

**ATTACHMENT 2 - MINUTES**  
**RETIRED EMPLOYEES' ASSOCIATION OF VENTURA COUNTY BOARD OF DIRECTORS MEETING**

Tuesday, August 5, 2025 – 11:30 a.m. Hosted by Roberta Griego at 1724 Tanager St.

**CALL TO ORDER** – President Reddy Pakala called the meeting to order at 11:30 a.m. The following were present: Reddy Pakala, Roberta Griego, Ben Emami, Will Hoag, Paul Callaway, Butch Britt, Colleen Bruns, Art Goulet, Lyn Krieger, Tracey Pirie, Jacquie Richardson, Cindy Schneider, Kelly Shirk, and Maryellen Benedetto. A quorum was established.

**AGENDA REVIEW FOR APPROVAL OR REVISION** – Reddy Pakala reviewed the agenda and added a Nominations/Elections committee report. Butch Britt indicated that Reserve Funds and Investment Analysis, Attachment 5, was continuing rather than new business. Ben Emami added an item on electronic distribution of the agenda.

**FINANCIAL REPORT** – Butch Britt presented the Financial Report, Attachment 1, and recommended that it be received and filed. Reddy Pakala commented that both the report and reserves looked good. Ben Emami moved, Cindy Schneider seconded, and the Board unanimously approved to receive and file the report.

### **MINUTES**

The May 27, 2025, Minutes, Attachment 2, received a minor change by Colleen Bruns. Approval was unanimous following a motion by Roberta Griego and a second by Ben Emami.

**COMMITTEE REPORTS Nominations/Elections** - President Pakala reported for Chair Nancy Settle. He indicated that Nancy is taking a sabbatical as Past-President for one year. Nancy contacts members in July/August to determine if they will continue to serve. Others are contacted if a member will no longer serve. The position works closely with the President. During October/December, the sleight of officers is brought to the Board for approval. The oath is administered in January. Roberta Griego agreed to assist for one year with that duty.

**Benefits** – Kelly said that the meeting was canceled.

**Retirement Board/Legislation** – Art informed the Board that the legislature is shut down until August 10, 2025, so there was no news.

**Newsletter** – Ben indicated that the newsletter was recently sent out.

**CRCEA** – Will indicated that he would attend the next CRCEA conference.

**Associate Members** – Maryellen had nothing to report at this time.

**Program/Social/Luncheon** – Roberta said that two to three people are needed to assist with the 50/50 basket at luncheons. She advised that a sheet with the costs for tickets needs to be created. Roberta noted that a few general members were in the Sterling Hills kitchen, as well as slicing meat and packaging leftovers from the buffet. Roberta has informed Sterling Hills that this presents a liability. Dee indicated that around 50 have signed up for the next luncheon.

**Communications** – Will said there have been very few phone calls. Dee commented that the email is still coming in.

**Scholarship** – Colleen shared a thank-you letter from a scholarship recipient. Raising the amount for scholarships was discussed. Butch indicated that Meadowlark Service League, APWA, and others could be used for comparison. Reddy said he would survey other agencies to determine amounts given for scholarships and asked for a related discussion item on the next agenda. Colleen shared that a CRCEA conference attendee was surprised by the generous amount of our scholarships. MaryEllen shared that everyone pulled together to make the luncheon a success.

**Audit Committee** – Cindy said since the audit occurs once a year, there is nothing to report at this time.

### **NEW BUSINESS**

1. **Course of Action Regarding AMBA -- Attachments 3 A, 3 B, and 3 C** – Some concerns expressed by the Board were that REAVC has never endorsed a single entity as an insurance provider, there were multiple tasks required for REAVC to do, and the agreement is exclusive for 5 years. After much discussion, the Board considered to advise AMBA that REAVC has operated in collaboration with PGA for several years without a written agreement, and in accordance with the conditions contained in the prior letter – Attachment 1. We believe the collaboration to have been mutually beneficial to PGA and REAVC members. We would be willing to continue this relationship with AMBA, subject to the same conditions. We decline to enter into a written agreement. Motion was made by Roberta, and seconded by Kelly. The motion passed with abstentions from Lyn Krieger and Jacquie Richardson, as well as Noes from Reddy and Will. Roberta indicated that the membership needs to be informed. Art agreed to do so after we finalize interaction with AMBA. The Board paused the meeting at 12:18 for lunch.
2. **Potential Sales of Papa B's Newsletter Columns – Attachment 4** - was presented by Butch Britt. Upon

## ATTACHMENT 2 - MINUTES

request, Butch compiled Papa B articles from all previous newsletters. Booklets were available for review at the meeting. The proposal was to sell the booklets at luncheons, and so forth, to raise money for scholarships. Butch said if all are not sold, he will purchase the rest for personal use. Color, as well as black and white versions, will be printed. Black and white will be provided with a donation of \$25, and color for donations of \$30 or more. The proceeds will go to the scholarship fund. Nancy will create a poster to advertise sales at future luncheons. Charging \$15 and \$20, \$20 and \$30, \$20 and \$25, and finally \$25 and \$30 were proposed. The amounts of \$25 and \$30 were motioned by Kelly Shirk and seconded by Paul Callaway. The motion passed unanimously.

3. **Reserve Funds and Investment Analysis – Attachment 5** - was amended to be taken as Continuing Business. Butch Britt presented investment opportunities for discussion by the REAVC Board. \$50,000 was earmarked for investment in CDs with the Ventura County Credit Union. A motion was made by Ben Emami and seconded by Cindy Schneider to authorize Treasurer Paul Callaway and Bookkeeper Butch Britt to invest \$25,000 in a 6-month CD and \$25,000 in a 12-month CD for REAVC. Art Goulet abstained. The motion passed.
4. **Accepting Credit Card Payments – Attachments 6 A and 6 B** -Butch reported he evaluated three vendors that provide credit card payment services to Meadowlarks, the City of Camarillo, and Ventura County Tax Payment. Butch previously used his business to help support a donation account on the website. Since the business will be closing, this will no longer be an option. The current website support consultant, Gabriel Ramirez (Artizen Media), assisted with technical expertise on a solution. PayPal was proposed as a viable option for a tax-exempt agency. Upgrades to website security will be necessary to accept payments online. Gabriel Ramirez proposed a one-time cost of \$2599 to implement these changes. The requirement of a physical address is a challenge since REAVC has a P.O. Box without an office. Roberta Griego shared that NAMI experienced difficulties with changing ownership of the payment accounts when its bookkeeper left. Roberta said it costs seventy cents for each payment. The Board thought that those costs should be passed to luncheon attendees. Some thought that members might not want to pay online but might want to continue using checks and cash. Tracey Pirie motioned that membership should be polled at the next luncheon on whether they would like to pay online and cover the convenience fee. Paul Callaway seconded. The motion passed.
5. **Consolidated REAVC Membership Management System – Attachment 7** -Ben Emami discussed the concept of integrating several lists of information into a central database to streamline our processing. This consolidation would include integration with the website. Gabriel Ramirez of Artizen Media gave a second proposal for this endeavor with a cost of \$1500. Ben Emami made a motion that Roberta, Ben, Butch, and Dee form a committee to implement the consolidated system. Paul Callaway seconded, and the motion passed.
6. **Distribution of Future Agendas Electronically** – Ben Emami presented that printing the current agendas was over 500 pages and cost approximately \$150. This money could be spent in other ways. He suggested that a hard copy of the first page be brought to future meetings and the rest of the agenda be reviewed before the meeting using the PDFs sent to Board members via email. Board members could individually print any sections they wished to bring to the meeting. Lyn Krieger made a motion, Cindy Schneider seconded, and the motion was passed.

The meeting adjourned at 1:40 pm, and a closed session commenced at 1:41 pm.

The next Board Meeting is scheduled on Tuesday, October 7, 2025, at 11:30 a.m. at 1724 Tanager St.

Respectfully submitted by,



Dee Emami  
REAVC Executive Assistant

Reviewed and approved by,



Reddy Pakala  
REAVC President

**RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY****Financial Report****Board Meeting – August 5, 2025****NOTE: Financial Data as of July 26, 2025****TABLE OF CONTENTS**

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5	6	Money Mkt Account – Transaction Register YTD
6	7	CRCEA 2025 – Final Financial Report (Revised)

**Comments/ recommendations:**

1. Receive and file financial report (pages 1-7).

## Net Worth - As of 7/26/2025

Account	7/26/2025 Balance
<b>ASSETS</b>	
<b>Cash and Bank Accounts</b>	
Checking Account ID 90	10,271.28
Money Market Checking ID 14	75,845.72
Primary Share ID 01	32.55
Cash Box - Change	750.00
<b>TOTAL Cash and Bank Accounts</b>	<b>86,899.55</b>
<b>Other Assets</b>	
See's Candy Gift Cards	4,352.00
<b>TOTAL Other Assets</b>	<b>4,352.00</b>
<b>TOTAL ASSETS</b>	<b>91,251.55</b>
<b>LIABILITIES</b>	
	0.00
<b>OVERALL TOTAL</b>	<b>91,251.55</b>

See's Candy GIFT CARDS Summary Report 2022 Year-End				
Status	No. Sold/ Donated	Value Sold	No. On- hand	Book Value
Year-end 2025	139	\$4,851	139	\$3,583.25
2025 YTD	100	\$1,848	174	\$4,352.00
<ul style="list-style-type: none"> <li>Purchased 35 Cards 4/28/25</li> <li>Purchased 100 cards 5/24/25</li> <li>Four cards lost in mail</li> </ul>				

REAVC CD Accounts – All CD's closed at Maturity and Transferred to MMF			
Account No.	Term (months)	Interest Rate (%)	Maturity Date

