

CITY OF JEANERETTE



INVESTIGATIVE AUDIT
ISSUED OCTOBER 24, 2018

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LOUISIANA LEGISLATIVE AUDITOR
DARYL G. PURPERA, CPA, CFE

October 24, 2018

**THE HONORABLE APRILL FOULCARD, MAYOR
AND MEMBERS OF THE BOARD OF ALDERMEN
CITY OF JEANERETTE**

We are providing this report for your information and use. This investigative audit was performed in accordance with Louisiana Revised Statutes 24:513, *et seq.* to determine the validity of complaints we received.

The procedures we performed primarily consisted of making inquiries and examining selected financial records and other documents and were not an examination or review in accordance with generally accepted auditing or attestation standards. Consequently, we provide no opinion, attestation or other form of assurance with respect to the information upon which our work was based.

The accompanying report presents our findings and recommendations, as well as management's response. This is a public report. Copies of this report have been delivered to the District Attorney for the 16th Judicial District of Louisiana and others as required by law.

Respectfully submitted,

Daryl G. Purpera, CPA, CFE
Legislative Auditor

DGP/aa

CITYOFJEANERETTE2018

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EXECUTIVE SUMMARY

City Utility Payments Not Deposited

City of Jeanerette (City) records indicate that City employees received \$33,772 in utility payments between June 16, 2017 and January 19, 2018, that was not deposited into the City's bank account. If City employees failed to make deposits and retained City funds for themselves, they may have violated state law. In addition, the City's utility clerks did not make daily deposits of utility collections as required by state law.

Unpaid Federal and State Payroll Taxes

City records indicate the City failed to pay federal and state government payroll taxes, totaling \$182,308, and file required reports from October 2015 to March 2018. Mayor Aprill Foulcard told us she assigned this responsibility to the City's payroll clerk. The Mayor responded to an audit finding regarding payroll taxes in January 2016 that the City would report payroll taxes timely from that point forward. By failing to correct this problem and comply with federal and state payroll tax regulations, the Mayor and the City's payroll clerk may have violated state law.

Unpaid Witness Fees for City Police and Deputy Marshals

City records indicate that the City received at least \$18,850 in witness fees from December 2016 to April 2018, payable to off-duty City police officers and deputy marshals for court appearances. State law requires the witness fees be paid to these law enforcement officers within 30 days, but the City's records show that \$8,300 of witness fees were not disbursed. Several law enforcement officers told us they discussed the witness fees with Mayor Foulcard and that the City Marshall sent a letter to the Mayor in March 2017; however, the witness fees remained unpaid at the time of our audit. In addition, after the payroll clerk's employment was terminated, several undeposited witness fee checks were found in her desk. Because the Mayor and payroll clerk failed to pay required witness fees, they may have violated state law.

BACKGROUND AND METHODOLOGY

The City of Jeanerette (City) is located in Iberia Parish and has a population of 5,530 residents (2010 Census). The City was incorporated by special legislative charter in 1878 and has a mayor-board of alderman form of government consisting of an elected mayor and five elected alderpersons (four of whom represent a ward and one who is at-large). The City provides public works, public safety, and general administrative services. The City's public works department operates a water system, oversees sanitation collection, and maintains City streets.

In July 2013, after the passing of former Mayor Timothy de'Clouet, Alderwoman Aprill Foulcard was appointed interim Mayor. In June 2015, she was elected Mayor.

State law¹ requires the City's annual audit to be completed within six months of the close of its fiscal year. The City's progress in completing its last four annual audits is summarized below.

Fiscal Year End	Due Date	Date Completed
June 30, 2014	December 31, 2014	December 17, 2014
June 30, 2015	December 31, 2015	November 3, 2017 ^A
June 30, 2016	December 31, 2016	Not Completed
June 30, 2017	December 31, 2017	Not Completed

The City's repeated failure to complete audits timely led to the City being placed under fiscal administration.² A fiscal administrator was appointed on January 28, 2018.

We received complaints that City assets were misappropriated and initiated an audit to determine the validity of those complaints. The procedures performed during this audit included:

- (1) interviewing City employees and other persons, as appropriate;
- (2) examining selected City documents and records;
- (3) gathering and examining external parties' documents and records; and
- (4) reviewing applicable state laws and regulations.

^A The Independent Auditor's Report for the City's June 30, 2015 fiscal year end was a disclaimer of opinion, meaning the auditor did not express an opinion on the financial statements. According to AU Section 508, *Reports on Audited Financial Statements*, an auditor may decline to express an opinion whenever he or she is unable to form an opinion as to the fairness of presentation of the financial statements in conformity with generally accepted accounting principles. With regard to the 2015 report, the auditor was unable to express an opinion because the City's supporting documentation did not exist or was not retained in an appropriate manner.

