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NEWS RELEASE

FOR RELEASE: September 2, 2026

Contact: Rob Sand – (515) 281-5834 or Melissa Finestead (515) 281-5834

Auditor of State Rob Sand today released a report on a special investigation of the Guttenberg Chamber of Commerce for the period October 1, 2020, through October 31, 2024. The special investigation was requested by Chamber officials as a result of concerns regarding certain financial transactions processed by the former Chamber Director, Brandie Tomkins.

Sand reported the special investigation identified $5,086.85 of improper disbursements, $116,995.61 of unsupported disbursements, and $2,700.00 of Chamber cash in the possession of the Guttenberg Police Department. However, because Chamber records were not sufficiently maintained, it was not possible to determine if additional transactions were improperly recorded or if additional amounts were improperly disbursed.

The $5,086.85 of improper disbursements includes $4,900.00 of improper cash withdrawals from the Chamber's bank accounts, $117.69 of improper disbursements to vendors and $69.16 of improper purchases using the Chamber's debit card.

The $116,995.61 of unsupported disbursements identified includes $51,055.05 in payroll issued to Ms. Tomkins, $30,269.76 of cash withdrawals from the Chamber's bank account, $16,211.74 of purchases on the Chamber's debit card, $10,397.89 of disbursements from the Chamber's bank accounts to vendors, and $9,061.14 of reimbursements to Ms. Tomkins.

Sand recommended Chamber officials implement procedures to ensure the Chamber's internal controls are strengthened, including segregation of duties, performing collections reconciliations, performing independent review of bank statements, and ensuring all disbursements are properly supported, approved, and paid in a timely manner. In addition, Chamber officials should ensure all actions taken by the Board are properly documented in the minutes of Board meetings such as staff's hourly rate and expected hours.

Copies of the report have been filed with the Clayton County Sheriff's Office, the Iowa Division of Criminal Investigation, the Clayton County Attorney's Office, and the Iowa Attorney General's Office. A copy of the report is available for review on the Auditor of State's website at Special Interest Reports.

**REPORT ON SPECIAL INVESTIGATION
OF THE
GUTTENBERG CHAMBER OF COMMERCE**

**FOR THE PERIOD
OCTOBER 1, 2020 THROUGH OCTOBER 31, 2024**

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Rob Sand
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Auditor of State's Report

To the Honorable Mayor and
Members of the Council:

As a result of concerns regarding certain financial transactions processed by the former Chamber Director and at your request, we have conducted a special investigation of the City of Guttenberg's Chamber of Commerce (Chamber). We have applied certain tests and procedures to selected financial transactions of the Chamber for the period October 1, 2020 through October 31, 2024, unless otherwise specified. 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) Examined bank records for certain deposits to the Chamber's bank accounts to determine the source, purpose, and propriety of each deposit.
3) Compared collections recorded in the Chamber's accounting system to detailed records for certain bank deposits to determine if collections were properly deposited for the period January 1, 2022 through October 3, 2024.
4) Reviewed available City Council and Chamber Board meeting minutes to identify significant actions and to determine if certain payments were properly approved.
5) Reviewed activity in the Chamber's bank accounts to identify any unusual activity. Specifically, we scanned images of redeemed checks issued and debit card transactions 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.
6) Examined payroll disbursements and reimbursements to the former Chamber Director, Brandie Tomkins, to determine the propriety of the payments.
7) Interviewed City and Chamber officials and personnel to determine the purpose of certain disbursements to vendors and reimbursements to Chamber board members.
8) Interviewed Ms. Tomkins to obtain a better understanding of her job duties and explanations for certain financial transactions.

These procedures identified $5,086.85 of improper disbursements, and $116,995.61 of unsupported disbursements. The procedures also identified $2,700.00 of cash from withdrawals from the Chamber's bank accounts which were in the possession of the Guttenberg Police Department. We were unable to determine if additional amounts were improperly disbursed or if additional collections were not properly deposited during the period reviewed 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 **F** 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 Guttenberg 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 Clayton County Sheriff's Office, the Division of Criminal Investigation, the Clayton 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 City of Guttenberg and the Guttenberg Chamber of Commerce during the course of our investigation.

ROB SAND
Auditor of State

June 29, 2026

Guttenberg Chamber of Commerce

Investigative Summary

Background Information

The City of Guttenberg (City) is located in Clayton County and has a population of approximately 1,782. The City has a Chamber of Commerce (Chamber) which was created to advance the general welfare and prosperity of the Guttenberg area and its businesses. The Chamber's Board of Directors is composed of 11 members, including a City appointed representative, seven individuals elected from the Chamber membership to serve on the Board for 3-year terms, and three appointees of the Board to serve on the Board for one-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 transaction of the Chamber.

The Chamber employs a Chamber Director (Director) who is responsible to provide services to the Executive Board. Brandie Tomkins was hired by the Chamber as Director on October 12, 2020. The Chamber also employed various part-time employees to assist the Director with the miscellaneous operations of the Chamber.

In addition, as the Director, Ms. Tomkins 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, receiving certain goods and services, presenting proposed disbursements to the Chamber Board for approval, maintaining supporting documentation, preparing, signing, and distributing checks, and posting to the accounting records;
- Payroll – calculating payroll amounts, preparing, signing, and distributing checks, posting payments to the accounting records, and filing required payroll reports;
- Bank Accounts – receiving and reconciling monthly bank statements to accounting records; and
- Reporting – preparing Chamber Board meeting minutes and financial reports, including monthly finance reports and reconciliations.

The Chamber Director position was an hourly position paid bi-weekly for hours worked at pay rates approved by the Chamber Board from October 12, 2020 through August 2022. According to Chamber officials, typical hours at the Chamber's office were from 10:00 a.m. to 5:00 p.m. Monday through Thursday during Ms. Tomkins' employment. Based on discussions with Chamber officials and review of supporting documentation maintained in the Chamber's records, the Chamber did not properly maintain Chamber Board minutes, payroll resolutions, or timesheets identifying pay rates and expected hours for Ms. Tomkins.

On September 1, 2022, the Chamber and City entered into a 28E agreement, making the Director position a shared employee between the City and Chamber. The Director's payroll was processed by the City from September 2022 through September 16, 2024. Ms. Tomkins completed a timesheet for hours worked and the City processed the payroll. The City and Chamber discontinued the shared employment agreement with the Chamber on September 16, 2024.

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

Chamber disbursements are primarily made by check; however, debit cards were also available for the

Director to use. All disbursements are to be supported by invoices or other documentation obtained by or submitted to the Director. Each month, the 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 Director prepares the checks and signs the checks. The checks are provided to a Board Member to be countersigned.

The Chamber established four bank accounts, including a primary checking account used for most Chamber operations and a money market savings account. In addition, bank accounts were opened for German Fest and the Farmer's Market.

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

As previously stated, the City and Chamber's shared employment agreement for the Director position ended on September 16, 2024. According to City officials we spoke with, the City did not wish to continue with the shared employment agreement with the Chamber. In addition, Chamber officials stated, when the City's shared employment agreement was not renewed, the Chamber Director position was offered to Ms. Tomkins, who declined the offer and left employment of the Chamber on September 16, 2024.

After Ms. Tomkins left employment, Chamber officials began reviewing the Chamber's records and identified multiple disbursements issued from the Chamber's bank accounts to Ms. Tomkins with no invoices or supporting documentation. In addition, Chamber officials identified an event held by the Chamber in early September which had cash collected at the event, but based on their review, there were no deposits made to the Chamber's bank accounts. Specifically, the winners of the event donated their prizes back to the Chamber totaling $600.00.

On October 17, 2024, Chamber officials filed a police report with the Guttenberg Police Department. The concerns above are listed in the police. In addition, Chamber officials turned over three sealed white envelopes. The envelopes had; "ghouls" and "$600", "smoke out" and "600", and "German market" and $1,500" written on the outside of the envelopes. Chamber officials stated in the police report these envelopes were provided to them by a Chamber Board member who is also Ms. Tomkins' business partner. The Chamber Board member stated Ms. Tomkins had provided these to them. According to Police Department officials, the amounts listed on the outside of the envelopes are tied to the amounts of cash inside the envelope.

As a result of the concerns identified, Chamber officials with the assistance of City officials requested the Office of Auditor of State to review the Chamber's financial records. We performed the procedures detailed in the Auditor of State's report for the period October 1, 2020 through October 31, 2024.

Detailed Findings

The procedures performed identified $5,086.85 of improper disbursements, $116,995.61 of unsupported disbursements, and $2,700.00 of Chamber cash in the possession of the Guttenberg Police Department for the period October 1, 2020 through October 31, 2024.

The $5,086.85 of improper disbursements identified includes:

- $4,900.00 of improper cash withdrawals from the Chamber's bank accounts,
- $117.69 of improper disbursements from the Chamber's bank accounts, and
- $69.16 of improper purchases using the Chamber's debit card.

The $116,995.61 of unsupported disbursements includes $51,055.05 in payroll issued to Ms. Tomkins, $30,269.76 of cash withdrawals from the Chamber's bank accounts, $16,211.74 of purchases on the Chamber's debit card, $10,397.89 of disbursements from the Chamber's bank accounts to vendors, and $9,061.14 of reimbursements to Ms. Tomkins.

The $2,700.00 cash in possession of the Guttenberg Police Department included envelopes containing cash from withdrawals from the Chamber's bank account. Because the cash was in the possession of law enforcement officials, the $2,700.00 was considered a repayment.

We were unable to determine if additional funds were improperly disbursed or if any additional collections were not properly deposited during the period reviewed because adequate supporting documents were not available. All findings are summarized in **Exhibit A**, and a detailed explanation of each finding follows.

At the completion of fieldwork, we interviewed Ms. Tomkins to obtain explanations for certain transactions and processes followed during Ms. Tomkin's employment with the Chamber. We also requested explanations for certain disbursements and/or adjustments to utility accounts. The information Ms. Tomkins provided is described in the following paragraphs.

IMPROPER AND UNSUPPORTED DISBURSEMENTS

As previously stated, all Chamber disbursements are to be made by check or with the Chamber's debit card. We scanned all disbursements, redeemed checks, and debit card purchases from the Chamber's bank accounts for the period October 1, 2020 through October 31, 2024 to determine propriety.

Using the supporting documentation available from the Chamber, information obtained from selected vendors, internet searches, the vendor, the frequency and amount of the payments, discussions with Chamber officials, and approved disbursement listings, 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 the disbursement was related to Chamber operations or was personal in nature. Other disbursements were classified as reasonable if it appeared they were for Chamber operations based on available supporting documentation, the vendor, frequency and amount of the payments, and/or discussions with Chamber officials.

The improper and unsupported disbursements identified in the Chamber's bank accounts and the improper and unsupported purchases to the Chamber's debit card are explained in detail in the following paragraphs.