# REAVC - FINANCIAL REPORT

## Budget v. Actual - YTD

Data as of: 7/26/2025 Percent time: 56%

BOARD MEETING: 8/5/2025

Income	2025 Budget	Actuals	% Act vs Budget	Notes
Budget Approved 1/21/2025				
101-Membership Dues	\$69,800.00	\$41,206.00	59%	
102-Dividend and Interest Income	\$1,000.00	\$705.14	71%	
110- Luncheon Sales	\$6,000.00	\$4,246.00	71%	
119 CRCEA Conf. 25 Income	\$6,000.00	\$18,219.00	304%	2025 Calender year only
118- Donations Litigation	\$2,000.00	\$470.00	24%	2025 Calender year only
103 Misc. Inc. (Scholarship donations, etc)	\$2,000.00	\$2,776.00	139%	
<b>Total Income</b>	<b>\$86,800.00</b>	<b>\$67,622.14</b>	<b>78%</b>	
Transfer from Reserves	\$12,550.00	\$0.00		
<b>Total Funds Budgeted/ Actual</b>	<b>\$99,350.00</b>	<b>\$67,622.14</b>		
<b>Expenses</b>				
201-Professional Services	\$21,000.00	\$11,850.00	56%	
202-Newsletter/ Printing	\$5,000.00	\$2,416.30	48%	
203-Board of Director's Meetings	\$2,400.00	\$261.05	11%	
206-General Membership Luncheons	\$28,000.00	\$12,957.75	46%	
207-Conference & Seminars	\$2,500.00	\$0.00	0%	
208-Office Supplies	\$1,500.00	\$851.38	57%	
209-Association Dues - CRCEA	\$2,500.00	\$2,119.80	85%	
211-Scholarships	\$12,000.00	\$11,000.00	92%	
212-Mileage	\$100.00	\$109.88	110%	
213-Taxes and Insurance	\$1,800.00	\$788.00	44%	
214-Miscellaneous	\$100.00	\$0.00	0%	
215-Telephone/Internet	\$700.00	\$320.03	46%	
219-CRCEA Conf. 25 Expenses	\$15,000.00	\$24,827.03	166%	2025 Calender year only
217-Contingency	\$750.00	\$0.00	0%	
218- Litigation Expenses	\$6,000.00	\$18.00	0%	2025 Calendar year only
<b>Total Expenditures</b>	<b>\$99,350.00</b>	<b>\$67,519.22</b>	<b>68%</b>	
<b>Net</b>	<b>\$0.00</b>	<b>\$102.92</b>		



# Checking Account ID 90

Checking Account ID 90

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7/26/2025

Date	Num	Payee	Memo	Category	Amount	C	Balance
1/4/2025	2081	Dee Emami	Ex. Asst 1 mo.	Professional ...	-1,000.00	R	4,867.25
1/4/2025	2082	Ben Emami	IT Serv.	Professional ...	-350.00	R	4,517.25
1/4/2025	2083	CRCEA	CRCEA Annu...	Assoc. Dues...	-2,119.80	R	2,397.45
1/6/2025	TXFR	Cash Deposit	From Cash Box	[Cash Box - ...	1,027.00	R	3,424.45
1/13/2025	DEP	Raja Pakala	Donation for C...	Conference I...	729.00	R	4,153.45
1/13/2025	DEP	Pay Pal	Donations via ...	SPLIT	290.84	R	4,444.29
1/14/2025	EFT	Sir Speedy	Newsletter pri...	Newsletter - ...	-485.77	R	3,958.52
1/16/2025	DEP	Reddy Pakala	Luncheon	Luncheon S...	20.00	R	3,978.52
1/16/2025	DEP	W. B. Britt, Inc.	Luncheon	Luncheon S...	10.00	R	3,988.52
1/16/2025	DEP	Ray Holzer	Luncheon	Luncheon S...	20.00	R	4,008.52
1/16/2025	DEP	Jayne Phelan	10 cards	[See's Cand...	210.00	R	4,218.52
1/16/2025	DEP	VCERA	Dues Check	Membership ...	5,864.00	R	10,082.52
1/16/2025	DEP	Pay Pal	Donations via ...	SPLIT	9.22	R	10,091.74
1/22/2025	DEP	Anne Dana	CRCEA contri...	Conference I...	750.00	R	10,841.74
1/22/2025	DEP	Bonnie Bellefontaine	Purchase card...	SPLIT	250.00	R	11,091.74
1/22/2025	2084	Bonnie Bellefontaine	Refund	Miscellaneous...	-40.00	R	11,051.74
1/23/2025	EFT	ATT	Monthly Bill	Telephone I...	-45.89	R	11,005.85
2/6/2025	DEP	Various Checks	various	SPLIT	8,587.00	R	19,592.85
2/6/2025	2085	Dee Emami	Ex. Asst 1 mo.	Professional ...	-1,000.00	R	18,592.85
2/6/2025	2086	Ben Emami	IT Serv.	Professional ...	-350.00	R	18,242.85
2/6/2025	2087	W. B. Britt, Inc.	Two mos bkin...	SPLIT	-1,101.34	R	17,141.51
2/6/2025	2088	Void	voided check	Misc. Expen...	0.00	R	17,141.51
2/6/2025	2089	U.S. Postal Service	PO Box Rental	Office Suppli...	-210.00	R	16,931.51
2/8/2025	TXFR	VCCU MMF	Cash flow Tra...	[Money Mark...	5,000.00	R	21,931.51
2/9/2025	TXFR	VCCU MMF	Cash flow Tra...	[Money Mark...	-10,000.00	R	11,931.51
2/13/2025	DEP	Various Checks Inc. C. B...	Luncheon and...	SPLIT	810.00	R	12,741.51
2/19/2025	DEP	Carmen Contreras	Lunch	Luncheon S...	10.00	R	12,751.51
2/19/2025	DEP	Pay Pal	Donations via ...	SPLIT	9.22	R	12,760.73
2/22/2025	DEP	Various Checks	Lunch sales a...	SPLIT	292.00	R	13,052.73
2/22/2025	EFT	ATT	Monthly Bill	Telephone I...	-45.81	R	13,006.92
2/25/2025	DEP	Reddy Pakala	Luncheon	Luncheon S...	40.00	R	13,046.92
3/2/2025	EFT	Sir Speedy	Newsletter pri...	Newsletter - ...	-552.02	R	12,494.90
3/4/2025	DEP	Various Checks	See's, luncheo...	SPLIT	6,287.00	R	18,781.90
3/4/2025	2090	Void	voided check	Misc. Expen...	0.00	R	18,781.90
3/4/2025	2091	Dee Emami	Monthly Stipen...	SPLIT	-1,156.75	R	17,625.15
3/4/2025	2092	Wedgewood Meetings A...	Mar Luncheon...	General Me...	-6,812.85	R	10,812.30
3/5/2025	DEP	Cash From Luncheon	Mar Luncheon...	[Cash Box - ...	613.00	R	11,425.30
3/5/2025	DEP	Checks Rec'd For CRCE...	Var Checks R...	SPLIT	929.00	R	12,354.30
3/5/2025	2093	Void	voided check	Misc. Expen...	0.00	R	12,354.30
3/5/2025	2094	Void	voided check	Misc. Expen...	0.00	R	12,354.30
3/5/2025	2095	Anne Dana	Reimb. Gratuit...	General Me...	-420.00	R	11,934.30
3/7/2025	2096	Ben Emami	IT Serv.	Professional ...	-350.00	R	11,584.30
3/20/2025	DEP	Various Checks CERCA ...	Conf Reg and ...	SPLIT	4,395.00	R	15,979.30
3/20/2025	DEP	Sponsor Checks	CRCEA conf c...	SPLIT	5,000.00	R	20,979.30
3/21/2025	DEP	Pay Pal	Donations via ...	SPLIT	105.84	R	21,085.14
3/21/2025	DEP	Various Checks	Luncheon and...	SPLIT	434.00	R	21,519.14
3/22/2025	EFT	ATT	Monthly Bill	Telephone I...	-45.81	R	21,473.33
3/22/2025	2097	Great American Ins. Co	Liability Insura...	Taxes and In...	-788.00	R	20,685.33
3/28/2025	DEP	Various Checks Luncheons	Luncheon che...	Luncheon S...	160.00	R	20,845.33
3/28/2025	DEP	Various Checks CERCA ...	Conf Reg and ...	SPLIT	1,018.00	R	21,863.33
4/1/2025	DEP	My Senior Health Plan	Ck's 3094 & 3...	SPLIT	1,565.00	R	23,428.33
4/1/2025	2098	W. B. Britt, Inc.	2 mos bookke...	Professional ...	-700.00	R	22,728.33
4/3/2025	EFT	Crowne Plaza	Hotel and Dini...	SPLIT	-12,242.58	R	10,485.75
4/5/2025	DEP	Various Checks	Luncheon, VC...	SPLIT	7,644.00	R	18,129.75
4/5/2025	2099	Dee Emami	Monthly Stipend	Professional ...	-1,000.00	R	17,129.75
4/5/2025	2100	Ben Emami	IT Serv.	Professional ...	-350.00	R	16,779.75
4/8/2025	2101	Void	voided check	Misc. Expen...	0.00	R	16,779.75
4/8/2025	2102	Luners	50% Deposit f...	Conference ...	-2,644.78	R	14,134.97
4/10/2025	DEP	Reddy Pakala	Luncheon and...	SPLIT	151.00	R	14,285.97
4/15/2025	DEP	Checks From Conference	sponsor and c...	SPLIT	730.00	R	15,015.97
4/16/2025	DEP	Various Checks	Luncheon, VC...	SPLIT	1,164.00	R	16,179.97
4/16/2025	2103	The Tribe Band	Band at Banq...	Conference ...	-2,000.00	R	14,179.97
4/17/2025	2104	Dee Emami	Reimburse Pri...	Conference ...	-127.89	R	14,052.08
4/21/2025	EFT	Kelly Shirk	Donation for lit...	SPLIT	9.22	R	14,061.30



