name: Steve Elmer Job tile: Decking Reinforcement.

Work to be Done:

1-Temporary Remove the composite decking Material close to the facia of the deck.

Temporary remove the decking flooring material 2 feet on each side of the Post to be reinforce .

Reinforce the bottom of the existing post already attached to the front facia of the Deck by placing a 6x8 backing material on bay between fascia and the first Joist area 3 feet long.

Reinforce second joist bay by placing 2 pressure blocking wood member on the opposite direction of the Joist.

Contractor will remove existing 1/2 inch lag bolts and will be replace for a bolt with a nut 18 inches for each post. Bolts will be attached from the face area of the post to the inside area of the second joist wood member.

12 X 12 exterior grated L bracket will be attach to the new 6x8 blocking material and the back of the existing 4x4 post. Bolts will be attach in to the L bracket on the Deck area and the existing post area.

Contractor will place back the Composite Decking Material with a new stainless Decking screws.

Contractor will perform the work base on the drawing provided for the person in charge of the Property.

Contractor will provide labor and Material.

Contractor will perform the reinforce post project One Post at the Time, for safety reason.

Contractor is aware of the Structure Reinforcement Process specified on the architectural drawings to be Follow.

Materials to be used :

12x12 exterior Grated brackets 7 of those.
2 - 8 footers 6x8 wood material pressure treated
8 2x6 wood member Pressure treated
4 6x8 wood member Pressure treated
box of stainless steel screws
box of bolts 16 inches
box of bots 5.5 inches.

Total price for the Project \$6,200.00

Work time: 5 Business Days. 8 to 12 man working Hours per day.

All material to be specified .All work to be completed a workmanlike manner according to standard practices. Any alteration or deviation from above specification involving extra cost will executed only upon written notice, and will become and extra charge over and above the estimate. All agreements contingent upon stick, accidents or delays beyond our control. This proposal is subject to acceptance within 30 days it is void thereafter at the option of the undersigned.

Excelsior H	ome Improvement represe	entative:		
Client :		;		
	(Full Name)	y -	Signature	

SAN CLEMENTE SHORECLIFFS BEACH CLUB RESERVATION AGREEMENT

Rental Fees

Available Times	Guests	Rental Fee*	Deposit
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Off Season Early Rental (Fall/Winter/Spring)	1-50	\$200	\$250
Day after Labor Day until last day of school 9AM – 2:30PM (7 days a week)	51-75	\$275	\$350
Except Fridays & Saturdays in August, September and October.	76+	\$350	\$500
TO DEPOT A THE PARTY OF THE PAR			
Off Season Late Rental (Fall/Winter/Spring)	1-50	\$225	\$250
Day after Labor Day until last day of school 3:30PM – 9:00PM (7 days a week) Except Fridays & Saturdays in August, September and October.	51-75	\$275	\$350
	76+	\$350	\$500
Wedding Rental			
November until Memorial Day weekend 9AM – 10PM (7 days a week) Includes 2 staff members and cleaning (up to 8 hours each)	up to 150	\$1,000	\$2,000

^{*}For all non-wedding rentals, the fees are inclusive of a \$100 mandatory cleaning fee, for which a club staff member will be assigned to attend the event and clean and close the clubhouse after the event. Wedding rentals include two club staff members.

Use Matrix

	Standard Rental		Wedding Rental	
	Renter	Homeowner	Renter	Homeowner
Use of the Clubhouse Interior	Yes	No	Yes	No
Use of a grill	Yes	No	Yes	No
Use of a paddle tennis court	Yes	Yes	Yes	Yes
Use of the deck	Yes	No	Yes	No
Access to the exterior bathroom	No	Yes	No	Yes
Use of the club's tables and chairs	Yes	No	Yes	No
Use of the clubs picnic tables	Yes	No	Yes	No
Basketball court	Yes	Yes	Yes	Yes
Play ground	Yes	Yes	Yes	No
Beach	Yes	Yes	Yes	Yes
volleyball court	Yes	Yes	Yes	Yes

Note: The paddle tennis and basketball courts, playground, beach, and volleyball court are shared resources. This means it is Ok for homeowners and renters to use them at the same time. Renters are entitled to use one of the two courts, but they may use both if no homeowners are present.

Simplified summary: Renters have exclusive use of the clubhouse, deck, grills, and the patio with the picnic tables. Homeowners have exclusive access to the exterior bathroom.

The above rules will be strictly enforced and any non-compliance will result in forfeiture of deposit and your privilege to reserve the Club and other future use of the property may be revoked.

SAN CLEMENTE SHORECLIFFS BEACH CLUB RESERVATION AGREEMENT (Only Homeowners or Renters are able to rent the Shorecliffs Beach Club)

