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NEWS RELEASE

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FOR RELEASE July 3, 2019

Auditor of State Rob Sand today released a report on a special investigation of the Webster City Chamber of Commerce for the period October 1, 2013 through June 30, 2018. The special investigation was requested by Chamber officials as a result of concerns regarding certain financial transactions processed by the former Financial and Administrative Assistant, Leah Mulholland.

Sand reported the special investigation identified \$239,586.23 of improper disbursements and \$23,602.83 of unsupported disbursements. Sand also reported the special investigation identified a \$1,128.00 refund issued to the Chamber for overpayment of their state income tax which was not deposited into the Chamber's bank accounts. The \$239,586.23 of improper disbursements identified includes:

- \$190,489.58 of payments to or for Leah Mulholland, including unauthorized checks, excess gross salary, and the Chamber's share of payroll costs,
- \$14,497.00 of transfers from the Chamber's primary checking account to the Chamber's "Chamber Bucks" bank account which were not approved,
- \$15,725.09 of vendor payments,
- \$10,086.57 of penalties and interest paid to the IRS and the Iowa Department of Revenue,
- \$3,950.00 of checks redeemed for cash and cash withdrawals, and
- \$4,837.99 of bank fees.

The \$23,602.83 of unsupported disbursements identified includes:

- \$19,422.51 of vendor payments,
- \$4,058.48 of reimbursements issued to 2 former Executive Directors, and
- \$121.84 of reimbursements issued to Ms. Mulholland.

Sand also reported it was not possible to determine if additional amounts were improperly disbursed or if additional collections were not properly deposited because adequate documentation was not available.

The report includes recommendations to strengthen the Chamber's internal controls, such as improvements to segregation of duties, ensuring sufficient supporting documentation is maintained for all disbursements, performing receipt reconciliations, and eliminating the use of a debit card for Chamber purchases.

Copies of this report have been filed with the Division of Criminal Investigation, the Hamilton County Attorney's Office, and the Attorney General's Office. A copy of the report is available for review on the Auditor of State's web site at <https://auditor.iowa.gov/reports/audit-reports/>.

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**REPORT ON SPECIAL INVESTIGATION
OF THE
WEBSTER CITY CHAMBER OF COMMERCE

FOR THE PERIOD
OCTOBER 1, 2013 THROUGH JUNE 30, 2018**

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Auditor of State's Report

To the Members of the Webster City
Chamber of Commerce Board:

As a result of concerns identified regarding certain financial transactions processed by a former Financial and Administrative Assistant and at your request, we have applied certain tests and procedures to selected financial transactions of the Webster City Chamber of Commerce (Chamber) for the period October 1, 2013 through June 30, 2018. Based on a review of relevant information and discussions with Chamber officials and personnel, we performed the following procedures.

- (1) Evaluated internal controls to determine whether adequate policies and procedures were in place and operating effectively.
- (2) Reviewed activity in the Chamber's bank accounts to identify any unusual activity.
- (3) Examined certain deposits to the Chamber's bank accounts to determine the source, purpose, and propriety of the deposits.
- (4) Scanned images of redeemed checks issued from the Chamber's bank accounts for reasonableness. We examined supporting documentation for selected disbursements to determine if they were properly approved, supported by adequate documentation, and appropriate for the Chamber's operations.
- (5) Examined information obtained directly from vendors for certain disbursements to determine if purchases were appropriate for Chamber operations.
- (6) Examined payroll disbursements to the former Financial and Administrative Assistant, Leah Mulholland, and 2 former Executive Directors to determine if payments were properly approved, properly supported, and the amount and frequency of the payments were reasonable.
- (7) Examined reimbursements to Ms. Mulholland and the 2 former Executive Directors to determine if the payments were for appropriate purposes, properly approved, and supported by adequate documentation.
- (8) Confirmed payments to the Chamber by the State of Iowa to determine if they were properly deposited to the Chamber's bank accounts in a timely manner.
- (9) Reviewed available Chamber Board meeting minutes to identify significant actions and to determine if certain payments were properly approved.
- (10) Reviewed transfers between the Chamber's bank accounts for propriety and proper approval.
- (11) Reviewed payroll tax payments to the IRS and Iowa Department of Revenue to determine if the proper amount was remitted in a timely manner.
- (12) Interviewed Ms. Mulholland to obtain explanations for certain disbursements and collections.

These procedures identified \$239,586.23 of improper disbursements, \$23,602.83 of unsupported disbursements, and \$1,128.00 of undeposited collections. We were unable to determine if additional amounts were improperly disbursed or if additional collections were not properly deposited because adequate documentation was not available. Several internal control weaknesses were also identified. Our detailed findings and recommendations are presented in the Investigative Summary and **Exhibits A** through **I** of this report.

The procedures described above do not constitute an audit of financial statements conducted in accordance with U.S. generally accepted auditing standards. Had we performed additional procedures, or had we performed an audit of financial statements of the Webster City Chamber of Commerce, other matters might have come to our attention that would have been reported to you.

Copies of this report have been filed with the Division of Criminal Investigation, the Hamilton County Attorney's Office, and the Attorney General's Office.

We would like to acknowledge the assistance extended to us by officials and personnel of the Webster City Chamber of Commerce and the Iowa Division of Criminal Investigation during the course of our investigation.

A handwritten signature in black ink, appearing to read "Rob Sand".

ROB SAND
Auditor of State

April 24, 2019

Webster City Chamber of Commerce
Investigative Summary

Background Information

The Webster City Chamber of Commerce (Chamber) was created to advance the general welfare and prosperity of the Webster City area, its citizens, and its businesses. The Chamber's Board of Directors is composed of 8 members, including the President, Vice-President, Treasurer, and 5 individuals elected from the Chamber membership to serve on the Board for 3-year terms.

The Chamber Board meets monthly at the Chamber office. Board members are responsible to uphold and advocate the Chamber's mission and provide oversight to the financial transactions of the Chamber.

The Chamber employs an Executive Director who is responsible to provide services to the Executive Board. The Chamber also employed various part-time employees to assist the Executive Director with the business operations of the Chamber. These individuals' titles were Financial and Administrative Assistants and their responsibility included handling business operations of the Chamber.

In 2013, the Executive Director became a salaried position and has since been held by 2 individuals. Debra Brown began employment with the Chamber in March 2013 and held the Executive Director's position until her resignation on March 24, 2017. After interviewing a number of candidates, the Board offered the position to Linda Christianson, who became the Executive Director on April 3, 2017. She held the position until her termination on July 13, 2018. The Executive Director's salary was paid at a rate established and approved by the Executive Board.

As the Executive Director, Ms. Brown and Ms. Christianson were responsible for assisting existing businesses with continued successes, serving as a resource to new businesses considering locating in Webster City, and assisting the city government. They were also responsible for working with community leaders, elected officials, State and Federal government advisors and officials, and other development-focused organizations to coordinate efforts to maximize resources and results. They were to serve as an advisor to the Executive Board on business and trends in economic development. They were also responsible to oversee the part-time staff of the Chamber related to the day-to-day business operations of the Chamber.

As previously stated, the Chamber also employed part-time Financial and Administrative Assistants. Leah Mulholland was hired by the Chamber as a Financial and Administrative Assistant (Administrative Assistant) on October 16, 2013. As the Administrative Assistant, Ms. Mulholland was responsible for the following functions:

- Receipts – opening mail, collecting receipts, posting all collections to the accounting records, and preparing and making bank deposits;
- Disbursements – making certain purchases for Chamber purposes, maintaining supporting documentation; preparing, signing and distributing checks; and posting disbursements to the accounting records;
- Payroll – calculating payroll amounts, preparing, signing, and distributing checks, posting payments to the accounting records, and filing required payroll reports; and
- Bank accounts – receiving and reconciling monthly bank statements to accounting records.

According to Chamber officials, typical hours at the Chamber's office were from 9:00 a.m. to 5:00 p.m. Monday through Friday. The Executive Director's position required 40 hours per week. According to the Board President, Ms. Mulholland was hired as a part-time employee and was originally expected to work 20 hours per week. However, her hours in the Chamber office were increased to 35 hours per week at the April 12, 2017 Executive Board meeting. Additionally, Ms. Mulholland's hours in the Chamber office were increased to 40 hours per week at the December 13, 2017 Executive Board meeting. Ms. Mulholland was paid an hourly rate established and approved by the Executive Board.

The Chamber's primary revenue sources include membership/sponsorship dues, hotel/motel tax funds provided annually by the City of Webster City, and proceeds from fund raising events.

Chamber disbursements are primarily made by check; however, the Executive Directors' payroll was made electronically into their personal bank accounts and debit cards were also available for the Executive Director and Administrative Assistant to use. All disbursements are to be supported by invoices or other documentation obtained by or submitted to the Executive Director. Each month, the Executive Director is to prepare a listing of bills to be paid and provide the listing to the Board for approval. After the Board approves the bills, the Administrative Assistant prepares the checks and the Executive Director and a Board Member signs the checks.

The Chamber established 4 bank accounts, including a primary checking account used for most Chamber operations and a money market savings account. Separate accounts were opened for the revolving loans issued by the Chamber and the Chamber Bucks program.

The monthly bank statements for the Chamber's bank accounts are mailed directly to the Chamber office and opened by the Administrative Assistant. According to the Board President, the monthly statements and related images of redeemed checks were not periodically reviewed by members of the Board or the Executive Director while Ms. Mulholland was the Administrative Assistant. The Board President also stated bank reconciliations were not performed during Ms. Mulholland's tenure as Administrative Assistant.

On June 15, 2018, the Executive Director identified discrepancies when reviewing the current monthly bank statement for the Chamber's checking account. Specifically, the Executive Director identified unauthorized checks issued from the account to Ms. Mulholland. On June 18, 2018, the Executive Director met with members of the Board to review and discuss the transactions identified. At this time, the Chamber contacted their attorney as well as the County Attorney and froze all of the Chamber's bank accounts and changed the locks to the Chamber office.

On June 18, 2018, the Board President, 2 Board Members, and the Executive Director met with Ms. Mulholland to discuss the concerns. During this meeting, Ms. Mulholland admitted to the misuse of funds and was immediately terminated from her position. The Executive Director provided a form for Ms. Mulholland to sign admitting to the misuse of Chamber funds, which she signed. According to the Board President, this form was misplaced and could not be located after the meeting.

After the meeting, all materials and financial information were given to the Webster City Police Department who, in turn, contacted the Division of Criminal Investigation for continued investigation. On July 12, 2018, a representative from the Division of Criminal Investigation contacted the Office of Auditor of State regarding the concerns.

As a result of the concerns identified by Chamber officials and the Department of Criminal Investigation, the Office of Auditor of State was requested to review the Chamber's financial records. We performed the procedures detailed in the Auditor of State's Report for the period October 1, 2013 through June 30, 2018.

Detailed Findings

The procedures performed identified \$239,586.23 of improper disbursements, \$23,602.83 of unsupported disbursements, and a \$1,128.00 refund check issued to the Chamber by the Iowa Department of Revenue which was not cashed or deposited into the Chamber's bank accounts.

The \$239,586.23 of improper disbursements identified includes:

- \$190,489.58 of payments to or for Leah Mulholland, including unauthorized checks, excess gross salary, and the Chamber's share of payroll costs,
- \$14,497.00 of transfers from the Chamber's primary checking account to the Chamber's "Chamber Bucks" bank account which were not approved,
- \$15,725.09 of vendor payments,
- \$10,086.57 of penalties and interest paid to the IRS and the Iowa Department of Revenue,
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The \$23,602.83 of unsupported disbursements identified includes:

- \$19,422.51 of vendor payments,
- \$4,058.48 of reimbursements issued to 2 former Executive Directors, and
- \$121.84 of reimbursements issued to Ms. Mulholland.

Because supporting documentation was not available for all transactions, it was not possible to determine if additional amounts were improperly disbursed or if additional collections were not properly deposited. All findings are summarized in **Exhibit A** and a detailed explanation of each finding follows.

On June 20, 2019, we conducted an interview with Ms. Mulholland with the assistance of a special agent from the Division of Criminal Investigation. Information provided by Ms. Mulholland during the interview is included in the following paragraphs.

IMPROPER AND UNSUPPORTED DISBURSEMENTS

As previously stated, the Chamber established 4 bank accounts, including a primary checking account used for most Chamber operations and a money market savings account. Separate accounts were also opened for the revolving loans issued by the Chamber and the Chamber Bucks program. Also as previously stated, all Chamber disbursements are to be made by check or with the Chamber's debit cards. We reviewed all disbursements and redeemed checks from the Chamber's 4 bank accounts for the period October 1, 2013 through June 30, 2018.

Using available supporting documentation and based on information obtained from certain vendors, internet searches, discussions with Chamber officials, approved disbursement listings, and the vendor, frequency and amount of the payments, we classified payments as improper, unsupported, or reasonable.

Disbursements were classified as improper if they were personal in nature or not necessary or reasonable for operations of the Chamber. Disbursements were classified as unsupported if appropriate documentation was not available or it was not possible to determine if disbursements were related to Chamber operations or personal in nature. Other disbursements were classified as reasonable if it appeared they were for Chamber operations based on available supporting documentation, discussions with the Board President and board members, and/or the vendor, frequency and amount of the payments.

Disbursements from the money market savings account consisted of transfers which were deposited to the Chamber's other bank accounts. We did not identify any improper or unsupported disbursements from the money market savings account. The improper and unsupported disbursements identified in the Chamber's checking, Chamber Bucks, and Revolving Fund bank accounts are explained in detail in the following paragraphs.

Checks Issued to Leah Mulholland

As previously stated, Ms. Mulholland began employment with the Chamber in October 2013. As part of her duties, Ms. Mulholland prepared payroll. We identified 367 checks Ms. Mulholland issued to herself from the Chamber's bank accounts during the period of our investigation. The 367 checks total \$236,313.03 and, based on the description recorded in the accounting system and memo lines of checks, include payroll, reimbursements, bonuses, and checks for which there was no support or description. The checks Ms. Mulholland issued to herself from the Chamber's bank accounts are summarized in **Table 1**.

Table 1		
Description of Checks	Number of Checks	Amount
Payroll	139	\$ 110,828.23
Bonuses	4	850.00
Reimbursements	2	121.84
No support	222	124,512.96
Total	367	\$ 236,313.03

We reviewed each of the 367 checks Ms. Mulholland issued to herself and identified several concerns. Our findings are described in the following paragraphs.

Payroll Checks – Chamber employees are required to prepare timesheets. According to Chamber officials, Ms. Mulholland was expected to complete a timesheet each pay period and it was to be reviewed and approved by the Executive Director.

As the Administrative Assistant, Ms. Mulholland prepared the monthly payroll using an online payroll system from Intuit®. Ms. Mulholland recorded the number of hours from the timesheets for hourly employees and other information into the payroll system, such as FICA rates, approved hourly pay rates, or salary amount. The payroll system calculated the gross pay and net pay amounts for each check. The pay checks were printed using the Chamber's printer. Ms. Mulholland was to present the payroll checks to the Executive Board to be approved and were countersigned by the Board Treasurer.

Ms. Mulholland's final paycheck was for 88.75 hours and covered the period May 26, 2018 through June 8, 2018. As previously stated, Ms. Mulholland's employment was terminated on June 18, 2018. We were unable to determine if she worked between June 8 and June 18 because a timesheet was not available for this time period. As a result, we were unable to determine what payroll, if any, she was entitled to for the period June 8, 2018 through June 18, 2018.

As illustrated by **Table 1**, we identified 139 disbursements to Ms. Mulholland which appear to be for payroll checks. The concerns we identified regarding these checks are summarized in the following paragraphs. When we asked Ms. Mulholland about the concerns identified, she stated she was not able to provide an explanation without speaking with her attorney. However, she stated several times "everything was approved."

Payroll Checks with Unauthorized Hours – As previously stated, the Executive Board authorized increases to the maximum number of Ms. Mulholland was allowed to work per week on several occasions. The Executive Board also authorized pay increases for Ms. Mulholland on several occasions. The dates and changes which affected the maximum gross salary Ms. Mulholland was eligible for during a biweekly pay period are summarized in **Table 2**.

Table 2

Date of Increase	Maximum Hours per Week	Hourly Wage Rate	Maximum Gross Pay per Biweekly Pay Period
10/16/13 [^]	20	\$ 10.75	\$ 430.00
03/15/15	20	11.25	450.00
04/12/17	35	13.75	962.50
12/01/17	40	13.75	1,100.00

[^] - Date Ms. Mulholland began employment with the Chamber.

As previously stated, Ms. Mulholland was expected to complete a timesheet each pay period which was to be reviewed and approved by the Executive Director. However, we identified 40 pay periods where Chamber officials could not locate a timesheet for Ms. Mulholland and 58 instances where her timesheet was available but there was no evidence it was reviewed. As a result, we have no assurance the time recorded by Ms. Mulholland on those timesheets was appropriate.

For the pay periods for which timesheets were available for Ms. Mulholland, we compared the total hours recorded on the timesheets to the total hours she recorded for herself in the Intuit® payroll software. Based on our comparison, the timesheets supported the number of hours recorded in the payroll software with a limited number of exceptions. For each of the exceptions, the difference between the number of hours on the timesheet and in the payroll system were limited to just a few hours and in each case the number of hours on both the timesheet and in the payroll system exceeded the maximum number of hours authorized by the Executive Board for a biweekly pay period.

We also examined the hours Ms. Mulholland recorded in the payroll system to determine if she paid herself for hours in excess of the authorized maximum per pay period. **Exhibit B** shows this comparison.

The **Exhibit** includes 101 payroll checks for which we determined Ms. Mulholland paid herself for hours in excess of the maximum number authorized by the Executive Board. The excess unauthorized hours resulted in a total overpayment of \$47,263.11. Because the Executive Director and Executive Board did not approve the additional hours, the \$47,263.11 is included in **Exhibit A** as improper disbursements.

In addition to the improper gross wages, the Chamber incurred the employer's share of FICA contributions for the improper gross wages, which total \$3,615.62. The \$3,615.62 of additional FICA contributions incurred by the Chamber is also included in **Exhibit A** as improper disbursements.

As illustrated by **Exhibit B**, the hourly rate recorded in the payroll system for some of Ms. Mulholland's pay periods was \$12.75, \$13.44, or \$13.79. As illustrated by **Table 2**, these were not hourly rates which were approved by the Executive Board, based on our review of Board minutes. However, because we compared the amount of gross pay issued to Ms. Mulholland to her maximum authorized gross pay for the pay periods these improper rates were used, any excess unauthorized pay resulting from the improper hourly rate is already included in the excess compensation identified in **Exhibit B**.

Unauthorized Checks Identified as Payroll - Because payroll checks were to be issued bi-weekly, Ms. Mulholland should have received a total of 121 payroll checks. However, during our review of the images of redeemed checks from the Chamber's checking account, we determined Ms. Mulholland received 139 checks from October 2013 through June 2018 which totaled \$110,828.23 and were described as payroll in the memo portion of the checks.

Table 3 compares by fiscal year the number and net amount of authorized payroll checks recorded in the payroll system for Ms. Mulholland to the number and amount of the checks actually issued to Ms. Mulholland.

Fiscal Year	Authorized Payroll Checks		Checks Issued		Unauthorized Checks	
	Number of Checks	Net Amount	Number of Checks	Net Amount	Number of Checks	Amount
2014	18	\$ 9,512.06	18	\$ 9,512.06	-	\$ -
2015	24	20,966.64	25	21,366.64	1	400.00
2016	26	21,466.54	33	27,408.33	7	5,941.79
2017	27	21,916.13	37	30,138.75	10	8,222.62
2018	26	22,402.45	26	22,402.45	-	-
Total	121	\$ 96,263.82	139	\$ 110,828.23	18	\$14,564.41

As illustrated by the **Table**, Ms. Mulholland received 18 improper payroll checks totaling \$14,564.41 during the period of our investigation. The 18 additional improper payroll checks were not included in the payroll system used by the Chamber or approved by the Executive Board. The payroll checks were signed by Ms. Mulholland and countersigned by the Executive Director or Board Treasurer. The \$14,564.41 total for the unauthorized checks identified as payroll is included in **Exhibit A** as improper disbursements.