Checking Account ID 90

7/26/2025

Date	Num	Payee	Memo	Category	Amount	C	Balance
4/21/2025	2105	Nancy Settle - Vaniotis	Reimb. CRCE...	Conference ...	-742.01	R	13,319.29
4/23/2025	2106	AV Masters, Inc (Luners)	AV Services	Conference ...	-2,988.02	R	10,351.27
4/23/2025	2107	Nancy Settle - Vaniotis	Reimb CRCE...	SPLIT	-1,362.05	R	8,989.22
4/24/2025	EFT	ATT	Monthly Bill	Telephone l...	-45.80	R	8,943.42
4/24/2025	2108	Ginger Mello	Refund - Canc...	SPLIT	-252.00	R	8,691.42
4/28/2025	EFT	See's Candies	Purchase 35 ...	[See's Cand...	-743.75	R	7,947.67
5/1/2025	EFT	Crowne Plaza	Hotel and Dini...	Conference ...	-2,739.70	R	5,207.97
5/2/2025	2109	Dee Emami	Monthly stipend	Professional ...	-1,000.00	R	4,207.97
5/2/2025	2110	Ben Emami	Monthly Stipend	Professional ...	-350.00	R	3,857.97
5/3/2025	DEP	Various Cash	See's, Lunche...	SPLIT	850.00	R	4,707.97
5/8/2025	DEP	W. B. Britt, Inc.	Luncheon Meli...	Luncheon S...	40.00	R	4,747.97
5/12/2025	DEP	Various Checks	Various	SPLIT	6,290.00	R	11,037.97
5/15/2025	EFT	Sir Speedy	Newsletter pri...	Newsletter - ...	-579.82	R	10,458.15
5/19/2025	EFT	Kelly Shirk	Donation for lit...	SPLIT	9.22	R	10,467.37
5/24/2025	EFT	ATT	Monthly Bill	Telephone l...	-45.58	R	10,421.79
5/24/2025	EFT	See's Candies	Purchase 100 ...	[See's Cand...	-2,125.00	R	8,296.79
5/27/2025	2111	Dee Emami	Reimb. Agend...	Board of Dir...	-45.00	R	8,251.79
5/27/2025	2112	CRCEA	Seed Money S...	Conference ...	-2,000.00	R	6,251.79
5/28/2025	DEP	Various Checks	June 3 Lunche...	Luncheon S...	838.00	R	7,089.79
6/2/2025	TXFR	Scholarship Checks	June 3 luncheon	[Money Mark...	12,000.00	R	19,089.79
6/3/2025	2113	Irick Caantanach	Scholarshiip ...	Scholarships...	-1,000.00	R	18,089.79
6/3/2025	2114	Stefan Hubner	Scholarship W...	Scholarships...	-1,000.00	R	17,089.79
6/3/2025	2115	Rosmary Leon	Scholarship ...	Scholarships...	-1,000.00	R	16,089.79
6/3/2025	2116	Void	voided check	Scholarships...	0.00	R	16,089.79
6/3/2025	2117	Kiersten Falat	Scholarship W...	Scholarships...	-1,000.00	R	15,089.79
6/3/2025	2118	Helen Leon	Scholarship W...	Scholarships...	-1,000.00	R	14,089.79
6/3/2025	2119	Brooke Ramirez	Scholarship W...	Scholarships...	-1,000.00	R	13,089.79
6/3/2025	2120	Deyan Dragicevich	Scholarship W...	Scholarships...	-1,000.00	R	12,089.79
6/3/2025	2121	Aidan McDaniel	Scholarship W...	Scholarships...	-1,000.00	R	11,089.79
6/3/2025	2122	Michael Oelschlager	Scholarship W...	Scholarships...	-1,000.00	R	10,089.79
6/3/2025	2123	Steven Oelschlager	Scholarship W...	Scholarships...	-1,000.00	R	9,089.79
6/3/2025	2124	Wedgewood Meetings A...	June Luncheo...	General Me...	-5,724.90	R	3,364.89
6/3/2025	2125	Dee Emami	Monthly Stipend	Professional ...	-1,000.00	R	2,364.89
6/3/2025	2126	Ben Emami	Monthly Stipend	Professional ...	-350.00	R	2,014.89
6/3/2025	2128	Niyam Reddy	Scholarship W...	Scholarships...	-1,000.00	R	1,014.89
6/3/2025	2130	Roberta Griego	voided	Board of Dir...	0.00	R	1,014.89
6/4/2025	TXFR	MMF	Trans. for cas...	[Money Mark...	5,000.00	R	6,014.89
6/4/2025	DEP	Various Checks	June 3 Lunche...	SPLIT	607.00	R	6,621.89
6/6/2025	DEP	Cash	Cash from lun...	SPLIT	460.00	R	7,081.89
6/6/2025	2137	Void	voided check	General Me...	0.00	R	7,081.89
6/7/2025	EFT	VCCU - Harland Checks	Check's ordered	Office Suppli...	-96.84	R	6,985.25
6/7/2025	2129	W. B. Britt, Inc.	Stipend April - ...	Professional ...	-700.00	R	6,285.25
6/11/2025	DEP	Various Checks	VCERA dues ...	SPLIT	5,914.00	R	12,199.25
6/12/2025	TXFR	Cash Flow	Cash Flow	[Money Mark...	-5,000.00	R	7,199.25
6/19/2025	2131	Roberta Griego	Replace #213...	Board of Dir...	-216.05	R	6,983.20
6/21/2025	DEP	CRCEA	Refund seed ...	Conference ...	2,000.00	R	8,983.20
6/22/2025	EFT	ATT	Monthly Bill	Telephone l...	-45.58	R	8,937.62
6/23/2025	EFT	Kelly Shirk	Donation for lit...	SPLIT	9.22	R	8,946.84
7/3/2025	EFT	Gabe Ramirez	Via Pay Pal fo...	Professional ...	-300.00	R	8,646.84
7/8/2025	EFT	Sir Speedy	Printing PapaB's	Newsletter - ...	-240.21	R	8,406.63
7/9/2025	2132	Dee Emami	Monthly Stipend	Professional ...	-1,000.00	R	7,406.63
7/9/2025	2133	Ben Emami	Monthly Stipend	Professional ...	-350.00	R	7,056.63
7/10/2025	TXFR	Transfer To MMF	Cash Flow	[Money Mark...	-2,000.00	R	5,056.63
7/16/2025	DEP	Dues And Luncheon Che...	Dues and Lun...	SPLIT	5,908.00	R	10,964.63
7/17/2025	EFT	Sir Speedy	printing and m...	Newsletter - ...	-560.48	R	10,404.15
7/17/2025	EFT	Coastal Embroidery	Name tags	Office Suppli...	-96.53	R	10,307.62
7/19/2025	EFT	Kelly Shirk	Donation for lit...	SPLIT	9.22	R	10,316.84
7/25/2025	EFT	ATT	Monthly Bill	Telephone l...	-45.56	R	10,271.28

Money Market Checking ID 14

7/26/2025

Date	Num	Payee	Memo	Category	Amount	C	Balance
1/1/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	9.05	R	15,232.75
2/1/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	9.06	R	15,241.81
2/8/2025	TXFR	VCCU MMF	Cash flow Tra...	[Checking A...	-5,000.00	R	10,241.81
2/9/2025	TXFR	VCCU MMF	Cash flow Tra...	[Checking A...	10,000.00	R	20,241.81
2/11/2025	TXFR	UCCU CD 8	Close CD Sha...	[60 MO CER...	11,232.95	R	31,474.76
2/15/2025	TXFR	VCCU CD 9	Close CD Sha...	[12 MO CER...	54,087.42	R	85,562.18
3/3/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	35.31	R	85,597.49
4/2/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	65.43	R	85,662.92
5/1/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	63.37	R	85,726.29
6/1/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	65.53	R	85,791.82
6/2/2025	TXFR	Scholarship Checks	June 3 luncheon	[Checking A...	-12,000.00	R	73,791.82
6/4/2025	TXFR	MMF	Trans. for cas...	[Checking A...	-5,000.00	R	68,791.82
6/12/2025	TXFR	Cash Flow	Trans. back	[Checking A...	5,000.00	R	73,791.82
7/1/2025	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	53.90	R	73,845.72
7/10/2025	TXFR	Cash Flow	Trans CRCEA ...	[Checking A...	2,000.00	R	75,845.72



## CRCEA CONFERENCE SPRING 2025 FINAL FINANCIAL REPORT (Revised)

Conference Income	Budgeted	Actual
CRCEA Advance (Advance seed money fronted by CRCEA)		\$ 2,000.00
Banquet Dinner		\$ 3,490.00
Registration Fees		\$ 5,250.00
Sponsors and donors		\$ 10,479.00
<b>TOTAL Conference Income</b>	<b>\$ 6,000.00</b>	<b>\$ 21,219.00</b>
<b>Conference Expenses</b>		
<b>Banquet</b>		
Banquet Charge Crowne Plaza		\$ 5,911.53
Band		\$ 2,000.00
Misc		\$ 84.00
<b>Total Banquet Expenses</b>		<b>\$ 7,995.53</b>
<b>Sessions</b>		
Crowne Plaza - Breakfasts, Room Rental, Snacks, Service, etc.		\$ 11,070.75
Audio Visual Services (Luners)		\$ 5,612.80
<b>Total Sessions Costs</b>		<b>\$ 16,683.55</b>
Supplies, printing, posters, etc.		\$ 1,081.95
Transportation/ whalewatching event		\$ 1,150.00
<b>TOTAL Conference Expenses</b>	<b>\$ 15,000.00</b>	<b>\$ 26,911.03</b>
<b>Net Conference (Profit/Loss)</b>	<b>\$ (9,000.00)</b>	<b>\$ (5,692.03)</b>
Repay CRCEA Advance (Note: Refunded by CRCEA)		\$ -
<b>Total REAVC Cost (includes repayment of CRCEA Advance)</b>	<b>\$ (9,000.00)</b>	<b>\$ (5,692.03)</b>
Data range 6/1/24 - 6/30/25		Report date 7/14/25

## ATTACHMENT 2 - MINUTES

### RETIRED EMPLOYEES' ASSOCIATION OF VENTURA COUNTY BOARD OF DIRECTORS MEETING

Tuesday, May 27, 2025, 11:30 meeting rescheduled from April 8 and hosted by Roberta Griego at 1724 Tanager St.

**CALL TO ORDER** – President Reddy Pakala called the meeting to order at 11:31 a.m. The following were present: Reddy Pakala, Roberta Griego, Ben Emami, Paul Callaway, Nancy Settle, Butch Britt, Colleen Bruns, Anne Dana, Art Goulet, Lyn Krieger, Cindy Schneider, and Kelly Shirk. Enough Board members were present to constitute a quorum.

#### NEW BUSINESS

Discuss and Approve – Recommendations for How Correspondence from REAVC Is Addressed on VCERA Board Agenda Items: Among items suggested were a collaborative welcome letter for new VCERA Board members and a letter about REAVC's position...Reddy said that a process is already in place for correspondence with VCERA. Lyn Krieger agreed to draft a welcome letter. Reddy and Roberta expressed a desire to maintain a collaborative relationship between REAVC and VCERA. Roberta would like to meet with VCERA for a collaborative discussion.

#### FINANCIAL REPORT

Butch Britt submitted a Financial Report for the Board to Receive and File. Lyn Krieger motioned, and Nancy Settle seconded to Receive and File. Motion passed with unanimous approval.

CRCEA Conference Closing Administrative Details, such as repayment of seed money to CRCEA, were discussed. Nancy Settle motioned, and Ben Emami seconded. Motion passed unanimously.

#### CONTINUED BUSINESS

CRCEA Conference Final Report – Nancy/Roberta Roberta indicated that she received a lot of positive feedback from participants. Everyone liked all of the speakers, especially the AI presentation and Monique Nowlin. Wild Apricot was discussed because of its potential to be used for all recordkeeping. The band was a success and expressed that they are happy to return in the future.

#### MINUTES

Roberta Griego motioned, Ben Emami seconded, and the February 4, 2025, Special Meeting minutes were approved.

#### LUNCHEON UPDATE

Anne Dana said she would be unable to attend the upcoming Scholarship luncheon, but Colleen Bruns agreed to assist with managing the event. Approximately 125 attendees were expected. Various venues for future luncheons were discussed. It was decided that Sterling Hills worked best because of its accessibility, central location, and service.