FINDINGS AND RECOMMENDATIONS

City Utility Payments Not Deposited

City of Jeanerette (City) records indicate that City employees received \$33,772 in utility payments between June 16, 2017 and January 19, 2018, that was not deposited into the City's bank account. If City employees failed to make deposits and retained City funds for themselves, they may have violated state law.^{3,4} In addition, the City's utility clerks did not make daily deposits of utility collections as required by state law.⁵

The City's utility department provides water, sewer, and garbage services to City residents. The City invoices utility customers monthly for these services. The City's utility clerks receive payments for utility services by mail or in person and accept cash, checks, and debit and credit cards. Payments received by mail are collected and divided among the utility clerks for processing. No receipts are provided for mailed payments; however, receipts are provided to utility customers for payments made in person. The City's "Collection of City Funds" policy is dated August 1999 and states, "The City Clerk will provide specific procedures for collection and posting." However, the City could not provide any written procedures for the collection, deposit, and safeguard of utility payments.

According to the interim City Clerk, each utility clerk posts the payments she receives to customer accounts in the CSDC^B software (the City's accounting and utilities management software). At the end of the day, each clerk counts the cash and checks received, prints end-of-day reports^C from CSDC, prepares a manual cash drawer balance sheet,^D prepares a deposit slip, bundles the cash and checks, and places the bundle in a bank bag in the City's vault. During our audit period, the City's vault was not locked and could be accessed by other employees.

Utility clerks rotate weekly to verify each other's transactions. The clerk who verifies the transaction is typically responsible for retrieving the bank bag from the vault, confirming the transactions, and delivering the day's collections to the City's bank in Jeanerette.

Mayor Aprill Foulcard directed utility clerks to train other employees on the collection of utility payments, including the police officers, tax collector, City's employee for Housing and Urban Development grants, and the janitor.

^B Computer System Development Corporation

^C End of day reports included: Cash Drawer Balance Sheet, End of Day Register, Deposit Slip, Cash Drawer Recap, Post Cash Receipts, Payment Entry Edit, Update Payment Files, and the General Ledger Account Distribution.

^D The cash drawer balance sheet is a form used by the utility clerks to reconcile the payments collected to the payments posted to customer utility accounts.

Utility Payments Not Deposited

We compared the City's end-of-day reports to the bank deposits and found that at least \$33,772 in utility payments were collected, but not deposited into the City's bank account between June 16, 2017 and January 19, 2018. The table below displays the missing deposits.

Utility Payments Collected But Not Deposited June 16, 2017 to January 19, 2018					
Collecting Clerk	Date Collected per CSDC	Deposit Amount per CSDC	Date Deposit Cleared Bank Account	Deposit Amount per Bank	Missing Amount
Lashiqua Collins	6/16/17 and 6/20/17	\$3,132.80	-	\$0	\$3,132.80
Ianthia Joseph	8/3/2017 - 8/4/2017	2,420.96	8/24/17	1,273.18 ^E	1,147.78
Ianthia Joseph	8/17/17 - 8/18/17	2,457.27	8/24/17	1,499.72 ^F	957.55
Lashiqua Collins	8/25/17	4,623.08	-	0	4,623.08
Lashiqua Collins	9/18/17	2,896.82	-	0	2,896.82
Lashiqua Collins	9/26/17	3,523.11	-	0	3,523.11
Lashiqua Collins	9/28/17	2,074.35	-	0	2,074.35
Lashiqua Collins	10/3/17	3,298.31	-	0	3,298.31
Ianthia Joseph	10/6/17	2,409.80	-	0	2,409.80
Ianthia Joseph	10/19/17-10/20/17 and 10/23/17	4,208.59	-	0	4,208.59
Lashiqua Collins	1/11/18; 1/16/18; 1/18/18	5,499.76	-	0	5,499.76
Total		\$36,544.85		\$2,772.90	\$33,771.95

^E Deposit included only checks and cleared on 8/24/17. \$1,147.78 in cash was not deposited.

^F Deposit included only checks and cleared on 8/24/17. \$957.55 in cash was not deposited.

City records show that three deposits, totaling \$11,921.51, were prepared for deposit on January 19, 2018. Two of the deposits, totaling \$6,421.75, were credited to the City's bank account, but the third deposit for \$5,499.76 was not. City surveillance videos^G show that Utility Clerk Kawanee Teno retrieved three bundles – consisting of cash and checks – from the vault, verified the payments were collected, and then placed the collections in a bank bag on a coworker's desk. The bank bag remained on the coworker's desk until Ms. Teno picked it up to go to the bank. Ms. Teno told us that she and Payroll Clerk/Interim Treasurer Adriane Williams drove straight to the bank drive-thru and deposited the contents of the bank bag. However, bank records indicate the \$5,499.76 deposit was not credited to the City's bank account.

City videos and employee time cards show that Ms. Teno and Ms. Williams left City Hall at approximately 1:20 p.m. to go to the bank. Ms. Teno and Ms. Williams told us they drove directly to the bank, which is located 2/10 of a mile from City Hall. However, bank videos show that Ms. Teno and Ms. Williams arrived at the bank 56 minutes later, at 2:16 p.m.

We discussed the City and bank videos with Ms. Teno about one month after her first interview. Ms. Teno again told us that they drove straight to the bank, but changed her statement during that interview and said she did not know where they went before they went to the bank and suggested that maybe they went to eat. She told us that she did not steal the money, but she could not explain what happened to the missing cash and checks.