Exhibit C lists the 139 payroll checks Ms. Mulholland issued herself and the authorized payroll checks recorded in the payroll system. As illustrated by the **Exhibit**, the checks which resulted in an improper payment to Ms. Mulholland were described in the memo portion of the check as for a pay period for which Ms. Mulholland had previously received a payment. For example, check number 6331 issued on September 28, 2015 for \$969.60 included "Pay Period 09/16/2015 - 09/30/2015" in the memo line of the check. As shown in the **Exhibit**, check number 6333 issued to Ms. Mulholland on September 29, 2015 for \$776.15 also included the notation "Pay Period: 09/16/2015 - 09/30/2015" in the memo line. Check number 6333 was recorded in the payroll system and the amount of the check agrees with the payroll system. As a result, check number 6331 issued on September 28, 2015 for \$969.60 is improper.

Bonuses – As illustrated by **Table 1**, we determined 4 of the 367 checks issued to Ms. Mulholland were for bonuses. The bonuses identified are listed in **Table 4**.

Check Number	Check Date	Memo	Amount
6026	12/17/14	None	\$ 100.00
6406	12/16/15	Bonus	200.00
6772	12/15/16	None	250.00
7161	12/29/17	None	300.00
Total			\$ 850.00

As illustrated by the **Table**, each bonus was issued in December. According to Executive Board members we spoke with, bonuses were awarded to staff with the Board's knowledge and approval. Because the bonuses were authorized by the Executive Board, they are not included in **Exhibit A**.

Reimbursements – As previously stated, Ms. Mulholland was entitled to reimbursements of supply purchases but it was not a regular occurrence. Of the 367 checks Ms. Mulholland issued to herself, we determined 2 were reimbursements totaling \$121.84. However, we were unable to locate supporting documentation for the payments in the Chamber's records.

Check number 5665, issued on December 20, 2013 for \$8.54, included "Santa's workshop supplies" in the memo line of the check. While the Chamber sponsored this event, because supporting documentation was not available, we were unable to determine if the reimbursement was for items for the event. As a result, we classified this amount as unsupported.

Check number 7258 was issued on April 6, 2018 for \$113.30 without a notation in the memo line. This check was described in the Chamber's accounting software as "mileage for ICCE conference". Because supporting documentation was not available, the location of the conference is unknown and Ms. Mulholland's attendance at the event could not be determined, we classified this amount unsupported.

These 2 unsupported reimbursements issued to Ms. Mulholland totaling \$121.84 are included in **Exhibit A**.

Checks without support - The remaining 222 checks issued to Ms. Mulholland are listed in **Exhibit D** and summarized in **Table 5**. None of the 222 checks included a notation in the memo portion of the check and none were supported by documentation.

Table 5

Time period	Number of Checks	Amount
01/01/15 – 06/30/15	5	\$ 2,211.74
07/01/15 – 12/31/15	4	1,732.31
01/01/16 – 06/30/16	17	6,150.00
07/01/16 – 12/31/16	40	18,906.10
01/01/17 – 06/30/17	37	19,856.97
07/01/17 – 12/31/17	61	39,579.38
01/01/18 – 06/30/18	58	36,076.46
Total	222	\$ 124,512.96

As illustrated by the **Table**, while there were periodically small decreases between periods, the number of checks issued during a 6-month period and the total amount of the checks typically increased from the prior 6-month period. For example, the number of checks issued from July 1, 2016 through December 31, 2016 more than doubled from the prior 6 months and the amount of the checks increased more than 3 times.

The 222 checks listed in **Exhibit D** and summarized in **Table 5** were not authorized by the Executive Board. Of the unauthorized checks, 166 checks were for even dollar amounts and totaled \$81,735.00. Also, the 222 checks ranged from \$20.00 to \$2,000.00. All but 3 of the checks were for \$200.00 or more and 96 were for \$500.00. In addition, 72 were issued for amounts between \$500.00 and \$1,000.00 and 5 were issued for amounts from \$1,000.00 to \$2,000.00.

The \$124,512.96 of unauthorized checks listed in **Exhibit D** is included in **Exhibit A** as improper disbursements.

Garnishments paid but not withheld – During our review of the disbursements from the Chamber’s bank accounts and the Intuit® payroll reports, we determined Ms. Mulholland had a garnishment deducted from her bi-weekly payroll. The amounts withheld from her pay were remitted to Performant Recovery.

We identified 7 instances totaling \$533.48 for which the amounts paid to Performant Recovery on behalf of Ms. Mulholland were not properly deducted from her pay. **Table 6** lists the checks issued from the Chamber’s bank accounts to Performant Recovery which were not deducted from Ms. Mulholland’s payroll.

Table 6		
Per Check Image		
Check Date	Check Number	Check Amount
02/12/15	6091	\$ 102.25
02/26/15	6100	93.16
03/31/15	6137	73.84
05/26/15	6206	75.34
11/13/15	6369	63.32
12/15/15	6401	95.62
06/10/16	6586	29.95
Total		\$ 533.48

Because the 7 garnishments listed in **Table 6** were not properly withheld from Ms. Mulholland’s pay but were paid with Chamber funds instead, they are included in **Exhibit A** as improper disbursements.

Reimbursements Issued to Former Executive Directors

According to the Chamber officials we spoke with, Executive Directors are eligible to receive reimbursement for purchases of supplies on behalf of the Chamber or reimbursement for mileage and travel costs associated with training or meetings on behalf of the Chamber. As previously stated, Debra Brown was the Executive Director during the period of our investigation from October 1, 2013 until her resignation on March 24, 2017. Linda Christianson was the Executive Director from April 3, 2017 until her termination on July 13, 2018.

Disbursements to Debra Brown – We identified 44 checks totaling \$11,976.59 and 85 direct deposits totaling \$115,714.27 paid to Ms. Brown during the period of our investigation. Based on the frequency and amounts of payments to Ms. Brown we identified no concerns with her payroll. According to Chamber officials we spoke with, Ms. Brown’s payroll was electronically deposited to her personal bank account during the time period with the exception of 5 checks which were issued for payroll prior to the electronic deposit being set up. Of the 44 checks identified, 39 totaling \$7,806.51 were issued to Ms. Brown for reimbursement of mileage, purchase of supplies, travel costs associated with training, and meals for recruitment. The reimbursement checks are listed in **Exhibit E**.

We reviewed the available supporting documentation to determine the propriety of the reimbursements identified. However, we determined only 4 of the 39 reimbursements were supported by documentation in the Chamber’s records. However, we determined Ms. Brown periodically provided her travel plans to the Executive Board at monthly meetings throughout the year. As a result, we compared travel plans included in Board minutes to the dates of the

reimbursements. Additionally, we looked at the description, if any, included in the Chamber's accounting system for the reimbursements.

If a reimbursement check was issued near the time of an event listed in the Executive Board's meeting minutes and the mileage to the location of the event could be recalculated, the payment was classified as reasonable. Reimbursements were classified as unsupported if appropriate documentation was not available or it was not possible to determine if the disbursement was related to Chamber operations.

As illustrated by **Exhibit E**, we identified unsupported reimbursements to Ms. Brown totaling \$3,499.69. The \$3,499.69 of unsupported reimbursements identified are included in **Exhibit A**.

Disbursements to Linda Christianson – We identified 10 checks totaling \$2,741.95 and 30 direct deposits totaling \$36,306.40 paid to Ms. Christianson during the period of our investigation. Based on the frequency and amounts of payments to Ms. Christianson, we identified no concerns with her payroll. According to Chamber officials we spoke with, Ms. Christianson's payroll was electronically deposited to her personal bank account during the time period with the exception of 2 checks which were issued for payroll prior to the electronic deposit being set up. Of the 10 checks identified, 2 totaling \$1,883.16 were issued to Ms. Christianson for payroll, a \$300.00 check was for a bonus approved by the Executive Board, and 7 checks totaling \$558.79 were for reimbursement of mileage, purchase of supplies, travel costs associated with training, and meals for recruitment. **Table 7** lists the reimbursement checks identified.

Table 7		
Per Check Image		
Date	Number	Amount
04/24/17	6924	\$ 22.76
06/30/17	6868	9.08
08/04/17	7005	113.30
10/06/17	7064	200.88
11/03/17	7091	167.40
11/24/17	7115	40.02
12/22/17	7147	5.35
Total		\$ 558.79

We were unable to locate supporting documentation for any of the reimbursements listed in the **Table**. In addition, none of the checks listed were included on the Chamber's accounting system or approved by the Executive Board. Because supporting documentation could not be located and the reimbursements were not approved, the \$558.79 of reimbursements summarized in the **Table** are included in **Exhibit A** as unsupported disbursements.

Chamber Bucks Bank Account

As previously stated, the Chamber established a separate bank account to administer the Chamber's Chamber Bucks program. Chamber Bucks can be purchased by members of the community to be used at any business in Webster City which accept checks as a form of payment. This program was established to encourage members of the community to shop locally. The Chamber Bucks are sold at a rate of a dollar for a dollar. For example, if an individual wants \$50.00 of Chamber Bucks, they pay the Chamber \$50.00 and the Chamber Bucks can be used to purchase \$50.00 of goods or services in Webster City.

When an individual purchases Chamber Bucks, they can choose the denomination of Chamber Bucks they receive. After collecting payment from the individual, a Chamber staff member stamps an expiration date on the memo line of the blank check from the Chamber Bucks account and provides the individual with the checks to be used at area businesses. The blank check held by the purchaser can be used at any time before the expiration date at a local business. During our review of redeemed checks from the Chamber Bucks bank account, we identified instances where the checks cleared the bank account after the expiration date.

Additionally, the purchasers of these checks are informed the checks are not to be redeemed for cash and they are to add the area businesses name in the payee section of the check and sign the check with their name when they use the check. However, we identified numerous checks that cleared the bank with no information in the payee section and no signature on the check.

According to Chamber officials we spoke with, the Chamber does not regularly create receipts for the purchase of Chamber Bucks and does not create a listing of the amounts and denominations of checks issued to purchasers. Additionally, there are no bank reconciliations performed for the Chamber Bucks bank account.

Since Chamber Bucks are sold dollar for dollar and not at a discount, the Chamber Bucks bank account should be self-sustaining with the collections deposited from the sale of Chamber Bucks covering the subsequent disbursements from the account.

Deposits into Chamber Bucks bank account – As previously stated, the Chamber Bucks bank account should be self-sustaining with no need for the Chamber to deposit funds from other sources into the Chamber Bucks bank account to cover checks redeemed from the account. However, during our review of the Chamber's bank accounts, we identified 28 deposits to the Chamber Bucks account totaling \$14,497.00 which originated from the Chamber's checking account. The transactions from the checking account are listed in **Exhibit F**.

We determined none of the 28 checks issued from the Chamber's checking account were approved by the Executive Board. Because sufficient records were not available for activity in the Chamber Bucks bank account, we are unable to determine if the funds from the Chamber's checking account were needed because the amounts collected from the sale of the Chamber Bucks were not properly deposited to the account or if checks were improperly issued from the Chamber Bucks account.

Because the account was to be self-sustaining with no need for deposits from the Chamber's other bank accounts and the Board did not approve the transactions, the \$14,497.00 of funds deposited to the Chamber Bucks account are included in **Exhibit A** as improper disbursements.

Chamber Bucks bank fees – We also identified 60 instances of overdraft fees and services charges in the Chamber Bucks bank account totaling \$4,674.09. Because the account was to be self-sustaining, there was no reason for the account to be in a deficit position resulting in overdraft fees and service charges.

The \$4,674.09 of overdraft and services fees identified is included in **Exhibit A** as improper disbursements.

Payments to Vendors

As previously stated, we reviewed all disbursements, debit card transactions, and redeemed checks from the Chamber's checking account for the period October 1, 2013 through June 30, 2018. In addition to improper disbursements to Ms. Mulholland, we identified other improper and unsupported disbursements from the Chamber's bank accounts.

We determined the propriety of disbursements based on available supporting documentation; the type or the quantity of the items purchased; discussions with Chamber officials; and the vendor, frequency, and amount of payments. Payments were determined to be improper if they were

personal in nature or were not reasonable for Chamber operations. Purchases were determined to be unsupported if we were unable to determine they were for Chamber operations or personal in nature.

Debit Card Disbursements – As previously stated, the Executive Director and Administrative Assistant had access to a debit card tied to the Chamber's checking account. We reviewed all debit card activity between October 1, 2013 and June 30, 2018 to determine if the debit card purchases were necessary and reasonable for Chamber operations or personal in nature.

We identified 847 debit card transactions totaling \$88,969.26. Of the 847 debit card transactions identified, 107 were properly supported by Chamber records. Because supporting documentation was not available for the remaining transactions, we reviewed the Chamber's accounting system for descriptions of the purchases, researched vendors on the internet, and discussed disbursements with Chamber officials to determine if they were appropriate.

Of the 847 debit card transactions identified, 36 were charges from Amazon. Because supporting documentation was not readily available for these charges, we obtained additional information directly from Amazon to determine if the items purchased were reasonable for Chamber operations or personal in nature. The purchases from Amazon and other vendors are discussed in the following paragraphs.

Amazon – Using information obtained directly from Amazon or from the Chamber's Amazon online order history, we were able to determine what was purchased for 12 of the 36 charges to the Chamber's debit card. Of the 12 charges, 11 were for items that were used for the Chamber's operations. However, the remaining charge, which totaled \$12.98, was described by Amazon as "clear nipple tongue rings." Ms. Mulholland was not able to provide an explanation for the purchase when we asked during the interview with her. Because the Chamber would not purchase body jewelry, this was determined to be a personal purchase.

Of the remaining 24 purchases, 13 were determined to be monthly charges for Amazon prime memberships for the Chamber. The 13 payments total \$161.44. Amazon was unable to provide information for the remaining 11 purchases. These 11 purchases, totaling \$458.83, were classified as unsupported because sufficient information was not available to determine what was purchased.

The \$12.89 improper disbursement and \$458.83 of unsupported disbursements are included in **Exhibit A**.

Other vendors – **Exhibit G** lists the purchases made at other vendors by the Executive Directors and Ms. Mulholland with the Chamber's debit cards between October 11, 2013 and June 15, 2018. The **Exhibit** lists the \$13,804.40 of improper and \$10,399.37 of unsupported purchases identified.

Examples of the purchases which are considered improper include:

- 21 payments to cell phone providers totaling \$3,507.82. The Chamber did not issue cell phones to employees and it was not the policy of the Chamber to pay for employee's personal cell phone bills. As a result, we determined the purchases on the Chamber's debit card were for personal cell phone bills and accessories.

As illustrated by **Exhibit G**, the payments were made to US Cellular. During our interview with Ms. Mulholland, she stated the service for her cell phone is provided by US Cellular.

- 11 payments to various hotels totaling \$2,719.72 on dates and in locations where there was no corresponding event on the Executive Director's calendar. The charges were incurred at hotels located in Webster City and occurred at a time the Executive Director was out of town.

- 1 payment to a credit card company totaling \$1,513.20. Because the Chamber did not have a credit card, we determined the payment was for a personal credit card.
- 30 payments to various restaurants in Webster City totaling \$699.29 for meals on dates where there was no corresponding meeting or appointment on the Executive Director's calendar.
- 14 payments to various department stores totaling \$674.75. These payments were not included in the Chamber's accounting system.
- 23 payments to Google Jam City totaling \$316.77 for cell phone games.
- 5 payments to inmate telephone services totaling \$216.20. Ms. Mulholland was not able to provide an explanation for these payments when we asked during the interview with her.

Purchases for which sufficient information was not available to determine what was purchased and/or if the purchases were for Chamber operations or personal in nature were classified as unsupported. Examples of unsupported purchases include:

- 15 payments to HyVee and Fareway totaling \$3,737.26. We were unable to determine if these purchases were related to Chamber events or were personal in nature because no supporting documentation was maintained.
- 45 payments to Staples, Tuesday Morning, and Office Max totaling \$3,424.25. Because supporting documentation was not available for the disbursements, we were unable to determine what was purchased. Because these vendors sell items which may be personal in nature or for the Chamber's operations, they are considered unsupported.
- 17 payments to various restaurants in Webster City totaling \$589.36 for various lunches and meals for dates where a meeting or appointment was identified on the Executive Director's calendar; however, sufficient support was not available to determine if restaurant purchases were related to the meeting or appointment.

The \$13,804.40 of improper disbursements and \$10,399.37 of unsupported disbursements listed in **Exhibit G** are included in **Exhibit A**.

Check Disbursements – Exhibit H lists the disbursements to vendors paid by checks issued from the Chamber's checking account which were identified as improper and unsupported. As illustrated by the **Exhibit**, we identified \$1,416.14 of improper and \$8,454.17 of unsupported disbursements from these account. The improper disbursements identified include:

- Check number 6918 for \$141.78 issued to pHairyTalls, a hair salon, on May 17, 2017. According to Chamber officials, there would be no reason for the Chamber to issue a check to a hair salon. As a result, check number 6918 is considered improper.
- Check number 7253 for \$191.63 issued to Card Services on April 3, 2018. The Chamber does not have a credit card. Because this disbursement was for a credit card payment, the \$191.63 is considered improper.

The unsupported disbursements identified include payments to vendors for which supporting documentation was not available and/or vendors which sell items which may be for Chamber operations or personal in nature. Examples of these disbursements include:

- 15 checks issued to HyVee totaling \$2,860.10,
- 17 checks issued to Webster City True Value totaling \$651.58, and
- 6 checks issued to Fareway totaling \$1,290.47.

The \$1,416.14 and \$8,454.17 of improper and unsupported disbursements identified in **Exhibit H**, respectively, are included in **Exhibit A**.

Purchases from PayPal Account – According to Chamber officials we spoke with and based on our review of the Executive Board minutes, we determined the Chamber had a PayPal account. Because supporting documentation was not readily available for the Chamber’s PayPal account, we obtained additional information directly from PayPal to determine if the items purchased with the PayPal account were reasonable for Chamber operations or personal in nature.

We identified 50 purchases using the Chamber’s PayPal account which total \$2,071.21. **Exhibit I** lists the disbursements to vendors paid with the Chamber’s PayPal account. As shown by the **Exhibit**, we identified \$491.66 of improper and \$110.14 of unsupported disbursements from the PayPal account. The improper purchases using the PayPal account included app store purchases which were made after business hours and personalized e-cards. Ms. Mulholland was not able to provide an explanation for the purchases when we asked during the interview with her.

The \$491.66 of improper disbursements and \$110.14 of unsupported disbursements listed in **Exhibit I** are included in **Exhibit A**.

Overdraft Fees – During our review of disbursements from the Chamber’s bank accounts, we identified 5 instances where overdraft or excessive transaction fees were incurred. The individual charges paid range from \$7.50 to \$125.00 and the 5 instances total \$163.90. The charges were incurred between February 5, 2015 and November 13, 2017. Because Ms. Mulholland should have ensured the Chamber’s bank accounts contained sufficient funds prior to issuing disbursements from the accounts, the \$163.90 of bank fees identified is included in **Exhibit A** as improper disbursements.

Checks Redeemed for Cash and Cash Withdrawals

During our review of disbursements from the Chamber’s accounts, we identified 21 cash withdrawals totaling \$13,550.00. These withdrawals, which were made between February 19, 2014 and May 24, 2018, were authorized by Ms. Mulholland. We determined 3 of the cash withdrawals totaling \$8,200.00 were deposited into another Chamber bank account. We also determined 4 of the cash withdrawals totaling \$1,400.00 were made within a short time prior to an annual event sponsored by the Chamber and may have been to use for change for the event. However, the remaining 14 cash withdrawals totaling \$3,950.00 were not made near the time of an event sponsored by the Chamber and were not deposited into a Chamber bank account. According to Chamber officials we spoke with, the Chamber does not to operate in cash. Because of this, the 14 cash withdrawals totaling \$3,950.00 are considered improper and are included in **Exhibit A**.