Cash Withdrawals

As previously stated, we scanned all disbursements and redeemed checks from the Chamber's bank accounts for the period October 1, 2020 through October 31, 2024. In addition to improper and unsupported disbursements previously discussed, we identified certain improper and unsupported withdrawals from the Chamber's bank accounts.

Also as previously stated, we determined the propriety of disbursements based on available supporting documentation; the type or the quantity of items purchased; discussions with Chamber officials; and the vendor, frequency, and amount of payments. We also reviewed disbursement listings approved by the Chamber Board and included with minutes of Chamber Board meetings. Purchases for which we were unable to determine the propriety were classified as unsupported.

We identified cash withdrawals which were classified as improper and unsupported, specifically, we identified a cash withdrawal dated February 29, 2024 for $4,900.00. The memo line of the withdrawal lists, “1500 GERMAN MARKET, 600 SMOKE OFF, 600 GHOULS NIGHT OUT, 2200 CELEBRATE GUTT.” The cash withdrawal occurred in February; however, based on a listing of events, this event occurred in the fall of each year. Chamber officials we spoke with could not provide an explanation for this withdrawal. Because the cash withdrawal occurred several months before the event normally occurred and Chamber officials could not provide an explanation, the cash withdrawal totaling $4,900.00 is considered improper.

During our interview with Ms. Tomkins, we asked if there was anyone else who would have withdrawn cash from the Chamber's accounts. Ms. Tomkins stated, “no, but there was like one time, where I almost **redacted** my pants, because **Redacted** had withdrawn money.” Ms. Tomkins confirmed the instance she was referring to was the cash withdrawal on February 29, 2024. When we asked what reason would there be to take cash out for events months in advance. Ms. Tomkins replied with, “I was just doing what I was told.” She added the former Board President wanted the Chamber to pull money out at the beginning of the year when they had money in their accounts to make sure they had funds for each of the events. Ms. Tomkins stated it was like a security deposit for an event.

In addition to the improper withdrawal, we identified nine cash withdrawals for which supporting documentation could not be located. The nine unsupported cash withdrawals are listed in **Table 1**.

Table 1

Check Date per Bank Statements	Description per Bank Statements	Memo Line per Bank Statements	Amount per Bank Statements
07/28/21	WITHDRAWAL	*None*	$ 230.00
02/16/23	CHECKING WITHDRAWAL	*None*	3,000.00
02/16/23	CHECKING WITHDRAWAL	*None*	1,400.00
02/16/23	CHECKING WITHDRAWAL	*None*	600.00
03/08/23	WITHDRAWAL	*None*	3,000.00
06/05/23	WITHDRAWAL	*None*	7,000.00
03/07/24	WITHDRAWAL	*None*	4,000.00
05/28/24	CHECKING WITHDRAWAL	*None*	3,039.76
06/25/24	MISCELLANEOUS DEBIT	*None*	8,000.00
Total			$ 30,269.76

As illustrated by the **Table**, the unsupported cash withdrawals identified totaled $30,269.76. During our review, we determined the Chamber held events throughout the year; however, the withdrawals identified in the **Table** were in addition to other cash withdrawals we were able to tie to specific events. In addition, we discussed these withdrawals with Chamber officials, and they could not provide any additional information or documentation.

The $4,900.00 of improper cash withdrawals and $30,269.76 of unsupported cash withdrawals have been included in **Exhibit A**.

As previously stated, when Chamber officials filed a report with the Guttenberg Police Department, three sealed envelopes were turned over to the Police Department. The three sealed envelopes had: "ghouls" and "$600", "smoke out" and "600", and "German market" and $1,500" written on the outside of the envelopes. These three envelopes total $2,700.00. Because these three envelopes are in the possession of law enforcement and accounted for, the total of the envelopes, $2,700.00, has been included in **Exhibit A** as a repayment.

Chamber Debit Card Purchases

As previously stated, Ms. Tomkins was issued a debit card to purchase supplies and other necessary items for Chamber operations for the period October 2020 through October 2024. Also, as previously stated, all disbursements are required to be supported by invoices or other documentation obtained by or submitted to the Director.

As the Director, Ms. Tomkins was responsible for preparing a listing of bills to be paid and provide the listing to the Chamber Board for approval. After the Chamber Board approved the bills, Ms. Tomkins was responsible for preparing and signing the checks. However, because a debit card is an instant disbursement from the Chamber's bank account, purchases do not require prior approval.

We obtained and reviewed copies of the Chamber's bank statements for the Chamber's debit card. We also reviewed supporting documentation maintained by the Chamber for the purchases made with the Chamber's debit card to determine propriety.

Purchases were considered improper if the type of item and/or the quantity purchased appeared to be personal in nature or was not reasonable for Chamber operations. When specific purchase information appeared consistent with Chamber operations, based on the item, quantity and/or frequency of the purchase, they were classified as reasonable. When specific purchase information was not available, the purchases were classified as unsupported.

During our review of the bank statements, we identified 433 debit card transactions totaling $45,980.69 for the period reviewed. Specifically, we identified personal purchases from Amazon, Wal-Mart and other vendors. These purchases are described in the following paragraphs.

Other Vendors

During our review of the Chamber's bank statements, we identified 364 purchases made to various vendors using the Chamber's debit card which was in Ms. Tomkins' possession which totaled $40,981.30.

Using information maintained by the Chamber, we identified purchases to other vendors using the Chamber's debit card which were not reasonable for Chamber operations. We identified three improper debit card purchases to other vendors totaling $67.69. The purchases which are considered improper are:

- A purchase totaling $50.00 to DraftKings. As previously stated, there was no supporting documentation maintained, however, based on the vendor, it would not be reasonable for the Chamber to have a purchase with this vendor. Because of this, this is considered improper disbursement. When we asked Ms. Tomkins about the purchase, Ms. Tomkins stated, "I don't have a DraftKings, I wouldn't even know how to use it."
- A purchase totaling $25.63 to Bender Foods for powdered sugar and three individual cold cut sandwiches. According to Chamber officials, the powdered sugar was for the Chamber's valentine's day cookie fundraiser and is considered reasonable. The single-served cold-cut sandwiches would be for Chamber staff and/or officials. Because these single-serve cold-cut sandwiches do not serve the public, the $7.69 is considered an improper disbursement.

- An instant issue debit card fee totaling $10.00. This purchase was for an instant issue debit card, which means the debit card which was in the possession of Ms. Tomkins as the Director was either lost or damaged. Because this is a fee that should not be incurred by the Chamber, the $10.00 is considered an improper disbursement.

In addition, we identified unsupported debit card purchases to other vendors which are included in **Exhibit B** totaling $15,827.79. As illustrated by the **Exhibit**, the amounts of the purchases ranged from $1.20 to $1,759.93 and occurred between November 23, 2020 and September 9, 2024. Because sufficient supporting documentation was not available and Chamber officials we spoke with could not provide an explanation for these purchases, the 177 purchases were classified as unsupported disbursements.

During our interview with Ms. Tomkins, when we asked Ms. Tomkins about the unsupported other vendor debit card purchases. Ms. Tomkins stated, "I have absolutely nothing, I left absolutely everything over there."

The $67.69 of improper purchases and the $15,827.79 of unsupported purchases are included in **Exhibit A**.

Amazon

During our review of the Chamber's bank statements, we identified 51 purchases from Amazon using the Chamber's debit card which was in Ms. Tomkins' possession totaling $3,330.03. We contacted Amazon and obtained a detailed listing of the items purchased and any transactions which were refunded. The information received included the date and time orders were placed, item description, shipping address, and customer email.

Using information obtained directly from Amazon, we were able to determine items purchased using the Chamber's debit card which resulted in unsupported disbursements. The unsupported purchases using the Chamber's debit card are listed in **Exhibit C**.

As illustrated by the **Exhibit**, we identified unsupported Amazon purchases using the Chamber's debit card totaling $230.70. Also, as illustrated by the **Exhibit**, the amounts of the purchases ranged from $0.70 to $35.98 and occurred between December 28, 2022 and July 30, 2024. Because sufficient supporting documentation was not available and Chamber officials we spoke with could not provide an explanation for these purchases, the seven purchases were classified as unsupported disbursements.

During our interview with Ms. Tomkins, when we asked Ms. Tomkins about the unsupported Amazon debit card purchases Ms. Tomkins stated, "I have absolutely nothing, I left absolutely everything over there." In addition, when we asked Ms. Tomkins about the vinyl purchases from Amazon, she stated "those were for the shirts." Ms. Tomkins went on to say they would create shirts for events like Germanfest and that she ordered the vinyl to screenprint the t-shirts. Because Ms. Tomkins owns a clothing boutique in Guttenberg, we were unable to determine if the vinyl purchased was for the operations of the Chamber or were personal in nature.

The $230.70 of unsupported purchases listed in **Exhibit C** are included in **Exhibit A**.

Walmart

During our review of the Chamber's bank statements, we identified 18 purchases from Walmart/Sam's Club using the Chamber's debit card which was in Ms. Tomkins' possession totaling $1,669.36. We contacted Walmart and obtained a detailed listing of the items purchased and any transactions which were refunded. The information received included the date and time orders were placed, item description, shipping address, and customer email.

Using information obtained directly from Walmart, we were able to determine items purchased for 14 of the 18 purchases to the Chamber's debit card. The remaining four purchases to Walmart/Sam's Club using the Chamber's debit card were classified as improper and unsupported.

We identified a purchase with the Chamber's debit card dated May 3, 2024 to Sam's Club for $219.26. During our review, we identified $217.79 of the purchase was properly supported and the items purchased were for the Chamber operations. However, as part of this purchase, the Chamber purchased bananas for $1.47. The other items purchased on this date were supplies for the Chamber's Cinco De Mayo walking taco fundraiser. In addition, according to Chamber officials we spoke with, the bananas were not used for the Chamber's Cinco De Mayo walking taco fundraiser. As a result, the bananas are considered improper.

During our interview with Ms. Tomkins, we asked about the bananas purchased, Ms. Tomkins stated, "that one year we did cookies and ice cream, that would be the only reason I could come up with. That would be the same year you saw a debit for Crumbl Cookies." During our review of the Chamber's bank statements, we identified one debit card purchase to Crumbl Cookies dated June 14, 2022. As previously stated, the bananas were purchased on May 3, 2024, two years after the Crumbl Cookies purchase. Therefore, Ms. Tomkins explanation does not support this activity. As a result, the bananas are considered improper.

In addition to the improper purchase, we identified four debit card purchases for which supporting documentation could not be located. The four debit card purchases are listed in **Table 2**.