#### COMMITTEE REPORTS

**Retirement Board/Legislation** - (Art) AB1383 and 569 regarding employer engagement of a union to create supplemental retirement plans, died. VCERA actuaries performed a risk analysis for three scenarios: meeting the assumed rate, not meeting the assumed rate, and earning about twice the assumed rate. Massive work is required with the Alameda corrections.

**Audit** – (Cindy) The audit was conducted on May 8. CDs, See's log, the cash box, etc., were accounted for down to the penny. Reddy Pakala thanked Butch Britt for a job well done.

**Newsletter** – Ben said sponsor ads caused mailboxes to reject the newsletter. It was sent three times before success.

**Nominations/Elections** -Nancy will reach out to Board members whose terms are expiring.

**Benefits** – Kelly indicated that the benefits meeting focused on rising costs.

**Scholarship** – Colleen said seven recipients will attend the luncheon. Each will receive \$1,000. Donation information will be placed at tables. Nancy will create a donation poster. A raffle will be held at the luncheon. Roberta suggested an announcement at the luncheon to let members present know to see Butch Britt if they want to donate. Nancy suggested it may be time to raise the scholarship amount. Butch Britt reported that the Credit Union currently donates \$2,000.

Meadowlarks, APWA, and Engineering firms often have charitable golf tournaments to raise money. The scholarship committee consists of Maryellen Benedetto, Colleen Bruns, Ray Holzer, Don Greenberg, and Henry Solis.

**Membership Report/Courtesy** - Nancy reported membership has remained constant at nearly 3,000. Shalini assists with a membership mailout, and Steve Pettie sends a mailer to all retirees. REAVC mails out to around 800. Nancy suggested keeping membership dues at \$2 and increasing the luncheon cost instead.

The meeting adjourned at 1:11p.m.. The next meeting is Tuesday, August 5, 2025, 11:30 a.m. at 1724 Tanager St.



### **Member Benefits and Services Agreement**

WHEREAS Retired Employees Association of Ventura County (REAVC) is dedicated to advocating for retiree interests and providing pertinent information, social opportunities, and services for its members.

WHEREAS AMBA is a nationwide full-service agency focusing on the design and implementation of insurance and other benefit plans for associations such as REAVC;

WHEREAS REAVC is not an insurance agent, broker, or producer, and is not licensed in its home state or any other state to act as an insurance agent, broker, or producer, and does not act as such;

AMBA and REAVC acknowledge that REAVC shall not be involved in any insurance agent-type activity including, but not limited to, the following: processing of applications; providing proposals or quotations of rates; countersigning or delivering policies; examining or inspecting risks; receiving, collecting or transmitting premiums; or soliciting insurance;

**NOW THEREFORE**, in consideration of the promises set forth herein, REAVC and AMBA agree as follows:

#### **SERVICES & TERM**

**THIS MEMBER BENEFITS AND SERVICES AGREEMENT**, hereinafter "Agreement," is made this \_\_\_\_\_ day of \_\_\_\_\_ 2025, by and between the **Retired Employees Association of Ventura County (REAVC)** a not-for-profit entity, hereinafter referred to as "REAVC," and **Association Member Benefits Advisors, LLC**, a Texas limited liability company, hereinafter referred to as "AMBA", which purchased substantially all of the assets of **Pacific Group Agencies, Inc.**, hereinafter referred to as "PGA." This Agreement amends and restates, replaces and/or supersedes all prior written and oral agreements between REAVC and AMBA or PGA.

The term of this Agreement shall commence on \_\_\_\_\_ 1, 2025, and end on \_\_\_\_\_ 30, 2030 (the "Initial Term") and is on an exclusive basis. This Agreement will automatically renew for an additional five (5) year term on an exclusive basis unless either party gives notice to the other that it desires this Agreement to terminate at least one hundred and eighty (180) days prior to the expiration of the Initial Term or any renewal term thereof.

**Sponsorship:** AMBA will pay REAVC a sponsorship fee annually of \$500. Additionally, AMBA will recruit 50 REAVC Members each year of this agreement. Should AMBA recruit fewer than 50 REAVC members in any year, then AMBA will provide \$24 (current dues) for each member less than the 50 specified. This obligation begins \_\_\_\_\_, 2025 through \_\_\_\_\_, 2030. REAVC agrees to maintain as confidential the terms and conditions of this Agreement.



## ATTACHMENT 3 A

### DUTIES OF AMBA

- A. AMBA shall make available to members and potential members its current insurance and discount programs, endorsed by REAVC, and provide REAVC other services as outlined in this Agreement. REAVC shall not promote any other insurance and discount programs except through AMBA, unless AMBA otherwise expressly agrees in writing. AMBA will make a list of endorsed benefits available upon request. AMBA shall have the right of first refusal on any new insurance and discount programs to be offered to REAVC members or potential members.
- B. AMBA will maintain a website for REAVC to market products and solutions. AMBA will also provide other marketing initiatives to REAVC to promote AMBA's benefit solutions. At REAVC's option, AMBA will manage and host an association website for REAVC and will update the site upon receiving new content from REAVC. AMBA will provide to REAVC periodic samples of the types of marketing efforts being utilized. REAVC represents to AMBA that its members have granted permission to be contacted about REAVC news, events, and programs, including the products and services to be offered by AMBA.
- C. AMBA representatives will conduct business with a high degree of professionalism.
- D. AMBA will resolve member complaints in a timely manner and provide REAVC feedback, when warranted.
- E. Notwithstanding anything to the contrary contained in this Agreement, following the termination or expiration of this Agreement for any reason and provided that a REAVC member consents to the use of their information disclosed to AMBA during the application or enrollment process, AMBA may use such information to offer to such member any other benefits, products or services through AMBA notwithstanding any termination or expiration of this Agreement.

### DUTIES OF REAVC

- A. REAVC shall promote AMBA's current products and services and REAVC shall not endorse any similar products or services or advertise similar products or services that compete with AMBA's products or services, without AMBA's prior written approval. Current Medicare solution products are not exclusive and are provided through a different vendor for REAVC members.
- B. REAVC shall provide AMBA with annual endorsement letters for the insurance and discount programs and other products offered by AMBA, in a format acceptable to AMBA in its sole discretion, signed by the Executive Director and/or President of REAVC. REAVC also agrees to provide AMBA with an introductory letter to entities that employ potential members of REAVC.
- C. REAVC will provide their logo and brand kit to AMBA for brand partnership marketing materials. REAVC grants to AMBA a non-exclusive, royalty-free license to use REAVC's name, logo, and any trade name or mark on promotional materials, in advertisements, on insurance policy forms and on other documents relating to the promotion, advertising and soliciting of insurance coverages offered to REAVC members and potential members.
- D. To the extent that REAVC is in possession of any member data and is not prohibited by any third party or applicable law from providing such data to AMBA, REAVC agrees to provide member lists and data to AMBA upon reasonable request for the promotion of membership and benefits

## ATTACHMENT 3 A

participation via AMBA's marketing channels (direct mail, digital, contact center, local representative and any other marketing channel that comes available during the partnership. Such lists and data shall include, at minimum:

- E. REAVC shall provide AMBA with assistance in obtaining invitations to attend local REAVC meetings and chapter events for the purpose of disseminating information about the products and services offered by AMBA.
- F. REAVC shall not be involved in any insurance agent-type activity including, but not limited to, the following: processing of applications; providing proposals or quotations of rates; countersigning or delivering policies; examining or inspecting risks; receiving, collecting or transmitting premiums; or soliciting insurance. REAVC agrees AMBA shall be permanent agent of record, regardless of termination of this Agreement, for all policies sold and serviced by AMBA.
- G. REAVC shall include a display-sized announcement of endorsement of AMBA's insurance and discount programs in each REAVC newsletter.
- H. REAVC website will display a link to the benefits and AMBA contact information.
- I. REAVC will make reasonable efforts to promote its own membership growth through marketing, communications, and retention programs.

### MISCELLANEOUS

- A. AMBA may assign this Agreement and its rights and obligations hereunder in whole, but not in part, to any corporation or other entity with or into which AMBA may hereafter merge or consolidate or to which AMBA may transfer all or substantially all of its assets if, in any such case, said corporation or other entity shall by operation of law or expressly in writing assume all obligations of AMBA hereunder as fully as if it had been originally made a party hereto. To the extent AMBA is not prohibited by contract or by law, AMBA shall notify REAVC at least ninety (90) days, or as soon as reasonably practicable, prior to the effective date of any such assignment.
- B. When providing services to REAVC, AMBA may use its affiliates, from time to time, to assist in the performance of such services. AMBA's use of subcontractors in the performance of certain duties will not be deemed to be an assignment nor will it relieve AMBA of any responsibility to REAVC.
- C. The only relationship between AMBA and REAVC is the independent contractor relationship established by this Agreement. Nothing contained in this Agreement will be construed to create the relationship of employer and employee or the relationship of principal and agent between AMBA and REAVC.
- D. AMBA is not bound to utilize any particular insurer or service provider, and does not guarantee or make any representation or warranty that coverage or service can be placed on terms acceptable to REAVC. AMBA is not responsible for the solvency or ability to pay claims of any insurance carrier or for the solvency or ability of any service provider to provide service. Insurance carriers or service providers with which REAVC's other risk or insurance coverage or other business is placed will be deemed acceptable to REAVC, in the absence of contrary instructions from REAVC. Except as expressly set forth in this Agreement, AMBA expressly disclaims any warranty, express or implied, including but not limited to any implied warranty of merchantability and fitness for a particular purpose.