Ms. Williams repeatedly told us she and Ms. Teno drove straight to the bank and deposited the bundles Ms. Teno retrieved from the vault. In a subsequent interview, she changed her statement and claimed they drove to New Iberia for coffee and tea at Starbucks (12 miles from City Hall), then went to Legnon's Boucherie (1.2 miles from Starbucks) to buy boudin before going to the bank (9.5 miles from Legnon's Boucherie). According to MapQuest, it takes 36 minutes to drive to those destinations without stopping. Ms. Teno and Ms. Williams arrived at the bank approximately 56 minutes later, which left them only 20 minutes to order, pay for and receive their drinks at Starbucks and to order, pay for, and receive their boudin at Legnon's Boucherie.

Ms. Williams further stated that she did not take money from the City's deposit and that she never left Ms. Teno alone in the car; however, Ms. Teno could have taken the money without her seeing it. The bank statements of Ms. Williams's personal bank account show a \$700 Automated Teller Machine (ATM) cash deposit on January 20, 2018; the City's missing January 19, 2018 deposit included \$2,705 in cash. Ms. Teno and Ms. Williams' employment with the City was terminated on May 4, 2018.

Subsequent to Ms. Williams' termination, a deposit slip totaling \$2,896.82^H and 46 checks totaling \$2,216.51 were found in Ms. Williams' desk. City records show the deposit was collected in September 2017 by another utility clerk. The checks in Ms. Williams' desk were not deposited and the total matched the amount of checks on the deposit slip, but the cash amount

^G The City's surveillance video system overwrites previous recordings every 30 days. Therefore, the only instance of video that was available was the January 19, 2018 video.

^H This \$2,896.82 is included in the \$33,771.95 amount that was not deposited. The \$2,896.82 consisted of checks (\$2,216.51), cash (\$680), and coins (.31).

(\$680.31) was missing. Ms. Williams's bank statement for the same period shows that a \$600 ATM cash deposit the day after this deposit was collected in September 2017.

City records also show that Ms. Joseph collected \$2,420.96 in utility payments August 3-4, 2017, consisting of 28 checks, totaling \$1,273.18, and \$1,147.78 in cash. The City's bank records show a deposit slip dated August 3, 2017, of \$1,273.18 in checks was deposited on August 24, 2017. According to Ms. Joseph, she prepared the original deposit slip for \$2,420.96, consisting of \$1,147.78 in cash and \$1,273.18 in checks. We examined the deposit slip book Ms. Joseph used and found that it included a carbon copy of the August 3, 2017, deposit slip with \$1,273.18 of checks, but there was no carbon copy of the \$2,420.96 deposit slip she said she prepared for the cash portion. However, there was a missing deposit slip and carbon copy prior to the August 3, 2017, deposit slip. Ms. Joseph also told us that the name and the amount written on the August 3, 2017, deposit slip of \$1,273.18 of checks was not her writing and there were "KT" initials on the deposit slip. Ms. Joseph said that the "KT" initials¹ show that Ms. Teno reviewed and verified the deposit and took it to the bank.

The available records show Ms. Williams and Ms. Teno may be responsible for the missing January 19, 2018, deposit, which may violate state law.^{3,4} We obtained Ms. Williams' personal bank records and found that there were \$5,321 in cash deposits between June 2017 and January 2018, the same period as the City's missing deposits. We could not determine if Ms. Teno had a bank account and did not review her personal bank statements.

Untimely Deposits

City records show that on at least 20 occasions deposits were made between four and 15 days after the funds were collected for the period of May 30, 2017 to June 26, 2017. Since the City's utility clerks did not make daily deposits, they may have violated state law.⁵

Unpaid Federal and State Payroll Taxes

City records indicate the City failed to pay federal and state government payroll taxes, totaling \$182,308, and file required reports from October 2015 to March 2018. Mayor Foulcard told us she assigned this responsibility to the City's payroll clerk. The Mayor responded to an audit finding regarding payroll taxes in January 2016 that the City would report payroll taxes timely from that point forward. By failing to correct this problem and comply with federal and state payroll tax regulations, the Mayor and the City's payroll clerk may have violated state law.⁴

State law⁶ and the Internal Revenue Code⁷ require employers to deduct and withhold payroll taxes from employees' wages in accordance with withholding tables published by the Louisiana Department of Revenue and the Internal Revenue Service. City payroll reports show that the City was withholding federal and state income taxes and FICA^J from employee payroll.

¹ See Attachment A

^J Federal Insurance Contributions Act (FICA) tax is a United States federal payroll (or employment) tax imposed on both employees and employers to fund Social Security and Medicare. The tax rate is 15.3% of employee payroll.

The City is required to deposit its federal payroll taxes bi-weekly and the state payroll taxes monthly through federal^K and state^L websites. State law⁶ and Internal Revenue Service Publication 15-B⁸ also require employers to file quarterly reports^M of payroll taxes due and paid.

According to available City records, the City did not file all required quarterly reports and only made partial payments of federal payroll taxes from October 2015 to March 2018, resulting in a shortfall of \$112,035. There may be additional fines and interest due to satisfy this obligation, but that information was not available.