Table 2

Check Date per Bank Statements	Description per Bank Statements	Amount per Bank Statements
02/09/23	DBT CRD 2024 02/08/23 00092043 SAMSCLUB.COM WAX 888-746-7726 AR CARD # 4959	$ 72.48
09/20/23	XX0665 PURCHASE - SIG 09/20 12:09 SAMSCLUB # 4973 DUBUQUE IA 24497301 674515	35.62
09/04/24	XX8452 PURCHASE - SIG 09/04 10:54 WAL - MART # 0882 PRAIRIE DU CH WI 24088201 303707	25.19
09/09/24	XX8452 PURCHASE - SIG 09/09 13:21 SAMSCLUB # 4973 DUBUQUE IA 49730093 425308422592	19.96
Total		$ 153.25

As illustrated by the **Table**, the unsupported purchases totaled $153.25. During our review, we discussed these purchases with Chamber officials; however, they could not provide any additional information or documentation.

During our interview with Ms. Tomkins, when we asked Ms. Tomkins about the unsupported Amazon debit card purchases. Ms. Tomkins stated, "I have absolutely nothing, I left absolutely everything over there."

The $1.47 of improper purchases and $153.25 of unsupported purchases are included in **Exhibit A**.

Check Disbursements

As previously stated, we scanned all disbursements and redeemed checks from the Chamber's bank account to determine if purchases were reasonable for Chamber operations. Also as previously stated, we determined the propriety of disbursements based on available supporting documentation; the type or the quantity of items purchased, discussions with Chamber officials, and the vendor, frequency, and amount of payments. We also reviewed disbursement listings approved by the Chamber Board included with the minutes of Chamber Board meetings.

During our review, we identified payments to various vendors such as AutoTek, Clayton Lighthouse, Kuempel Hardware, Michelle Geuder, Riverfront Boutique, and Roger Tomkins which resulted in improper and unsupported disbursements.

We identified check number 3323 dated April 13, 2022 issued to Michelle Geuder in the amount of $117.69. The memo line was blank. As previously stated, there was no supporting documentation maintained by the Chamber; however, during our conversations with Ms. Geuder, she was able to provide supporting documentation from her personal Amazon account for the transaction. The check issued to Ms. Geuder was a reimbursement for her purchasing a Chrombox to be used on the Chamber porch playing videos via a closed circuit tv. During a subsequent conversation with Ms. Geuder she stated, "We bought it and got reimbursed for it … I found that Chromebox … I have to get that off my chest." In addition, Ms. Geuder stated the Chromebox was located in her personal residence and not the Chamber. Because the item was reimbursed by the Chamber to Ms. Geuder and was not in the possession of the Chamber, the $117.69 is considered improper.

The unsupported disbursements from the Chamber's bank accounts are listed in **Exhibit D**. As illustrated by the **Exhibit**, we identified unsupported disbursements from the Chamber's bank accounts totaling $10,397.89. Also, as illustrated by the **Exhibit**, the amounts of the disbursements ranged from $6.00 to $2,800.00 and occurred between March 5, 2021 and October 24, 2024. Because sufficient supporting documentation was not available and Chamber officials we spoke with, could not provide an explanation for these disbursements, the 28 payments were classified as unsupported disbursements.

During our interview with Ms. Tomkins, when we asked Ms. Tomkins about the unsupported Amazon debit card purchases. Ms. Tomkins stated, "I have absolutely nothing, I left absolutely everything over there."

The $117.69 of improper disbursements and $10,397.89 of unsupported disbursements are included in **Exhibit A**.

Checks Issued to Brandie Tomkins

As previously stated, Ms. Tomkins began employment with the Chamber on October 12, 2020. Ms. Tomkins was to be paid bi-weekly for hours worked in the prior two-weeks. Based on discussions with Chamber officials and review of supporting documentation, we determined the Chamber did not properly maintain Board meeting minutes or payroll resolutions which documented pay rates and the number of hours Ms. Tomkins was expected to work. However, according to current and former Chamber officials, there were discrepancies with the expectation of hours for Ms. Tomkins' position. Specifically, some officials we spoke with stated the position was a 15-20 hour a week position; however, other officials stated the position was a full time. In addition to pay, Ms. Tomkins' was eligible for reimbursement of expenses related to Chamber operations if she submitted supporting documentation.

During the period of our review, we identified 80 checks totaling $68,224.22 issued to Ms. Tomkins. Of the 80 checks, 50 checks, totaling $53,090.08, were for payroll and the remaining 30 checks, totaling $15,134.14, were issued to Ms. Tomkins as non-payroll checks.

Chamber Payroll

As previously stated, Ms. Tomkins was a Chamber employee and paid for hours worked as the Chamber Director from the Chamber's bank accounts for the period October 2020 through September 2022. As previously stated, we identified 80 checks totaling $68,224.22 issued to Ms. Tomkins during the period of our review. Of the 80 checks identified, 50 checks were issued for payroll or resembled payroll checks.

Also, as previously stated, the Chamber did not consistently maintain Chamber Board meetings minutes or payroll resolutions establishing pay rates and expected hours for Ms. Tomkins for the period of our review. We were able to obtain some Chamber meeting minutes, but not all of them, from Chamber officials. In addition, the Chamber did not have any payroll resolutions related to Ms. Tomkins' pay rates or expected hours. However, according to Chamber officials, there were inconsistencies with the expected hours worked.

According to Chamber officials, Ms. Tomkins was expected to complete a time sheet for each pay period. However, Chamber officials could not locate timesheets for the period. Because time sheets were not available and expected hours were not established from conversations with Chamber officials, we were unable to confirm the propriety of payroll checks issued to Ms. Tomkins from the Chamber's bank accounts for the period October 2020 through September 2022.

Also, according to Chamber officials and review of available supporting documentation, Ms. Tomkins received a cell phone stipend of $60.00 a month from October 2020 through June 2022. Based on review of supporting documentation maintained, the Chamber increased Ms. Tomkins' cell phone stipend to $75.00 a month in July 2022 through October 2024. In addition, Ms. Tomkins received an insurance stipend of $100.00 a month from September 2021 through August 2022. The cell phone stipend and insurance stipend were considered reasonable.

However, the remaining portions of the payroll checks issued to Ms. Tomkins are considered unsupported and are listed in **Exhibit E**. As illustrated by the **Exhibit**, we identified 50 unsupported payroll disbursements issued to Ms. Tomkins totaling $51,055.08. Because sufficient supporting documentation was not available and Chamber officials could not provide an expectation for hours worked and pay rate, the 50 payroll disbursements were classified as unsupported disbursements.

During our interview of Ms. Tomkins when we discussed the lack of payroll records, she stated "I have absolutely nothing, I left absolutely everything over there." In addition, Ms. Tomkins stated she completed timesheets and those were presented to the Chamber Board for review with her payroll checks. In subsequent conversations with a Chamber board member, they stated, "now I also signed Brandie's paychecks, did I ever see a timecard of her payroll checks, did I ever see a timesheet from Brandie? No, I did not."

The $51,055.08 of payroll checks issued to Ms. Tomkins are included in **Exhibit A** as unsupported disbursements.

For the period of September 2022 through October 2024, we determined Ms. Tomkins was paid the approved rate, expected hours and received the correct number of payroll checks for the period.

Reimbursements

As previously stated, of the 80 checks issued to Ms. Tomkins, 30 checks were issued to Ms. Tomkins for reimbursement of purchases of supplies which totaled $15,134.14. According to Chamber officials, Ms. Tomkins was entitled to reimbursement for any expenses or mileage she incurred on behalf of the Chamber.

According to Chamber officials we spoke with and review of supporting documentation, Ms. Tomkins received a cell phone stipend of $60.00 a month from October 2020 through June 2022. Based on review of supporting documentation maintained, the Chamber increased Ms. Tomkins' cell phone stipend to $75.00 a month from July 2022 through October 2024. However, during our review of reimbursement checks issued to Ms. Tomkins, we determined the only explanation available was the notation on the check memo line, as no other supporting documentation was available. However, we identified unsupported reimbursements Ms. Tomkins issued herself and are listed in **Exhibit F**.

The **Exhibit** shows the memo line from the checks for which Ms. Tomkins was reimbursed. As previously stated, the only available supporting documentation was the notation in the check memo line for the 32 checks listed in the **Exhibit**. Because supporting documentation, such as a receipt, invoice, or evidence of Chamber approval was not available to determine the propriety of the payment, the $9,061.14 of unsupported reimbursements has been included in **Exhibit A**.

During our interview with Ms. Tomkins, she stated she was only reimbursed for mileage once or twice, but she would buy items for events leading up to them and she would be reimbursed for those purchases. In addition, when we asked about the lack of supporting documentation in the Chamber's records, Ms. Tomkins stated, "like I said I was a very organized person, I own two businesses, I work full time, I have two children, my husband works full time, um I am a very organized person or I wouldn't be able to do it all." When we informed Ms. Tomkins there were not records for a large number of Chamber activities, Ms. Tomkins alleged that when she left employment all records were maintained in the Chamber's office.

In addition, Ms. Tomkins stated that after leaving employment, a Chamber Board member and the Board member's spouse were present when she retrieved her personal effects from the Chamber office. In subsequent conversations with the Chamber Board member and their husband, each stated there were some records in the Chamber office, but it was a mess and they couldn't be sure what was for the Chamber and what was personal.

The $9,061.14 of unsupported disbursements listed in **Exhibit F** are included in **Exhibit A**.

OTHER ADMINISTRATIVE ISSUES

Other Receipts – As previously stated, the Chamber collected payments for membership dues, donations, and fundraisers through events and sales of goods. Because of concerns identified by City and Chamber officials, we attempted to review supporting documentation for each of these types of receipts. However, Chamber officials were not able to provide sufficient documentation to support the number of memberships, donations received, or funds raised from fundraisers.

In addition, the Chamber did not have sufficient supporting documentation to track the dates and amounts to be collected for each of these types of revenues. Because of a lack of supporting documentation, we were unable to verify all collections were properly paid and were properly deposited.

Financial Reporting – As previously stated, the Chamber uses an accounting software to record and track all receipts and disbursements of the Chamber. As part of our procedures, we obtained the Deposit Detail reports from the Chamber's accounting software for calendar years (CY) 2022 through 2024. We compared the amounts reported on the Chamber's accounting system as deposits to the deposits made to the Chamber's bank accounts to determine if the amounts reported were accurate.

During our comparison, we identified variances between the amounts reported and amounts deposited in each of the calendar years. Specifically, we identified the following:

- In CY22, we identified three instances of the same receipt being entered twice on the Chamber's accounting system, resulting in the Chamber's revenue being overstated on the Chamber's accounting system in the amount of $3,616.00.
- In CY23, we identified one instance of a receipt being deposited into the Chamber's bank accounts with no entry of the receipt on the Chamber's accounting system, resulting in the Chamber's revenue being understated on the Chamber's accounting system in the amount of $1,666.66

- In CY24, we identified four instances of the same receipt being entered twice on the Chamber's accounting system, resulting in the Chamber's revenue being overstated on the Chamber's accounting system in the amount of $7,303.85.