### ATTACHMENT 3 A

- E. This Agreement contains all the terms and conditions agreed upon by the parties, and no other agreements regarding the subject matter of the Agreement shall be deemed to exist or to bind any of the parties. All prior agreements between the parties hereto regarding the subject matter of this Agreement are hereby superseded. No representation, warranty, condition, or agreement of any kind or nature shall be binding upon the parties hereto unless incorporated in this Agreement.
- F. REAVC agrees to maintain as confidential: (1) the terms and conditions of this Agreement; and (2) any and all information provided by AMBA to REAVC regarding this Agreement and the services provided hereunder, including without limitation information concerning AMBA's business or marketing strategies, pricing, and insurance plans and other products (collectively, "Confidential Information"). REAVC agrees to maintain the Confidential Information in confidence and not use for itself or others, in any form or manner, and not disclose, in whole or in part, to any person or entity, any Confidential Information received from AMBA, except to its officers, directors, employees and agents of it or any affiliate that is controlled by, controlling or under common control with it, or as applicable law may require. Confidential Information does not include information that: (i) was publicly known through no unauthorized act of REAVC, or otherwise was known by REAVC without an obligation of confidentiality, at the time of disclosure (ii) subsequently becomes publicly known or available through no unauthorized act or omission of REAVC; (iii) is rightfully received from a third party without an obligation of confidentiality; (iv) is independently developed by REAVC without the use of AMBA's Confidential Information; or (v) is approved, in writing, by a senior officer of AMBA for disclosure.
- G. AMBA agrees to maintain as confidential: (1) the terms and conditions of this Agreement, except that AMBA may disclose this Agreement in connection with a potential assignment permitted under this Agreement, provided the recipient agrees to be bound by the same degree of confidentiality as required by this Agreement; and (2) any and all information provided by REAVC to AMBA regarding this Agreement and the services provided hereunder (collectively, "Confidential Information"). AMBA agrees to maintain the Confidential Information in confidence and not disclose or sell, in whole or in part, to any person or entity, any Confidential Information received from REAVC, except to its officers, directors, employees and agents of it or any affiliate that is controlled by, controlling or under common control with it, or as applicable law may require. Confidential Information does not include information that: (i) was publicly known through no unauthorized act of AMBA, or otherwise was known by AMBA without an obligation of confidentiality, at the time of disclosure (ii) subsequently becomes publicly known or available through no unauthorized act or omission of AMBA; (iii) is rightfully received from a third party without an obligation of confidentiality; (iv) is independently developed by AMBA; or (v) is approved, in writing, by a senior officer of REAVC for disclosure.
- H. All documents, books, and records of AMBA pertaining to marketing Plan(s) or the Plan(s) themselves, including all Plan insureds' records, whether original records of or developed by AMBA in connection with its duties will remain the property of AMBA notwithstanding the termination of this Agreement and shall not be deemed Confidential Information of REAVC hereunder. AMBA may store any or all of such documents, books, and records on microfilm, CD-ROM, digital, electronic or other similar medium and will retain such records as required by the applicable insurance company or applicable law, whichever is longer.



## ATTACHMENT 3 A

- I. AMBA shall indemnify REAVC and hold it harmless from and against any damage, injury, loss, cost, or expense, including reasonable attorney's fees, incurred by REAVC or REAVC's directors, officers, or employees, as a result of a third-party claim resulting from the material breach of this Agreement by AMBA, unless the damage, injury, loss, costs, or expense is caused, in whole or in part, by the action, inaction or negligence of REAVC or its directors, officers, or employees or by a breach of this Agreement by REAVC. REAVC agrees to defend, indemnify and hold harmless AMBA, its directors, officers, employees, agents, attorneys, and other representatives from any legal action or claim brought by or on behalf of any individual, member, company, or other legal entity involving membership in REAVC, arising from a breach by REAVC of any of the terms, representations or warranties made by REAVC in this Agreement, any intellectual property infringement, and any errors, omissions, fraudulent or negligent acts by REAVC, its employees or agents. Notwithstanding the foregoing, no indemnifying party shall be liable to an indemnified party for punitive, incidental, special or consequential damages and damages for lost profits.
- J. The liability of AMBA, whether based on an action or claim in contract, equity, negligence, tort or otherwise for all events, acts or omissions related to this Agreement shall not exceed the total amount paid to REAVC under this Agreement on a trailing twelve (12) month basis. AMBA shall have the right to assume and control the defense of any third-party claims for which it may have an indemnification obligation hereunder.
- K. REAVC and AMBA understand and intend that AMBA will not be a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), or any state law with respect to any insurance plans. AMBA will not have any control or authority with respect to any assets of the plan(s). All discretion and control with respect to the terms, administration, or assets of the plan(s) will remain with the named fiduciaries under the Plan(s).
- L. Before commencing any action or proceeding with respect to any dispute between the Parties arising out of or relating to this Agreement or the services provided hereunder, the Parties shall:
  - a. First attempt to settle the dispute through consultation and negotiation in good faith and in a spirit of mutual cooperation. If the dispute is not resolved within thirty (30) days of first attempting to resolve the dispute, either Party may elect to escalate the resolution of such dispute by submitting the dispute in writing to senior executives from each Party who will promptly meet and confer in an effort to resolve the dispute. Each Party will identify such senior executive by notice to the other Party, and each Party may change its senior executive at any time thereafter by notice. Any mutually agreed decisions of the senior executives will be final and binding on both Parties.
  - b. In the event the senior executives are unable to resolve any dispute within thirty (30) days after submission to them, either Party may then refer such dispute to mediation in Austin, Texas, by a mutually acceptable mediator to be chosen by both Parties within forty-five (45) days after written notice by either Party demanding mediation. Neither Party may unreasonably withhold, delay or condition consent to the selection of a mediator. All communications and discussions in furtherance of this paragraph shall be treated as confidential settlement negotiations that are not subject to disclosure to any third party. The costs of the mediator shall be shared

## ATTACHMENT 3 A

equally, but each Party shall pay its own attorney's fees.

- c. In the event the Parties cannot, after a reasonable and good faith attempt, resolve the dispute through the procedures in subsection (b), either party may commence litigation to resolve the dispute. In that event, the Parties (i) hereby irrevocably and unconditionally submit to the exclusive jurisdiction of the state or federal courts of Texas located in Travis County for the purpose of any suit, action or other proceeding arising out of or based upon this Agreement, (ii) agree not to commence any suit, action or other proceeding arising out of or based upon this Agreement except in the state or federal courts of Texas, and (iii) hereby waive, and agree not to assert, by way of motion, as a defense, or otherwise, in any such suit, action or proceeding, any claim that it is not subject personally to the jurisdiction of the above-named courts, that its property is exempt or immune from attachment or execution, that the suit, action, or proceeding is brought in an inconvenient forum, that the venue of the suit, action or proceeding is improper, or that this Agreement or the subject matter hereof may not be enforced in or by such court.
- d. Nothing in this Section will prevent either Party from resorting to judicial proceedings at any time if interim equitable relief from a court is necessary to prevent serious and irreparable injury or damage to that Party.
- M. This Agreement will be deemed to be a California contract, and will be construed and governed by the laws of California.
- N. Waiver of jury trial: each party, on behalf of itself and its affiliates, to the fullest extent permitted by law, knowingly, voluntarily, and intentionally waives its right to a trial by jury in any action or other legal proceeding arising out of or relating to this agreement or any services provided by amba or its affiliates. The waiver applies to any action or legal proceeding, whether sounding in contract, tort or otherwise. Each party agrees not to include any employee, officer, director or trustee of the other as a party in any action, proceeding or counterclaim relating to such dispute.
- O. In the event any one or more of the provisions contained in this Agreement shall be held invalid, illegal, or unenforceable in any respect, the validity, legality, and enforceability of their remaining provisions contained in this Agreement shall not in any way be affected or impaired by such invalidity, illegality, or unenforceability.
- P. No alterations or variations of the terms of this Agreement shall be valid unless made in writing and signed by both of the parties hereto. No provision of this Agreement can be waived by either party unless expressed in writing and signed by the parties hereto.
- Q. All notices required to be served by the provisions of this Agreement shall be in writing, and may be (1) personally delivered, (2) sent by facsimile transmission (during business hours) if the sender on the same day sends a confirming copy of such notice by reputable overnight delivery services (charges prepaid), (3) reputable overnight delivery service (charges prepaid) or (4) certified United States mail, postage prepaid return receipt requested.

Notices to be served on AMBA shall be mailed to or served at AMBA, 6034 West Courtyard Drive, No. 300, Austin, Texas 78730, unless otherwise instructed in writing.

## ATTACHMENT 3 A

Acknowledged and agreed to this \_\_\_\_ day of \_\_\_\_\_, 2025.

RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY

ASSOCIATION MEMBER BENEFITS ADVISORS, LLC.

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

REAVC Initial \_\_\_\_\_

AMBA Initial \_\_\_\_\_



**FOR REAVC BOARD MEETING AUGUST 5, 2025**

**ITEM: AGREEMENT REQUEST FROM AMBA (PURCHASER OF PACIFIC GROUP AGENCIES (PGA))**

**Discussion:**

AMBA is a nationwide insurance agency focusing on the design and implementation of insurance benefit plans. AMBA has substantially purchased the assets of PGA, an insurance firm that has provided similar services to REAVC members (and others) for several years. PGA has also contributed to support the CRCEA conference, and REAVC's Holiday Luncheon.

REAVC had no written agreement with PGA. We operated in collaboration with PGA to offer a variety of insurance plans at group rates to REAVC Members or County retirees. This collaboration has been productive and believed to be mutually beneficial to both PGA and REAVC members.

REAVC's collaboration with PGA was conditioned on the provisions of the letter attached to each mailing of PGA's annual offering – Attachment 1. The letter makes it clear REAVC does not endorse one insurance plan over another and collaborates with PGA only to offer the financial benefit of group rates.

AMBA desires a written agreement with REAVC. Their DRAFT agreement is attached – Attachment 2.

Some Board members have reviewed the DRAFT agreement and disagree with several of the provisions. While the financial offer of donations to REAVC is enticing, they pale in comparison to the concessions that REAVC would appear to make by signing the agreement. Most prominently the DRAFT Agreement requires a five-year exclusive offer to promote AMBA to the exclusion of other similar firms.

AMBA (and Steve Pettie – former owner of PGA) have indicated they are willing to discuss and negotiate the terms of the DRAFT Agreement, but they have stridently requested the Agreement be signed by September of this year. A sub-committee could be formed to review and edit the DRAFT. This is not a

### ATTACHMENT 3 B

trivial effort, and it would be impractical to complete by September (more likely next calendar year). Particularly since the next regular scheduled meeting of the Board is October 7.

A formal legal review of the revised Agreement (as edited by REAVC committee) might require an unbudgeted expense in range of \$1,000 - \$2,000.

#### **Recommendations:**

- Advise AMBA that REAVC has operated in collaboration with PGA for several years without a written agreement, and in accordance with the conditions contained in the prior letter - Attachment 1. We believe the collaboration to have been mutually beneficial to PGA and REAVC members. We would be willing to continue this relationship with AMBA subject to the same conditions. We decline to enter into a written agreement.

OR

- Advise AMBA that the DRAFT written Agreement is unsatisfactory as presented to REAVC, and that it will require extensive revision. Current resources and commitments of members of the Board will not accommodate a revision being available to provide to AMBA until approximately February 2026. If they wish to take advantage of the Open Season this fall, they may use the prior letter (Attachment 1) to revise and accompany the mail out brochures.