Federal Payroll Taxes October 2015 to March 2018				
Year/Quarter	Payroll Taxes Due ^N	Quarterly Payments ^O	Amount Due	IRS Form 941 Submitted
2015-4	\$44,452.79	\$44,265.89	\$186.90	Yes
2016-1	39,715.29	39,715.24	0.05	Yes
2016-2	41,763.18	43,703.60	(1,940.42) ^P	No
2016-3	35,690.61	41,087.45	(5,396.84) ^P	No
2016-4	40,486.86	33,300.94	7,185.92	No
2017-1	34,991.18	2,949.03	32,042.15	No
2017-2	34,672.44	3,211.99	31,460.45	No
2017-3	31,526.84	28,640.94	2,885.90	No
2017-4	36,804.94	16,243.91	20,561.03	No
2018-1	34,200.81	9,151.14	25,049.67	No
Total	\$374,304.94	\$262,270.13	\$112,034.81	

City records also show that the City has not paid any state payroll taxes or filed any required quarterly reports for the period October 2015 to March 2018. This has resulted in unpaid payroll taxes to the state of \$70,273. There may be additional fines and interest due to satisfy this obligation, but that information was not available.

The employee is responsible for half and the funds are withheld from the employee's paycheck. The employer is also responsible for half and pays their portion from City funds.

^K Electronic Federal Tax Payment System (EFTPS).

^L Louisiana Taxpayer Access Point (LATAP).

^M IRS form 941 is used for Federal government payroll taxes. Louisiana Department of Revenue form L-1 is used for State government payroll taxes.

^N Employee and employer share.

^O These quarterly payment amounts were taken from the City's IRS transcripts and include: Federal Tax Deposits (EFTPS Payments), Penalties, Interest, and Credits.

^P This represents an overpayment.

Louisiana Payroll Taxes October 2015 to March 2018				
Year/Quarter	Payroll Taxes Due ^N	LATAP Payments	Amount Due	L1 Submitted
2015-4	\$8,283.56	\$0.00	\$8,283.56	No
2016-1	7,344.43	0.00	7,344.43	No
2016-2	7,598.64	0.00	7,598.64	No
2016-3	6,742.44	0.00	6,742.44	No
2016-4	7,670.17	0.00	7,670.17	No
2017-1	6,832.58	0.00	6,832.58	No
2017-2	6,789.38	0.00	6,789.38	No
2017-3	6,107.75	0.00	6,107.75	No
2017-4	6,869.52	0.00	6,869.52	No
2018-1	6,034.99	0.00	6,034.99	No
Total	\$70,273.46	\$0.00	\$70,273.46	

Mayor Foulcard told us that Ms. Williams was the City's payroll clerk since 2013 and never told the Mayor the City's payroll tax reports were not filed. Mayor Foulcard told us she did not know they were not filed until the City's fiscal administrator told her in 2018. She also told us that she neither received nor saw any correspondence from the IRS regarding the City's delinquent payroll taxes, and that Ms. Williams told her that the State payroll taxes were done.

Contrary to the Mayor's statements, we found that the City had received notice of a delinquent payroll tax report from the Legislative Auditor in a letter to the Mayor on March 5, 2014, and again from the City's auditor in the City's fiscal year ended June 30, 2014, audit report, dated December 17, 2015. The Mayor's January 26, 2016, response to the audit findings in the June 30, 2014, audit report says "The City will ensure that 941 forms/returns are reported to the Internal Revenue Service by the 5th of each month by its quarterly due dates in the months of January, April, July, and October" (see Attachment 1). Despite the Mayor's response, the City continually failed to file the required payroll tax reports.

According to Ms. Williams, Mayor Foulcard hired her in 2013. Ms. Williams told us she thought the job would be temporary because the accounts receivable clerk was on leave and the accounts payable clerk needed help. However, she said Mayor Foulcard later promoted her to payroll clerk and told her that she was also responsible for payroll taxes. Ms. Williams stated that she was not experienced and that Mayor Foulcard knew she had not been trained to complete 941s and that the City's 941s were delinquent. After Ms. Williams' employment with the City ended, several letters (some unopened) were found in Ms. Williams' desk from the IRS and Social Security Administration notifying the City of delinquent or incomplete 941 quarterly reports and W-2s for the years 2014, 2016, and 2017.

By not ensuring payroll taxes were paid and reported timely, Mayor Foulcard and Ms. Williams may have violated state law.⁴

Unpaid Witness Fees for City Police and Deputy Marshals

City records indicate that the City received at least \$18,850 in witness fees from December 2016 to April 2018, payable to off-duty City police officers and deputy marshals for court appearances. State law⁹ requires the witness fees be paid to these law enforcement officers within 30 days, but the City's records show that \$8,300 of witness fees were not disbursed. Several law enforcement officers told us they discussed the witness fees with Mayor Foulcard and that the City Marshall sent a letter to the Mayor in March 2017; however, the witness fees remained unpaid at the time of our audit. In addition, after the payroll clerk's employment was terminated, several undeposited witness fee checks were found in her desk. Because the Mayor and payroll clerk failed to pay required witness fees, they may have violated state law.⁴

Jeanerette police officers and deputy marshals are routinely required to appear as witnesses in City Court and in 16th Judicial District Court. If a law enforcement officer is off-duty and, therefore, not compensated by his employer to testify on a given day, state law⁹ requires the officer to be paid \$50 for each day per case, but not more than \$150 in any one day, regardless of the number of cases for which he is required to be present or whether he actually testified in the case. These fees are paid to the officer's employer (City) by the parish government from court costs collected. State law⁹ also requires the City to pay the officer within 30 days after receipt of the funds.