Based on our review, the amounts reported by the Chamber on their accounting system as receipts do not agree to the amounts deposited in the Chamber's bank account.

Chamber Board Meeting Minutes – We attempted to review the Chamber Board meeting minutes from FY21 to FY25. However, the Chamber could not provide minutes for 34 of the 49 meetings as required by section 21.3 of the Code of Iowa.

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. Based on our review, we determined the Chamber officials did not provide sufficient oversight of the Board'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 the public purpose of the disbursements.
- Review the Chamber's bank statements.
- Request and review bank reconciliations.
- Require all membership dues, donations, and fundraiser revenue to be properly supported before deposit and reconciliation.

Recommended Control Procedures

As part of our investigation, we reviewed the procedures used by the Guttenberg 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 Director had control over each of the following areas:

(1) Receipts – 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 Chamber 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,

(4) Cash – handling, reconciling bank accounts, and recording

(5) Bank accounts – receiving and reconciling monthly bank statements to accounting records, and

(6) Reporting – preparing Chamber Board meeting minutes and financial reports.

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 Board members. In addition, the Board members should review financial records, perform reconciliations, and examine supporting documentation for accounting records on a periodic basis.

Also, bank statements should be delivered to an official who does not collect or disburse Chamber funds. The bank statements should be reviewed in a timely manner for unusual activity. Bank reconciliations should be performed monthly and should be reviewed by someone independent of other financial responsibilities. The reviews should be documented by the signature or initials of the reviewer and the date of the review.

B. Disbursements – During our review of the Chamber's disbursements, the following were identified:

(1) Disbursements were not consistently supported by invoices or other documentation.

(2) Disbursements were not approved by the Chamber Board.

Recommendation – All Chamber disbursements should be approved by the Chamber Board prior to payment, with the exception of those specifically allowed by a Chamber Board approved policy. For those disbursements paid prior to Chamber Board approval, a listing should be provided to the Chamber Board at the next Chamber Board meeting for review and approval. 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.

C. Payroll – During our review of payroll, we determined the starting pay rate, expected hours, and any changes to the pay rate or expected hours for the Director were not properly documented in the Chamber Board minutes.

Chamber hours for the time period reviewed were 10:00 am to 5:00 pm Monday through Thursday during the former Director's employment. She was expected to submit a monthly timesheet and was paid bi-weekly. During our review of payroll disbursements, we identified 50 payroll checks totaling $51,055.08 of unsupported payroll disbursements. In addition, we determined that timesheets were not maintained as well.

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, a Chamber official who is familiar with the Director's actions should review and approve the Director'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 and information from the timesheets should be periodically compared to the information recorded in the Chamber's payroll system. Also, Chamber officials should implement procedures to ensure paychecks are not prepared prior to the end of a pay period.

D. Reconciliation of Collections, and Deposits for Other Revenues – During our review of the Chamber's revenues for donations, fundraisers, and membership dues we determined that we could not perform testing on these revenues because the Chamber could not provide documentation that showed how much it actually earned. In addition, reviews of the monthly bank reconciliations were not performed.

Recommendation – Procedures should be established to ensure that all receipts from the Chamber's revenues are properly supported and before being deposited and reconciled after deposit. Additionally, Chamber officials should review the reconciliations to ensure accuracy and completeness. The review should be documented by the signature or initials of the reviewer and date of the review.

E. Meeting Minutes – During our review of the Chamber's meeting minutes for the scope period of the investigation, the Chamber was not able to provide the meeting minutes for 34 of 49 of the months during the period of October 2020 and October 2024

Recommendation – Procedures should be established to ensure that all actions taken by the Board are properly documented in the minutes of Board meetings.

F. Reconciliation of Bank Accounts, Collections, and Deposits – The Chamber did not ensure that the checking account was reconciled, and independent reviews of the monthly bank reconciliations were not performed. During our review of collections and deposits, we determined:

(1) An initial listing of mail receipts was not prepared.

Recommendation – Procedures should be established to ensure an initial listing for all receipts is prepared and that collections recorded on the initial listing are reconciled to postings in the Chamber's accounting records and deposits for each month. Additionally, Chamber officials should review the reconciliations to ensure accuracy and completeness. The review should be documented by the signature or initials of the reviewer and date of the review.

G. Debit Card – We identified purchases made with a debit card from the Chamber's bank account. However, some of the purchases were not supported with adequate documentation. In addition, because purchases made using a debit card are an immediate payment, they do not allow for proper authorization.

Recommendation – Chamber officials should implement procedures requiring all obligations be paid by check and properly supported with original invoices, receipts, or other appropriate documentation.

H. Oversight by Chamber Officials – Chamber officials have 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. Based on our observations and the procedures performed, we determined Chamber officials 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 Chamber officials is essential and should be an ongoing effort. Chamber officials should 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 of Special Investigation
Guttenberg Chamber of Commerce

Summary of Findings – Exhibit A
For the Period October 1, 2020 through October 31, 2024

Description	Exhibit/Table/ Page Number	Improper	Unsupported	Total
Improper and unsupported disbursements:				
Cash Withdrawals	**Page 8/Table 1**	$ 4,900.00	30,269.76	35,169.76
Debit card purchases:				
Other vendors	**Page 21/Exhibit B**	67.69	15,827.79	15,895.48
Amazon	**Exhibit C**	-	230.70	230.70
WalMart	**Page 11/Table 2**	1.47	153.25	154.72
Checks disbursements	**Page 36/Exhibit D**	117.69	10,397.89	10,515.58
Checks issued to Brandie Tomkins				
Payroll Checks	**Exhibit E**	-	51,055.08	51,055.08
Reimbursement Checks	**Exhibit F**	-	9,061.14	9,061.14
Subtotal improper and unsupported disbursements		5,086.85	116,995.61	122,082.46
Total		$ 5,086.85	116,995.61	122,082.46
Less:				
Cash Withdrawals in Law Enforcement Possession	**Page**			(2,700.00)
Net Amount				$ 119,382.46

Report of Special Investigation
Guttenberg Chamber of Commerce

Unsupported Debit Card Purchases to Other Vendors – Exhibit B
For the Period October 1, 2020 through October 31, 2024

Check Date per Bank Statements	Desciption per Bank Statements	Amount per Bank Statements	Description per Supporting Documentation	Reasonable	Unsupported
11/23/20	POS DEB 1226 11/22/20 00026230 DOLLAR GENERAL # GUTTENBERG TA CARD # 7607	$ 27.82	No supporting documentation available.	$ -	27.82
02/08/21	POS DEB 1130 02/06/21 00028372 DOLLAR GENERAL # GUTTENBERG IA CARD # 7607	5.35	No supporting documentation available.	-	5.35
02/08/21	POS DEB 0938 02/06/21 00027737 DOLLAR GENERAL # GUTTENBERG IA CARD # 7607	3.21	No supporting documentation available.	-	3.21
02/12/21	DBT CRD 0107 02/12/21 00062878 AUTOTEK SERVICE CENTER GUTTENBERG IA CARD # 7607	10.00	No supporting documentation available.	-	10.00
02/24/21	POS DEB 1121 02/24/21 11200193 BLOOMING 511 S 1ST ST GUTTENBERG TA CARD # 7607	10.69	No supporting documentation available.	-	10.69
03/03/21	POS DEB 1506 03/03/2115028225 MEUSER LU MEUSER LUMBE GUTTENBERG |A CARD # 7607	197.42	No supporting documentation available.	-	197.42
03/03/21	POS DEB 1454 03/03/21 14534971 KUEMPE H KUEMPEL HARD GUTTENBERG TA CARD # 7607	5.34	No supporting documentation available.	-	5.34
03/24/21	POS DEB 1454 03/03/21 14534971 KUEMPE H KUEMPEL HARD GUTTENBERG TA CARD # 7607	11.77	No supporting documentation available.	-	11.77
03/26/21	POS DEB 0821 03/24/21 00010645 DOLLAR GENERAL # GUTTENBERG IA CARD # 7607	13.91	No supporting documentation available.	-	13.91
03/29/21	POS DEB 1553 03/29/21 15505572 MEUSER LU MEUSER LUMBE GUTTENBERG IA CARD # 7607	358.80	No supporting documentation available.	-	358.80
04/14/21	POS DEB 1045 04/14/21 00015256 DOLLAR - GENERAL # GUTTENBERG TA CARD # 7607	5.62	No supporting documentation available.	-	5.62
05/04/21	POS DEB 1548 05/04/21 15426360 KUEMPEL H KUEMPEL HARD GUTTENBERG TA CARD # 7607	181.61	No supporting documentation available.	-	181.61

05/04/21	XX0665 PURCHASE - PIN 05/03 09:42 SHIMLEE - ECOMME EDGEWOOD IA 50029893 589058	192.60	No supporting documentation available.	-	192.60
05/05/21	POS DEB 1254 05/05/21 00012063 DOLLAR GENERAL # GUTTENBERG TA CARD # 7607	16.26	No supporting documentation available.	-	16.26
05/10/21	DBT CRD 2213 05/09/21 00217675 MURRAYS COUNTRY GARDEN GUTTENBERG TA CARD # 7607	7.50	No supporting documentation available.	-	7.50
05/10/21	DBT CRD 0107 05/10/21 00162298 MURRAYS COUNTRY GARDEN GUTTENBERG IA CARD # 7607	7.50	No supporting documentation available.	-	7.50
05/21/21	POS DEB 1424 05/21/21 14233043 MEUSER LU MEUSER LUMBE	39.55	No supporting documentation available.	-	39.55
05/24/21	POS DEB 0854 05/24/21 55848300 BENDER FOODS GUTTENBERG IA CARD # 7607	6.39	No supporting documentation available.	-	6.39
05/24/21	POS DEB 1045 05/24/21 66002400 BENDER FOODS GUTTENBERG TA CARD # 7607	4.26	No supporting documentation available.	-	4.26
06/21/21	POS DEB 1541 06/21/21 23805400 BENDER FOODS GUTTENBERG IA CARD# 7607	48.75	No supporting documentation available.	-	48.75
06/25/21	POS DEB 1049 06/25/21 00022394 CASEYS GEN STORE GUTTENBERG TA CARD # 7607	39.95	No supporting documentation available.	-	39.95
06/25/21	DBT CRD 0418 06/25/21 00107782 ETSY.COM - ANNADAISYSF 844-6593879 NY CARD # 7607	29.33	No supporting documentation available.	-	29.33
06/25/21	POS DEB 1052 06/25/21 41341000 BENDER FOODS GUTTENBERG TA CARD# 7607	10.82	No supporting documentation available.	-	10.82
06/28/21	POS DEB 1000 06/28/21 00043474 DOLLAR GENERAL # GUTTENBERG IA CARD # 7607	20.06	No supporting documentation available.	-	20.06
07/06/21	POS DEB 1524 07/03/21 10633500 BENDER FOODS GUTTENBERG TA CARD # 7607	70.98	No supporting documentation available.	-	70.98
07/06/21	POS DEB 1033 07/03/21 00044590 CASEYS GEN STORE GUTTENBERG IA CARD # 7607	57.90	No supporting documentation available.	-	57.90
07/06/21	POS DEB 1350 07/03/21 00017345 CASEYS GEN STORE GUTTENBERG IA CARD # 7607	46.32	No supporting documentation available.	-	46.32