Penalties and Interest

Iowa Department of Revenue - We obtained account transcripts from the Iowa Department of Revenue for state payroll taxes remitted by the Chamber for calendar years 2013 through 2018. We compared all payments listed in the account transcripts to redeemed checks or ACH payments from the Chamber’s bank accounts and verified the proper amount was remitted. As a result of our comparison, we determined 2 payments to the Department included penalties and interest because the payments were not made in a timely manner. The \$254.98 of penalties and interest incurred by the Chamber is included in **Exhibit A** as improper disbursements.

Internal Revenue Service - We obtained account transcripts from the Internal Revenue Service (IRS) for payroll taxes remitted for the Chamber for calendar years 2013 through 2018. We traced all payments listed in the account transcripts to redeemed checks or ACH payments from the Chamber’s bank accounts and verified the proper amount was remitted. As a result, we identified 11 payments which included penalties and interest for payments which were not made in a timely manner. **Table 8** summarizes the penalties and interest remitted by the Chamber.

Table 8

Calendar Year	Penalties and Interest
2016	\$ 3,623.56
2017	2,031.79
2018	3,676.30
Total	<u>\$ 9,331.65</u>

Because Ms. Mulholland was responsible for ensuring timely payment of all Chamber bills, including federal and state payroll taxes, the \$9,331.65 of penalties and interest remitted to the IRS are included in **Exhibit A** as improper disbursements.

Unauthorized Payments to the IRS

During our review of the IRS transcripts, we also identified 4 payments totaling \$500.03 from the Chamber's bank accounts which were not included in the IRS transcripts for the Chamber. Because the 4 payments were not for obligations owed to the IRS by the Chamber, they are improper disbursements of Chamber funds. **Table 9** lists the 4 payments identified.

Table 9

Per Bank Statement		
Date	Description	Amount
02/02/15	IRS USATAXPYMT	\$ 126.00
02/18/16	IRS USATAXPYMT	126.00
02/21/17	IRS USATAXPYMT	113.73
02/01/18	IRS USATAXPYMT	134.30
Total		<u>\$ 500.03</u>

The \$500.03 of unauthorized payments to the IRS are included in **Exhibit A** as improper disbursements.

UNDEPOSITED COLLECTIONS

Iowa Department of Revenue

Using the information obtained from the Iowa Department of Revenue, we determined a refund was issued to the Chamber by the Department for a \$1,128.00 duplicate payment. According to a Department representative and our review of the Chamber's bank accounts, the refund was not cashed nor deposited.

We also identified a \$1,011.05 refund was issued to the Chamber by the Department of Revenue and subsequently redeemed or deposited on June 28, 2016. However, because sufficient deposit records were not available, we were unable to determine if the refund was properly deposited to a Chamber bank account.

The \$1,128.00 undeposited refund is included in **Exhibit A** as an undeposited collection. Because we are unable to determine the disposition of the proceeds of the \$1,011.05 check, it is not included in **Exhibit A**.

Collections

As previously stated, the Chamber's primary revenue sources include membership/sponsorship dues, hotel/motel tax funds provided annually by the City of Webster City, and proceeds from fund raising events. We reviewed available documentation related to these revenue sources to determine if collections were properly deposited.

However, the Chamber did not maintain a complete listing of events, sponsors, members or a listing of receipts. As a result, we are unable to determine if all receipts were properly billed and deposited into the Chamber's accounts.

OTHER ADMINISTRATIVE ISSUES

Transfers – We reviewed all transfers made between the Chamber's bank accounts from October 2013 through June 2018. Of the 46 transfers identified, 41 were made from the revolving loan account to the Chamber's checking account, 3 were from the Chamber's checking account to the money market account, and 2 were from the money market account to the Chamber's checking account. We determined the 46 transfers were not properly approved by the Executive Board prior to the transfers being made.

According to Chamber officials, the transfers made from the Chamber's bank accounts were appropriate.

Executive Board Oversight – Chamber officials have a fiduciary responsibility to exercise authority over its funds, efficiently and effectively achieve its mission, provide oversight of the Chamber's operations and maintain the public trust. Oversight is typically defined as the "watchful and responsible care" a governing body exercises in its fiduciary capacity.

During our review of disbursements, we identified 19 payments to vendors which may not be the most efficient use of Chamber funds or help the Chamber meet its mission. The disbursements identified include:

- 13 purchases at Amazon totaling \$161.44 for monthly Amazon Prime membership.
- 3 purchases at HyVee totaling \$65.26 for floral arrangements and 1 payment to Judy Peters totaling \$10.00 for a floral arrangement.
- 1 purchase at Every Blooming Thing totaling \$30.50 for a floral arrangement.
- 1 purchase at Iowa Central Community College totaling \$225.00 for a Disney brand loyalty class.

In addition, based on our review, we determined the Chamber officials did not provide sufficient oversight of the Chamber's financial transactions and did not:

- Properly review payroll supporting documentation prior to issuance.
- Compare the bill listings to supporting documentation and checks.
- Require and maintain original, itemized receipts for all disbursements, including employee reimbursements, and review the supporting documentation to ensure an appropriate purpose of the disbursements.
- Review the Chamber's bank statements.
- Review bank reconciliations.

Had Chamber officials developed and implemented policies and procedures to segregate duties, review monthly bank statements and reconciliations, and review supporting documentation, Chamber officials may have identified undeposited collections and improper disbursements earlier. In addition, the implementation of controls may have reduced the opportunity for the Chamber's funds to be improperly disbursed or not properly deposited.

Recommended Control Procedures

As part of our investigation, we reviewed the procedures used by the Webster City Chamber of Commerce to perform bank reconciliations and process receipts, disbursements, and payroll. An important aspect of internal control is to establish procedures which provide accountability for assets susceptible to loss from error and irregularities. These procedures provide the actions of one individual will act as a check on those of another and provide a level of assurance errors or irregularities will be identified within a reasonable time during the course of normal operations. Based on our findings and observations detailed below, the following recommendations are made to strengthen the Chamber's internal controls.

- A. Segregation of Duties – An important aspect of internal control is the segregation of duties among individuals to prevent one person from handling duties which are incompatible. The former Administrative Assistant had control over each of the following areas:
- (1) Receipts – opening mail, collecting, posting to the accounting records, and preparing and making bank deposits,
 - (2) Disbursements – making certain purchases, receiving certain goods and services, presenting disbursements to the Board for approval, maintaining supporting documentation, preparing, signing, and distributing checks, and posting to the accounting records,
 - (3) Payroll – calculating payroll amounts, preparing, signing, and distributing checks, posting payments to the accounting records, and filing required payroll reports, and
 - (4) Bank accounts – receiving and reconciling monthly bank statements to accounting records.

Recommendation – We realize segregation of duties is difficult with a limited number of staff. However, the duties within each function listed above should be segregated between the Director and Chamber Board members. In addition, the Director and Board members should review financial records, perform reconciliations, and examine supporting documentation for accounting records on a periodic basis.

Bank statements should be delivered to and reviewed by an official who does not collect or disburse Chamber funds, and bank reconciliations should be performed on a monthly basis. The reviews should be documented by the signature or initials of the reviewer and the date of the review.

- B. Payroll – The Administrative Assistant was originally authorized to work 20 hours per week. However, the Executive Board approved revising the Administrative Assistant's authorized hours to 35 hours per week effective April 1, 2017 and to 40 hours per week effective December 1, 2017. In addition, Chamber employees were required to complete timesheets and submit them for approval. During our review of payroll, we identified the following:
- Ms. Mulholland issued herself 240 unauthorized checks totaling \$139,077.37.
 - Ms. Mulholland paid herself \$46,970.61 for hours in excess of the maximum number of hours authorized by the Executive Board.
 - The Administrative Assistant did not maintain timesheets for 40 pay periods.

Recommendation – Chamber officials should implement procedures to ensure appropriate payroll records are maintained. Chamber officials should also periodically review payroll records to ensure payroll is calculated properly. In addition, the Executive Board, or a designated member who is familiar with the Administrative Assistant's actions, should review and approve the Administrative Assistant's timesheet for each pay period. The

review and approval should be documented by the signature or initials of the reviewer and the date of approval.

- C. Chamber Bucks Account – The Chamber established a separate bank account to be used to administer the Chamber Bucks program ran by the Chamber. The Chamber did not always maintain receipts for Chamber Bucks collections and did not keep an inventory of blank checks on hand and amounts issued to community members. A listing of collections, including dates, and amounts of payments, was not maintained.

Recommendation – Prenumbered receipts should be issued for all collections at the time of collection to provide additional control over the proper collection and recording of all money received. In addition, someone independent of the collection, recording and depositing duties should periodically compare the collection records to the bank deposits to ensure all collections are properly deposited. Documentation of receipts should be maintained.

- D. Debit Card – We identified numerous purchases made with a debit card from the Chamber's checking account. However, the purchases were not supported by adequate documentation. In addition, because purchases made using a debit card are an immediate payment, they do not allow for proper authorization by the Chamber Board.

Recommendation – The Board should implement procedures requiring all Chamber obligations be paid by check and properly supported with original invoices, receipts, or other appropriate documentation. In addition, Chamber officials should remove the debit card capabilities to ensure disbursements cannot be automatically deducted from the Chamber's checking account.

- E. Disbursements – During our review of the Chamber's disbursements, we identified disbursements were not always supported by invoices or other documentation and checks were not issued in sequential order. In addition, because no one other than the Chamber's former Administrative Assistant routinely reviewed the Chamber's bank statements obtained from the bank, certain unauthorized disbursements were not identified in a timely manner.

Recommendation – Bank statements and other financial records should be delivered to and opened by a party who has no other financial duties, such as a Board member. The independent party should review the statements and any unusual transactions or any checks not in sequential order identified should be resolved in a timely manner.

To strengthen internal control, each check should be prepared and signed by one person and detailed supporting vouchers and invoices should be provided, along with the check, to an independent individual for review and countersignature.

- F. Receipts – The Chamber did not always maintain receipts for Chamber membership dues and other miscellaneous events put on by the Chamber for fundraising. A listing of collections, including dates, and amounts of payments, was not maintained.

Recommendation – Prenumbered receipts should be issued for all collections at the time of collection to provide additional control over the proper collection and recording of all money received. In addition, someone independent of the collection, recording and depositing duties should periodically compare the collection records to the bank deposits to ensure all collections are properly deposited. Documentation of receipts should be maintained.

- G. Chamber Board Oversight – The Board has a fiduciary responsibility to provide oversight of the Chamber’s operations and financial transactions. Oversight is typically defined as the “watchful and responsible care” a governing body exercises in its fiduciary capacity.

During our review of disbursements, we identified payments to vendors which may not be the most efficient use of Chamber funds or help the Chamber meet its mission. Also, based on our observations and the procedures we performed, we determined the Board failed to exercise proper fiduciary oversight. The lack of appropriate oversight and the failure to ensure implementation of adequate internal controls permitted an employee to exercise too much control over the operations of the Chamber.

Recommendation – Oversight by the Board is essential and should be an ongoing effort. Chamber officials should exercise due care and review all pertinent information. Chamber officials should also ensure sufficient information is prepared and provided to them for making decisions and appropriate policies and procedures are adopted, implemented, and monitored to ensure compliance.

Exhibits

Report on Special Investigation of the
Webster City Chamber of Commerce

Summary of Findings
For the Period October 1, 2013 through June 30, 2018

Description	Exhibit/Table/ Page Number	Improper	Unsupported	Total
Improper and unsupported disbursements:				
Payments to or for Leah Mulholland:				
Payroll check with unauthorized hours	Exhibit B	\$ 47,263.11	-	47,263.11
Chamber's share of FICA	Page	3,615.62	-	3,615.62
Unauthorized checks identified as payroll	Exhibit C/Table 3	14,564.41	-	14,564.41
Reimbursements	Page 11	-	121.84	121.84
Checks without support	Exhibit D	124,512.96	-	124,512.96
Garnishments paid but not withheld	Table 6	533.48	-	533.48
Reimbursements issued to Debra Brown	Exhibit E	-	3,499.69	3,499.69
Reimbursements issued to Linda Christianson	Table 7	-	558.79	558.79
Chamber Bucks bank account:				
Deposits into Chamber Bucks account	Exhibit F	14,497.00	-	14,497.00
Bank fees	Page 14	4,674.09	-	4,674.09
Payments to vendors:				
Amazon	Page 15	12.98	458.83	471.72
Debit card disbursements	Exhibit G	13,804.40	10,399.37	24,203.77
Check disbursements	Exhibit H	1,416.14	8,454.17	9,870.31
From PayPal Account	Exhibit I	491.66	110.14	601.80
Overdraft fees	Page 17	163.90	-	163.90
Cash withdrawals	Page 17	3,950.00	-	3,950.00
Penalties and interest issued to:				
Iowa Department of Revenue	Page 17	254.89	-	254.89
IRS	Table 8	9,331.65	-	9,331.65
Unauthorized payments to the IRS	Table 9	500.03	-	500.03
Total improper and unsupported disbursements		239,586.32	23,602.83	263,189.06
Undeposited collections	Page 18	1,128.00	-	1,128.00
Total		\$240,714.23	23,602.83	264,317.06

Report on Special Investigation of the
Webster City Chamber of Commerce

Payroll Checks with Unauthorized Hours
For the Period October 1, 2013 through June 30, 2018

Per Intuit Payroll Stubs and Reports						
Date	Check Number	Pay Period	Hours	Hourly Rate		Gross Wages
10/31/13	5623	10/16/13-10/31/13	72.50	\$ 10.75		779.38
11/15/13	5631	11/1/13-11/15/13	46.75	10.75		502.56
11/27/13	5649	11/16/13-11/30/13	64.25	10.75		690.69
12/13/13	5658	12/1/13-12/15/13	50.25	10.75		540.19
12/31/13	5672	12/16/13-12/31/13	45.75	10.75		491.81
01/15/14	5689	1/1/14-1/15/14	62.00	10.75		666.50
01/31/14	5724	1/16/14-1/31/14	93.75	10.75		1,007.81
02/14/14	5731	2/1/14-2/15/14	66.00	10.75		709.50
02/28/14	5748	2/16/14-2/28/14	75.00	10.75		806.25
02/28/14	5759	3/1/14-3/15/14	54.00	10.75		580.50
03/14/14	5771	3/16/14-3/31/14	75.00	10.75		806.25
03/31/14	5784	4/1/14-4/15/14	60.00	10.75		645.00
04/14/14	5797	4/16/14-4/30/14	55.00	10.75		591.25
04/30/14	5805	5/1/14-5/15/14	58.00	10.75		623.50
05/15/14	5822	5/16/14-5/31/14	72.50	10.75		779.38
05/30/14	5824	5/16/14-5/31/14	7.00	10.75		75.25
06/12/14	5837	6/1/14-6/15/14	70.75	10.75		760.56
06/27/14	5847	6/16/14-6/30/14	67.75	10.75		728.31
07/15/14	5861	7/1/14-7/15/14	103.00	11.19		1,152.09
07/31/14	5878	7/16/14-7/31/14	101.50	11.54		1,170.93
08/15/14	5890	8/1/14-8/15/14	101.75	11.24		1,143.58
08/28/14	5912	8/16/14-8/31/14	97.75	10.75		1,050.81
09/12/14	5926	9/1/14-9/15/14	108.00	10.75		1,161.00
09/30/14	5950	9/16/14-9/30/14	101.75	11.53		1,173.62
10/14/14	5964	10/1/14-10/15/14	100.75	10.75		1,083.06

Authorized			Maximum Gross Pay^	Excess Compensation
Maximum Hours^	Hourly Rate			
48.00	\$ 10.75		516.00	263.38
44.00	10.75		473.00	29.56
40.00	10.75		430.00	260.69
40.00	10.75		430.00	110.19
46.00	10.75		491.81	-
40.00	10.75		430.00	236.50
48.00	10.75		516.00	491.81
40.00	10.75		430.00	279.50
40.00	10.75		430.00	376.25
40.00	10.75		430.00	150.50
44.00	10.75		473.00	333.25
44.00	10.75		473.00	172.00
44.00	10.75		473.00	118.25
44.00	10.75		473.00	150.50
44.00	10.75		473.00	306.38
-	10.75		-	75.25
40.00	10.75		430.00	330.56
44.00	10.75		473.00	255.31
44.00	10.75		473.00	679.09
48.00	10.75		516.00	654.93
44.00	10.75		473.00	670.58
40.00	10.75		430.00	620.81
44.00	10.75		473.00	688.00
44.00	10.75		473.00	700.62
44.00	10.75		473.00	610.06

Report on Special Investigation of the
Webster City Chamber of Commerce

Payroll Checks with Unauthorized Hours
For the Period October 1, 2013 through June 30, 2018

Per Intuit Payroll Stubs and Reports					
Date	Check Number	Pay Period	Hours	Hourly Rate	Gross Wages
10/29/14	5979	10/16/14-10/31/14	105.25	10.75	1,131.44
11/12/14	5994	11/1/14-11/15/14	90.00	10.75	967.50
11/30/14	6011	11/16/14-11/30/14	89.00	10.75	956.75
12/10/14	6022	12/1/14-12/15/14	109.45	11.52	1,260.96
12/30/14	6044	12/16/14-12/31/14	103.00	11.19	1,152.09
01/15/15	6054	1/1/15-1/15/15	110.50	11.18	1,234.94
01/29/15	6076	1/16/15-1/31/15	104.25	11.63	1,212.87
02/12/15	6090	2/1/15-2/15/15	99.40	10.78	1,071.42
02/26/15	6109	2/16/15-2/28/15	95.50	10.75	1,026.63
03/13/15	6121	3/1/15-3/15/15	96.30	11.02	1,061.50
03/31/15	6136	3/16/15-3/31/15	116.15	11.40	1,324.13
04/10/15	6149	4/1/15-4/15/15	105.00	11.00	1,155.00
04/30/15	6166	4/16/15-4/30/15	100.00	11.64	1,164.41
05/14/15	6185	5/1/15-5/15/15	106.00	11.67	1,237.54
05/26/15	6205	5/16/15-5/31/15	104.75	11.87	1,243.65
06/12/15	6231	6/1/15-6/15/15	100.25	11.25	1,127.81
06/30/15	6248	6/16/15-6/30/15	110.27	11.27	1,242.56
07/14/15	6260	7/1/15-7/15/15	107.15	11.26	1,206.56
07/29/15	6273	7/16/15-7/31/15	124.35	12.57	1,562.49
08/12/15	6288	8/1/15-8/15/15	105.00	12.32	1,293.85
08/26/15	6299	8/16/15-8/31/15	83.00	11.25	933.75
08/26/15	6300	8/16/15-8/31/15	111.00	12.01	1,333.20
09/30/15	6333	9/16/15-9/30/15	95.50	11.25	1,074.38
09/14/15	6312	9/1/15-9/15/15	94.00	11.25	1,057.50
10/14/15	6335	10/1/15-10/15/15	91.25	11.47	1,046.74

Authorized			Excess Compensation
Maximum Hours^	Hourly Rate	Maximum Gross Pay^	
48.00	10.75	516.00	615.44
40.00	10.75	430.00	537.50
40.00	10.75	430.00	526.75
44.00	10.75	473.00	787.96
48.00	10.75	516.00	636.09
44.00	10.75	473.00	761.94
44.00	10.75	473.00	739.87
40.00	10.75	430.00	641.42
40.00	10.75	430.00	596.63
40.00	10.75	430.00	631.50
48.00	11.25	540.00	784.13
44.00	11.25	495.00	660.00
44.00	11.25	495.00	669.41
44.00	11.25	495.00	742.54
40.00	11.25	450.00	793.65
44.00	11.25	495.00	632.81
44.00	11.25	495.00	747.56
44.00	11.25	495.00	711.56
48.00	11.25	540.00	1,022.49
40.00	11.25	450.00	843.85
44.00	11.25	495.00	438.75
0.00	11.25	-	1,333.20
44.00	11.25	495.00	579.38
44.00	11.25	495.00	562.50
44.00	11.25	495.00	551.74