City records show that the City received at least \$18,850 from the Iberia Parish Government and the 16th Judicial District to pay off-duty officers of the City and Marshal's Office witness fees from December 2016 to April 2018; however, only \$10,550 was paid to officers. The remaining \$8,300 was not paid. During our audit, officers told us they requested Mayor Foulcard to pay their witness fees, but she did not always do so.

Jeanerette City Marshal Fernest Martin, who also serves as interim City Police Chief, told us he had multiple conversations with Mayor Foulcard regarding unpaid witness fees and in March 2017 wrote a letter^Q to Mayor Foulcard expressing his expectation that Mayor Foulcard will begin making witness fee payments that month. However, Mayor Foulcard did not recall having a conversation with Marshal Martin and claimed she never saw his letter to her regarding past due witness fees. Mayor Foulcard acknowledged that several law enforcement officers spoke to her about late witness fees, but she told us she thought Ms. Williams was up-to-date.

On April 30, 2018 and May 5, 2018, seven checks for witness fees from the Iberia Parish Government, totaling \$3,600, were found in Ms. Williams' desk. These checks were dated between December 30, 2016 and February 6, 2018.

Because the City is required by state law⁹ to pay witness fees within 30 days of receipt and the Mayor was aware the witness fees were unpaid, but did nothing to correct the late payments, Mayor Foulcard and Ms. Williams may have violated state law.⁴

^Q See Attachment B

Recommendations

We recommend the City consult with its legal counsel to determine the appropriate actions to take, including recovery of the missing funds. We also recommend that City management develop and implement up to date policies and procedures to ensure that payments collected by the City are accounted for and deposited daily in accordance with state law.⁵


City management also should:

- (1) require that all funds collected be adequately documented, accurately recorded, and deposited daily in accordance with state law;⁵
- (2) review and compare daily computer entries to total deposits and total receipts and immediately investigate any differences;
- (3) immediately investigate customers' complaints for payments not clearing their bank accounts;
- (4) require each clerk to establish and use a separate user account within the computer system;
- (5) ensure the City is in good standing and up-to-date with both the Internal Revenue Service and the Louisiana Department of Revenue;
- (6) establish procedures for the timely collection, recording, filing of appropriate forms and disbursement of federal and state withholding to the proper authority; and encourage management oversight to deter future penalties and interest for late filings;
- (7) ensure that employees are properly trained on policies and procedures for handling cash transactions, federal and state withholding documentation, and off-duty officers witness fees; and
- (8) recognize past collections and payments of witness fees due to off-duty officers to ensure that officers received payment of their witness fees and ensure that future payments to the officers comply with state law.⁹

ATTACHMENT A

DEPOSIT RECORD COPY 84-98/652

CITY OF JEANERETTE
UTILITY FUND
P O BOX 209
JEANERETTE, LA 70544

 **The FIRST NATIONAL Bank**
EST. 1905
JEANERETTE, LOUISIANA

DATE 8/3/17

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS LIST EACH SEPARATELY	1273	18
1		
2		
3		
4		
5		
6		
7		
8		

ATTACHMENT B



JEANERETTE MARSHAL'S OFFICE

1437 WEST MAIN STREET
POST OFFICE BOX 268
JEANERETTE, LOUISIANA 70544
TELEPHONE (337) 276-7556 FAX: (337) 276-7558

March 7, 2017

Mayor April Foulcard

1010 Main St.
Jeanerette, LA 70544

Dear Mayor Foulcard:

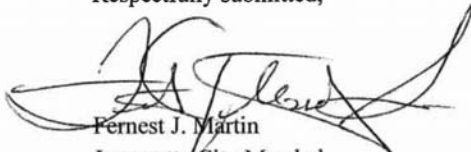
The Jeanerette City Marshal's records indicate that the Marshal's deputies have not received payment from the City of Jeanerette for their court appearances for several months. However, our records do reflect that payment has been made for these services by Iberia Parish.

During a meeting held with your office in August 2016, I was advised that payment would be forthcoming and that payments would be made at the end of each month until such time that the amount owed would be made current.

Your cooperation and assistance with this matter is greatly appreciated and I can expect to receive a monthly payment beginning this month (March 2017) as agreed upon.

If you have any questions, please do not hesitate to contact me.

Respectfully submitted,


Fernest J. Martin
Jeanerette City Marshal

LEGAL PROVISIONS

¹ **Louisiana Revised Statute (La. R.S.) 24:513(5)(a)(i)** states, in part, “In lieu of examinations of the records and accounts of any office subject to audit or review by the legislative auditor, the legislative auditor may, at his discretion, accept an audit or review report prepared by a licensed certified public accountant...Such audits shall be completed within six months of the close of the entity's fiscal year.”

² **La. R.S. 39:1351(A)(2)(c)(ii)** states, “Failure of a city, parish, or other local public school board to provide an audit required by R.S. 24:513 to the legislative auditor for a period of three consecutive fiscal years shall automatically place that political subdivision in the category of "financially at risk" and shall be prima facie evidence that the political subdivision is reasonably certain to fail to resolve its status as financially at risk as that status is defined by rule by the State Board of Elementary and Secondary Education.”