07/06/21	POS DEB 1854 07/03/21 12692900 KWIK STAR 145 GUTTENBERG IA CARD # 7607	19.90	No supporting documentation available.	-	19.90
07/07/21	POS DEB 1325 07/07/2113232890 MEUSER LU MEUSER LUMBE GUTTENBERG IA CARD # 7607	16.98	No supporting documentation available.	-	16.98
07/12/21	POS DEB 1445 07/12/21 14449518 MEUSER LU MEUSER LUMBE GUTTENBERG IA CARD # 7607	223.22	No supporting documentation available.	-	223.22
07/26/21	XX0665 PURCHASE - SIG 07/23 04:47 ETSY.COM - THEUN 844-6593879 NY 75921728 932849	460.10	No supporting documentation available.	-	460.10
07/28/21	XX0665 PURCHASE - SIG 07/28 09:45 ANYPROMO.COM 909-628-9955 CA 14632350 780435	553.69	No supporting documentation available.	-	553.69
08/02/21	DBT CRD 2228 08/01/21 00329840 AUTOTEK SERVICE CENTER GUTTENBERG IA CARD # 7607	21.40	No supporting documentation available.	-	21.40
08/02/21	POS DEB 1059 08/02/21 10500045 BLOOMING 511 S 1ST ST GUTTENBERG TA CARD # 7607	8.55	No supporting documentation available.	-	8.55
08/13/21	DBT CRD 0417 08/13/21 00100887 ETSY.COM - DONNAADEŠIĞ 844-6593879 NY CARD # 7607	1.20	No supporting documentation available.	-	1.20
08/18/21	XX0665 PURCHASE - PIN 08/18 10:24 DOLLAR - GENERAL # GUTTENBERG IA 600001 035666	4.55	No supporting documentation available.	-	4.55
08/18/21	XX0665 PURCHASE - RECUR 08/17 20:40 FACEBK KABS66T2D MENLO PARK CA 78577441 602591	25.00	No supporting documentation available.	-	25.00
08/19/21	XX0665 PURCHASE - PIN 08/19 10:46 MEUSER LU MEUSER GUTTENBERG IA 82089394 534794	66.89	No supporting documentation available.	-	66.89
08/19/21	XX0665 PURCHASE - SIG 08/18 22:47 GUTTENBERG EMBRO GUTTENBERG IA 15000026 405747	175.00	No supporting documentation available.	-	175.00
08/20/21	XX0665 PURCHASE - RECUR 08/20 04:46 FACEBK KHQ6Q5P2D MENLO PARK CA 52916727 124020	8.57	No supporting documentation available.	-	8.57
08/26/21	POS DEB 1027 08/26/21 10232259 KUEMPEL H KUEMPEL HARD GUTTENBERG IA CARD # 7607	25.75	No supporting documentation available.	-	25.75
09/10/21	DBT CRD 0418 09/10/21 00111563 ETSY . COM - MSHOMECREAT 844-6593879 NY CARD# 7607	1.99	No supporting documentation available.	-	1.99

09/13/21	POS DEB 1054 09/13/21 00054262 DOLLAR - GENERAL # GUTTENBERG TA CARD # 7607	32.64	No supporting documentation available.	-	32.64
09/13/21	POS DEB 1056 09/13/21 00052577 DOLLAR-GENERAL #	5.89	No supporting documentation available.	-	5.89
09/13/21	XX0665 PURCHASE - SIG 09/10 22:52 FACTORY DIRECT P WEST PITTSTON PA 06421041 08797	33.92	No supporting documentation available.	-	33.92
09/14/21	XX0665 PURCHASE - RECUR 09/14 01:38 FACEBK U3GXW633D MENLO PARK CA 04066834 453431	25.00	No supporting documentation available.	-	25.00
09/16/21	XX0665 PURCHASE - RECUR 09/16 01:39 FACEBK R9L6F6P2D MENLO PARK CA 98013727 859341	25.00	No supporting documentation available.	-	25.00
09/17/21	POS DEB 1128 09/17/21 00021884 TJ MAXX # 1288 DUBUQUE IA CARD # 7607	91.85	No supporting documentation available.	-	91.85
09/20/21	XX0665 PURCHASE - RECUR 09/18 10:13 FACEBK XS6J37T2D MENLO PARK CA 94147350 636974	35.00	No supporting documentation available.	-	35.00
09/20/21	XX0665 PURCHASE - RECUR 09/20 06:30 FACEBK E68BL673D MENTO PARK CA 73217438 347288	13.06	No supporting documentation available.	-	13.06
09/22/21	XX0665 PURCHASE - RECUR 09/22 01:42 FACEBK D3N66733D MENLO PARK CA 83823728 382929	50.00	No supporting documentation available.	-	50.00
09/22/21	XX0665 PURCHASE - PIN 09/22 15:52 DOLLAR - GENERAL # GUTTENBERG IA 600001 051256	8.56	No supporting documentation available.	-	8.56
09/23/21	9/29 POS DEB 0833 09/29/21 00026843 DOLLAR GENERAL # GUTTENBERG | A CARD # 7607	7.76	No supporting documentation available.	-	7.76
09/24/21	XX0665 PURCHASE - PIN 09/24 15:26 BENDER FOODS GUTTENBERG IA 81625401 537635	36.02	No supporting documentation available.	-	36.02
09/24/21	XX0665 PURCHASE - PIN 09/24 11:54 DOLLAR - GENERAL # GUTTENBERG IA 600001 017703	11.77	No supporting documentation available.	-	11.77
09/24/21	XX0665 PURCHASE - RECUR 09/24 04:55 FACEBK FVDU87T2D MENLO PARK CA 33197742 236473	75.00	No supporting documentation available.	-	75.00
09/27/21	XX0665 PURCHASE - PIN 09/25 20:34 BENDER FOODS GUTTENBERG IA 81625401 767180	109.24	No supporting documentation available.	-	109.24

09/27/21	XX0665 PURCHASE - PIN 09/25 19:46 BENDER FOODS GUTTENBERG IA 81625401 047534	109.10	No supporting documentation available.	-	109.10
09/27/21	XX0665 PURCHASE - SIG 09/24 23:18 MURRAYS COUNTRY GUTTENBERG IA 14100069 056775	31.20	No supporting documentation available.	-	31.20
09/27/21	XX0665 PURCHASE - PIN 09/24 17:42 KWIK STAR 145 GUTTENBERG IA 34401201 932400	14.94	No supporting documentation available.	-	14.94
09/27/21	XX0665 PURCHASE - PIN 09/25 10:47 DOLLAR - GENERAL # GUTTENBERG IA 600001 029252	19.88	No supporting documentation available.	-	19.88
09/27/21	XX0665 PURCHASE - PIN 09/25 14:14 DOLLAR - GENERAL # GUTTENBERG IA 600001 060667	15.05	No supporting documentation available.	-	15.05
10/04/21	POS DEB 1921 10/02/21 00025912 HOBBY LOBBY DUBUQUE IA CARD # 7607	227.81	No supporting documentation available.	-	227.81
11/18/21	DBT CRD 0126 11/18/21 00279639 MURRAYS COUNTRY GARDEN GUTTENBERG TA CARD # 4959	48.96	No supporting documentation available.	-	48.96
11/18/21	XX0665 PURCHASE - PIN 11/18 09:41 KUEMPEL H KUEMPE GUTTENBERG IA 89125394 533770	44.97	No supporting documentation available.	-	44.97
11/19/21	DBT CRD 2017 11/18/21 00089956 KUEMPEL HARDWARE GUTTENBERG TA CARD # 4959	7.48	No supporting documentation available.	-	7.48
11/22/21	DBT CRD 0707 11/20/21 00170080 FACEBK 2HU9T833D2 MENLO PARK CA CARD # 4959	19.09	No supporting documentation available.	-	19.09
11/29/21	DBT CRD 2019 11/26/21 00126916 FACEBK HCXDT8K3D2 MENLO PARK CA CARD# 4959	21.90	No supporting documentation available.	-	21.90
12/27/21	DBT CRD 2022 12/24/21 00165790 STICKER MULE AMSTERDAM NY CARD # 4959	82.39	No supporting documentation available.	-	82.39
01/25/22	DBT CRD 2012 01/24/22 00028856 INTUIT * QUICKBOOKS ONL CL.INTUIT.COMCA CARD # 4959	40.00	No supporting documentation available.	-	40.00
01/27/22	CREDIT 0855 01/27/22 00008401 INTUIT * QUICKBOOKS ONL 800-446-8848 CA CARD # 4959	(40.00)	No supporting documentation available.	-	(40.00)
02/01/22	DBT CRD 0856 02 01 / 22 00020363 DOLLAR GENERAL # 9693 GUTTENBERG TA CARD # 4959	49.52	No supporting documentation available.	-	49.52