Report on Special Investigation of the
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Payroll Checks with Unauthorized Hours
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Per Intuit Payroll Stubs and Reports

Date	Check Number	Pay Period	Hours	Hourly Rate	Gross Wages	
10/31/15	6360	10/16/15-10/31/15	104.00	11.68	1,215.04	
11/13/15	6374	11/1/15-11/15/15	98.50	11.25	1,108.13	
11/30/15	6386	11/16/15-11/30/15	92.00	11.25	1,035.00	
12/16/15	6400	12/1/15-12/15/15	93.00	11.25	1,046.25	
12/30/15	6412	12/31/15-12/31/15	85.25	11.25	959.06	
01/15/16	6424	1/1/16-1/15/16	##	##	967.50	^
01/29/16	6441	1/16/16-1/31/16	##	##	900.00	^
02/05/16	6448	1/30/16-2/5/16	##	##	337.50	^
02/19/16	6459	2/6/16-2/19/16	##	##	843.75	
03/01/16	6468	2/20/16-3/4/16	##	##	881.25	
03/18/16	6480	3/5/16-3/18/16	##	##	940.00	
04/01/16	6502	3/19/16-4/1/16	##	##	901.81	
04/14/16	6514	4/2/16-4/15/16	##	##	994.50	
04/29/16	6524	4/16/16-4/29/16	80.00	12.75	1,020.00	
05/13/16	6549	4/30/16-5/13/16	##	##	940.00	
05/25/16	6567	5/14/16-5/27/16	##	##	940.00	
06/10/16	6591	5/28/16-6/10/16	##	##	734.38	
06/24/16	6606	6/11/16-6/24/16	##	##	956.25	
07/08/16	6622	6/25/16-7/8/16	##	##	799.00	
07/22/16	6631	7/9/16-7/22/16	##	##	658.00	
08/05/16	6643	7/23/16-8/5/16	##	##	810.75	
08/19/16	6659	8/6/16-8/19/16	##	##	1,020.00	
08/31/16	6675	8/20/16-9/2/16	##	##	918.00	
09/16/16	6691	9/3/16-9/16/16	##	##	918.00	
09/30/16	6700	9/17/16-9/30/16	##	##	825.56	

Authorized			Excess Compensation
Maximum Hours^	Hourly Rate	Maximum Gross Pay^	
44.00	11.25	495.00	720.04
40.00	11.25	450.00	658.13
44.00	11.25	495.00	540.00
44.00	11.25	495.00	551.25
48.00	11.25	540.00	419.06
44.00	11.25	495.00	472.50
40.00	11.25	450.00	450.00
20.00	11.25	225.00	112.50
40.00	11.25	450.00	393.75
40.00	11.25	450.00	431.25
40.00	11.25	450.00	490.00
40.00	11.25	450.00	451.81
40.00	11.25	450.00	544.50
40.00	11.25	450.00	570.00
40.00	11.25	450.00	490.00
40.00	11.25	450.00	490.00
40.00	11.25	450.00	284.38
40.00	11.25	450.00	506.25
40.00	11.25	450.00	349.00
40.00	11.25	450.00	208.00
40.00	11.25	450.00	360.75
40.00	11.25	450.00	570.00
40.00	11.25	450.00	468.00
40.00	11.25	450.00	468.00
40.00	11.25	450.00	375.56

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Date	Check Number	Pay Period	Hours	Hourly Rate	Gross Wages
10/14/16	6718	10/1/16-10/14/16	##	##	943.50
10/26/16	6731	10/15/16-10/28/16	##	##	898.88
10/26/16	6733	10/2/16-10/15/16	##	##	898.88
11/10/16	6742	10/29/16-11/11/16	##	##	981.75
11/23/16	6748	11/12/16-11/25/16	##	##	1,153.88
12/07/16	6763	11/26/16-12/9/16	##	##	1,055.14
12/21/16	6780	12/10/16-12/23/16	##	##	959.44
01/06/17	6790	12/24/16-1/6/17	96.00	12.75	1,224.00
01/20/17	6808	1/7/17-1/20/17	73.50	12.75	937.13
02/03/17	6819	1/21/17-2/3/17	79.45	13.44	1,067.81
02/16/17	6837	2/4/17-2/17/17	64.75	12.75	825.56
03/03/17	6844	2/18/17-3/3/17	37.75	12.75	863.81
03/15/17	6868	3/4/17-3/17/17	72.00	13.75	990.00
03/31/17	6875	3/18/17-3/31/17	80.50	13.79	1,110.32
04/14/17	6894	4/1/17-4/14/17	63.00	13.75	866.25
04/28/17	6910	4/15/17-4/28/17	70.00	13.75	962.50
05/12/17	6923	4/29/17-5/12/17	70.00	13.75	962.50
05/24/17	6931	5/13/17-5/26/17	74.25	13.75	1,020.94
06/09/17	6950	5/27/17-6/9/17	80.50	13.75	1,106.88
06/21/17	6967	6/10/17-6/23/17	80.00	13.75	1,100.00
07/07/17	6982	6/24/17-7/7/17	78.00	13.75	1,072.50
07/21/17	6996	7/8/17-7/21/17	78.00	13.75	1,072.50
08/04/17	7006	7/22/17-8/4/17	76.50	13.75	1,051.88
08/18/17	7013	8/5/17-8/18/17	50.00	13.75	687.50
08/18/17	7014	8/5/17-8/18/17	72.00	13.75	990.00

Authorized			Excess Compensation
Maximum Hours^	Hourly Rate	Maximum Gross Pay^	
40.00	11.25	450.00	493.50
40.00	11.25	450.00	448.88
40.00	11.25	450.00	448.88
40.00	11.25	450.00	531.75
40.00	11.25	450.00	703.88
40.00	11.25	450.00	605.14
40.00	11.25	450.00	509.44
40.00	11.25	450.00	774.00
40.00	11.25	450.00	487.13
40.00	11.25	450.00	617.81
40.00	11.25	450.00	375.56
40.00	11.25	450.00	413.81
40.00	11.25	450.00	540.00
40.00	11.25	450.00	660.32
63.00	13.75	866.25	-
70.00	13.75	962.50	-
70.00	13.75	962.50	-
70.00	13.75	962.50	58.44
70.00	13.75	962.50	144.38
70.00	13.75	962.50	137.50
70.00	13.75	962.50	110.00
70.00	13.75	962.50	110.00
70.00	13.75	962.50	89.38
50.00	13.75	687.50	-
0.00	13.75	-	990.00

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Payroll Checks with Unauthorized Hours
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Per Intuit Payroll Stubs and Reports					
Date	Check Number	Pay Period	Hours	Hourly Rate	Gross Wages
09/01/17	7031	8/19/17-9/1/17	70.00	13.75	962.50
09/15/17	7045	9/2/17-9/15/17	74.25	13.75	1,020.94
09/29/17	7060	9/16/17-9/29/17	71.00	13.75	976.25
10/13/17	7073	9/30/17-10/13/17	70.00	13.75	962.50
10/27/17	7085	10/14/17-10/27/17	70.00	13.75	962.50
11/10/17	7105	10/28/17-11/10/17	70.00	13.75	962.50
11/24/17	7118	11/11/17-11/24/17	80.00	13.75	1,100.00
12/07/17	7137	11/25/17-12/8/17	75.15	14.87	1,117.19
12/22/17	7152	11/26/17-12/9/17	70.00	13.75	962.50
01/05/18	7169	12/23/17-1/5/18	72.00	13.75	990.00
01/19/18	7180	1/6/18-1/19/18	80.00	13.75	1,100.00
02/02/18	7194	1/20/18-2/2/18	80.00	13.75	1,100.00
02/16/18	7207	2/3/18-2/16/18	80.00	13.75	1,100.00
03/02/18	7221	2/17/18-3/2/18	##	##	1,100.00
03/16/18	7238	3/3/18-3/16/18	##	##	1,100.00
03/30/18	7249	3/17/18-3/30/18	##	##	1,100.00
04/13/18	7260	3/31/18-4/13/18	##	##	1,100.00
04/26/18	7272	4/14/18-4/27/18	##	##	1,100.00
05/11/18	7285	4/28/18-5/11/18	##	##	1,100.00
05/23/18	7296	5/12/18-5/25/18	##	##	1,141.25
06/07/18	7317	5/26/18-6/8/18	##	##	1,220.31

Total

- Because an individual pay stub was not available for this payment, we determined the total gross pay reported in the payroll system and compared the gross pay Ms. Mulholland received to the maximum she was allowed for the pay period.

^ - Per pay period.

Authorized			Excess Compensation
Maximum Hours^	Hourly Rate	Maximum Gross Pay^	
70.00	13.75	962.50	-
70.00	13.75	962.50	58.44
70.00	13.75	962.50	13.75
70.00	13.75	962.50	-
70.00	13.75	962.50	-
70.00	13.75	962.50	-
70.00	13.75	962.50	137.50
70.00	13.75	962.50	154.69
70.00	13.75	962.50	-
72.00	13.75	990.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	-
80.00	13.75	1,100.00	41.25
80.00	13.75	1,100.00	120.31
			<u>\$ 47,263.11</u>

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Unauthorized Checks Identified as Payroll
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Per Bank Statement/Check					
Check Date	Check Number	Memo	Check Amount	Date	Check Number
10/31/13	5623	Pay Period: 10/16/2013 - 10/31/2013	\$ 610.76	10/31/13	5623
11/15/13	5631	Pay Period: 11/15/2013 - 11/15/2013	410.11	11/15/13	5631
11/27/13	5649	Pay Period: 11/16/2013 - 11/30/2013	547.86	11/27/13	5649
12/13/13	5658	Pay Period: 12/01/2013 - 12/15/2013	437.86	12/13/13	5658
12/31/13	5672	Pay Period: 12/31/2013 - 12/31/2013	402.19	12/31/13	5672
01/15/14	5689	Pay Period: 01/01/2014 - 01/15/2014	577.52	01/15/14	5689
01/31/14	5724	Pay Period: 01/16/2014 - 01/31/2014	776.70	01/31/14	5724
02/14/14	5731	Pay Period: 02/01/2014 - 02/15/2014	562.22	02/14/14	5731
02/28/14	5748	Pay Period: 02/16/2014 - 02/28/2014	694.58	02/28/14	5748
03/14/14	5759	Pay Period: 03/01/2014 - 03/15/2014	508.10	03/14/14	5759
03/31/14	5771	Pay Period: 03/16/2014 - 03/31/2014	700.11	03/31/14	5771
04/14/14	5784	Pay Period: 04/01/2014 - 04/15/2014	574.65	04/14/14	5784
04/30/14	5797	Pay Period: 04/16/2014 - 04/30/2014	516.02	04/30/14	5797
05/15/14	5805	Pay Period: 05/01/2014 - 05/15/2014	504.98	05/15/14	5805
05/30/14	5822	Pay Period: 05/16/2014 - 05/31/2014	551.28	# 05/30/14	5822
05/30/14	5824	Pay Period: 05/16/2014 - 05/31/2014	62.55	# 05/30/14	5824
06/12/14	5837	Pay Period: 06/01/2014 - 06/15/2014	538.53	06/12/14	5837
06/27/14	5847	Pay Period: 06/16/2014 - 06/30/2014	536.04	06/27/14	5847
Subtotal for fiscal year 2014			9,512.06		
07/15/14	5861	Pay Period: 07/01/2014 - 07/15/2014	827.96	07/15/14	5861
07/31/14	5878	Pay Period: 07/16/2014 - 07/31/2014	842.73	07/31/14	5878
08/15/14	5890	Pay Period: 08/01/2014 - 08/15/2014	786.68	08/15/14	5890
08/28/14	5912	Pay Period: 08/16/2014 - 08/31/2014	749.19	08/28/14	5912
09/12/14	5926	Pay Period: 09/01/2014 - 09/15/2014	835.35	09/12/14	5926
09/30/14	5950	Pay Period: 09/16/2014 - 09/30/2014	844.96	09/30/14	5950
10/14/14	5964	Pay Period: 10/01/2014 - 10/15/2014	819.19	10/14/14	5964
10/29/14	5979	Pay Period: 10/16/2014 - 10/31/2014	843.49	10/29/14	5979

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
10/16/13-10/31/13	\$ 779.38	168.62	610.76	-
11/1/13-11/15/13	502.56	92.45	410.11	-
11/16/13-11/30/13	690.69	142.83	547.86	-
12/1/13-12/15/13	540.19	102.33	437.86	-
12/16/13-12/31/13	491.81	89.62	402.19	-
1/1/14-1/15/14	666.50	88.98	577.52	-
1/16/14-1/31/14	1,007.81	231.11	776.70	-
2/1/14-2/15/14	709.50	147.28	562.22	-
2/16/14-2/28/14	806.25	111.67	694.58	-
3/1/14-3/15/14	580.50	72.40	508.10	-
3/16/14-3/31/14	806.25	106.14	700.11	-
4/1/14-4/15/14	645.00	70.35	574.65	-
4/16/14-4/30/14	591.25	75.23	516.02	-
5/1/14-5/15/14	623.50	118.52	504.98	-
5/16/14-5/31/14	779.38	228.10	551.28	-
5/16/14-5/31/14	75.25	12.70	62.55	-
6/1/14-6/15/14	760.56	222.03	538.53	-
6/16/14-6/30/14	728.31	192.27	536.04	-
	11,784.69	2,272.63	9,512.06	-
7/1/14-7/15/14	1,152.09	324.13	827.96	-
7/16/14-7/31/14	1,170.93	328.20	842.73	-
8/1/14-8/15/14	1,143.58	356.90	786.68	-
8/16/14-8/31/14	1,050.81	301.62	749.19	-
9/1/14-9/15/14	1,161.00	325.65	835.35	-
9/16/14-9/30/14	1,173.62	328.66	844.96	-
10/1/14-10/15/14	1,083.06	263.87	819.19	-
10/16/14-10/31/14	1,131.44	287.95	843.49	-

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Unauthorized Checks Identified as Payroll
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Per Bank Statement/Check					
Check Date	Check Number	Memo	Check Amount	Date	Check Number
11/12/14	5994	Pay Period: 11/01/2014 - 11/15/2014	719.55	11/12/14	5994
11/30/14	6011	Pay Period: 11/16/2014 - 11/30/2014	773.04	11/30/14	6011
12/10/14	6022	Pay Period: 12/01/2014 - 12/15/2014	927.82	12/10/14	6022
12/30/14	6044	Pay Period: 12/16/2014 - 12/31/2014	847.11	12/30/14	6044
01/15/15	6054	Pay Period: 01/01/2015 - 01/15/2015	862.00	01/15/15	6054
01/29/15	6076	Pay Period: 01/16/2015 - 01/31/2015	929.94	01/29/15	6076
02/12/15	6090	Pay Period: 02/01/2015 - 02/15/2015	950.45	02/12/15	6090
02/26/15	6109	Pay Period: 02/16/2015 - 02/28/2015	913.68	02/26/15	6109
03/13/15	6121	Pay Period: 03/01/2015 - 03/15/2015	784.54	03/13/15	6121
03/16/15	6122	Pay Period: 03/09/2015 - 03/15/2015	400.00	-	-
03/31/15	6136	Pay Period: 3/16/2015 - 3/31/2015	1,004.84	03/31/15	6136
04/10/15	6149	Pay Period: 04/01/2015 - 04/15/2015	808.81	04/10/15	6149
04/30/15	6166	Pay Period: 04/16/2015 - 04/30/2015	953.15	04/30/15	6166
05/14/15	6185	Pay Period: 05/01/2015 - 05/15/2015	986.52	05/14/15	6185
05/26/15	6205	Pay Period: 05/16/2015 - 05/31/2015	1,039.52	05/26/15	6205
06/12/15	6231	Pay Period: 06/01/2015 - 06/15/2015	866.11	06/12/15	6231
06/30/15	6248	Pay Period: 06/16/2015 - 06/30/2015	1,050.01	06/30/15	6248
Subtotal for fiscal year 2015			21,366.64		
07/14/15	6260	Pay Period: 07/01/2015 - 07/15/2015	1,036.12	07/14/15	6260
07/29/15	6273	Pay Period: 07/16/2015 - 07/31/2015	1,314.42	07/29/15	6273
08/12/15	6288	Pay Period: 08/01/2015 - 08/15/2015	997.37	08/12/15	6288
08/26/15	6299	Pay Period: 08/16/2015 - 08/31/2015	711.09	08/26/15	6299
08/26/15	6300	Pay Period: 08/16/2015 - 08/31/2015	1,071.59	08/26/15	6300
08/26/15	6307	Pay Period: 08/16/2015 - 08/31/2015	597.51	-	-
09/14/15	6313	Pay Period: 08/18/2015 - 09/01/2015	1,396.44	09/14/15	6312
09/28/15	6331	Pay Period: 09/16/2015 - 09/30/2015	969.60	-	-
09/29/15	6333	Pay Period: 09/16/2015 - 09/30/2015	776.15	09/30/15	6333

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
11/1/14-11/15/14	967.50	247.95	719.55	-
11/16/14-11/30/14	956.75	183.71	773.04	-
12/1/14-12/15/14	1,260.96	333.14	927.82	-
12/16/14-12/31/14	1,152.09	304.98	847.11	-
1/1/15-1/15/15	1,234.94	372.94	862.00	-
1/16/15-1/31/15	1,212.87	282.93	929.94	-
2/1/15-2/15/15	1,071.42	120.97	950.45	-
2/16/15-2/28/15	1,026.63	112.95	913.68	-
3/1/15-3/15/15	1,061.50	276.96	784.54	-
-	-	-	-	400.00
3/16/15-3/31/15	1,324.13	319.29	1,004.84	-
4/1/15-4/15/15	1,155.00	346.19	808.81	-
4/16/15-4/30/15	1,164.41	211.26	953.15	-
5/1/15-5/15/15	1,237.54	251.02	986.52	-
5/16/15-5/31/15	1,243.65	204.13	1,039.52	-
6/1/15-6/15/15	1,127.81	261.70	866.11	-
6/16/15-6/30/15	1,242.56	192.55	1,050.01	-
	27,506.29	6,539.65	20,966.64	400.00
7/1/15-7/15/15	1,206.56	170.44	1,036.12	-
7/16/15-7/31/15	1,562.49	248.07	1,314.42	-
8/1/15-8/15/15	1,293.85	296.48	997.37	-
8/16/15-8/31/15	933.75	222.66	711.09	-
8/16/15-8/31/15	1,333.20	261.61	1,071.59	-
-	-	-	-	597.51
9/1/15-9/15/15	1,057.50	218.40	839.10	557.34
-	-	-	-	969.60
9/16/15-9/30/15	1,074.38	298.23	776.15	-