³ **La. R.S. 14:67 (A)** provides, in part, “Theft is the misappropriation or taking of anything of value which belongs to another, either without the consent of the other to the misappropriation or taking, or by means of fraudulent conduct, practices, or representations. An intent to deprive the other permanently of whatever may be the subject of the misappropriation or taking is essential.”

La. R.S. 42:1461(A) states, in part, “Officials, whether elected or appointed and whether compensated or not, and employees of any ‘public entity,’ which, for purposes of this Section shall mean and include any department, division, office, board, agency, commission, or other organizational unit of any of the three branches of state government or of any parish, municipality, school board or district, court of limited jurisdiction, or other political subdivision or district, or the office of any sheriff, district attorney, coroner, or clerk of court, by the act of accepting such office or employment assume a personal obligation not to misappropriate, misapply, convert, misuse, or otherwise wrongfully take any funds, property, or other thing of value belonging to or under the custody or control of the public entity in which they hold office or are employed.”

⁴ **La. R.S. 14:134 (A)** provides, in part, “Malfeasance in office is committed when any public officer or public employee shall: (1) Intentionally refuse or fail to perform any duty lawfully required of him, as such officer or employee; or (2) Intentionally perform any such duty in an unlawful manner; or (3) Knowingly permit any other public officer or public employee, under his authority, to intentionally refuse or fail to perform any duty lawfully required of him, or to perform any such duty in an unlawful manner.”

⁵ **La. R.S. 39:1212** states, in part, “...all funds of local depositing authorities, shall be deposited daily whenever practicable...”

⁶ **La. R.S. 47:114** states, in part, “(A). Quarterly returns. Every employer required to deduct and withhold any tax under this Subpart and every person who deducts and withhold any amount from any wage payments under the authority of this Subpart shall make a calendar quarterly return to the secretary on a form prescribed by him. (B). Date for filing quarterly returns. The due date for filing the quarterly returns required under this Subpart shall be the last day of the month following the close of the calendar quarterly reporting period. (C). Payment. Every employer required to deduct and withhold any tax under this Subpart and every person who deducts and withholds any amount from any wage under the authority of this Subpart shall pay the tax shown due on the return as prescribed by the secretary. The tax paid shall in on event be less than the amount actually withheld. (D). Annual returns. (1) Every employer shall also be required to file an annual return on a form prescribed by the secretary. The annual return shall consist of a reconciliation of all previously filed quarterly returns for the calendar year and copies of the receipts required to be furnished under R.S. 47:112 (L) for that reporting period. (2) The secretary may grant a reasonable extension of time, not exceeding thirty days, for filing the annual return. (3) The reporting requirements may be waived by the secretary for an employer if hardship is shown by the employer in a request for waiver. (E). Date for filing annual returns. An employer shall file an annual return with the secretary on or before January thirty-first of each year for the preceding calendar year. (F). Penalty provision. (1) A late penalty shall be imposed for delinquent submission of. Or failure to submit quarterly returns, annual returns, and receipts required to be

furnished by R.S. 47:112(L) in a form prescribed by the secretary. (2) The penalty described in this Subsection shall be five dollars for each quarterly return, annual return, or receipt required to be furnished under R.S. 47:112(L). The total penalty imposed pursuant to this Subsection shall not exceed seven thousand five hundred dollars for each annual period. This penalty shall be an obligation to be collected and accounted for in the same manner as if it were part of the tax due and can be enforced either in a separate action or in the same action for the collection of the tax..... “

⁷ **United States Code (U.S.C.) 26§3402(a)(1)** states, “In general except as otherwise provided in this section, every employer making payment of wages shall deduct and withhold upon such wages a tax determined in accordance with tables or computational procedures prescribed by the Secretary.”

⁸ **IRS Publication 15-B, Employer’s Tax Guide to Fringe Benefits**, states, in part, “Each quarter, if you pay wages subject to income tax withholding or social security and Medicare taxes, you must file Form 941 unless you receive an IRS notification that you’re eligible to file Form 944.....”

⁹ **La. R.S. 15:255** states, “Witness fees to off-duty law enforcement officers. (A) (1) Whenever a law enforcement officer is required to be present, in his official capacity, as a witness in any criminal case or delinquency adjudication in any district of parish court or any court exercising juvenile jurisdiction, during any time he is not required to report to work or perform the duties of his office, the law enforcement officer shall be paid the sum of fifty dollars for each day per case, but not more than one hundred fifty dollars in any one day, regardless of the number of cases for which he is required to be present or whether he actually testified in the case, and which sum shall be paid from those costs of court collected pursuant to the provisions of Paragraphs (D)(1) and (2) of this section. This fee shall not be paid, however, to any law enforcement officer who is compensated by his employer for his appearance as a witness pursuant to the provisions of the federal Fair Labor Standards Act, 29 U.S.C. 201 et seq., except as provided in Paragraph (3) of this Subsection. Application for payment of the fee shall be accompanied by documentation verifying the law enforcement officer’s service as a witness and that the law enforcement officer has not been compensated by the employer for his appearance as a witness pursuant to the provisions of the federal Fair Labor Standards Act, 29 U.S.C. 201 et seq. Within sixty days of receipt of the application for the fee, along with accompanying documentation, the governing authority of the parish shall transmit the fees due under this Section to the law enforcement officer’s employer. The employer shall be responsible for calculation and withholding all requisite deductions for taxes and for transferring or remitting all sums of employee withholdings to the appropriate, taxing authorities, on behalf of the law enforcement officer and, within thirty days after receipt of the funds, for making payment of the appropriate net amount to the law enforcement officer.”