02/28/22	DBT CRD 0410 02 / 28 / 22 00000337 TARGET 00000869 DUBUQUE IA CARD # 4959	27.27	No supporting documentation available.	-	27.27
03/16/22	DBT CRD 0706 03/16/22 00126147 BLOOMING BRANCHES LLC GUTTENBERG IA CARD # 4959	13.90	No supporting documentation available.	-	13.90
03/18/22	DBT CRD 2020 03/17/22 00127736 OTC BRANDS INC OMAHA NE CARD # 4959	110.07	No supporting documentation available.	-	110.07
04/15/22	DBT CRD 0705 04/15/22 00135258 BLOOMING BRANCHES LLC GUTTENBERG 1A CARD # 4959	8.55	No supporting documentation available.	-	8.55
04/19/22	DBT CRD 2156 04/18/22 00019625 SQ * KENDRICK HOME GOSQ.COM IA CARD # 4959	174.41	No supporting documentation available.	-	174.41
04/20/22	DBT CRD 0857 04/20/22000028848 04/20/22 00028848 DOLLAR GENERAL # 9693 GUTTENBERG TA CARD # 4959	27.98	No supporting documentation available.	-	27.98
04/21/22	XX0665 PURCHASE - SIG 04/21 09:55 ANYPROMO.COM 909-628-9955 CA 95307212 631991	1,759.93	No supporting documentation available.	-	1,759.93
05/04/22	DBT CRD 2013 05/03/22 00035072 SQ * SCRATCH CUPCAKERY CEDAR FALLS A CARD # 4959	291.00	No supporting documentation available.	-	291.00
05/06/22	DBT CRD 2017 05/05/2200086325 KUEMPEL HARDWARE GUTTENBERG IA CARD # 4959	33.98	No supporting documentation available.	-	33.98
05/25/22	DBT CRD 2016 05/24/22 00079055 AUTOTEK SERVICE CENTER GUTTENBERG IA CARD # 4959	87.00	No supporting documentation available.	-	87.00
06/09/22	XX0665 PURCHASE-SIG 06/08 21:51 SQ * KENDRICK HOM GOSQ.COM IA 54315496 820812	304.95	No supporting documentation available.	-	304.95
06/14/22	DBT CRD 2023 06/13/22 00165180 CRUMBL DUBUQUE OREM UT CARD # 4959	261.48	No supporting documentation available.	-	261.48
06/24/22	DBT CRD 2010 06/23/22 00000142 TARGET 00000869	120.57	No supporting documentation available.	-	120.57
06/27/22	DBT CRD 0857 06 / 25 / 22.00032894 DOLLAR - GENERAL # 9693 GUTTENBERG TA CARD # 4959	37.02	No supporting documentation available.	-	37.02

06/27/22	DBT CRD 0058 06/26/22 00042526 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	5.57	No supporting documentation available.	-	5.57
06/30/22	DBT CRD 0857 06/30/22 00022575 2575 DOLLAR - GENERAL # 9693 GUTTENBERG TA CARD # 4959	31.40	No supporting documentation available.	-	31.40
07/01/22	DBT CRD 0059 07/01/22 00051226 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	58.50	No supporting documentation available.	-	58.50
07/05/22	DBT CRD 0413 07/04/22 00035484 CASEYS # 1024 GUTTENBERG IA CARD # 4959	89.85	No supporting documentation available.	-	89.85
07/11/22	XX0665 PURCHASE - SIG 07/08 22:41 SP HOLLAND CREAT MOORE OK 15617508 456604	64.00	No supporting documentation available.	-	64.00
07/28/22	XX0665 PURCHASE - SIG 07/27 21:13 SQ * HOMETOWN DES GOSQ.COM IA 27917554 125571	360.00	No supporting documentation available.	-	360.00
08/12/22	DBT CRD 0058 08/12/22 00041748 BLOOMING BRANCHES GUTTENBERG IA CARD # 4959	14.46	No supporting documentation available.	-	14.46
08/15/22	DBT CRD 2015 08 / 14 / 22.00061907 DOLLAR - GENERAL # 9693 GUTTENBERG IA CARD # 4959	11.66	No supporting documentation available.	-	11.66
08/18/22	XX0665 PURCHASE - SIG 08/16 20:36 KUEMPEL HARDWARE GUTTENBERG IA 16078548 126135	6.73	No supporting documentation available.	-	6.73
08/22/22	DBT CRD 0413 08/20/22 00042956 CASEYS # 1024 GUTTENBERG I A CARD # 4959	69.66	No supporting documentation available.	-	69.66
08/30/22	XX0665 PURCHASE - SIG 08/29 00:01 FACTORY DIRECT P WEST PITTSTON PA 06421051 89618	49.92	No supporting documentation available.	-	49.92
09/15/22	XX0665 PURCHASE - SIG 09/14 21:10 SQ * THINK CUSTOM GOSQ.COM IA 44901858 019448	610.85	No supporting documentation available.	-	610.85
09/16/22	XX0665 PURCHASE - SIG 09/15 06:12 THE WEBSTAURANT 717-392-7472 PA 64080375 630734	399.95	No supporting documentation available.	-	399.95
09/21/22	XX0665 PURCHASE - SIG 09/20 05:21 THE WEBSTAURANT 717-392-7472 PA 57016488 635816	194.34	No supporting documentation available.	-	194.34
09/22/22	XX0665 PURCHASE - SIG 09/21 10:12 DOLLAR - GENERAL # GUTTENBERG IA 07229293 780323	4.76	No supporting documentation available.	-	4.76

10/11/22	DBT CRD 0058 10/11/22 00040208 BLOOMING BRANCHES GUTTENBERG IA CARD # 4959	11.12	No supporting documentation available.	-	11.12
10/31/22	POS DEB 1241 10/31/22 00010723 HOBBYLOBBY DUBUQUE IA CARD # 4959	35.39	No supporting documentation available.	-	35.39
11/28/22	XX0665 PURCHASE - SIG 11/25 15:23 VENMO 8558124430 NY 02262623 963841	58.00	No supporting documentation available.	-	58.00
02/06/23	DBT CRD 0103 02/06/23 00045486 ALDI 64080 SSS DUBUQUE IA CARD # 4959	55.37	No supporting documentation available.	-	55.37
02/09/23	DBT CRD 0102 02/09/23 00044093 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	9.12	No supporting documentation available.	-	9.12
02/10/23	DBT CRD 2025 02/09/23 00120759 OTC BRANDS INC OMAHA NE CARD # 4959	108.89	No supporting documentation available.	-	108.89
02/13/23	DBT CRD 2021 02/12/23 00081554 JOE S PIZZA GUTTENBERG GUTTENBERG TA CARD # 4959	49.76	0211mdbuek3/1	-	49.76
02/13/23	DBT CRD 2019 02/12/23 00048760 DOLLAR GENERAL # 9693 GUTTENBERG IA CARD # 4959	24.40	No supporting documentation available.	-	24.40
02/13/23	DBT CRD 0858 02/11/23 00001900 IA SECRETARY OF STATE	20.00	No supporting documentation available.	-	20.00
02/13/23	DBT CRD 0427 02/12/23 00128991 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	17.72	No supporting documentation available.	-	17.72
02/14/23	DBT CRD 2202 02/13/23 00044132 BENDER FOODS SSS GUTTENBERG TA CARD # 4959	18.17	No supporting documentation available.	-	18.17
02/16/23	XX0665 PURCHASE - SIG 02/15 10:12 VENMO 8558124430 NY 92242345 615012	15.00	No supporting documentation available.	-	15.00
02/23/23	DBT CRD 0703 02/23/23 00057450 IOWA UTILITY ASSOCIATI 8004515817 IA CARD # 4959	90.00	No supporting documentation available.	-	90.00
05/01/23	DBT CRD 0112 04/30/23 00045982 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	29.89	No supporting documentation available.	-	29.89
05/19/23	XX0665 PURCHASE - SIG 05/18 08:58 VENMO NEW YORK NY 44496306 450660	42.79	No supporting documentation available.	-	42.79

05/23/23	DBT CRD 0444 05/23/23 00131416 MURRAYS BAIT & TACKLE GUTTENBERG TA CARD # 4959	99.00	No supporting documentation available.	-	99.00
05/25/23	DBT CRD 0433 05/25/23 00056384 BLOOMING BRANCHES	11.12	No supporting documentation available.	-	11.12
05/26/23	DBT CRD 0914 05 / 26 / 23.00032717 DOLLAR GENERAL # 9693 GUTTENBERG IA CARD # 4959	6.60	No supporting documentation available.	-	6.60
06/02/23	DBT ČRD 0914 06/02/23 00063633 HY - VEE DUBUQUE 1159 DUBUQUE IA CARD # 4959	222.20	No supporting documentation available.	-	222.20
06/05/23	DBT CRD 2056 06/02/23 00122693 KUEMPEL HARDWARE GUTTENBERG IA CARD #4959	81.78	No supporting documentation available.	-	81.78
06/06/23	DBT CRD 0913 06/06/23 00023439 DOLLAR GENERAL # 9693 GUTTENBERG IA CARD # 4959	22.94	No supporting documentation available.	-	22.94
06/16/23	XX0665 PURCHASE - SIG 06/15 13:50 THE MARKET - EDG EDGEWOOD IA 14653691 125698	181.90	No supporting documentation available.	-	181.90
07/26/23	XX0665 PURCHASE - SIG 07/25 12:28 SQ * TREATS BY TA GOSQ.COM IA 29400359 006517	42.00	No supporting documentation available.	-	42.00
07/26/23	XX0665 PURCHASE - SIG 07/25 06:44 STICKER MULE AMSTERDAM NY 09659760 219117	120.91	No supporting documentation available.	-	120.91
08/04/23	DBT CRD 0131 08/04/23 00055574 BENDER FOODS SSS GUTTENBERG IA CARD # 4959	87.78	No supporting documentation available.	-	87.78
08/07/23	DBT CRD 0123 08/06/23 00047442 BENDER FOODS SSS GUTTENBERG JA CARD # 4959	64.29	No supporting documentation available.	-	64.29
08/15/23	XX0665 PURCHASE - SIG 08/14 15:53 PY * ANYTHING YOU SLIDELL LA 19985298 602203	105.00	No supporting documentation available.	-	105.00
08/18/23	XX0665 PURCHASE - SIG 08/17 12:06 PY * ANYTHING YOU SLIDELL LA 44489303 364596	295.46	No supporting documentation available.	-	295.46
08/21/23	DBT CRD 2043 08/20/23 00075126 BLOOMING BRANCHES GUTTENBERG A CARD # 4959	14.46	No supporting documentation available.	-	14.46
09/11/23	DBT CRD 2056 09/08/23 00126286 KUEMPEL HARDWARE GUTTENBERG IA CARD # 4959	103.16	No supporting documentation available.	-	103.16