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Check Date	Check Number	Memo	Check Amount	Date	Check Number
09/14/15	6312	Pay Period: 10/01/2015 - 10/15/2015	839.10	-	-
10/14/15	6335	Pay Period: 10/01/2015 - 10/15/2015	946.66	10/14/15	6335
10/31/15	6360	Pay Period: 10/16/2015 - 10/31/2015	936.05	10/31/15	6360
11/13/15	6374	Pay Period: 11/01/2015 - 11/15/2015	840.04	11/13/15	6374
11/30/15	6386	Pay Period: 11/16/2015 - 11/30/2015	899.00	11/30/15	6386
12/11/15	6390	Pay Period: 12/01/2015 - 12/15/2015	675.00	-	-
12/15/15	6400	Pay Period: 12/01/2015 - 12/15/2015	865.68	12/16/15	6400
12/29/15	6410	Pay Period: 12/16/2015 - 12/31/2015	898.81	-	-
12/30/15	6412	Pay Period: 12/31/2015 - 12/31/2015	689.13	12/30/15	6412
01/15/16	6424	Pay Period: 01/01/2016 - 01/15/2016	893.49	01/15/16	6424
01/29/16	6441	Pay Period: 01/16/2016 - 01/31/2016	748.04	01/29/16	6441
02/05/16	6448	Pay Period: 01/30/2016 - 02/05/2016	280.52	02/05/16	6448
02/19/16	6459	Pay Period: 02/06/2016 - 02/19/2016	714.19	02/19/16	6459
03/01/16	6468	Pay Period: 02/20/2016 - 03/04/2016	748.83	03/01/16	6468
03/18/16	6480	Pay Period: 03/05/2016 - 03/18/2016	771.59	03/18/16	6480
04/01/16	6502	Pay Period: 03/19/2016 - 04/01/2016	752.68	04/01/16	6502
04/14/16	6514	Pay Period: 04/02/2016 - 04/15/2016	841.92	04/14/16	6514
04/29/16	6524	Pay Period: 04/16/2016 - 04/29/2016	882.02	04/29/16	6524
05/13/16	6549	Pay Period: 04/30/2016 - 05/13/2016	872.02	05/13/16	6549
05/25/16	6567	Pay Period: 05/14/2016 - 05/27/2016	771.59	05/25/16	6567
06/10/16	6588	Pay Period: 05/28/2016 - 06/10/2016	749.31	-	-
06/10/16	6590	Pay Period: 05/28/2016 - 06/10/2016	655.12	-	-
06/10/16	6591	Pay Period: 05/28/2016 - 06/10/2016	490.20	06/10/16	6591
06/24/16	6606	Pay Period: 06/11/2016 - 06/24/2016	777.05	06/24/16	6606
Subtotal for fiscal year 2016			27,408.33		
07/08/16	6622	Pay Period: 06/25/2016 - 07/08/2016	623.44	07/08/16	6622
07/22/16	6631	Pay Period: 07/09/2016 - 07/22/2016	561.32	07/22/16	6631

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
-	-	-	-	839.10
10/1/15-10/15/15	1,046.74	100.08	946.66	-
10/16/15-10/31/15	1,215.04	278.99	936.05	-
11/1/15-11/15/15	1,108.13	268.09	840.04	-
11/16/15-11/30/15	1,035.00	136.00	899.00	-
-	-	-	-	675.00
12/1/15-12/15/15	1,046.25	180.57	865.68	-
-	-	-	-	898.81
12/31/15-12/31/15	959.06	269.93	689.13	-
1/1/16-1/15/16	967.50	74.01	893.49	-
1/16/16-1/31/16	900.00	151.96	748.04	-
1/30/16-2/5/16	337.50	56.98	280.52	-
2/6/16-2/19/16	843.75	129.56	714.19	-
2/20/16-3/4/16	881.25	132.42	748.83	-
3/5/16-3/18/16	940.00	168.41	771.59	-
3/19/16-4/1/16	901.81	149.13	752.68	-
4/2/16-4/15/16	994.50	152.58	841.92	-
4/16/16-4/29/16	1,020.00	137.98	882.02	-
4/30/16-5/13/16	940.00	141.86	872.02	-
5/14/16-5/27/16	940.00	168.41	771.59	-
-	-	-	-	749.31
-	-	-	-	655.12
5/28/16-6/10/16	734.38	244.18	490.20	-
6/11/16-6/24/16	956.25	179.20	777.05	-
	26,228.89	4,836.23	21,466.54	5,941.79
6/25/16-7/8/16	799.00	175.56	623.44	-
7/9/16-7/22/16	658.00	96.68	561.32	-

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Check Date	Check Number	Memo	Check Amount	Date	Check Number
08/04/16	6643	Pay Period: 07/23/2016 - 08/05/2016	690.77	08/05/16	6643
08/19/16	6657	Pay Period: 08/06/2016 - 08/19/2016	727.80	-	-
08/19/16	6659	Pay Period: 08/06/2016 - 08/19/2016	898.53	08/19/16	6659
08/31/16	6675	Pay Period: 08/20/2016 - 09/02/2016	796.28	08/31/16	6675
09/16/16	6691	Pay Period: 09/03/2016 - 09/16/2016	768.80	09/16/16	6691
09/28/16	6700	Pay Period: 09/17/2016 - 09/30/2016	703.05	09/30/16	6700
10/14/16	6718	Pay Period: 10/01/2016 - 10/14/2016	778.59	10/14/16	6718
10/26/16	6731	Pay Period: 10/15/2016 - 10/28/2016	764.61	10/26/16	6731
10/28/16	6733	Pay Period: 10/02/2016 - 10/15/2016	788.12	10/26/16	6733
11/10/16	6742	Pay Period: 10/29/2016 - 11/11/2016	851.20	11/10/16	6742
11/23/16	6746	Pay Period: 11/12/2016 - 11/25/2016	767.06	-	-
11/23/16	6748	Pay Period: 11/12/2016 - 11/25/2016	979.01	11/23/16	6748
12/07/16	6763	Pay Period: 11/26/2016 - 12/09/2016	907.99	12/07/16	6763
12/21/16	6780	Pay Period: 12/10/2016 - 12/23/2016	829.55	12/21/16	6780
01/06/17	6790	Pay Period: 12/24/2016 - 01/06/2017	1,002.87	01/06/17	6790
01/20/17	6808	Pay Period: 01/07/2017 - 01/20/2017	818.95	01/20/17	6808
02/03/17	6819	Pay Period: 01/21/2017 - 02/03/2017	908.64	02/03/17	6819
02/03/17	6825	Pay Period: 01/21/2017 - 02/03/2017	908.64	-	-
02/16/17	6837	Pay Period: 02/04/2017 - 02/17/2017	713.91	02/16/17	6837
03/03/17	6844	Pay Period: 02/18/2017 - 03/03/2017	722.72	03/03/17	6844
03/03/17	6860	Pay Period: 02/18/2017 - 03/03/2017	722.72	-	-
03/15/17	6868	Pay Period: 03/04/2017 - 03/17/2017	803.78	03/15/17	6868
03/15/17	6869	Pay Period: 03/04/2017 - 03/17/2017	803.78	-	-
03/31/17	6875	Pay Period: 03/18/2017 - 03/31/2017	903.99	03/31/17	6875
03/31/17	6885	Pay Period: 03/18/2017 - 03/31/2017	903.99	-	-
04/14/17	6894	Pay Period: 04/01/2017 - 04/14/2017	744.70	04/14/17	6894
04/14/17	6896	Pay Period: 04/01/2017 - 04/14/2017	744.70	-	-
04/14/17	6898	Pay Period: 04/01/2017 - 04/14/2017	744.70	-	-

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
7/23/16-8/5/16	810.75	119.98	690.77	-
-	-	-	-	727.80
8/6/16-8/19/16	1,020.00	121.47	898.53	-
8/20/16-9/2/16	918.00	121.72	796.28	-
9/3/16-9/16/16	918.00	149.20	768.80	-
9/17/16-9/30/16	825.56	122.51	703.05	-
10/1/16-10/14/16	943.50	164.91	778.59	-
10/15/16-10/28/16	898.88	134.27	764.61	-
10/2/16-10/15/16	898.88	110.76	788.12	-
10/29/16-11/11/16	981.75	130.55	851.20	-
-	-	-	-	767.06
11/12/16-11/25/16	1,153.88	174.87	979.01	-
11/26/16-12/9/16	1,055.14	147.15	907.99	-
12/10/16-12/23/16	959.44	129.89	829.55	-
12/24/16-1/6/17	1,224.00	221.13	1,002.87	-
1/7/17-1/20/17	937.13	118.18	818.95	-
1/21/17-2/3/17	1,067.81	159.17	908.64	-
-	-	-	-	908.64
2/4/17-2/17/17	825.56	111.65	713.91	-
2/18/17-3/3/17	863.81	141.09	722.72	-
-	-	-	-	722.72
3/4/17-3/17/17	990.00	186.22	803.78	-
-	-	-	-	803.78
3/18/17-3/31/17	1,110.32	206.33	903.99	-
-	-	-	-	903.99
4/1/17-4/14/17	866.25	121.55	744.70	-
-	-	-	-	744.70
-	-	-	-	744.70

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Check Date	Check Number	Memo	Check Amount	Date	Check Number
04/28/17	6910	Pay Period: 04/15/2017 - 04/28/2017	821.37	04/28/17	6910
05/08/17	6917	Pay Period: 04/25/2017 - 05/08/2017	1,015.85	-	-
05/12/17	6923	Pay Period: 04/29/2017 - 05/12/2017	792.09	05/12/17	6923
05/24/17	6931	Pay Period: 05/13/2017 - 05/26/2017	883.38	05/24/17	6931
05/24/17	6935	Pay Period: 05/13/2017 - 05/26/2017	883.38	-	-
06/09/17	6950	Pay Period: 05/27/2017 - 06/09/2017	947.41	06/09/17	6950
06/21/17	6967	Pay Period: 06/10/2017 - 06/23/2017	911.06	06/21/17	6967
Subtotal for fiscal year 2017			30,138.75		
07/07/17	6982	Pay Period: 06/24/2017 - 07/07/2017	933.72	07/07/17	6982
07/21/17	6996	Pay Period: 07/08/2017 - 07/21/2017	821.66	07/21/17	6996
08/04/17	7006	Pay Period: 07/22/2017 - 08/04/2017	880.93	08/04/17	7006
08/18/17	7013	Pay Period: 08/05/2017 - 08/18/2017	547.03	08/18/17	7013
08/18/17	7014	Pay Period: 08/05/2017 - 08/18/2017	826.39	08/18/17	7014
09/01/17	7031	Pay Period: 08/19/2017 - 09/01/2017	802.38	09/01/17	7031
09/15/17	7045	Pay Period: 09/02/2017 - 09/15/2017	857.04	09/15/17	7045
09/29/17	7060	Pay Period: 09/16/2017 - 09/29/2017	815.26	09/29/17	7060
10/13/17	7073	Pay Period: 09/30/2017 - 10/13/2017	817.07	10/13/17	7073
10/27/17	7085	Pay Period: 10/14/2017 - 10/27/2017	763.42	10/27/17	7085
11/10/17	7105	Pay Period: 10/28/2017 - 11/10/2017	800.52	11/10/17	7105
11/24/17	7118	Pay Period: 11/11/2017 - 11/24/2017	918.39	11/24/17	7118
12/07/17	7137	Pay Period: 11/25/2017 - 12/08/2017	948.26	12/07/17	7137
12/22/17	7152	Pay Period: 11/26/2017 - 12/09/2017	807.08	12/22/17	7152
01/05/18	7169	Pay Period: 12/23/2017 - 01/05/2018	816.59	01/05/18	7169
01/19/18	7180	Pay Period: 01/06/2018 - 01/19/2018	914.42	01/19/18	7180
02/02/18	7194	Pay Period: 01/20/2018 - 02/02/2018	906.11	02/02/18	7194
02/16/18	7207	Pay Period: 02/03/2018 - 02/16/2018	891.36	02/16/18	7207
03/02/18	7221	Pay Period: 02/17/2018 - 03/02/2018	863.61	03/02/18	7221

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
4/15/17-4/28/17	962.50	141.13	821.37	-
-	-	-	-	1,015.85
4/29/17-5/12/17	962.50	170.41	792.09	-
5/13/17-5/26/17	1,020.94	137.56	883.38	-
-	-	-	-	883.38
5/27/17-6/9/17	1,106.88	159.47	947.41	-
6/10/17-6/23/17	1,100.00	188.94	911.06	-
	25,878.48	3,962.35	21,916.13	8,222.62
6/24/17-7/7/17	1,072.50	138.78	933.72	-
7/8/17-7/21/17	1,072.50	250.84	821.66	-
7/22/17-8/4/17	1,051.88	170.95	880.93	-
8/5/17-8/18/17	687.50	140.47	547.03	-
8/5/17-8/18/17	990.00	163.61	826.39	-
8/19/17-9/1/17	962.50	160.12	802.38	-
9/2/17-9/15/17	1,020.94	163.90	857.04	-
9/16/17-9/29/17	976.25	160.99	815.26	-
9/30/17-10/13/17	962.50	145.43	817.07	-
10/14/17-10/27/17	962.50	199.08	763.42	-
10/28/17-11/10/17	962.50	161.98	800.52	-
11/11/17-11/24/17	1,100.00	181.61	918.39	-
11/25/17-12/8/17	1,117.19	168.93	948.26	-
11/26/17-12/9/17	962.50	155.42	807.08	-
12/23/17-1/5/18	990.00	173.41	816.59	-
1/6/18-1/19/18	1,100.00	185.58	914.42	-
1/20/18-2/2/18	1,100.00	193.89	906.11	-
2/3/18-2/16/18	1,100.00	208.64	891.36	-
2/17/18-3/2/18	1,100.00	236.39	863.61	-

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Check Date	Check Number	Memo	Check Amount	Date	Check Number
03/16/18	7238	Pay Period: 03/03/2018 - 03/16/2018	906.36	03/16/18	7238
03/23/18	7249	Pay Period: 03/17/2018 - 03/30/2018	902.36	03/30/18	7249
04/13/18	7260	Pay Period: 03/31/2018 - 04/13/2018	923.85	04/13/18	7260
04/26/18	7272	Pay Period: 04/14/2018 - 04/27/2018	902.36	04/26/18	7272
05/11/18	7285	Pay Period: 04/28/2018 - 05/11/2018	902.36	05/11/18	7285
05/23/18	7296	Pay Period: 05/12/2018 - 05/25/2018	933.46	05/23/18	7296
06/07/18	7317	Pay Period: 05/26/2018 - 06/08/2018	1,000.46	06/07/18	7317
Subtotal for fiscal year 2018			22,402.45		
Total			<u>\$110,828.23</u>		

- For this time period, her timesheet listed 79.50 hours, the first check was issued at 72 hours, the second check was for the remaining hours of that time period.

Per Intuit Payroll Reports				
Pay Period	Gross Wages	Deductions	Net Payroll	Improper Payment
3/3/18-3/16/18	1,100.00	193.64	906.36	-
3/17/18-3/30/18	1,100.00	197.64	902.36	-
3/31/18-4/13/18	1,100.00	176.15	923.85	-
4/14/18-4/27/18	1,100.00	197.64	902.36	-
4/28/18-5/11/18	1,100.00	197.64	902.36	-
5/12/18-5/25/18	1,141.25	207.79	933.46	-
5/26/18-6/8/18	1,220.31	219.85	1,000.46	-
	27,152.82	4,750.37	22,402.45	-
	\$ 118,551.17	22,361.23	96,263.82	14,564.41

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Checks Issued to Leah Mulholland Without Support
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Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
01/15/15	7174	Leah R Mulholland	\$ 576.49
03/20/15	6125	Leah R Mulholland	500.00
03/26/15	6133	Leah R Mulholland	400.00
06/01/15	6223	Leah R Mulholland	200.00
06/10/15	6224	Leah R Mulholland	535.25
Subtotal for 01/01/15 through 06/30/15			2,211.74
11/06/15	6365	Leah R Mulholland	532.31
11/13/15	6377	Leah R Mulholland	500.00
12/07/15	6387	Leah R Mulholland	400.00
12/22/15	6408	Leah R Mulholland	300.00
Subtotal for 07/01/15 through 12/31/15			1,732.31
03/07/16	6470	Leah R Mulholland	500.00
03/07/16	6472	Leah R Mulholland	500.00
03/08/16	6471	Leah R Mulholland	200.00
03/23/16	6484	Leah R Mulholland	400.00
03/26/16	6488	Leah R Mulholland	300.00
03/28/16	6489	Leah R Mulholland	300.00
04/10/16	6508	Leah R Mulholland	300.00
04/20/16	6515	Leah R Mulholland	350.00
04/23/16	6522	Leah R Mulholland	400.00
05/03/16	6531	Leah R Mulholland	500.00
05/08/16	6540	Leah R Mulholland	300.00
05/08/16	6541	Leah R Mulholland	300.00