APPENDIX A

Management's Response

P. O. Box 209
Jeanerette, LA 70544
(337) 276-4587
Fax: (337) 276-5023



CITY OF JEANERETTE

Aprill F. Foulcard, Mayor
"Sugar City"

October 11, 2018

BOARD OF ALDERMEN/ALDERWOMEN

Christia Simmons, Mayor Pro Tem
Clarence Clark - Ward 1
Charles Williams - Ward 2
Butch Bourgeois - Ward 3
Kenneth Kern - Ward 4

Louisiana Legislative Auditor
Attn: Daryl G. Purpera, CPA, CFE
Post Office Box 94397
Baton Rouge, LA 70804

Via Email and U.S. Mail

Dear Mr. Purpera:

Attached are the responses to the City of Jeanerette Utility Deposits. I am emailing this information to you, but also forwarding a hard copy of this document as well.

Any further questions are comments, please do not hesitate to contact me.

Sincerely,

Aprill F. Foulcard, Mayor

AFF/ama
Enclosures



This institution is an equal opportunity provider. To file a complaint of discrimination, write: USDA, Director Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider, employer, and lender.

City Utility Payments Not Deposited

The City identified the method utilized in depositing utility payments were not an effective method. After learning about the January 19, 2018 utility payment transaction a new methodology was implemented to ensure deposits were deposited appropriately. (See attached documents)

Unpaid Federal and State Payroll Taxes

The City of Jeanerette is responsible for filing quarterly Federal and State Payroll Tax returns. The Payroll Administrator was made aware of her duties and responsibilities. Withholding federal and state income taxes from employee payroll was one of Ms. Williams' duties and responsibilities. Depositing Federal payroll taxes bi-weekly and the State payroll taxes monthly through Federal and State website was another responsibility of the Payroll Administrator. The Payroll Administrator is responsible but not limited to the following:

- Withholding Federal and State taxes
- Depositing Federal payroll taxes bi-weekly; State payroll taxes monthly
- Filing Quarterly Federal Tax Returns; Filing Monthly State Tax Returns

Ms. Williams was communicated her duties and responsibilities and the previous City Clerk, Edie Harrison, trained Ms. Williams of her duties and responsibilities. Ms. Williams was performing her duties and responsibilities. There were no complaints from her supervisor, Ms. Harrison of Ms. Williams's inability to perform her duties and responsibilities. Ms. Williams never complained to me about lack of training to perform these tasks. After Ms. Harrison's resignation, Ms. Alexander was appointed Interim City Clerk, and Ms. Williams was appointed Interim City Treasurer by the Board of Alderman. I contacted Ms. Pam Washington, City Clerk of Patterson to assist our municipality with training the Interim City Clerk and Interim City Treasurer with their respective duties and responsibilities. Ms. Washington has 40+ years of experience and is very knowledgeable about the duties and responsibilities of the City Clerk. Ms. Washington made herself available to our staff for assistance.

Periodically, I would meet with employees and assign tasks to perform with a timeline to perform tasks. Ms. Williams stated her tasks were completed each time I conducted this activity(I provided the Legislative Auditor with documentation showing activities assigned to Administrative staff employees). Ms. Williams knew the importance of depositing federal and state payroll taxes and filing Federal and State returns. I reminded Ms. Williams to file returns and would follow-up with Ms. Williams to ensure she submitted returns and her response was tasks was completed each time. Ms. Williams demonstrated a good work ethic not only to me but also to her supervisor and fellow colleagues. And to learn that Ms. Williams did not perform her duties of submitting Federal and State returns and her inaccuracy of depositing some of the payroll taxes was unbelievable. I believe Ms. Williams had a good support system to enable her to perform her duties and responsibilities from the following: Ms. Washington, City Clerk of Patterson, CSDC Software and Technology Firm, CPA Darnell Sykes, CPA Kolder Slaven &Champagne, and myself. Again, Ms. Williams never expressed to any of her

supervisors her lack of knowledge of completing tax returns, depositing payroll and any other tasks she was responsible for. I have witnessed Ms. Williams assisting other Administrative staff with their duties and responsibilities and help work through conflict resolution. According to Ms. Williams supervisor Ms. Williams performed her duties of submitting tax returns for previous years as well as depositing accurate Federal and State payroll taxes without difficulty.