#### **Attachments:**

1. Prior Sample Letter to accompany PGA mailouts.
2. DRAFT Agreement from AMBA



**Benefits Available Exclusively for  
Retired Employees Association of Ventura County Members**

Dear Member:

The Retired Employees Association of Ventura County (REAVC) is an organization that works to protect your hard-earned benefits while helping to promote a worry-free retirement for Ventura County retirees. REAVC also provides members activities including luncheons and benefits including scholarships for REAVC members, their children and grandchildren. Our newsletter keeps you informed of happenings with the County Retirement System, your pension benefits, and other issues of interest to retirees. We sincerely thank you for your continued support.

For the past few years, the REAVC Board of Directors has decided to offer members access to various insurance plans offered by Pacific Group Agencies. **These plans are independent of those offered by the County and your enrollment in any of these plans does not affect any plans you may have through the County.** While REAVC does not evaluate the plans offered, as it is up to each retiree to ensure that the plans meet their individual needs, REAVC is aware that Pacific Group Agencies currently offers these plans to many other 1937 Act County retiree associations and their members have been very satisfied.

The annual Open Enrollment period for these benefit plans is upon us. This is your once-a-year opportunity to add or make changes to your coverages. Whether you're looking to add dental coverage or add a spouse to your vision coverage, now is the time to do it.

Please take a moment to review all the benefits that are available to you. Plans available include a dental PPO plan with a generous \$1,500 annual benefit maximum, a vision plan that covers exams, lenses, and frames, and many others. Time to take advantage of them is limited. **Open Enrollment ends November 12<sup>th</sup>.**

If you are currently enrolled in one of these benefits, there is no need to re-enroll. Your coverage will continue without interruption.

If you should have any questions on the benefit plans in this guide, please direct them to our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or REAVC@pgagencies.com. **Please do NOT call REAVC, VCERA, or the County with questions about the plans discussed in this Benefit Guide; they will be unable to assist you.**

Sincerely,

REAVC Board of Directors

**FOR REAVC BOARD MEETING AUGUST 5, 2025**

**ITEM: POTENTIAL SALE OF PAPAB'S COLUMNS**

**Discussion:**

Several (at least 2) people have suggested putting together a compilation of PapaB's columns and trying to sell them at luncheons, by mail or otherwise as a fundraiser for the Scholarship Program.

I compiled the past columns, March/April 2018 to July/ August 2025) from our newsletters. I reviewed three local printers. The least expensive and most responsive printer was our current printer (Sir Speedy).

As a test batch I had 10 copies (in color), and 10 copies (black and white) printed.

The costs for printing the test batch (10 copies each) are:

\$17.63 each for color

\$6.40 each b/w

I can't honestly see enough difference in value to justify the higher cost of the colorized version. But I will have copies of both versions to pass around at the Board meeting for review.

Sir Speedy may also be able to offer lower unit prices if REAVC orders in larger volume.

**Recommendations:**

1. Try to sell the test batch at the September and December luncheons at \$15 b/w and \$25 colorized. Proceeds to go to the Scholarship Fund. Nancy has volunteered to make a poster and sell them at the September and December luncheons. If they don't sell, I will reimburse REAVC for the printing cost and keep any unsold booklets.
2. Based on the results of the test batch, decide whether or not to continue with further printing and sales efforts in 2026.

#### ATTACHMENT 4

3. NOTE: If the Board decides to continue with further sales events in 2026, a volunteer (or volunteers) will be needed to handle future sales, pick up and store the booklets, etc. It may be possible to sell them online, but that will also require publicity and volunteers. It's not an inconsequential effort.

At this point, my work is done. I'll reimburse REAVC for the cost of any booklets in the test batch that don't sell, but I'm not volunteering to store, sell or handle the program further if the Board decides to continue it.

Butch Britt



## ATTACHMENT 5

### REAVC RESERVE INVESTMENT ANALYSIS - 2025

#### **1. PURPOSE:**

The purpose of this review is to provide the REAVC Board with a recommendation for the value of reserves currently invested in the Money Market Account (MMA), which might be invested in Certificates of Deposit (CD's) or other investment instruments.

The balance in the MMA as of May 29, 2025 is \$85,726, the checking account balance is \$9,315. The combined balance is \$ 94,861. Historically, I have found that having an average balance in the checking account of about \$ 5,000 and \$ 25,000 in the MMA is sufficient for anticipated expenses and allows a reasonable cushion for unanticipated expenses. The remainder can be invested in longer-term investment instruments.

Considering the current balances and anticipated expenses and income until December 31, 2025, REAVC could invest \$ 50,000 in longer term investments, leaving an approximate balance of \$25,000 in the MMF and about \$ 5,000 in the checking account. These balances may vary from time to time depending on the timing of revenues and expenses. See attached.

#### **2. RECOMMENDED INVESTMENT:**

It is recommended that the funds be invested in CDs with Ventura County Credit Union.

- Safety
- Reasonable interest rates
- VCCU's support of REAVC scholarship program
- REAVC currently has an established account with VCCU. Opening a new account with a broker or another bank could be problematic

The current 6-month duration dividend rate is 3.5 % See attached.

The Board may consider investing the funds into one or more CDs with different maturity dates. As the CDs mature, the Board may re-evaluate.

#### **3. STEPS:**

1. The Board approve a motion authorizing the Treasurer, Mr. Paul Callaway and Bookkeeper, Butch Britt to open CDs account (s) with VCCU using funds from the MMA at the terms and amounts directed by the Board. (Note: NFCU CD rates shown are effective until 7/31/25)
2. Direct the Executive Assistant to provide a signed copy of the Board Minutes documenting the Board's action as soon as possible.

# Fixed Rate Certificates (Personal and Business)

Effective May 30, 2025

Note: CD Rates as of July 1 are the same

Term	\$1,000/+ Dividend Rate	\$1,000/+ APY	\$10,000/+ Dividend Rate	\$10,000/+ APY	\$25,000/+ Dividend Rate	\$25,000/+ APY
6 Months	3.45%	3.50%	3.45%	3.50%	3.45%	3.50%
12 Month	3.45%	3.50%	3.45%	3.50%	3.45%	3.50%
24 Months	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%
36 Months	3.199%	3.25%	3.199%	3.25%	3.199%	3.25%
48 Months	3.199%	3.25%	3.199%	3.25%	3.199%	3.25%
60 Months	3.200%	3.25%	3.200%	3.25%	3.200%	3.25%

Cash Flow May 29 to Dec. 31, 2025						
Date	Action		Checking	Money Mrk	Inv. Amt.	Balance
6/29/2025	Beginning Balances		\$ 9,135	\$ 85,726	\$ -	\$ 94,861
5/29/2025	Remit to CRCEA	\$ 2,000	\$ 7,135	\$ 85,726	\$ -	\$ 92,861
6/2/2025	Transfer MMA to Checking	\$ 12,000	\$ 19,135	\$ 73,726	\$ -	\$ 92,861
6/3/2025	Issue Scholarships	\$ 11,000	\$ 8,135	\$ 73,726	\$ -	\$ 81,861
6/3/2025	Transfer MMA to Checking	\$ 5,000	\$ 13,135	\$ 68,726	\$ -	\$ 81,861
6/3/2025	Luncheon expenses	\$ 6,400	\$ 6,735	\$ 68,726	\$ -	\$ 75,461
6/3/2025	Prof Services - June	\$ 2,050	\$ 4,685	\$ 68,726	\$ -	\$ 73,411
6/12/2025	Dues Ck rec'd June	\$ 5,800	\$ 10,485	\$ 68,726	\$ -	\$ 79,211
6/12/2025	Transfer Checking to MMA	\$ 5,000	\$ 5,485	\$ 73,726	\$ -	\$ 79,211
12/31/2025	Est Income. Jul-Dec	\$ 37,600				
12/31/2025	Est Exp Jul-Dec minus litigation	\$ 30,106				
12/31/2025	budgeted litigation Exp	\$ 6,000				
12/31/2025	total est expenses Jul-Dec	\$ 36,106				
12/31/2025	net Income minus expenses	\$ 1,494				\$ 80,705
6/1/2025	Est Amount available for inv.		\$ 5,705	\$ 25,000	\$ 50,000	\$ 80,705

**FOR REAVC BOARD MEETING AUGUST 5, 2025**

**ITEM: POTENTIAL ON-LINE PAYMENT SYSTEM FOR REAVC ACTIVITIES  
(LUNCHEONS, SALES, DONATIONS)**

**Discussion:**

The Board has expressed a desire to offer and implement an on-line payment system for REAVC members to pay for luncheons via credit/debit cards. Past attempts have been hampered by IRS regulations and other factors.

Recently President Pakala requested investigating whether VCCU would allow REAVC to use a Zelle account. After inquiry, it was found that REAVC is ineligible to open or use Zelle through VCCU because our VCCU account is a corporate/ business account. We met this same problem previously with PayPal, and used the corporate PayPal account of W.B. Britt, Inc. for scholarship and litigation donations, but this arrangement is no longer tenable.

Because 2nd Vice President Emami is currently extremely busy with full time employment by the County, and his regular duties with REAVC, I volunteered to find if an on-line payment system was workable for REAVC, estimated costs and other specifics related to implementation.

A review of local providers resulted in estimated implementation costs in the range of \$2,500 to \$3,500 depending on the cash flow transfer software required and changing the REAVC website to accommodate payment by members for luncheons, See's Candy sales and donations. The estimated cost of hosting and maintenance of a website and on-line payment system ranged from \$1,500 to \$2,500.

**Summary of Attached Proposal:**

A written proposal was provided by Artizen Media (Gabriel Ramirez) and is attached. A summary of the proposal follows.

Mr. Ramirez advises that the project is feasible. Mr. Ramirez designed, implemented, hosted, and has supported the current REAVC website since

## ATTACHMENT 6 A

2016, He has the resources and technical ability to implement such an on-line pay system. He is knowledgeable of REAVC's operations and practices. It is estimated that a working test version of the proposed system can be demonstrated to REAVC within 60 days and final implementation by the end of this calendar year. The specific timeline for completion is still an item being finalized.

The estimated cost to implement is \$2,599. (Onetime expense).

This cost includes upgrading the current REAVC website (\$1,500) to include necessary security upgrades, more responsive and modern layout, and visual update. Your Board previously authorized these improvements to the website in 2024, but due to the CRCEA Conference, Mr. Emami's return to full-time employment by the County, and damage to the Emami home caused by the 2024 wildfire in Camarillo, the effort has been understandably delayed, and no final agreement or payment was made.

The annual system maintenance cost for a premium level of ongoing system maintenance described in the Proposal is \$1,859 (Ongoing expense). This consists of \$150 per month system maintenance and a one-time annual software license fee of \$59. This equates to an annual increase in cost for website hosting, maintenance, and on-line system maintenance of \$100 per month.