09/11/23	DBT CRD 0121 09/10/23 00041448 BENDER FOODS SSS	61.97	No supporting documentation available.	-	61.97
09/11/23	XX0665 PURCHASE - RECUR 09/09 12:48 FACEBK VAZAUSB3D MENLO PARK CA 45096836 755670	125.00	No supporting documentation available.	-	125.00
09/15/23	XX0665 PURCHASE - RECUR 09/14 13:34 FACEBK AUUUFTT2D MENLO PARK CA 33377649 513061	125.00	No supporting documentation available.	-	125.00
09/18/23	XX0665 PURCHASE - SIG 09/15 11:37 THE WEBSTAURANT 717-3927472 PA 55651758 402595	110.84	No supporting documentation available.	-	110.84
09/21/23	XX0665 PURCHASE - RECUR 09/20 15:03 FACEBK 94UZ7UT3D MENLO PARK CA 04494075 876879	10.10	No supporting documentation available.	-	10.10
09/21/23	XX0665 PURCHASE - RECUR 09/20 10:18 FACEBK 9NQKAT33D MENLO PARK CA 23317441 502635	53.60	No supporting documentation available.	-	53.60
09/25/23	XX0665 PURCHASE - SIG 09/23 21:04 CASEYS # 1024 GUTTENBERG IA 05972142 373376	291.26	No supporting documentation available.	-	291.26
09/25/23	XX0665 PURCHASE - SIG 09/22 17:04 DOLLAR - GENERAL # GUTTENBERG IA 30969301 170275	27.29	No supporting documentation available.	-	27.29
09/25/23	XX0665 PURCHASE - SIG 09/23 17:48 BENDER FOODS GUTTENBERG IA 36290203 865759	19.77	No supporting documentation available.	-	19.77
09/25/23	XX0665 PURCHASE - SIG 09/23 18:18 DANNYS STORES DUBUQUE IA 19800718 093540	321.90	No supporting documentation available.	-	321.90
09/25/23	XX0665 PURCHASE - SIG 09/22 11:35 SQ * TREATS BY TA MCGREGOR IA 87226864 355011	42.00	No supporting documentation available.	-	42.00
09/25/23	XX0665 PURCHASE - SIG 09/23 17:31 CASEYS # 1024 GUTTENBERG IA 600001 055713	47.92	No supporting documentation available.	-	47.92
09/25/23	XX0665 PURCHASE - SIG 09/23 19:35 CASEYS # 1024 GUTTENBERG IA 600001 053006	29.95	No supporting documentation available.	-	29.95
09/26/23	XX0665 PURCHASE - SIG 09/25 11:53 VENMO NEW YORK NY 57879494 625088	500.00	No supporting documentation available.	-	500.00
10/23/23	DBT CRD 0756 10/21/23 00231485 TJ MAXX # 1288 DUBUQUE IA CARD # 4959	176.49	No supporting documentation available.	-	176.49

11/13/23	XX0665 PURCHASE - SIG 11/12 09:24 VENMO NEW YORK NY 19957313 769558	72.76	No supporting documentation available.	-	72.76
11/16/23	DBT CRD 2048 11/15/23 00087459 MEUSER LUMBER CO - GUT GUTTENBERG IA CARD # 4959	52.97	No supporting documentation available.	-	52.97
11/20/23	POS DEB 1138 11/18/23 00052430 DOLLAR TREE PRAIRIE DU CHWI CARD # 4959	31.65	No supporting documentation available.	-	31.65
12/11/23	DBT CRD 0903 12/10/23 00019594 DOLLAR GENERAL # 9693 GUTTENBERG IA CARD # 4959	6.42	No supporting documentation available.	-	6.42
12/29/23	DBT CRD 2211 12/28/23 00022973 SQ * JP PARTY RENTALS / GOSQ.COM TA	30.90	No supporting documentation available.	-	30.90
02/12/24	DBT ČRD 1249 02/10/24 DBBWQVL7 JOES PIZZA GUTTENBERG IA C # 6649	89.02	No supporting documentation available.	-	89.02
02/12/24	POS DEB 1515 02/09/24 15129683 MEUSER LU MEUSER LUMBE MEUSER LU MEUSER L GUTTENBERG IA C # 6649	55.63	No supporting documentation available.	-	55.63
02/12/24	POS DEB 0838 02/10/24 08354577 DOLLAR - GE DG 09693523 DOLLAR - GE DG 09693 GUTTENBERG IA C # 6649	33.79	No supporting documentation available.	-	33.79
02/12/24	POS DEB 1327 02/11/24 96355300 BENDER FOODS BENDER FOODS GUTTENBURG IA C # 6649	31.12	No supporting documentation available.	-	31.12
02/21/24	XX0665 PURCHASE - RECUR 02/20 09:36 FACEBK Z8T4TXX2D MENLO PARK CA 02699044 215814	27.71	No supporting documentation available.	-	27.71
03/13/24	DBT CRD 1148 03/13/24 DBYMD9G0 SQ * THE BRIM COFFEEHOU ELKADER IA C # 3680	68.58	No supporting documentation available.	-	68.58
04/26/24	DBT CRD 1041 04/25/24 DBWL7953 BLOOMING BRANCHES GUTTENBERG IA C # 3680	33.38	No supporting documentation available.	-	33.38
06/12/24	DBT CRD 0801 06/10/24 DB04N17M KWIK STAR # 145 GUTTENBERG IA C # 3680	149.00	No supporting documentation available.	-	149.00
06/14/24	XX0665 PURCHASE - SIG 06/13 13:36 VENMO * JACKSON 8558124430 NY 72759447 998770	195.39	No supporting documentation available.	-	195.39

06/18/24	POS DEB 1229 06/18/24 00012758 DOLLAR - GENERAL # 9693 DOLLAR GENERAL 96 GUTTENBERG IA C # 3680	28.36	No supporting documentation available.	-	28.36
07/01/24	POS DEB 1044 07/01/24 00004149 DOLLAR GENERAL # 9693 DOLLAR GENERAL 96 GUTTENBERG IA C # 3680	17.12	No supporting documentation available.	-	17.12
07/08/24	DBT CRD 1714 07/05/24 DBXB71 BY BENDER FOODS GUTTENBERG IA C # 3680	11.97	No supporting documentation available.	-	11.97
07/08/24	POS DEB 0857 07/06/24 00044765 DOLLAR GENERAL # 9693 DOLLAR GENERAL 96 GUTTENBERG IA C # 3680	11.10	No supporting documentation available.	-	11.10
07/25/24	XX8452 PURCHASE-SIG 07/24 14:56 STICKER MULE AMSTERDAM NY 00382393 319901	92.02	No supporting documentation available.	-	92.02
07/25/24	XX8452 PURCHASE-SIG 07/23 17:09 THE WEBSTAURANT LANCASTER PA 91320835 898487	420.83	No supporting documentation available.	-	420.83
08/06/24	XX8452 PURCHASE - SIG 08/05 14:33 PY * ANYTHING YOU SLIDELL LA 81489117 051881	418.94	No supporting documentation available.	-	418.94
08/14/24	DBT CRD 1341 08/13/24 DBHOUKAN SQ * THINK CUSTOM GOSQ.COM IA C # 3680	332.00	14PC Large (6),Medium (3),Small (4),Youth Large (1) $231 Total:	247.17	84.83
08/22/24	XX8452 PURCHASE - SIG 08/21 12:04 HOMEGOODS # 1166 DUBUQUE IA 41233692 434750	58.23	No supporting documentation available.	-	58.23
09/06/24	XX8452 PURCHASE - SIG 09/04 16:18 THE WEBSTAURANT LANCASTER PA 98688357 132426	35.31	No supporting documentation available.	-	35.31
09/23/24	XX8452 PURCHASE - SIG 09/21 16:48 BENDER FOODS GUTTENBERG IA 38809165 003058	30.08	No supporting documentation available.	-	30.08
09/23/24	XX8452 PURCHASE - SIG 09/20 14:23 BENDER FOODS GUTTENBERG IA 42816769 165808	81.56	No supporting documentation available.	-	81.56
09/23/24	XX8452 PURCHASE - SIG 09/20 12:31 CASEYS # 1024 GUTTENBERG IA 47177370 855271	63.63	No supporting documentation available.	-	63.63

09/23/24	XX8452 PURCHASE - SIG 09/21 16:00 BENDER FOODS GUTTENBERG IA 38809702 198750	23.96	No supporting documentation available.	-	23.96
09/23/24	XX8452 PURCHASE - SIG 09/20 12:19 JOES PIZZA GUTTENBERG IA 19100018 257694	20.00	No supporting documentation available.	-	20.00
09/23/24	XX8452 PURCHASE - SIG 09/20 17:25 DOLLAR - GENERAL # GUTTENBERG IA 30969301 234387	14.98	No supporting documentation available.	-	14.98
09/09/24	DBT CRD 0806 09/07/24 DBZ066GT BENDER FOODS GUTTENBERG IA C 3680	23.98	No supporting documentation available.	-	23.98
Total		$ 16,074.96		$ 247.17	15,827.79

Unsupported Amazon Debit Card Purchases – Exhibit C
For the Period October 1, 2020 through October 31, 2024

Trans Date per Bank Statements	Transaction Description per Bank Statements	Amount per Bank Statements	Description per Amazon Records	Quantity per Amazon Records	Price per Amazon Records	Total per Amazon Records	Reasonable	Unsupported
12/28/22	XX0665 PURCHASE - SIG 12/27 03:14 AMZN MKTP US * XC1 AMZN.COM/BILL WA 77109994 37442	$ 40.53	HTVRONT Black Permanent Vinyl - 12" x 50 FT Black Permanent Adhesive Vinyl Roll Compatible with Cricut Cutting Machine, Silhouette and Cameo	1	18.99	$ 18.99	-	18.99
			HTVRONT White Permanent Vinyl - 12" x 50 FT White Adhesive Vinyl Roll for All Cutting Machine, Silhouette and Cameo Cutters	1	18.89	18.89	-	18.89
			Tax		2.65	2.65	-	2.65
						40.53		
05/01/23	DBT CRD 0450 04/29/23 00133752 AMZN MKTP US * HF11A8R22 AMZN.COM/BILLWA CARD# 4959	57.74	Amber Home 24 Pack Gold Boot Clips for Closet, Gold Boot Hangers with Hooks, Laundry Hooks, Clothes Pins, Portable Home Travel Hangers for Hat, Towels, Bras, Socks	2	35.98	35.98	-	35.98
			NiArt 11-Pack Cute Candy Color Highlighters with Mini Stamper Tips for Coloring, Drawing, Illustrating, Journaling and Art Crafts, Creative School Classroom Self-Inking Stationery for Kids	2	17.98	17.98	17.98	-
			Tax			3.78	-	3.78
						57.74		
08/15/23	XX0665 PURCHASE - SIG 08/14 14:03 AMZN MKTP US * TO6 AMZN.COM/BILL WA 21193393 15867	11.49	12.125" x 10ft Roll of Oracal 651 Red Craft Vinyl - On a 2.5" Core - Adhesive Vinyl for Cricut, Silhouette, and Cameo Cutters - Gloss Finish - Outdoor and Permanent	1	10.74	10.74	-	10.74
			Tax		0.75	0.75	-	0.75
						11.49		