- 1. <u>Deviations from Rules:</u> Any request for Club use that deviates from any of these rules must be submitted to the Board, at a regularly scheduled Board meeting, at least 30 days in advance of the desired event date.
- 2. <u>Fee:</u> The club rental fee is located in the above table. The fee must be paid at the time of the reservation. Notice of cancellation must be given to the Club Manager at least two weeks prior to the event date. Notification of less than two weeks but more than one week will result in forfeiture of 50% of the rental fee. Notifications of less than a week result in the forfeiture of the entire fee.
- 3. <u>Deposit:</u> Deposits must be paid at the time of the reservation. Subject to paragraph 8 below, the deposit is refundable when the Club is left in good and clean condition, and all club rules have been followed.
- 4. <u>Limited Exclusivity:</u> Reservations provide for exclusive use of the facilities only as follows: (a) Club House, including interior restrooms; (b) back deck, (c) front patio and tables, (d) athletic equipment (any lost equipment will be charged to the member); and (e) the BBQ grills. The basketball court, paddle tennis courts, playground, and beach are areas shared with homeowners. See the use matrix for further information. Key fob access to the exterior bathroom must be left available to all members during the event.
- 5. <u>Size Limit:</u> FOR PARTIES IN EXCESS OF 75 PEOPLE, PRIOR APPROVAL OF THE BOARD OF DIRECTORS MUST BE OBTAINED and the Board may, at its discretion, require the hiring of additional Club staff members to assist during the event.
- 6. Overnight: No overnight functions are allowed without prior approval by the Board.
- 7. Neighbors: Activities and noise level must not disturb neighbors.
- Glass: NO GLASS CONTAINERS of any kind are allowed on the property. VIOLATION OF THIS RULE WILL RESULT IN A FORFEITURE OF YOUR ENTIRE DEPOSIT.
- 9. Signage: All regular Club signage and the Private Party sign must remain visible during the event.
- 10. No Use Prior to Event: MEMBERS and GUESTS ARE NOT ALLOWED IN THE CLUB BEFORE THE SCHEDULED EVENT TIME.
- 11. Clean-Up: Member agrees to leave the Club in good and clean condition. For all non-wedding rentals, the fees are inclusive of a \$100 mandatory cleaning fee, for which a Club staff member will be assigned to attend the event and clean and close the clubhouse after the event. Wedding rentals include two Club staff members. All clean up must be completed by the end of the rental period.
- 12. Eligibility: Only members who are current on payment of dues may make reservations and use the Club for private events.
- 13. Presence at Event: MEMBER MUST REMAIN PRESENT AT THE ENTIRE EVENT. NO THIRD PARTY EVENTS ARE ALLOWED.
- 14. Non-Homeowner Members: Individuals who rent homes in Shorecliffs are required to secure the co-signature of their property owner on this Reservation Agreement. Non-homeowner member must remain present at the entire event.
- 15. <u>Use of Paddle Tennis Court Keys:</u> Member acknowledges that (a) the key to the paddle tennis court gate is provided solely for use as an emergency exit only (b) it is dangerous and illegal to cross the railroad tracks, and (c) the San Clemente Shorecliffs Beach Club Association strongly discourages any such illegal crossings. Member agrees to keep the paddle tennis court gate locked at all times, and to not use, nor allow its guests to use, the paddle tennis court gate except in the limited case in which an emergency exit is absolutely required.

IN CONSIDERATION OF MY PRIVATE USE OF THE FACILITIES OF THE SAN CLEMENTE SHORECLIFFS BEACH CLUB ASSOCIATION ON ______, ____, I (MEMBER) AGREE TO BE BOUND BY THE RULES AND REGULATIONS SET FORTH IN THIS AGREEMENT AND I AGREE TO PAY FOR ANY DAMAGES CAUSED THEREBY. IF ANY DAMAGES CAUSED ARE NOT COVERED BY THE DEPOSIT, AND, IF NOT OTHERWISE PAID BY ME, THEN I SHALL BE ASSESSED SUCH SUMS BY THE BOARD OF THE ASSOCIATION, AND SUCH ASSESSMENT MAY BECOME A LIEN AGAINST MY SHORECLIFFS PROPERTY.

ACCEPTED AND AGREED:

San Clemente Shorecliffs Beach Club Association Manager Signature	Beach Club Member Signature		
	Homeowner Signature (only if Member is non-owner)		
	Homeowner Telephone:		
Date:			
Rental Fee Received:	Member Name:		
Deposit Received:	Address:		
Maximum # Guests:	Telephone:		

Customer Service Information

1-800-935-9935

Customer Service TTY

1-800-242-7383 chase.com

Website

RUTH MARTIN DICK ESTABROOK PO BOX 1273 SAN CLEMENTE, CA 92674-1273

Safe Deposit Box RPTG Mail Code TX3-7830

PO Box 659750 San Antonio, TX 78265



116431900300101736000200000000

THE STATE OF CALIFORNIA REQUIRES US TO NOTIFY YOU THAT YOUR UNCLAIMED PROPERTY MAY BE TRANSFERRED TO THE STATE IF YOU DON'T CONTACT US

Your Safe Deposit box number ending in: 5004

Dear RUTH MARTIN:

We've tried to contact you about your safe deposit box or safekeeping repository, but we haven't heard back from you. Your lease or rental period has expired, or the agreement has been terminated. We opened the box or repository, and we're holding the contents or sale proceeds securely.

Please pay your overdue rent by September 30, 2019 to claim your property

To claim your property, bring the total past-due rent of and a photo ID to any Chase branch. Then, we can schedule a time and place for you to pick up your box's contents.

If you do not pay be September 30, 2019:

- We will send your property or the proceeds from the sale of the property to California, as required by law, on October 31, 2019
- You will need to work with the state to claim your property or the proceeds from the sale.

California Unpaid Property Law

Unclaimed Property Law requires business associations to transfer the contents or the sale proceeds for the contents of a safe deposit box or other safekeeping repository to the state if they remain unclaimed for more than three years after your rental period expires, or your lease is terminated.

If you have questions, please visit a branch or call us anytime at 1-800-935-9935. If you're outside the U.S., call us at 1-713-262-1679.

Sincerely,

Account Services

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Esta carta contiene información importante de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, por favor llame al 1 (877) 312-4273.