However, Mr. Ramirez has advised that he is willing to reduce the monthly annual maintenance cost per month based on his experience working with REAVC. This is an item currently under negotiation that would reduce the estimated annual system maintenance cost.

Sufficient funding should be available within this year's budget due to underruns and a refund of \$2,000 from CRCEA. Costs to cover next year's increase in annual maintenance costs will have to be covered in next year's budget but may require an increase in luncheon costs. Service charges by PayPal per transaction may be incorporated in the sales price for on-line purchase or otherwise by Board direction.

## ATTACHMENT 6 A

Mr. Ramirez has shown his reliability, responsiveness, concern for REAVC and technical ability for almost a decade. His proposal is within the estimated costs of system integration and development, software licensing, and annual maintenance, and hosting.

The Board should be aware that although the attached proposal is considered reasonable and complete, there are certain items that are still being discussed and negotiated. These are:

1. Specific timeline and completion.
2. Annual maintenance scope and price.

Negotiations on the Agreement scope and price have been and continue to be amicable. It is confident that a reasonable agreement will be reached on these and any other points before the Agreement is finalized and signed.

### **Recommendations:**

1. Direct any changes, alterations, or corrections required by the Board to the Agreement from Artizen Media (attached).
2. Authorize Butch Britt (Bookkeeper) and/or Ben Emami (2nd Vice President) to negotiate and final the Agreement with Artizen Media, including any changes, alterations, or corrections directed by the Board.
3. Authorize Butch Britt (Bookkeeper) and/or Ben Emami (2nd Vice President) to sign the finalized Agreement on behalf of REAVC.
4. Authorize issuance of a Notice to Proceed with the work upon signature of both parties.

Butch Britt  
REAVC Bookkeeper

Attachment: Proposal from Artizen Media (Gabe Hernandez) dated July 2025



# ATTACHMENT 6 B

## Proposal for Online Payments, Donations & Website Modernization

**Prepared for:** Retired Employees Association of Ventura County (REAVC)

**Prepared by:** Gabriel Ramirez, Artizen Media

**Contact:** Gabe805@gmail.com | (805) 236-2345

**Date:** July 2025

### 1. Executive Summary

This proposal outlines a complete digital upgrade for REAVC, including secure online forms for event reservations, donations, and See's Candy sales; a responsive website redesign; and an optional ongoing support model.

The project enhances REAVC's current processes by adding digital convenience, reducing administrative load, and preparing the organization for long-term growth with centralized, professional support from a trusted provider.

### 2. Needs & Background

REAVC currently manages event registrations through mailed forms and checks. While effective, this method limits access for members preferring digital tools. REAVC also receives limited donations from members and sells See's Candy, these tasks are well-suited for online integration.

- Online forms for reservations, donations, and product orders
- Secure nonprofit payment processing via PayPal
- A responsive, accessible website redesign
- Flexible ongoing support for content, forms, and maintenance

### 3. Project Objectives

- Implement 3 separate forms:
  - Luncheon Reservation Form
  - Donation Form (member support, REAVC Scholarship Program or special initiatives)
  - See's Candy Order Form
- Register and verify REAVC's PayPal Business account under its 501(c)(4) EIN
- Eliminate personal tax liability through nonprofit registration
- Redesigning the current website to meet modern standards
- Offer optional turnkey support tier
- Provide flexibility for future upgrades (CRM, member portal, etc.)

## 4. Payment Compliance

REAVC is a **501(c)(4) nonprofit corporation**. Donations are not tax-deductible, but using a PayPal Business account registered under REAVC's EIN ensures:

- Access to nonprofit transaction rates (1.99% + \$0.49)
- Centralized, organization-level payment tracking
- Elimination of individual tax exposure (no 1099s)
- Financial control and transparency

All payments for RSVPs, donations, and product orders will be routed through this secure account.

### PayPal Business Address Requirement

To complete PayPal Business account verification, REAVC must provide a **physical business address**. This is required by PayPal for compliance and fraud prevention purposes.

If REAVC does not operate from a formal office location, the following alternatives are acceptable:

- A registered agent address or coworking space (with permission)
- A virtual mailbox service (e.g., UPS Store, iPostal1, Earth Class Mail) that includes a **suite or unit number** and resembles a street address

✅ Example: 123 Main St #456 (accepted)

❌ Not accepted: P.O. Box 456

I will assist in confirming the chosen address meets PayPal's requirements to ensure smooth account setup.

### Credit Card Processing & Security

All credit and debit card payments are handled **exclusively by PayPal**, a PCI-compliant and secure third-party payment processor. No credit card or banking information is stored or processed by the REAVC website or server.

When a member completes a form (e.g., to RSVP or donate), they are redirected to PayPal's secure checkout page. After successful payment, they are returned to the REAVC site with confirmation. All transactions are recorded and managed directly in PayPal.

Funds received through PayPal are deposited directly into REAVC's verified nonprofit PayPal account. From there, REAVC can:

- Transfer funds to its existing checking account
- Track and reconcile payments using PayPal's built-in reports
- Optionally use a PayPal Business Debit Mastercard® to make purchases or withdraw funds from ATMs

## PayPal Debit Card Option

PayPal offers a **Business Debit Mastercard®**, which can be issued to REAVC's nonprofit account. This card allows REAVC to:

- Spend PayPal funds directly without waiting for transfers
- Withdraw funds at ATMs if needed
- Earn optional 1% cash back on eligible purchases

This provides REAVC with fast, flexible access to funds while maintaining a centralized record of all spending and deposits.

## 5. Technology Stack

Platform	Purpose
WordPress	Content management system; expandable and user-friendly
Gravity Forms	Secure, customizable online forms with export functionality
PayPal Nonprofit	Payment gateway with EIN-linked nonprofit benefits

WordPress enables future additions such as member CRM, newsletters, and private directories without requiring a rebuild.

## 6. Turnkey Support & Provider Summary

I, **Gabriel Ramirez**, have supported the REAVC website since **2016**, providing secure hosting, technical maintenance, and content updates upon request. Over that time, the website has remained consistently stable and available, with no major outages or disruptions. This reflects the reliable, behind-the-scenes support I've consistently delivered.

Through **Artizen Media**, I now propose this turnkey service, ensuring REAVC continues to benefit from:

- 25+ years of professional web development and design experience
- A dependable technical foundation with a proven uptime track record
- Familiarity with REAVC's needs, systems, and history
- A single, accountable point of contact for all digital operations

## 7. Maintenance & Support (Optional)

REAVC currently uses the **Managed Hosting** plan, which includes secure WordPress hosting, daily backups, software updates, and monitoring. This plan continues to provide dependable, cost-effective performance.

However, I recommend considering an upgrade to the **Hosting + Updates** tier. This offers REAVC a more **turnkey solution** that includes:

- Dedicated monthly support time
- Priority response for updates or issues
- Less reliance on internal coordination or technical follow-up

This ensures the website remains up to date and supported—without requiring day-to-day oversight from board members or volunteers.

### Plan Options

Plan	What It Includes	Monthly Rate
<b>Managed Hosting</b>	Secure hosting, daily backups, core software updates, and uptime/security monitoring	\$50/month
<b>Hosting + Updates</b>	Everything in Managed Hosting, plus up to 1 hour of monthly support and priority response	\$150/month

Additional support for both plans is available at **\$100/hour**, billed in **15-minute increments**.

---

### Feature Matrix

Service Area	Managed	Hosting + Updates
Secure Hosting & Daily Backups	✓	✓
WordPress, Plugin, Theme Updates	✓	✓
Uptime & Security Monitoring	✓	✓
General Website Support	On-Demand	✓ (1 hr/month)
Content Edits & Uploads	On-Demand	✓
Integration Support (e.g., forms, payments)	On-Demand	✓

Service Area	Managed	Hosting + Updates
Technical Troubleshooting	On-Demand	✓
Priority Response (1–2 business days)	—	✓

## 8. Cost Estimate

Item	Description	Cost Type	Estimated Cost
Gravity Forms License	Premium plugin to build RSVP, donation, and order forms	Annual	\$59/year
Form Design & Integration	Setup of all forms with PayPal integration and admin functionality	One-time	\$1,000
Website Modernization	Mobile-responsive redesign, layout improvement, and visual update	One-time	\$1,500

**Total Cost:** \$2,559

## 10. Timeline & Maintenance Terms

### Project Timeline

The project will follow the milestones below:

- **Milestone A:** Licensing of software, establish REAVC's PayPal account, and commence development and programming
- **Milestone B:** Complete core development and integrate payment processing system
- **Milestone C:** Final system implementation and acceptance by REAVC

### Annual Maintenance & License Renewal

Upon completion of the project, the following ongoing annual services may be provided by Artizen Media:

- Software License Renewal: \$59.00 annually
- Monthly System Monitoring & Support: \$150.00/month → \$1,800.00/year (Optional)

**Total Annual Maintenance Cost: \$1,859.00** (Optional hosting + updates support plan)

Artizen Media will begin invoicing for system maintenance services only after the project is completed and accepted by REAVC. Invoicing will be offered on either a **monthly, semi-annual or yearly** basis, depending on REAVC's preference.



The annual software license will be issued through Artizen Media's agency license. REAVC will be invoiced annually for renewal at the current license cost.

### Agreement Changes

Any changes to this agreement must be made by **mutual written consent** of both parties.

### Termination

Either party may terminate this agreement by providing written notice to the last known address of the other party.

## 9. Progress Payments

The total estimated cost to purchase required software licenses, establish a nonprofit PayPal account for REAVC, modernizing current website, and implement the complete online reservation system is **\$2,559.00**.