11/13/23	DBT CRD 2219 11/12/23 00032522 AMZN MKTP US * 3P5029TV3 SEATTLE WA CARD# 4959	163.70	QLOVEA Initial Jute Beach Tote Bag w Strap and Pocket, Personalized Birthday Gift for Mom, Teacher, Friends, Bridesmaids	20	339.80	339.80	339.80	-
			VinylRus Heat Transfer Vinyl-12” x 20ft White Iron on Vinyl Roll for Shirts, HTV Vinyl for Silhouette Cameo, Easy to Cut & Weed	1	16.99	16.99	-	16.99
			Discount			(203.88)	(203.88)	-
			Tax			10.79	10.79	-
						163.70		
01/10/24	DBT CRD 2236 01/09/24 00064661 AMZN MKTP US * TKOMN8S01 AMZN.COM/BILLWA CARD #4959	27.81	No supporting documentation available.			27.81	-	27.81
						27.81		
01/10/24	DBT CARD CRD # 2249 4959 01/09/24 00152633 AMZN MKTP US * TK9B98S21 SEATTLE WA CARD #4959	27.81	No supporting documentation available.			27.81	-	27.81
						27.81		
01/10/24	DBT CRD CARD # 2236 4959 01/09/24 00069758 AMZN MKTP US * TK4UC6S11 AMZN.COM/BILLWA CARD #4959	27.81	No supporting documentation available.			27.81	-	27.81
						27.81		
01/10/24	DBT CARD CRD # 2236 4959 01/09/24 00068711 AMZN MKTP US * TK3ZG8UJ2	27.81	No supporting documentation available.			27.81	-	27.81
						27.81		
07/30/24	12.125" x 10ft Roll of Oracal 651 Red Craft Vinyl - On a 2.5" Core - Adhesive Vinyl for Cricut, Silhouette, and Cameo Cutters - Gloss Finish - Outdoor and Permanent	10.69	12.125" x 10ft Roll of Oracal 651 Red Craft Vinyl - On a 2.5" Core - Adhesive Vinyl for Cricut, Silhouette, and Cameo Cutters - Gloss Finish - Outdoor and Permanent	1	9.99	9.99	-	9.99
	Tax		Tax			0.70	-	0.70
						10.69		
Total		$ 395.39					$ 164.69	230.70

Unsupported Check Disbursements – Exhibit D
For the Period October 1, 2020 through October 31, 2024

Check Date per Bank Statements	Check Number per Bank Statements	Payee per Bank Statements	Amount per Bank Statements
03/05/21	3205	ROGER TOMKINS	$ 75.00
04/23/21	1010	AUTOTEK	95.00
07/13/21	3244	MICHELLE GEUDER	31.44
07/28/21	3252	ESSER'S	30.00
09/02/21	3268	RIVER FRONT BOUTIQUE	100.00
10/04/21	1041	MICHELLE GEUDER	95.70
12/06/21	3290	NIKKI HARGROVE	200.00
03/30/22	1153	AUTOTEK	74.90
04/08/22	1157	AUTOTEK	6.00
06/27/22	3342	CLAYTON LIGHTHOUSE	499.48
08/18/22	1019	BEAU TIMMERMAN	450.00
09/15/22	1164	RIVERFRONT	1,015.00
09/19/22	1165	MICHELLE GEUDER	241.02
09/30/22	1173	DAVID SCHWARZ	162.45
10/19/22	1182	KUEMPEL HARDWARE	96.90
10/24/22	3387	XPLORE GUTTENDBERG	445.00
11/04/22	1183	DAVE SCHWARTZ	133.00
12/07/22	3397	KUEMPEL'S HARDWARE	1,719.36
01/11/23	3404	RIVERFRONT BOUTIQUE	120.00
05/16/23	3428	CLAYTON LIGHTHOUSE	380.80
08/08/23	3456	HOLLY DICKSON	150.00
09/18/23	1193	RIVERFRONT BOUTIQUE	573.83
10/02/23	1198	365 INK	249.00
11/01/23	1109	KUEMPEL HARDWARE	133.10
11/13/23	1106	ACT-TREME TALENT LLC	2,800.00
12/08/23	3492	MEUSER LUMBER	9.18
02/21/24	3506	PATTY SCHWARTZ	502.00
10/24/24	3565	KUMPEL HARDWARE	9.73
Total			$ 10,397.89

Unsupported Payroll Checks Issued to Brandie Tomkins – Exhibit E
For the Period October 1, 2020 through October 31, 2024

Check Date per Bank Statements	Check Number per Bank Statements	Memo Line per Bank Statements	Amount per Bank Statements	Reasonable	Unsupported
10/15/20	3161	PAYCHECK # 12	$ 459.46	-	459.46
10/26/20	3168	#22 PAY PERIOD	657.28	-	657.28
11/05/20	3175	P.P.23. CELLPHONE	737.90	60.00	677.90
11/27/20	3179	P.P.24	712.61	-	712.61
12/11/20	3185	P.P. 25 + CELLPHONE	749.19	60.00	689.19
12/25/20	3186	P.P. 26	714.71	-	714.71
01/08/21	3193	P.P. 1	787.48	-	787.48
01/22/21	3196	P.P.2	708.33	-	708.33
02/05/21	3198	P.P. 3	708.33	-	708.33
02/19/21	3201	P.P 4	761.95	-	761.95
03/05/21	3204	P.P 5	733.86	-	733.86
03/18/21	3208	P.P 6 + CELL & EASTER EGG HUNT	1,000.25	60.00	940.25
04/02/21	3211	P.P. 7	721.10	-	721.10
04/16/21	3214	P.P.8	893.39	-	893.39
04/30/21	3218	P.P 9	778.33	-	778.33
05/14/21	3220	P.P. 10	1,004.44	-	1,004.44
05/28/21	3224	P.P 11 + AMAZON	972.92	-	972.92
06/14/21	3226	P.P 12 + CELL + PRIZES	1,231.02	60.00	1,171.02
06/25/21	3234	P.P. 13	1,097.60	-	1,097.60
07/09/21	3245	P.P.14, CELL,STARS& STRIPES PAYBACK	1,752.31	60.00	1,692.31
07/23/21	3255	PP 15	969.97	-	969.97
08/06/21	3262	PP 16 & LAMINATOR	1,059.52	-	1,059.52
08/20/21	3266	PP17 = CELL	1,081.02	60.00	1,021.02
09/03/21	3269	PP 18 + INSURANCE	1,167.43	100.00	1,067.43
09/17/21	3274	PP 19 + CELL	1,167.46	60.00	1,107.46
10/01/21	1043	P.P. 20 + INSURANCE	1,807.89	100.00	1,707.89
10/18/21	3279	PP 21+ CELL	1,127.43	60.00	1,067.43
10/29/21	3284	PP. 22	1,067.43	-	1,067.43
11/12/21	3286	PP 23+_CELL+ INSURANCE	1,227.42	160.00	1,067.42
11/26/21	3291	PP23	1,021.02	-	1,021.02
12/13/21	3296	PP#25 CELL INSURANCE	1,387.54	160.00	1,227.54

12/27/21	3298	PP 26	1,067.43	-	1,067.43
01/07/22	3300	PP1 CELL + INSURANCE	1,227.43	160.00	1,067.43
01/24/22	3304	PP 2	1,067.43	-	1,067.43
02/07/22	3306	PP3	1,067.43	-	1,067.43
02/23/22	3308	PP4 CELL INSURANCE	1,227.43	160.00	1,067.43
03/07/22	3311	PP5	1,067.43	-	1,067.43
03/18/22	3314	PP 6, INSUR, CELL EASTER	1,427.43	160.00	1,267.43
04/01/22	3319	PP 7	1,067.43	-	1,067.43
04/15/22	3324	PP8 CELL INSURANCE	1,227.43	160.00	1,067.43
04/29/22	3326	PP9	1,167.50	-	1,167.50
05/13/22	3330	PP10 CELL INSURANCE	1,227.43	160.00	1,067.43
05/27/22	3334	PP11	1,067.43	-	1,067.43
06/13/22	3340	PP 12 CELL INSUR	1,227.43	160.00	1,067.43
06/24/22	3343	PP13, BEER, CHIPS	1,308.88	-	1,308.88
07/11/22	3348	PP14	1,287.59	-	1,287.59
07/22/22	3359	PP15 LIGHTS, CELL, IN	1,604.31	75.00	1,529.31
08/12/22	3365	PP16	1,129.31	-	1,129.31
08/29/22	1022	PP17 +	1,289.31	-	1,289.31
09/02/22	3377	PP18	1,067.43	-	1,067.43
Total			$ 53,090.08	2,035.00	51,055.08

Report of Special Investigation
Guttenberg Chamber of Commerce

Unsupported Reimbursement Checks Issued to Brandie Tomkins – Exhibit F
For the Period October 1, 2020 through October 31, 2024

Check Date per Bank Statements	Check Number per Bank Statements	Memo Line per Bank Statements	Amount per Bank Statements	Reasonable	Unsupported
10/15/20	3162	CELPHONE & GHOWS NIGHT OUT CARDS	$ 68.56	60.00	8.56
09/10/21	1025	Decorations	142.52	-	142.52
11/16/22	3394	CELL. CCDG SOCIAL	235.00	75.00	160.00
12/21/22	3403	CELL CCDG	235.00	75.00	160.00
01/09/23	3406	CELL, SOCIAL MEIDA	235.00	75.00	160.00
03/16/23	3418	CELL, SOCIAL	235.00	75.00	160.00
04/04/23	3423	CELL SOCIAL CANDY	421.91	75.00	346.91
05/08/23	3429	CELL SOCIAL	235.00	75.00	160.00
06/13/23	3436	*None*	235.00	75.00	160.00
06/20/23	3437	E-BIKE REIMBURSEMENT	1,442.30	-	1,442.30
07/19/23	3450	CELL, SOCIAL	235.00	75.00	160.00
08/14/23	3462	CELL, SOCIAL	235.00	75.00	160.00
10/05/23	3468	CELL SOCIAL	235.00	75.00	160.00
10/05/23	1199	ICE & DOG STUFF	202.88	-	202.88
11/16/23	3482	SOCIAL & CELL	235.00	75.00	160.00
11/16/23	3485	CHAIRS	150.00	-	150.00
11/27/23	1112	*None*	195.00	-	195.00
01/04/24	3499	*None*	725.00	-	725.00
02/12/24	3504	*None*	235.00	-	235.00
03/12/24	3513	CELL EASTER CANDY	479.88	75.00	404.88
04/01/24	3517	*None*	699.49	-	699.49
05/02/24	3523	*None*	235.00	-	235.00
06/26/24	3540	*None*	235.00	-	235.00
07/25/24	3551	*None*	235.00	-	235.00
08/20/24	3580	*None*	235.00	-	235.00
	3582	*None*	230.00	-	230.00
09/16/24	1119	T-SHIRTS	163.60	-	163.60
	3590	*None*	175.00	-	175.00
10/07/24	1129	*None*	1,400.00	-	1,400.00
Total			$ 8,621.14	960.00	9,061.14

Report on Special Investigation
of the
Guttenberg Chamber of Commerce

Staff

This special investigation was performed by:

Ryan T. Jelsma, CFE, Manager
Gono Quaye, CFE, Staff Auditor

Melissa J. Finestead, CFE
Deputy Auditor of State