

Brazos Mutual Domestic Water Consumers

October 2025 Financial Report & Treasurer's Report

Reporting Period: October 1–31, 2025

Account: Business Interest Checking (ending 9318)

Important Banking Transition Notice

During October 2025, New Mexico Bank & Trust merged into UMB Bank. As a result of this banking transition, the Association received two separate bank statements covering the month of October. The first statement reflects activity processed through New Mexico Bank & Trust through October 13, 2025, and the second statement reflects activity processed through UMB Bank from October 14 through October 31, 2025. The financial information below consolidates both statements to present a complete and accurate picture of October financial activity.

General Budget & Financial Activity Report

Account Overview (Combined October Activity)

Beginning Balance (10/01/2025): \$128,067.05

Total Deposits: \$719.99

Total Interest Earned: \$8.56

Total Service Charges: (\$25.00)

Total Disbursements: (\$767.77)

Ending Balance (10/31/2025): \$127,996.55

Income Summary

Deposits:

- 10/30/2025 – Deposit (REF 34296683): \$713.71

Total Deposits: \$719.99

Interest Income:

- Interest Earned (NMBT): \$2.28

- Interest Earned (UMB): \$6.28

Total Interest Earned: \$8.56

Total Income for October: \$728.55

Expense Summary

Operating & Administrative Expenses:

- NORA Electric Bill – The Brazos Water Co-Op: \$554.72
- NORA Electric Bill – Brazos Mutual Water: \$88.49
- Intuit / QuickBooks Online: \$124.56
- Bank Analysis / Service Charge (NMBT): \$25.00

Total Expenses for October: \$792.77

Net Monthly Activity

Total Income: \$728.55

Total Expenses: (\$792.77)

Net Change for October: (\$64.22)

Treasurer's Report for Board Minutes

Treasurer Donna Casados presented the October 2025 financial report. The Treasurer noted that during the month, New Mexico Bank & Trust merged into UMB Bank, resulting in two bank statements for October. Financial activity from both statements was reviewed and consolidated. The account began October with a balance of \$128,067.05 and ended the month with a balance of \$127,996.55. Total income for the month was \$728.55, including deposits and interest earned. Total expenses for the month were \$792.77, consisting primarily of routine utility, administrative expenses, and a bank service charge. The Treasurer reported that the Association remains financially stable with adequate reserves to meet ongoing obligations.