Progress payments will be made to **Artizen Media (Gabriel Ramirez)** upon receipt of invoice, according to the following schedule:

#### Progress Payment 1 — \$512.00

- Purchase software license (Gravity Forms)
- Establish REAVC nonprofit PayPal account
- Begin system setup and configuration

#### Progress Payment 2 — \$1,280.00

- Complete basic programming
- Apply website updates and integrate online forms
- Demonstrate functional online payment system to REAVC

#### Final Payment — \$767.00

- Finalize development
- Fully implement and deploy the system
- Complete handoff and acceptance by REAVC

## 10. Summary & Recommendation

This proposal delivers a secure, scalable, and professionally supported solution designed for REAVC's current and future needs:

- Online forms for events, donations, and gift card sales
- Secure, nonprofit-compliant payment processing
- A refreshed, mobile-friendly website
- Tiered support options for reliable, centralized service
- A trusted partner with 25+ years of experience and a history of support since 2016

#### Next Steps

1. Approve the project scope and pricing
2. Finalize PayPal account setup under REAVC's EIN
3. Begin development and redesign
4. Select ongoing support tier (optional)

### Accepted,

Sign and date below:

#### **Artizen Media**

By: Gabriel Ramirez, Signature \_\_\_\_\_

Date: \_\_\_\_\_

#### **REAVC**

By: \_\_\_\_\_, Signature \_\_\_\_\_

Date: \_\_\_\_\_

# REAVC Membership Management System Proposal

Focused Digital Upgrade for Member Recordkeeping, Reporting, and Email Integration

**Prepared for:** Retired Employees Association of Ventura County (REAVC)

**Prepared by:** Gabriel Ramirez, Artizen Media

**Contact:** Gabe805@gmail.com | (805) 236-2345

**Date:** July 2025

## 1. Executive Summary

This proposal outlines the design and implementation of a custom membership management system for REAVC. The system will modernize how REAVC handles membership updates, tracks luncheon participation and communication preferences, and maintains accurate mailing lists. While updates from Ventura County will still be entered manually, the new system makes that process easier through intuitive tools for adding, updating, and organizing member records online.

Key benefits include:

- A centralized, searchable membership database
- Easy-to-use tools for editing, adding, or removing members
- Built-in reporting dashboards and data filters
- Automatic synchronization with Constant Contact
- Ongoing support and flexibility for future enhancements

This system provides a stable and user-friendly foundation for managing REAVC's membership records effectively and efficiently.

## 2. Needs & Background

REAVC currently manages its membership data using Excel files provided by Ventura County. These files contain updates on new members, changes to addresses, and status updates (such as deceased or out-of-county members). At present, these updates are handled manually—requiring volunteers to open spreadsheets, cross-reference data, and make changes by hand. This process is time-consuming and error-prone, and it places an ongoing administrative burden on REAVC board members or volunteers.

Additionally, keeping track of who has attended luncheons or paid for events typically involves separate records or offline notes, further complicating data management and reporting.

The proposed membership system directly addresses these issues by providing a centralized, user-friendly platform to manage all membership data in one place. Rather than replacing manual data entry, it makes those tasks significantly easier by enabling board members or volunteers to:

- Add, edit, or remove member records through a secure web interface
- Update member statuses such as active, deceased, or out-of-county
- Track luncheon payments and attendance
- Generate reports and export member data for use in meetings or newsletters
- Keep the Constant Contact email list in sync automatically

By introducing a structured, accessible database tailored to REAVC's workflows, this system reduces the reliance on scattered spreadsheets, improves accuracy, and ensures a more sustainable operational model as board roles change over time.

### 3. Project Objectives

The objective of this project is to simplify REAVC's membership management process by creating a centralized, easy-to-use digital system tailored to the organization's specific needs. The system will streamline the way REAVC board members and volunteers maintain member records, track participation, and generate reports—all without requiring technical expertise.

#### Key objectives include:

- **Develop a custom REAVC membership system** that allows authorized users to:
  - Add, edit, or remove individual member records
  - Update member status (e.g., active, deceased, out-of-county)
  - Search and filter member data using common attributes (district, participation, etc.)
  - Add internal notes or comments to member records
  - Generate reports and dashboards for insight into membership trends
  - Export filtered lists as Excel or PDF for operational or communication needs
- **Enable manual updates based on Excel files** received from Ventura County:
  - Provide tools to enter new members or update existing records through the online interface
  - Eliminate the need to manage and compare multiple spreadsheets offline
- **Track luncheon participation** by:
  - Marking which members have paid or attended events
  - Supporting both online and manual entries for flexibility
- **Synchronize with Constant Contact:**
  - Ensure that the email newsletter list remains up to date automatically
  - Reduce the need for manual list management
- **Lay the groundwork for future flexibility:**
  - The system will be designed to support additional features later, such as contact directories, member login portals, or expanded reporting tools, if desired

This set of objectives is focused entirely on empowering REAVC's volunteers and board with practical, low-maintenance tools that improve day-to-day operations and ensure continuity over time.

## **4. Membership Management & CRM Features**

The proposed membership system is designed to simplify how REAVC maintains and interacts with its member records. While updates from Ventura County will still be provided in Excel format and entered manually, the system provides a secure, centralized interface that makes these updates much easier, faster, and more reliable than using spreadsheets alone.

### **Key Features and Benefits**

#### **Simple, Manual Record Updates**

Board members or authorized volunteers will be able to log in to the system and easily:

- Add new members individually
- Edit existing records with updated contact or status details
- Remove outdated or duplicate entries
- Change membership status (e.g., active, deceased, out-of-county)
- Add internal notes to any record for context or history

This reduces the reliance on shared spreadsheets and allows for quick, accurate changes in real time from any device.

#### **Centralized Search and Filtering**

The membership system will include smart search and filtering tools that allow users to quickly locate members or groups based on:

- District or geographic region
- Membership status
- Event participation history
- Other custom tags or filters as needed

This functionality streamlines administrative work and supports more targeted communication and outreach.

#### **Luncheon Participation Tracking**

The system will track which members have participated in luncheons, whether they paid in advance or at the door. Volunteers will be able to manually record this participation, ensuring a full and accurate history of attendance across the member base.

#### **Reports and Dashboards**

The system includes built-in reporting and dashboard features that allow REAVC to:

- View and export member lists with selected filters
- Track trends over time, such as changes in member count or participation



- Generate printable reports in Excel or PDF format for planning, mailing, or general reference

These tools are designed for use by any authorized volunteer—no technical experience required.

### **Constant Contact Integration**

The membership system will be connected to REAVC's existing Constant Contact account. As records are updated, members who are opted in to receive emails will be automatically synced with the appropriate mailing list. This removes the need for manual list management and ensures communications stay current and complete.

## **5. Technology Overview**

The membership system will be developed as a secure, web-based application hosted by Artizen Media (Gabriel Ramirez). It will be accessible online to authorized users and built using stable, industry-standard tools designed for reliability and ease of use. The system will also include direct integration with Constant Contact to keep REAVC's email list automatically updated.

This lightweight approach ensures minimal maintenance while allowing for future upgrades or feature additions as needed.

## **6. Timeline & Maintenance Terms**

### **Project Timeline**

The membership system will be developed and delivered in a single phase, with clear milestones for setup, testing, and handoff. The overall development period is estimated to take **20 to 30 calendar days**, depending on scheduling availability and REAVC's review pace.

### **Development Steps**

- Finalize system requirements and setup environment
- Build web-based interface for membership record management
- Configure manual data entry tools, filters, and reporting dashboards
- Integrate Constant Contact email list sync
- Conduct internal testing and quality review
- Walk through system features with REAVC board or designated users
- Complete final adjustments and deploy live system

### **Project Sequencing Recommendation**

If REAVC approves the **separate proposal for online payments and website modernization**, it is strongly recommended that **this membership system project follow after those upgrades are completed.**

This approach will:

- Build on the improved digital infrastructure from the new website
- Ensure smoother technical integration
- Allow digital payment data from the new RSVP and donation forms to sync directly into the membership platform

Staging the projects in this order will ensure that the membership system is connected to the latest tools and data flows for long-term efficiency.

### Scheduling Note

Gabriel Ramirez (Artizen Media) will be on vacation from **August 20 to September 1, 2025**. If the project is active during that time, any remaining testing, revisions, or launch steps will be adjusted in coordination with REAVC to maintain a smooth and flexible schedule.

## 7. Cost Estimate

The following estimate covers the design, development, and delivery of a custom membership management system tailored specifically to REAVC's needs. This includes setup, testing, Constant Contact integration, reporting tools, and full deployment.

Item	Description	Cost Type	Estimated Cost
Membership System	Custom REAVC-specific platform to manage member records, track luncheon participation, and sync with Constant Contact	One-time	\$1,500

### Notes:

- This is a **flat, one-time project fee**. There are **no recurring license or subscription costs** associated with the system.
- The rate reflects a **discounted price** in recognition of REAVC's long-standing relationship with Gabriel Ramirez (Artizen Media).
- Ongoing support, bug fixes, and basic guidance are included at no additional charge after launch.
- Optional enhancements or future features can be quoted and added separately if REAVC's needs evolve.

This cost provides a strong return on investment by reducing administrative work, improving data accuracy, and creating a long-term digital foundation for managing REAVC's membership records.

## 8. Milestones & Payment Schedule

The membership system project will follow a structured three-phase rollout. Each milestone reflects meaningful progress and is tied to a deliverable. Payments will only be invoiced **after each milestone is completed**, ensuring transparency and confidence at every step.

<b>Milestone</b>	<b>Description</b>	<b>Estimated Duration</b>	<b>Payment</b>
<b>Milestone 1</b>	Project kickoff and system foundation: backend setup, secure admin access, and interface layout	~3–5 days	\$0 (included)
<b>Milestone 2</b>	Core system complete: membership record tools, search/filtering, manual update functionality	~7–10 days	\$750 (after delivery)
<b>Milestone 3</b>	Final delivery: reporting dashboards, Constant Contact sync, testing, and walkthrough	~7–10 days	\$750 (after delivery)

**Total Project Cost:** \$1,500 (no upfront payment required)

*Timeline may shift slightly based on REAVC’s internal review schedule and coordination with other digital initiatives. Adjustments will be made collaboratively if needed.*

This phased approach ensures REAVC maintains control and visibility throughout the project, with clear accountability at each stage.

## 9. Summary & Recommendation

This proposal outlines a custom-built membership management system designed to meet REAVC's current and future administrative needs. The system will simplify recordkeeping, reduce reliance on manual spreadsheets, and improve how membership data is maintained and accessed by board members and volunteers.

By moving membership management into a secure, centralized web platform, REAVC will benefit from:

- Easy tools for adding, editing, or removing member records
- Manual update workflows that replace complex spreadsheet comparisons
- Searchable member data with filters by status, district, or event participation
- Integrated reporting dashboards for operational visibility
- Constant Contact email list synchronization
- Built-in support with room for future enhancements

This solution is designed to be intuitive, flexible, and sustainable—supporting REAVC's ongoing mission while making it easier for current and future board members to manage the day-to-day responsibilities of the organization.

### Recommendation

It is recommended that REAVC approve this project so that development can begin in alignment with broader digital modernization efforts. If the board accepts the separate proposal for online payments and website redesign, this project should follow that work to ensure technical compatibility and allow for direct integration of payment data in the future.

### Accepted,

Sign and date below:

#### Artizen Media

By: Gabriel Ramirez, Signature \_\_\_\_\_

Date: \_\_\_\_\_

#### REAVC

By: \_\_\_\_\_, Signature \_\_\_\_\_

Date: \_\_\_\_\_