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Check Date	Check Number	Payee	Check Amount
05/14/16	6551	Leah R Mulholland	500.00
05/18/16	6552	Leah R Mulholland	400.00
05/22/16	6560	Leah R Mulholland	200.00
06/17/16	6597	Leah R Mulholland	300.00
06/27/16	6607	Leah R Mulholland	400.00
Subtotal for 01/01/16 through 06/30/16			6,150.00
07/01/16	6614	Leah R Mulholland	400.00
07/02/16	6615	Leah R Mulholland	500.00
07/15/16	6017	Leah R Mulholland	500.00
07/15/16	6616	Leah R Mulholland	500.00
08/01/16	6638	Leah R Mulholland	250.00
08/10/16	6644	Leah R Mulholland	250.00
08/15/16	6651	Leah R Mulholland	400.00
08/20/16	6660	Leah R Mulholland	500.00
08/21/16	6661	Leah R Mulholland	300.00
08/26/16	6667	Leah R Mulholland	350.00
08/27/16	6668	Leah R Mulholland	250.00
09/02/16	6676	Leah R Mulholland	500.00
09/03/16	6677	Leah R Mulholland	500.00
09/07/16	6678	Leah R Mulholland	500.00
09/09/16	6680	Leah R Mulholland	500.00
09/10/16	6684	Leah R Mulholland	500.00
09/12/16	6685	Leah R Mulholland	500.00
09/16/16	6689	Leah R Mulholland	500.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
09/17/16	6692	Leah R Mulholland	500.00
09/23/16	6696	Leah R Mulholland	500.00
09/26/16	6698	Leah R Mulholland	500.00
09/29/16	6706	Leah R Mulholland	703.05
10/01/16	6707	Leah R Mulholland	703.05
10/04/16	6708	Leah R Mulholland	500.00
10/07/16	6709	Leah R Mulholland	500.00
10/10/16	6710	Leah R Mulholland	300.00
10/12/16	6711	Leah R Mulholland	500.00
10/19/16	6719	Leah R Mulholland	500.00
10/21/16	6725	Leah R Mulholland	500.00
10/31/16	6734	Leah R Mulholland	500.00
11/04/16	6737	Leah R Mulholland	250.00
11/07/16	6738	Leah R Mulholland	400.00
11/28/16	6752	Leah R Mulholland	500.00
11/29/16	6753	Leah R Mulholland	400.00
12/01/16	6754	Leah R Mulholland	950.00
12/11/16	6765	Leah R Mulholland	500.00
12/16/16	6774	Leah R Mulholland	500.00
12/23/16	6781	Leah R Mulholland	500.00
12/28/16	6782	Leah R Mulholland	500.00
12/30/16	6786	Leah R Mulholland	500.00
Subtotal for 07/01/16 through 12/31/16			18,906.10
01/03/17	6787	Leah R Mulholland	300.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
01/10/17	6791	Leah R Mulholland	500.00
01/13/17	6801	Leah R Mulholland	500.00
01/17/17	6802	Leah R Mulholland	350.00
01/26/17	6815	Leah R Mulholland	500.00
01/26/17	6816	Leah R Mulholland	500.00
01/31/17	6817	Leah R Mulholland	400.00
02/10/17	6831	Leah R Mulholland	500.00
02/15/17	6832	Leah R Mulholland	250.00
02/19/17	6838	Leah R Mulholland	500.00
02/22/17	6839	Leah R Mulholland	500.00
02/25/17	6842	Leah R Mulholland	500.00
03/04/17	6851	Leah R Mulholland	500.00
03/08/17	6854	Leah R Mulholland	500.00
03/12/17	6862	Leah R Mulholland	500.00
03/24/17	6874	Leah R Mulholland	500.00
03/24/17	6883	Leah R Mulholland	500.00
03/28/17	6888	Leah R Mulholland	500.00
03/31/17	6882	Leah R Mulholland	500.00
03/31/17	6890	Leah R Mulholland	500.00
04/14/17	6904	Leah R Mulholland	500.00
04/15/17	6897	Leah R Mulholland	500.00
04/27/17	6905	Leah R Mulholland	500.00
05/03/17	6911	Leah R Mulholland	500.00
05/05/17	6916	Leah R Mulholland	500.00
05/17/17	6925	Leah R Mulholland	2,000.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
05/19/17	6929	Leah R Mulholland	500.00
05/26/17	6936	Leah R Mulholland	500.00
06/02/17	6941	Leah R Mulholland	792.09
06/07/17	6942	Leah R Mulholland	500.00
06/09/17	6951	Leah R Mulholland	947.41
06/16/17	6961	Leah R Mulholland	20.00
06/16/17	6962	Leah R Mulholland	947.47
06/30/17	6971	Leah R Mulholland	500.00
06/30/17	6972	Leah R Mulholland	500.00
06/30/17	6973	Leah R Mulholland	500.00
06/30/17	6974	Leah R Mulholland	350.00
Subtotal for 01/01/17 through 06/30/17			19,856.97
07/05/17	6975	Leah R Mulholland	200.00
07/07/17	6984	Leah R Mulholland	500.00
07/10/17	6985	Leah R Mulholland	500.00
07/14/17	6987	Leah R Mulholland	500.00
07/14/17	6991	Leah R Mulholland	800.00
07/20/17	6992	Leah R Mulholland	500.00
08/01/17	7002	Leah R Mulholland	500.00
08/08/17	7007	Leah R Mulholland	933.72
08/21/17	7016	Leah R Mulholland	826.39
08/25/17	7025	Leah R Mulholland	750.00
08/25/17	7026	Leah R Mulholland	500.00
08/28/17	7028	Leah R Mulholland	500.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
09/05/17	7033	Leah R Mulholland	802.38
09/08/17	7038	Leah R Mulholland	500.00
09/14/17	7041	Leah R Mulholland	500.00
09/15/17	7046	Leah R Mulholland	500.00
09/20/17	7047	Leah R Mulholland	744.70
09/22/17	7050	Leah R Mulholland	950.00
09/22/17	7051	Leah R Mulholland	500.00
09/22/17	7052	Leah R Mulholland	500.00
09/25/17	7053	Leah R Mulholland	500.00
09/27/17	7054	Leah R Mulholland	500.00
09/27/17	7055	Leah R Mulholland	800.00
10/03/17	7061	Leah R Mulholland	815.26
10/05/17	7063	Leah R Mulholland	500.00
10/06/17	7067	Leah R Mulholland	829.76
10/06/17	7068	Leah R Mulholland	500.00
10/10/17	7069	Leah R Mulholland	1,049.75
10/12/17	7070	Leah R Mulholland	849.50
10/17/17	7074	Leah R Mulholland	500.00
10/20/17	7080	Leah R Mulholland	976.00
10/24/17	7081	Leah R Mulholland	500.00
10/26/17	7082	Leah R Mulholland	912.11
10/27/17	7086	Leah R Mulholland	800.00
10/27/17	7087	Leah R Mulholland	500.00
10/30/17	7088	Leah R Mulholland	500.00
10/31/17	7090	Leah R Mulholland	800.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
11/03/17	7096	Leah R Mulholland	1,015.85
11/03/17	7097	Leah R Mulholland	850.00
11/03/17	7098	Leah R Mulholland	500.00
11/09/17	7099	Leah R Mulholland	800.00
11/13/17	7106	Leah R Mulholland	500.00
11/14/17	7107	Leah R Mulholland	600.00
11/17/17	7109	Leah R Mulholland	500.00
11/17/17	7110	Leah R Mulholland	500.00
11/17/17	7111	Leah R Mulholland	600.00
11/21/17	7112	Leah R Mulholland	500.00
11/27/17	7119	Leah R Mulholland	500.00
11/28/17	7121	Leah R Mulholland	500.00
12/01/17	7125	Leah R Mulholland	1,500.00
12/01/17	7126	Leah R Mulholland	500.00
12/04/17	7128	Leah R Mulholland	500.00
12/07/17	7138	Leah R Mulholland	957.46
12/13/17	7139	Leah R Mulholland	500.00
12/15/17	7144	Leah R Mulholland	500.00
12/18/17	7146	Leah R Mulholland	500.00
12/21/17	7155	Leah R Mulholland	849.50
12/22/17	7153	Leah R Mulholland	500.00
12/22/17	7154	Leah R Mulholland	600.00
12/29/17	7162	Leah R Mulholland	600.00
12/29/17	7163	Leah R Mulholland	867.00
Subtotal for 07/01/17 through 12/31/17			39,579.38

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
01/04/18	7164	Leah R Mulholland	936.79
01/08/18	7170	Leah R Mulholland	597.46
01/12/18	7171	Leah R Mulholland	976.39
01/17/18	7175	Leah R Mulholland	800.00
01/22/18	7181	Leah R Mulholland	584.79
01/26/18	7184	Leah R Mulholland	914.42
01/26/18	7185	Leah R Mulholland	846.79
01/31/18	7186	Leah R Mulholland	836.00
02/05/18	7196	Leah R Mulholland	584.00
02/08/18	7197	Leah R Mulholland	500.00
02/13/18	7198	Leah R Mulholland	250.00
02/15/18	7201	Leah R Mulholland	250.00
02/16/18	7208	Leah R Mulholland	597.46
02/23/18	7212	Leah R Mulholland	945.00
02/23/18	7213	Leah R Mulholland	587.00
02/28/18	7214	Leah R Mulholland	400.00
03/02/18	7223	Leah R Mulholland	846.00
03/02/18	7224	Leah R Mulholland	587.00
03/08/18	7225	Leah R Mulholland	984.00
03/09/18	7229	Leah R Mulholland	600.00
03/12/18	7230	Leah R Mulholland	847.00
03/12/18	7231	Leah R Mulholland	512.50
03/12/18	7233	Leah R Mulholland	25.00
03/13/18	7232	Leah R Mulholland	350.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
03/17/18	7239	Leah R Mulholland	553.00
03/22/18	7241	Leah R Mulholland	850.00
03/23/18	7243	Leah R Mulholland	803.00
03/23/18	7244	Leah R Mulholland	300.00
03/23/18	7245	Leah R Mulholland	500.00
03/30/18	7251	Leah R Mulholland	600.00
04/02/18	7252	Leah R Mulholland	748.00
04/04/18	7254	Leah R Mulholland	600.00
04/05/18	7255	Leah R Mulholland	500.00
04/10/18	7259	Leah R Mulholland	1,149.00
04/13/18	7262	Leah R Mulholland	554.00
04/20/18	7266	Leah R Mulholland	964.00
04/21/18	7267	Leah R Mulholland	594.00
04/24/18	578671	Leah R Mulholland	313.00
04/27/18	7273	Leah R Mulholland	500.00
04/27/18	7278	Leah R Mulholland	484.00
05/02/18	7275	Leah R Mulholland	800.00
05/04/18	7276	Leah R Mulholland	624.00
05/04/18	7277	Leah R Mulholland	410.00
05/09/18	7279	Leah R Mulholland	300.00
05/10/18	7280	Leah R Mulholland	650.00
05/15/18	7286	Leah R Mulholland	598.47
05/16/18	578671	Leah R Mulholland	598.00
05/18/18	7292	Leah R Mulholland	848.00
05/18/18	7294	Leah Mulholland	350.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Checks Issued to Leah Mulholland Without Support
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement/Check			
Check Date	Check Number	Payee	Check Amount
05/21/18	7295	Leah R Mulholland	350.00
05/24/18	7301	Leah R Mulholland	750.00
06/01/18	7305	Leah Mulholland	846.00
06/01/18	7306	Leah R Mulholland	847.39
06/01/18	7307	Leah R Mulholland	387.00
06/05/18	7309	Leah R Mulholland	180.00
06/08/18	7318	Leah R Mulholland	850.00
06/11/18	7319	Leah R Mulholland	750.00
06/13/18	7320	Leah R Mulholland	568.00
Subtotal for 06/01/18 through 06/30/18			36,076.46
Total			<u><u>\$ 124,512.96</u></u>

**Report on Special Investigation of the
Webster City Chamber of Commerce**

Report on Special Investigation of the
Webster City Chamber of Commerce

Unsupported Reimbursements Issued to Debra Brown
For the Period October 1, 2013 through June 30, 2017

Per Bank Statement/Check				
Check Number	Check Date	Check Amount	Description of Reimbursement	Amount
09/23/13	5567	\$ 3.99	<i>None</i>	\$ 3.99
11/06/13	5626	178.42	<i>None</i>	178.42
11/22/13	5636	25.00	<i>None</i>	25.00
01/24/14	5701	127.17	<i>None</i>	127.17
01/31/14	5716	358.16	<i>None</i>	358.16
08/22/14	5896	65.52	<i>None</i>	65.52
10/10/14	5958	89.98	# MIGP Mileage Expense	89.98
11/12/14	5996	107.80	<i>None</i>	107.80
01/16/15	6058	219.26	<i>None</i>	219.26
01/23/15	6060	52.68	<i>None</i>	52.68
04/03/15	6141	119.13	<i>None</i>	119.13
04/22/15	6162	449.05	<i>None</i>	449.05
04/30/15	6175	106.80	# Mileage	106.80
05/15/15	6188	147.50	# Mileage	147.50
06/12/15	6227	122.10	# Travel to Denis	122.10
09/04/15	6308	185.15	# Mileage downtown sum & marketing mid	185.15
10/14/15	6336	248.98	# Mileage	248.98
10/30/15	6354	89.70	# Mileage 156 miles	89.70
11/13/15	6372	209.30	# Mileage travel to Ainsw	209.30
12/14/15	6393	107.53	# Mileage	107.53
01/29/16	6434	86.02	# Mileage 149.6 miles	86.02
02/12/16	6452	47.61	# Mileage	47.61
05/25/16	6562	82.28	# Mileage to Des	82.28
10/26/16	6732	223.91	# Mileage - Hutchinson, M	223.91
01/13/17	6800	46.65	<i>None</i>	46.65
Total		<u>\$3,499.69</u>		<u>\$3,499.69</u>

- Description is per the accounting system.

Auditor's notations are in italics.

Report on Special Investigation of the
Webster City Chamber of Commerce

Deposits into Chamber Bucks Bank Account
For the Period October 1, 2013 through June 30, 2018

Check Date	Check Number	Payee
10/22/13	5614	First State Bank - WC Bucks
12/20/13	5670	First State Bank - WC Bucks
02/14/14	5734	First State Bank - WC Bucks
01/30/15	6083	First State Bank - WC Bucks
03/20/15	6134	First State Bank - WC Bucks
04/24/15	6176	First State Bank - WC Bucks
05/04/15	6177	First State Bank - WC Bucks
09/04/15	6310	First State Bank - WC Bucks
09/23/15	6433	Webster City Area Chamber of Commerce
12/30/15	6414	Webster City Area Chamber of Commerce
02/24/16	6461	Webster City Area Chamber of Commerce
03/14/16	6478	Webster City Area Chamber of Commerce
05/26/16	6569	Webster City Area Chamber of Commerce
07/22/16	6623	Webster City Area Chamber of Commerce
08/05/16	6641	Webster City Area Chamber of Commerce
08/30/16	6669	Webster City Area Chamber of Commerce
09/08/16	6679	Webster City Area Chamber of Commerce
12/12/16	6766	Webster City Area Chamber of Commerce
01/13/17	6792	Webster City Area Chamber of Commerce
01/26/17	6811	Webster City Area Chamber of Commerce
04/28/17	6909	Webster City Area Chamber of Commerce
05/19/17	6926	Webster City Area Chamber of Commerce
06/08/17	6943	Webster City Area Chamber of Commerce
07/11/17	6986	Webster City Area Chamber of Commerce

Memo on Check	Amount
REIMBURSE WC BUCKS	\$ 725.00
reimburse WC bucks	150.00
reimburse WC bucks	90.00
<i>None</i>	520.00
<i>None</i>	730.00
<i>None</i>	550.00
<i>None</i>	540.00
<i>None</i>	368.00
WC Bucks	264.00
WC Bucks	200.00
WC Bucks	500.00
WC Bucks	20.00
WC Bucks	425.00
WC Bucks	500.00
WC Bucks	120.00
WC Bucks	500.00
WC Bucks	1,000.00
WC Bucks	305.00
WC Bucks	60.00
WC Bucks	380.00
WC Bucks	225.00
WC Bucks	40.00
WC Bucks	905.00
WC Bucks	2,500.00

Report on Special Investigation of the
Webster City Chamber of Commerce

Deposits into Chamber Bucks Bank Account
For the Period October 1, 2013 through June 30, 2018

Check Date	Check Number	Payee
07/21/17	6997	Webster City Area Chamber of Commerce
08/04/17	7003	Webster City Area Chamber of Commerce
03/02/18	7222	Webster City Area Chamber of Commerce
06/05/18	7311	Webster City Area Chamber of Commerce
Total		

^ - Check was signed only by Leah Mulholland. It was not countersigned.

Memo on Check	Amount
WC Bucks	600.00
WC Bucks	1,000.00
WC Bucks	500.00
WC Bucks	780.00
	<hr/>
	\$ 14,497.00
	<hr/> <hr/>

Report on Special Investigation of the
Webster City Chamber of Commerce

Improper and Unsupported Debit Card Disbursements
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement		
Transaction Date	Transaction Description	Charges
10/11/13	Z WIRELESS WREST WEBSTER CITY IA US	\$ 37.44
11/04/13	KMART 9309 WEBSTER CITY IA US	16.05
12/06/13	KUM & GO #196 WEBSTER CITY IA US	5.35
12/19/13	FISCELLAS FINE B Webster City IA US	30.00
12/31/13	THE LUNCH BOX MA WEBSTER CITY IA US	21.40
02/17/14	PAYPAL	7.00
03/18/14	LEON'S PIZZA WEBSTER CITY IA US 24800020	15.09
04/24/14	TLF FLOWER CART 515-8324630 IA US	36.92
05/22/14	Z WIRELESS WEBST WEBSTER CITY IA US	53.49
06/03/14	RADISSON HOTEL F FARGO ND US	414.39
06/03/14	RADISSON HOTEL F FARGO ND US	(414.39)
06/12/14	S9	20.85
06/24/14	WEBSTER CITY TRU WEBSTER CITY IA US	13.54
07/14/14	BEST BUY 00 WATERLOO IA US	101.63
08/01/14	HY VEE 1875 WEBSTER CITY IA US	14.95
08/16/14	PAYPAL	11.68
08/20/14	STAPLES DIRECT 800-3333330 CA US 57121972	21.39
08/25/14	AIRBNB INC 415-800-5959 CA US	688.00
08/28/14	PAYPAL INST XFER 140827 WEB	445.39
09/09/14	KMART 9309 WEBSTER CITY IA US 00045157	34.22
09/30/14	PAYPAL	1.99
10/07/14	MELALEUCA ORDER 800-282-3000 ID US	81.55
11/26/14	THE LUNCH BOX MA WEBSTER CITY IA US	51.90
12/06/14	PAYPAL	160.00
12/31/14	SQ	4.53

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
PureGear Lightning to USB Cable	\$ 37.44	-	-
General Merchandise 30 x 46	-	16.05	-
2 Hot Dogs, 2 bags of chips, <i>Lunch w/ Leah Review</i>	5.35	-	-
<i>Staff Christmas Lunch</i>	30.00	-	-
<i>Lunch for Deb & Me</i>	21.40	-	-
PayPal	-	7.00	-
<i>Lunch - Leah & Becky cleaning the Vault</i>	15.09	-	-
Floral Shop	36.92	-	-
Portable Cell Phone Charger	53.49	-	-
Hotel	414.39	-	-
Hotel	(414.39)	-	-
1 box of s'more marshmallows, 1 box of key lime marshmallows	20.85	-	-
Hardware store	-	13.54	-
Electronics	101.63	-	-
Grocery Store	14.95	-	-
PayPal	-	11.68	-
Portable Cell Phone Charger	21.39	-	-
Hotel	688.00	-	-
PayPal	-	445.39	-
Department Store	34.22	-	-
PayPal	-	1.99	-
Wellness Products	81.55	-	-
Restaurant	51.90	-	-
PayPal	160.00	-	-
2 bagels, 1 soda, <i>Office Breakfast</i>	4.53	-	-

Report on Special Investigation of the
Webster City Chamber of Commerce

Improper and Unsupported Debit Card Disbursements
For the Period October 1, 2013 through June 30, 2018

Per Bank Statement		
Transaction Date	Transaction Description	Charges
01/17/15	SQ	6.00
01/17/15	STAPLES DIRECT 800-3333330 MA US	160.81
01/21/15	STAPLES DIRECT 800-3333330 MA US	4.59
01/22/15	CHUONG GARDEN WEBSTER CITY IA US	26.22
01/26/15	STAPLES DIRECT 800-3333330 MA US	9.99
01/28/15	THE LUNCH BOX MA WEBSTER CITY IA US	17.66
03/03/15	SQ *WHOOPIE-DOO Webster City IA US	19.63
03/16/15	STAPLES DIRECT 800-3333330 MA US	99.69
03/20/15	FAREWAY STORES # WEBSTER CITY IA US	5.97
03/23/15	CONTAINERSTORCHI CHICAGO IL US	162.78
04/01/15	SQ *RESTAURANT CRI Webster City IA US 56048045	35.39
04/02/15	STAPLES DIRECT 800-3333330 MA US	265.89
04/03/15	STAPLES DIRECT 800-3333330 MA US	95.89
04/03/15	COVENTRY HEALTH 8778499690 PPD	40.61
04/10/15	WAL-MART #1546 IOWA FALLS IA US	7.32
04/22/15	OKOBOJI GRILL OF ANKENY IA US	25.00
04/22/15	TUESDAY MORNING ANKENY IA US	10.59
04/23/15	STAPLES DIRECT 800-3333330 MA US	55.60
04/30/15	WEBSTER CITY TRU WEBSTER CITY IA US	68.98
05/01/15	GRIDIRON FAMILY Webster City IA US	97.81
05/01/15	WEBSTER CITY TRU WEBSTER CITY IA US	31.02
05/05/15	COVENTRY HEALTH 8778499690 PPD	40.61
05/15/15	STAPLES DIRECT 800-3333330 MA US	212.66
05/15/15	ORIENTAL TRADING 800-228-0475 NE US	42.09
05/16/15	STAPLES DIRECT 800-3333330 MA US	24.91

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Square	-	6.00	-
Office Supplies	-	160.81	-
Office Supplies	-	4.59	-
<i>1/21/15 Exec Board Mtg Lunch</i>	26.22	-	-
Office Supplies	-	9.99	-
Restaurant	17.66	-	-
Restaurant	19.63	-	-
Office Supplies	-	99.69	-
Grocery Store	5.97	-	-
Storage	162.78	-	-
Restaurant	35.39	-	-
Office Supplies	-	265.89	-
Office Supplies	-	95.89	-
Medical	40.61	-	-
Department Store	-	7.32	-
Restaurant	25.00	-	-
Office Supplies	-	10.59	-
Office Supplies	-	55.60	-
Hardware store	-	68.98	-
Restaurant	97.81	-	-
Hardware store	-	31.02	-
Medical	40.61	-	-
Office Supplies	-	212.66	-
Party Supplies	-	42.09	-
Office Supplies	-	24.91	-

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Transaction Date	Transaction Description	Charges
05/16/15	MILLS FLEET FARM MASON CITY IA US	171.17
05/22/15	STAPLES DIRECT 800-3333330 MA US	53.49
05/22/15	HOMEGOODS # 0662 WDM IA US	21.17
05/26/15	SUBWAY 00 WEBSTER CITY IA US	40.66
05/29/15	STAPLES DIRECT 800-3333330 MA US	39.78
06/02/15	COVENTRY HEALTH 8778499690 PPD	40.61
06/02/15	U.S. CELLULAR CELLULAR 150531 PPD	151.70
06/22/15	U.S. CELLULAR CELLULAR 150618 PPD	155.97
06/25/15	SMOKE WORX BBQ FORT DODGE IA US	23.50
06/29/15	STAPLES DIRECT 800-3333330 MA US	15.50
07/03/15	STAPLES DIRECT 800-3333330 MA US	37.44
07/06/15	STAPLES DIRECT 800-3333330 MA US	249.86
07/11/15	STAPLES DIRECT 800-3333330 MA US	112.60
07/13/15	STAPLES DIRECT FRAMINGHAM MA US	(69.43)
07/13/15	STAPLES DIRECT 800-3333330 MA US	119.93
07/31/15	U.S. CELLULAR CELLULAR 150729 PPD	179.00
08/11/15	SQ *WHOOOP-TI-DOO Webster City IA US 95218705	5.30
08/24/15	MENARDS FORT DOD FORT DODGE IA US	213.84
08/31/15	TUESDAY MORNING ANKENY IA US	6.88
09/03/15	SQ *WHOOOP-TI-DOO Webster City IA US 29823018	2.68
09/05/15	PAYPAL	4.72
09/05/15	PAYPAL	(4.72)
09/08/15	HY VEE 1875 WEBSTER CITY IA US	25.00
09/14/15	RELIANCE TELEPHO 08887736408 ND US	49.87
09/26/15	STAPLES DIRECT 800-3333330 MA US	28.69

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Department Store	171.17	-	-
Office Supplies	-	53.49	-
Department Store	21.17	-	-
Restaurant	40.66	-	-
Office Supplies	-	39.78	-
Medical	40.61	-	-
Cell Phone Provider	151.70	-	-
Cell Phone Provider	155.97	-	-
Restaurant	23.50	-	-
Office Supplies	15.50	-	-
Office Supplies	-	37.44	-
Office Supplies	-	249.86	-
Office Supplies	-	112.60	-
Office Supplies	-	(69.43)	-
Office Supplies	-	119.93	-
Cell Phone Provider	179.00	-	-
Restaurant	5.30	-	-
Hardware store	-	213.84	-
Office Supplies	-	6.88	-
Restaurant	2.68	-	-
PayPal	-	4.72	-
PayPal	-	(4.72)	-
Grocery store	-	25.00	-
Inmate Phone Calls	49.87	-	-
Office Supplies	-	28.69	-

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09/28/15	STAPLES DIRECT 800-3333330 MA US	51.02
10/02/15	PAYPAL	162.87
10/12/15	HOTEL PATTEE PERRY IA US 442276	225.72
10/17/15	STAPLES DIRECT 800-3333330 MA US	111.00
10/19/15	HOBBY-LOBBY #254 AMES IA US	18.17
10/28/15	LUNCHBOX MARKET WEBSTER CITY IA US	38.79
10/30/15	U.S. CELLULAR CELLULAR 151028 PPD	47.60
11/03/15	MELALEUCA ORDER 800-282-3000 ID US	98.15
11/09/15	STAPLES 00 AMES IA US	13.90
11/12/15	SHOPKO 564 00 WEBSTER CITY IA US	119.75
11/18/15	GRIDIRON FAMILY Webster City IA US	22.14
11/19/15	U.S. CELLULAR CELLULAR 151117 WEB	288.29
12/02/15	HY VEE AR CARD 151202 PPD	793.67
12/08/15	STAPLES DIRECT 800-3333330 NA US	208.91
12/22/15	LUNCHBOX MARKET POS WEBSTER CITY IA US 172161	20.87
12/28/15	BOONDOCKS CAFE POS WILLIAMS IA US 753914	36.19
01/12/16	ACCNT SERV PROC EBILJLPYMTS 160111 CC 1078919	1,513.20
01/15/16	STAPLES DIRECT POS 800-3333330 MR US 998997	149.95
01/18/16	EMBASSY SUITES D POS DES MOINES IA US 774676	354.80
01/21/16	LOMITAS AUTHENTI POS WEBSTER CITY IA US 031729	52.22
01/21/16	STAPLES DIRECT POS 800-3333330 MA US 994337	11.76
01/22/16	WEBSTER SERVICE POS 515-832-9141 IA US 490610	10.00
01/22/16	WEBSTER SERVICE POS 515-832-9141 IA US 152098	0.28
01/23/16	STAPLES DIRECT POS 800-3333330 MA US 743186	35.28
02/05/16	HY VEE 1875 POS WEBSTER CITY IA US 770577	50.00

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Office Supplies	-	51.02	-
PayPal	162.87	-	-
Hotel	225.72	-	-
Office Supplies	111.00	-	-
Department Store	-	18.17	-
Restaurant	38.79	-	-
Cell Phone Provider	47.60	-	-
Wellness Products	98.15	-	-
Office Supplies	13.90	-	-
Department Store	-	119.75	-
Restaurant	22.14	-	-
Cell Phone Provider	288.29	-	-
Grocery Store	-	793.67	-
Office Supplies	-	208.91	-
Restaurant	-	20.87	-
Restaurant	-	36.19	-
Credit Card	1,513.20	-	-
Office Supplies	-	149.95	-
Hotel	-	354.80	-
Restaurant	-	52.22	-
Office Supplies	-	11.76	-
City	10.00	-	-
City	0.28	-	-
Office Supplies	-	35.28	-
Grocery Store	-	50.00	-

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02/15/16	GRIDIRON FAMILY POS Webster City IA US 761048	25.00
02/22/16	FAREWAY STORES # POS WEBSTER CITY IA US 791081	14.99
02/29/16	CASEYS GEN STORE POS WEBSTER CITY IA US 498193	7.49
03/07/16	USCC IVR POS 08889449400 IL US 979467	72.00
03/26/16	STAPLES DIRECT POS 800-3333330 MA US 111852	117.61
04/13/16	PREMIER PYROTECH POS RICHLAND MO US 089895	50.00
04/13/16	STAPLES DIRECT POS 8003333330 MA US 848575	39.04
04/16/16	INTERIOR SPACES POS WEBSTER CITY IA US 773469	24.08
04/22/16	STAPLES DIRECT POS 800-3333330 MA US 927769	102.08
04/23/16	STAPLES DIRECT POS 800-3333330 MA US 927769	19.65
04/28/16	FACEBOOK FYQWL8A POS 650-6187714 CA US 026099	68.46
04/29/16	PREMIER CLEANERS POS FORT DODGE IA US 778700	224.70
05/02/16	HY-VEE, INC HYVEE1 160429 PPD	57.10
05/20/16	STAPLES DIRECT POS 800-3333330 MA US 696327	27.03
05/25/16	STAPLES 00 POS ANKENY IA US 424312	24.90
05/27/16	STAPLES DIRECT POS 800-3333330 MA US 891002	48.04
05/27/16	KUM & GO #96 POS WEBSTER CITY IA US 186718	3.20
05/31/16	SHOPKO 564 00 POS WEBSTER CITY IA US 415356	8.01
05/31/16	SHOPKO 564 00 POS WEBSTER CITY IA US 156679	10.68
06/01/16	FACEBOOK ETK8U8N POS 650-6187714 CA US 150744	31.08
06/06/16	HY-VEE, INC HYVEE1 160603 PPD	28.93
06/11/16	MORNIN' GLORY CO POS Webster City IA US 560814	6.96
06/15/16	STAPLES DIRECT POS 800-3333330 MA US 095874	120.01
06/16/16	STAPLES DIRECT POS 800-3333330 MA US 257154	3.73
06/17/16	STAPLES DIRECT POS FRAMINGHAM MA US 570519	(48.04)

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Restaurant	-	25.00	-
Grocery Store	14.99	-	-
Convenience Store	7.49	-	-
Cell Phone Provider	72.00	-	-
Office Supplies	-	117.61	-
Fireworks	50.00	-	-
Office Supplies	-	39.04	-
Furniture Store	-	24.08	-
Office Supplies	-	102.08	-
Office Supplies	-	19.65	-
Facebook	68.46	-	-
Dry Cleaning	224.70	-	-
Grocery Store	-	57.10	-
Office Supplies	-	27.03	-
Office Supplies	-	24.90	-
Office Supplies	-	48.04	-
Convenience Store	3.20	-	-
Department Store	-	8.01	-
Department Store	-	10.68	-
Facebook	31.08	-	-
Grocery Store	28.93	-	-
Restaurant	6.96	-	-
Office Supplies	120.01	-	-
Office Supplies	3.73	-	-
Office Supplies	-	(48.04)	-

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06/17/16	STAPLES DIRECT POS 800-3333330 MA US 269756	30.46
07/01/16	FACEBOOK MQPQA9E POS 650-6187714 CA US 022593	55.66
07/05/16	LEON'S PIZZA POS Webster City IA US 382625	31.67
07/12/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 024569	115.00
07/13/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 335943	270.00
07/13/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 401247	172.50
07/13/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 629034	172.50
07/13/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 466603	172.50
07/13/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 147545	172.50
07/25/16	HY-VEE, INC HYVEE1 160722 PPD	191.67
08/01/16	HOBBY-LOBBY #254 POS AMES IA US 266696	23.49
08/01/16	FACEBK MT32B96X9 POS 650-6187714 CA US 873272	9.34
08/05/16	SHOPKO 564 00 POS WEBSTER CITY IA US 411419	16.61
08/15/16	HY-VEE, INC HYVEE1 160812 PPD	97.83
08/26/16	STAPLES DIRECT POS 800-3333330 MA US 340854	134.77
08/29/16	LEON'S PIZZA POS Webster City IA US 450756	28.30
09/01/16	FACEBK EYZ299AX9 POS 650-6187714 CA US 288175	42.42
09/09/16	AIRBNB INC POS 415-800-5959 CA US 898450	731.00
09/16/16	SHOPKO 564 00 POS WEBSTER CITY IA US 274265	29.93
09/22/16	HY VEE 1875 POS WEBSTER CITY IA US 621093	37.91
09/23/16	STAPLES DIRECT POS 800-3333330 MA US 961152	239.11
09/26/16	HYVEE, INC HYVEE1 160923 PPD	74.34
09/29/16	WEBSTER CITY TRU POS WEBSTER CITY IA US 054400	39.13
10/01/16	FACEBK E3Z989SW9 POS 650-6187714 CA US 614742	11.89
10/01/16	STAPLES DIRECT POS 800-3333330 MA US 516709	73.18

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Office Supplies	-	30.46	-
Facebook	55.66	-	-
Restaurant	31.67	-	-
Hotel	115.00	-	-
Hotel	270.00	-	-
Hotel	172.50	-	-
Hotel	172.50	-	-
Hotel	172.50	-	-
Hotel	172.50	-	-
Grocery Store	-	191.67	-
Department Store	23.49	-	-
Facebook	9.34	-	-
Department Store	16.61	-	-
Grocery store	-	97.83	-
Office Supplies	-	134.77	-
Restaurant	-	28.30	-
Facebook	42.42	-	-
Hotel	731.00	-	-
Department Store	-	29.93	-
Grocery Store	-	37.91	-
Office Supplies	-	239.11	-
Grocery Store	-	74.34	-
Hardware store	-	39.13	-
Facebook	11.89	-	-
Office Supplies	-	73.18	-

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10/05/16	STAPLES DIRECT POS 800-3333330 MA US 224876	154.66
10/17/16	STAPLES DIRECT POS 800-3333330 MA US 630016	60.35
10/27/16	HY-VEE, INC HYVEE1 161026 PPD	67.78
10/29/16	SQ *WHOOPI-TI-DOO POS WEBSTER CITY IA US 796077	88.81
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 597308	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 925138	91.09
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 006123	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 107698	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 802880	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 316769	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 589285	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 081026	64.21
10/31/16	SUPER 8 WEBSTER POS WEBSTER CITY IA US 446794	64.21
11/01/16	FACEBK 49LRP9WW9 POS 650-6187714 CA US 914008	25.65
12/03/16	STAPLES DIRECT POS 800-3333330 MA US 203175	117.64
12/05/16	STAPLES DIRECT POS 800-3333330 MA US 112589	102.66
12/08/16	STAPLES DIRECT POS FRAMINGHAM MA US 578980	(9.41)
12/15/16	HYVEE, INC HYVEE1 161214 PPD	699.19
12/22/16	STAPLES DIRECT POS 800-3333330 MA US 513491	61.65
01/10/17	OTC BRANDS, INC POS OMAHA NE US 544671	11.97
01/16/17	STAPLES DIRECT POS 800-3333330 MA US 316484	18.93
01/18/17	STAPLES DIRECT POS 800-3333330 MA US 831168	114.41
01/25/17	SQ *WHOOPI-TI-DOO POS WEBSTER CITY IA US 096570	40.39
01/28/17	HY VEE 1875 POS WEBSTER CITY IA US 404741	10.69
02/15/17	HY-VEE, INC HYVEE1 170214 PPD	528.44

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Office Supplies	-	154.66	-
Office Supplies	60.35	-	-
Grocery Store	-	67.78	-
Restaurant	-	88.81	-
Hotel	-	64.21	-
Hotel	-	91.09	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Hotel	-	64.21	-
Facebook	25.65	-	-
Office Supplies	-	117.64	-
Office Supplies	-	102.66	-
Office Supplies	-	(9.41)	-
Grocery Store	-	699.19	-
Office Supplies	-	61.65	-
Party Supplies	-	11.97	-
Office Supplies	-	18.93	-
Office Supplies	-	114.41	-
Restaurant	-	40.39	-
Grocery Store	10.69	-	-
Grocery Store	-	528.44	-

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02/17/17	STAPLES DIRECT POS 800-3333330 MA US 179245	332.73
03/17/17	SHOPKO 564 00 POS WEBSTER CITY IA US 712404	19.52
03/20/17	HY VEE 1875 POS WEBSTER CITY IA US 268635	37.79
03/23/17	STAPLES DIRECT POS 800-3333330 MA US 231754	219.14
03/25/17	STAPLES DIRECT POS 800-3333330 MA US 174066	97.22
04/03/17	HYVEE, INC HYVEE1 170331 PPD	114.59
04/21/17	Facebook WEB PMTS 042117 PPD	0.36
04/21/17	Facebock WEB PMTS 042117 PPD	(0.03)
04/26/17	Facebook WEB PMTS 042617 WEB	(0.33)
06/15/17	SHOPKO 564 POS WEBSTER CITY IA US 778200	12.82
06/20/17	HY VEE 1875 POS WEBSTER CITY IA US 664855	35.76
06/21/17	Square Inc SDV-VRFY 170621 CCD T20011469131	0.01
06/21/17	Square Inc SDV-VRFY 170621 CCD T20011469132	(0.01)
06/21/17	HYVEE, INC HYVEE1 170620 PPD	609.99
07/19/17	RELIANCE TELEPHO POS 08887736408 ND US 593743	45.00
07/26/17	FAREWAY STORES # POS WEBSTER CITY IA US 294798	64.09
08/01/17	RELIANCE TELEPHO POS 08887736408 ND US 036134	76.34
08/08/17	NCIC 1.800.943.2 POS LONGVIEW TX US 543000	25.00
08/14/17	INMATETALKS.COM POS 561-9630025 FL US 725363	19.99
08/15/17	FAREWAY STORES # POS WEBSTER CITY IA US 748669	11.21
08/16/17	DOLLAR TREE POS FORT DODGE IA US 767820	4.28
08/21/17	U.S. CELLULAR CELLULAR 170818 WEB	231.55
08/24/17	THE SIGNAL-CELLU POS 06102251964 PA US 987418	175.00
08/28/17	OFFICEMAX/OFFICE POS FORT DODGE IA US 127233	35.36
09/12/17	DOLLAR-GENERAL # POS WEBSTER CITY IA US 888931	5.35

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Office Supplies	332.73	-	-
Department Store	-	19.52	-
Grocery Store	37.79	-	-
Office Supplies	219.14	-	-
Office Supplies	97.22	-	-
Grocery Store	-	114.59	-
Facebook	0.36	-	-
Facebook	(0.03)	-	-
Facebook	(0.33)	-	-
Department Store	-	12.82	-
Grocery Store	35.76	-	-
Square	-	0.01	-
Square	-	(0.01)	-
Grocery Store	-	609.99	-
Inmate Phone Calls	45.00	-	-
Grocery Store	64.09	-	-
Inmate Phone Calls	76.34	-	-
Inmate Phone Calls	25.00	-	-
Inmate Phone Calls	19.99	-	-
Grocery Store	-	11.21	-
Department Store	-	4.28	-
Cell Phone Provider	231.55	-	-
Cell Phone Provider	175.00	-	-
Office Supplies	-	35.36	-
Department Store	-	5.35	-

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09/13/17	THE LUNCHBOX MAR POS WEBSTER CITY IA US 743382	51.36
09/14/17	U.S. CELLULAR CELLULAR 170912 WEB	231.56
09/16/17	HY VEE 1875 POS WEBSTER CITY IA US 168852	11.99
09/19/17	HY VEE 1875 POS WEBSTER CITY IA US 683932	21.96
09/20/17	ARBYS 5537 POS AMES IA US 008527	5.54
09/28/17	HY VEE 1875 POS WEBSTER CITY IA US 594980	11.67
09/28/17	SQ *SQ *MORNIN'POS gosq.com IA US 837568	123.91
09/29/17	LEON'S PIZZA POS Webster City IA US 161172	27.04
09/29/17	2ND STREET EMPOR POS WEBSTER CITY IA US 321453	40.58
10/04/17	LOMITA'S AUTHENT POS WEBSTER CITY IA US 522112	13.68
10/11/17	WEBSTER CITY DEBITS WEB	229.44
10/16/17	U.S. CELLULAR CELLULAR 171012 WEB	264.57
10/26/17	HARDEE'S 1506250 POS HOLSTEIN IA US 308660	4.26
10/26/17	MC CARTHY & BAIL POS SIOUX CITY IA US 350426	7.04
10/27/17	AMERICINN SIOUX POS SIOUX CITY IA US 830822	61.60
10/30/17	U.S. CELLULAR CELLULAR 171026 WEB	226.84
10/31/17	WEBSTER CITY DEBITS WEB	219.11
11/15/17	GOOGLE *Jam City POS.g.co/helppay# CA US 990786	19.99
11/20/17	GOOGLE *Jam City POS.g.co/helppay# CA US 648872	19.99
11/21/17	THE LUNCHBOX MAR POS WEBSTER CITY IA US 859593	46.55
11/21/17	WEBSTER CITY DEBITS WEB	181.05
11/22/17	DOLLAR-GENERAL # POS WEBSTER CITY IA US 898649	35.85
11/24/17	GOOGLE *Jam City POS.g.co/helppay# CA US 130861	6.99
11/27/17	GOOGLE *Jam City POS.g.co/helppay# CA US 199626	6.99
11/27/17	GOOGLE *Jam City POS.g.co/helppay# CA US 391251	19.99

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Restaurant	51.36	-	-
Cell Phone Provider	231.56	-	-
Grocery Store	11.99	-	-
Grocery Store	21.96	-	-
Restaurant	-	5.54	-
Grocery Store	11.67	-	-
Restaurant	-	123.91	-
Restaurant	-	27.04	-
Restaurant	-	40.58	-
Restaurant	-	13.68	-
Utilities Bank Charge	30.00	-	199.44
Cell Phone Provider	264.57	-	-
Restaurant	-	4.26	-
Restaurant	-	7.04	-
Hotel	-	61.60	-
Cell Phone Provider	226.84	-	-
Utilities Bank Charge	30.00	-	189.11
Online Game	19.99	-	-
Online Game	19.99	-	-
Restaurant	-	46.55	-
Utilities Bank Charge	30.00	-	151.05
Department Store	35.85	-	-
Online Game	6.99	-	-
Online Game	6.99	-	-
Online Game	19.99	-	-

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11/29/17	HOBBYLOBBY POS AMES IA US 056384	13.75
11/30/17	BOMGAARS #62 WEB POS WEBSTER CITY IA US 771282	198.43
11/30/17	DISTRICT 36 WINE POS ANKENY IA US 623542	11.75
12/01/17	GOOGLE *Jam City POS.g.co/helppay# CA US 952979	19.99
12/02/17	SHOPKO 564 00 POS WEBSTER CITY IA US 629866	52.07
12/02/17	GOOGLE *Jam City POS.g.co/helppay# CA US 755763	19.99
12/04/17	HY VEE 1875 POS WEBSTER CITY IA US 715630	47.07
12/05/17	LEON'S PIZZA POS Webster City IA US 168479	17.23
12/06/17	WEBSTER CITY TRU POS WEBSTER CITY IA US 632090	26.17
12/08/17	SHOPKO 564 00 POS WEBSTER CITY IA US 597946	10.68
12/11/17	GOOGLE *Jam City POS.g.co/helppay# CA US 911714	9.99
12/11/17	GOOGLE *Jam City POS.g.co/helppay# CA US 995209	19.99
12/12/17	GOOGLE *Jam City POS.g.co/helppay# CA US 013762	19.99
12/12/17	U.S. CELLULAR CELLULAR 171210 WEB	212.86
12/18/17	GOOGLE *Jam City POS.g.co/helppay# CA US 195879	19.99
12/20/17	GOOGLE *Jam City POS.g.co/helppay# CA US 846081	9.99
12/21/17	GOOGLE *Jam City POS.g.co/helppay# CA US 278216	19.99
12/28/17	DOLLAR TREE POS FORT DODGE IA US 257480	12.84
12/28/17	WEBSTER CITY TRU POS WEBSTER CITY IA US 677255	52.62
12/28/17	HOBBY-LOBBY #017 POS FT. DODGE IA US 825151	13.80
01/02/18	HY-VEE, INC HYVEE1 171229 PPD	378.54
01/04/18	GOOGLE * Jam City POS g.co/helppay# CA UA 503468	19.99
01/09/18	SQ * SQ *WEBSTER POST gosq.com IA US 661785	30.00
01/10/18	SQ * SQ *WEBSTER POST gosq.com IA US 144615	(30.00)
01/11/18	Square Inc 180111P2 180111 CCD L207328986078	4.86

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Department Store	13.75	-	-
Department Store	198.43	-	-
Restaurant	-	11.75	-
Online Game	19.99	-	-
Department Store	-	52.07	-
Online Game	19.99	-	-
Grocery Store	47.07	-	-
Restaurant	-	17.23	-
Hardware store	-	26.17	-
Department Store	10.68	-	-
Online Game	9.99	-	-
Online Game	19.99	-	-
Online Game	19.99	-	-
Cell Phone Provider	212.86	-	-
Online Game	19.99	-	-
Online Game	9.99	-	-
Online Game	19.99	-	-
Department Store	-	12.84	-
Hardware store	-	52.62	-
Department Store	13.80	-	-
Grocery Store	-	378.54	-
Online Game	19.99	-	-
Square	-	30.00	-
Square	-	(30.00)	-
Square	-	4.86	-

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Improper and Unsupported Debit Card Disbursements
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Per Bank Statement		
Transaction Date	Transaction Description	Charges
01/12/18	WEBSTER CITY TRU POS WEBSTER CITY IA US 260413	35.28
01/16/18	U.S. CELLULAR CELLULAR 180111 WEB	173.02
01/19/18	GOOGLE *Jam City POS.g.co/helppay# CA US 513290	19.99
01/26/18	SHOPKO 564 00 905 WEBSTER CITY IA US 138064	17.23
01/29/18	DOLLAR-GENERAL # POS WEBSTER CITY IA US 153686	20.83
01/30/18	OFFICEMAX/DEPOT POS FORT DODGE IA US 354753	43.74
02/01/18	HY VEE 1875 POS WEBSTER CITY IA US 726667	144.31
02/01/18	HY VEE 1875 POS WEBSTER CITY IA US 489053	31.23
02/12/18	U.S. CELLULAR CELLULAR 180209 WEB	183.19
02/19/18	MNRD-FORT DODGE POS FORT DODGE IA US 006456	7.46
02/19/18	THE SALVATION AR POS AMES IA US 540787	5.98
02/19/18	EN TIRE CAR CARE POS AMES IA US 331221	10.00
02/22/18	LAMPERT LUMBER POS WEBSTER CITY IA US 998116	11.76
03/03/18	2ND STREET EMPOR POS WEBSTER CITY IA US 357921	20.25
03/14/18	U.S. CELLULAR CELLULAR 180312 WEB	202.17
03/24/18	WEBSTER CITY TRU POS WEBSTER CITY IA US 823540	130.53
03/26/18	HY VEE 1875 POS WEBSTER CITY IA US 563167	45.54
03/29/18	KMART 9309 POS WEBSTER CITY IA US 231662	12.82
04/03/18	HY-VEE, INC HYVEE1 180402 PPD	330.34
04/05/18	LA CASA DE PANCH POS GRINNELL IA US 795424	20.13
04/06/18	FRONTIER CAFE POS GRINNELL IA US 424835	10.76
04/06/18	PRAIRIE CANARY R POS 641-2360205 IA US 747630	17.90
04/09/18	WEST SIDE FAMILY POS Grinnell IA US 095681	14.61
04/11/18	HY VEE 1875 POS WEBSTER CITY IA US 574834	20.26
04/16/18	GOOGLE *Jam City POS.g.co/helppay# CA US 244042	0.99

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Hardware store	-	35.28	-
Cell Phone Provider	173.02	-	-
Online Game	19.99	-	-
Department Store	-	17.23	-
Department Store	-	20.83	-
Office Supplies	-	43.74	-
Grocery Store	144.31	-	-
Grocery Store	31.23	-	-
Cell Phone Provider	183.19	-	-
Hardware store	-	7.46	-
Thrift Store	5.98	-	-
Auto Care	10.00	-	-
Hardware store	-	11.76	-
Restaurant	20.25	-	-
Cell Phone Provider	202.17	-	-
Hardware store	-	130.53	-
Grocery Store	45.54	-	-
Department Store	12.82	-	-
Grocery Store	330.34	-	-
Restaurant	20.13	-	-
Restaurant	10.76	-	-
Restaurant	17.90	-	-
Restaurant	14.61	-	-
Grocery Store	20.26	-	-
Online Game	0.99	-	-

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Transaction Date	Transaction Description	Charges
04/16/18	GOOGLE *Jam City POS.g.co/helppay# CA US 359751	4.99
04/16/18	U.S. CELLULAR CELLULAR 180412 WEB	195.18
04/17/18	BOMGAARS #62 POS WEBSTER CITY IA US 831600	4.06
04/17/18	KMART 9309 POS WEBSTER CITY IA US 272482	18.70
04/23/18	GOOGLE *Jam City POS.g.co/helppay# CA US 002801	9.99
04/25/18	GOOGLE *Jam City POS.g.co/helppay# CA US 888055	9.99
04/25/18	GOOGLE *Jam City POS.g.co/helppay# CA US 926816	9.99
04/26/18	GOOGLE *Jam City POS.g.co/helppay# CA US 567205	6.99
04/26/18	GOOGLE *Jam City POS.g.co/helppay# CA US 569319	9.99
04/27/18	GOOGLE *Jam City POS.g.co/helppay# CA US 758809	9.99
05/15/18	SQU*SQ *WHOOPI-TI-POS Webetser City IA US 568543	7.33
05/19/18	KMART 9309 POS WEBSTER CITY IA US 022621	100.00
05/21/18	LEON'S PIZZA POS Webster City IA US 459117	18.46
05/21/18	U.S. CELLULAR CELLULAR 180517 WEB	169.03
05/23/18	FAREWAY STORES # POS WEBSTER CITY IA US 527100	10.60
05/29/18	CASEYS GEN STORE POS WEBSTER CITY IA US 770210	1.83
05/29/18	CASEYS GEN STORE POS WEBSTER CITY IA US 766992	3.84
05/29/18	CASEYS GEN STORE POS WEBSTER CITY IA US 509114	2.96
06/01/18	Square Inc 180601P2 180601 CCD L207359992340	87.09
06/09/18	CASEYS GEN STORE POS WEBSTER CITY IA US 856633	8.58
06/11/18	QT 534 04 POS DES MOINES IA US 922834	20.01
06/11/18	PILOT 00 POS WILLIAMS IA US 846016	7.82
06/11/18	PILOT 00 POS ALTOONA IA US 259333	14.17
06/11/18	MCDONALD'S F5942 POS WEBSTER CITY IA US 128250	5.97
06/12/18	CASEYS GEN STORE POS WEBSTER CITY IA US 495378	24.27

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Online Game	4.99	-	-
Cell Phone Provider	195.18	-	-
Department Store	4.06	-	-
Department Store	18.70	-	-
Online Game	9.99	-	-
Online Game	9.99	-	-
Online Game	9.99	-	-
Online Game	6.99	-	-
Online Game	9.99	-	-
Online Game	9.99	-	-
Restaurant	7.33	-	-
Department Store	100.00	-	-
Restaurant	18.46	-	-
Cell Phone Provider	169.03	-	-
Grocery Store	10.60	-	-
Convenience Store	1.83	-	-
Convenience Store	3.84	-	-
Convenience Store	2.96	-	-
Square	-	87.09	-
Convenience Store	8.58	-	-
Convenience Store	20.01	-	-
Convenience Store	7.82	-	-
Convenience Store	14.17	-	-
Restaurant	5.97	-	-
Convenience Store	24.27	-	-

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Improper and Unsupported Debit Card Disbursements
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Per Bank Statement		
Transaction Date	Transaction Description	Charges
06/12/18	U.S. CELLULAR CELLULAR 180610 WEB	235.97
06/15/18	HYVEE, INC HYVEE1 180614 PPD	629.56
Totals		<u>\$24,743.37</u>

Note: Hand written notes on support are in italics.

Description Per Support or Internet Search	Improper	Unsupported	Reasonable
Cell Phone Provider	235.97	-	-
Grocery Store	629.56	-	-
	\$13,804.40	10,399.37	539.60

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Improper and Unsupported Check Disbursements
For the Period October 1, 2013 through June 30, 2018

Check Date	Check Number	Description per statement	Memo on check
10/07/13	5593	Popsy Turvy	cupcakes for Keep Iowa Beautiful meeting
01/24/14	5703	Hy-Vee	3904
02/21/14	# 5735	Hy-Vee	3904
04/25/14	# 5791	Hy-Vee	3904
05/30/14	5816	Hy-Vee	3904
06/27/14	# 5844	Hy-Vee	3904
07/25/14	# 5873	Hy-Vee	3904
08/28/14	5903	Hy-Vee	3904
09/12/14	5929	R Company	None
10/03/14	5954	Fareway Stores Inc.	None
10/24/14	# 5974	Hy-Vee	3904
10/29/14	5980	Classic Carpet and Interiors	None
11/07/14	5990	Webster City True Value	3899
12/19/14	6029	Hy-Vee	3904
01/09/15	6046	2nd Street Emporium	None
01/23/15	6062	Hy-Vee	3904
01/27/15	6069	New Horizons Travel	None
01/29/15	6082	Kay Ross	None
02/26/15	# 6106	Hy-Vee	3904
02/26/15	6105	Keith Carlson	None
03/26/15	6127	Hy-Vee	3904
04/10/15	6145	John Ernest Vineyard & Winery	None
04/22/15	6158	Hy-Vee	3904
04/22/15	6157	Gilbert Jewelers	None
04/23/15	6164	My Sisters Junk	1-10-007993
05/15/15	6187	2nd Street Emporium	None
06/05/15	6217	Hy-Vee	None
06/19/15	6239	Hy-Vee	3904
7/2/2015	6252	Webster City True Value	3899

Amount	Improper	Unsupported	Reasonable
\$ 12.00	-	12.00	-
36.36	36.36	-	-
75.98	31.76	-	44.22
126.46	14.43	40.45	71.58
32.82	-	32.82	-
99.80	-	75.05	24.75
31.54	4.99	-	26.55
13.31	-	13.31	-
30.00	30.00	-	-
112.57	-	112.57	-
66.81	7.73	-	59.08
102.28	102.28	-	-
7.16	-	7.16	-
16.63	-	16.63	-
64.20	-	64.20	-
111.44	-	111.44	-
800.00	-	800.00	-
478.28	-	478.28	-
165.58	-	144.18	21.40
750.00	-	750.00	-
172.23	-	172.23	-
82.39	82.39	-	-
108.50	-	108.50	-
321.00	321.00	-	-
100.00	100.00	-	-
231.12	-	231.12	-
27.89	-	27.89	-
233.61	-	233.61	-
13.99	-	13.99	-

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Improper and Unsupported Check Disbursements
For the Period October 1, 2013 through June 30, 2018

Check Date	Check Number	Description per statement	Memo on check
07/17/15	6261	Maverick Machine Tool	<i>None</i>
07/24/15	6270	Hy-Vee	3904
08/21/15	6294	Interior Spaces	<i>None</i>
08/21/15	6295	Maverick Machine Tool	<i>None</i>
08/26/15	6303	Hy-Vee	3904
09/18/15	6324	Webster City True Value	3899
09/25/15	6328	Maverick Machine Tool	<i>None</i>
10/14/15	6338	Webster City True Value	3899
10/30/15	6350	Maharry Dentistry	<i>None</i>
10/30/15	6357	Webster City True Value	3899
12/14/15	6398	Webster City True Value	3899
12/16/15	6403	Webster City Maid-Rite	<i>None</i>
01/15/16	6422	Webster City True Value	3899
01/29/16	6437	Hy-Vee	3904
01/29/16	6438	Hy-Vee	3904
02/26/16	6462	Fareway Stores Inc.	<i>None</i>
03/11/16	6476	Maverick Machine Tool	<i>None</i>
03/11/16	6477	Webster City True Value	3899
03/31/16	6490	Picked	1-74-005289
04/01/16	6503	Dishes to Daisies	1-42-009973
04/29/16	6530	Webster City True Value	<i>None</i>
06/03/16	6572	Maverick Machine Tool	<i>None</i>
06/03/16	6574	Webster City True Value	3899
06/17/16	6594	Fareway Stores Inc.	<i>None</i>
08/12/16	6646	Interior Spaces, Inc.	<i>None</i>
09/02/16	6673	Webster City True Value	3899
11/23/16	6750	Maverick Machine Tool	<i>None</i>
12/02/16	6757	Webster City True Value	3899
01/26/17	6812	Fareway Stores Inc.	<i>None</i>

Amount	Improper	Unsupported	Reasonable
200.00	-	200.00	-
95.81	-	95.81	-
129.78	-	129.78	-
165.00	-	165.00	-
140.07	-	140.07	-
109.86	-	109.86	-
25.00	-	25.00	-
87.48	-	87.48	-
204.00	204.00	-	-
12.91	-	12.91	-
119.96	-	119.96	-
70.49	70.49	-	-
11.76	-	11.76	-
43.11	-	43.11	-
1,605.00	-	1,605.00	-
356.86	-	356.86	-
85.00	-	85.00	-
8.93	-	8.93	-
75.00	-	75.00	-
75.00	75.00	-	-
73.61	-	73.61	-
60.00	-	60.00	-
32.98	-	32.98	-
215.66	-	215.66	-
376.64	-	376.64	-
61.95	-	61.95	-
75.00	-	75.00	-
44.47	-	44.47	-
256.43	-	256.43	-

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Improper and Unsupported Check Disbursements
For the Period October 1, 2013 through June 30, 2018

Check Date	Check Number	Description per statement	Memo on check
02/03/17	6824	Webster City True Value	3899
05/17/17	6918	pHairyalls	None
08/25/17 #	7021	Webster City True Value	3899
09/22/17	7048	Fareway Stores Inc.	None
10/06/17	7066	Webster City True Value	3899
12/15/17	7143	Webster City True Value	3899
01/19/18	7179	Webster City True Value	3899
02/16/18	7204	Fareway Stores Inc.	None
03/09/18	7228	Webster City True Value	3899
04/03/18	7253	Card Services	None
05/11/18	7283	Grid Iron Grill	None
Total			

Amount	Improper	Unsupported	Reasonable
8.49	-	8.49	-
141.78	141.78	-	-
94.39	2.30	-	92.06
23.92	-	23.92	-
7.39	-	7.39	-
22.97	-	22.97	-
9.99	-	9.99	-
325.03	-	325.03	-
17.68	-	17.68	-
191.63	191.63	-	-
125.00	-	125.00	-
\$ 10,209.98	1,416.14	8,454.17	339.64

Report on Special Investigation of the
Webster City Chamber of Commerce

Improper and Unsupported Purchases with PayPal Account
For the Period October 1, 2013 through June 30, 2018

Per PayPal			
Transaction Date	Name	Subject	Amount
07/08/14	Oriental Trading Company, Inc.		\$ 31.07
07/10/14	Oriental Trading Company, Inc.		31.07
05/08/15	FundraisingCommittee - Ideas for You!	Shopping Cart	48.00
11/10/15	Oddcast,Inc	Personal Elf Yourself Video	1.99
11/10/15	Oddcast,Inc	Personal Elf Yourself Video	1.99
05/25/16	Google	Google Play	0.99
05/25/16	Google	Google Play	4.99
05/25/16	Google	Google Play	9.99
05/25/16	Google	Google Play	19.99
05/26/16	Google	Google Play	9.99
05/27/16	Google	Google Play	9.99
05/29/16	Google	Google Play	9.99
05/30/16	Google	Google Play	9.99
08/04/17	Google	Google Play	4.99
08/04/17	Google	Google Play	19.99
08/11/17	Google	Google Play	19.99
08/15/17	Google	Google Play	19.99
08/19/17	Google	Google Play	19.99
08/20/17	Google	Google Play	19.99
08/20/17	Google	Google Play	19.99
08/20/17	Google	Google Play	19.99
08/22/17	Google	Google Play	19.99
08/22/17	Google	Google Play	19.99
08/24/17	Google	Google Play	19.99
08/24/17	Google	Google Play	19.99
08/24/17	Google	Google Play	19.99
08/26/17	Google	Google Play	19.99
08/27/17	Google	Google Play	19.99

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Report on Special Investigation of the
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Improper and Unsupported Purchases with PayPal Account
For the Period October 1, 2013 through June 30, 2018

Per PayPal			
Transaction Date	Name	Subject	Amount
08/28/17	Google	Google Play	19.99
08/28/17	Google	Google Play	19.99
08/28/17	Google	Google Play	19.99
08/29/17	Google	Google Play	19.99
08/30/17	Google	Google Play	19.99
08/31/17	Google	Google Play	19.99
08/31/17	Google	Google Play	4.99
09/06/17	Google	Google Play	0.99
09/07/17	Google	Google Play	0.99
Total			<u>\$ 601.80</u>

Note: Auditor's notations are in italics.

Description of Improper or Unsupported Purchase	Improper	Unsupported
App store purchase after business hours	19.99	-
App store purchase after business hours	19.99	-
App store purchase after business hours	19.99	-
App store purchase after business hours	19.99	-
App store purchase after business hours	19.99	-
App store purchase after business hours	19.99	-
App store purchase after business hours	4.99	-
App store purchase after business hours	0.99	-
App store purchase after business hours	0.99	-
	<u>\$ 491.66</u>	<u>110.14</u>

Report on Special Investigation of the
Webster City Chamber of Commerce

Staff

This special investigation was performed by:

Jennifer L. Wall, CPA, Manager
Ryan T. Jelsma, Senior Auditor II
Andrew J. Salwolke, Staff Auditor
Mark W. Hart, Assistant Auditor
Noelle M. Luebbbers, Assistant Auditor

A handwritten signature in black ink that reads "Annette K. Campbell". The signature is written in a cursive style with a large, stylized "A" and "C".

Annette K. Campbell, CPA
Deputy Auditor of State