In addressing the matter about receiving correspondence from the Internal Revenue Service, Department of Revenue, and Social Security Administration, etc., Ms. Williams was responsible for collecting mail and distributing mail to respective department(s). I never received any mail from the Internal Revenue, Department of Revenue and Social Security Administration referencing defiant reporting of tax returns, etc. During the Legislative Auditor investigation mail from these entities as well as other entities were found in Ms. Williams's desk and/ or her area some of the mail opened and some were not. Having knowledge of correspondence from these entities I would have addressed the matter immediately to resolve the matter and avoid penalties that incur due to late submissions of quarterly tax returns and depositing payroll taxes. Ms. Williams's rationale for withholding information from me and not submitting quarterly tax returns and depositing accurate withholding payroll taxes is unacceptable. As a means of ensuring our records vital in conducting an Annual Audit were obtained, I requested the CPA firm Darnell Sykes perform a checklist and review past deficiencies our municipality had to ensure records were filed and the firm agreed to do so. Non-reporting of 941 tax returns, State tax returns was not reported to me nor inaccurate federal tax deposits reported.

Based on the evidence provided by this investigation it is my opinion Ms. Williams intentionally did not perform some of her duties and responsibilities as a form of retaliation. Ms. Williams wanted the Interim City Clerk position and the position was given to another individual. Allegedly, Ms. Williams was not pleased with the decision rendered, and I believe she refused to do some of her duties and responsibilities because of the decision rendered.

Unpaid Witness Fees for City Police and Deputy Marshals

The collection of witness fees were not identified by the Payroll Administrator/City Treasurer to the Mayor. I received complaints from three officers from the Police Department about not receiving their witness fee check and each time I addressed the matter with the Payroll Administrator and followed up with the Payroll Administrator to ensure the matter was resolved. Marshal Fernest Martin reported he had spoken to me about unpaid witness fees and I disagree with his statement. I believe Marshal Martin may have spoken to Ms. Williams and or the City Clerk about the matter but not me. Marshal Martin also stated he submitted a letter to me about the unpaid witness fees and I never received this letter. According to the Legislative Auditor Marshal Martin stated the letter was given to the Mayor's office but I never received the letter. During the Legislative Auditor investigation checks were located in Ms. Williams desk/and or her area. Ms. Williams's rationale for not performing her duties and

responsibilities in depositing witness fee checks and producing witness fee checks for officers is unidentifiable especially when Ms. Williams have the capability, knowledge and track record of performing these tasks.

***Water Utility Procedure for Verifying Utility and Tax
Daily Deposits***

1. Each collector shall check out all monies in their cash drawer right after lunch.
2. Once check outs have been completed, the collector(s) shall bring their deposits to the Treasurer and/or City Clerk to be verified. Two people should always be present when deposits are being verified. In the event the treasurer or city clerk is not available, a designee should be present to witness the verification.
3. The deposits are recorded in the Daily Cash Binder where the Water Utility Collector, the Tax Collector, The Treasurer, the City Clerk, or Designee all initial off that the deposit has been verified and is Correct.
4. At this point, all verified deposits are placed in a locked bank bag and dropped in the safe in the vault.
5. In the event the Water Utility Collectors and the Tax Collector receive more transactions after their Deposits have been verified, then each of the collectors are to shut down at 3:00 p.m. and perform Another close out of their cash drawer. The same procedure of getting it verified the Treasurer and Clerk is followed. At this point, along with the recording the deposits in the Daily Cash Binder, the Daily Cash Report shall also be done by the Treasurer, City Clerk and/or a Designee.
6. Each deposit is locked up, and as soon as the bank opens at 9:00 a.m. the next morning, the Treasurer, City Clerk, and/or a Designee shall bring the deposits to the bank and remain until the bank teller Verifies each deposit and post to the City's account.
7. Deposit is to only be dropped off by the City Clerk or the Treasurer. It should be noted on the deposit Tickets who is dropping the bag.

Approved _____ Date _____

CITY OF JEANERETTE
Weekly Collection Report

Week of _____ to _____

	Date	Time	Collector	General Fund			Utility Fund			Customer Service Deposits			Collect or's Initial	Adm. Verify
				Currency	Checks	Total GF Deposit	Currency	Checks	Total UT Deposit	Currency	Checks	Total S. Dep.		
Mon			LaShiqua Collins											
			Ianthia Joseph											
			Kawanee Teno											
Tues			LaShiqua Collins											
			Ianthia Joseph											
			Kawanee Teno											
Wed			LaShiqua Collins											
			Ianthia Joseph											
			Kawanee Teno											
Thur			LaShiqua Collins											
			Ianthia Joseph											
			Kawanee Teno											
Fri			LaShiqua Collins											
			Ianthia Joseph											
			Kawanee Teno											
Wkly. Total														

CITY OF JEANERETTE
Weekly Collection Report

Week of _____ to _____

	Date	Time	Collector	Property Taxes			Permits			Occupational Licenses			Collect or's Initial	Adm. Verify
				Currency	Checks	Total Taxes	Currency	Checks	Total Permit	Currency	Checks	Total Occup		
Mon			Winchell Derbigney											
Tues			Winchell Derbigney											
Wed			Winchell Derbigney											
Thur			Winchell Derbigney											
Fri			Winchell Derbigney											
Total for Week														

APPENDIX B

Fiscal Administrator's Response

P. O. Box 209
Jeanerette, LA 70544
(337) 276-4587
Fax: (337) 276-5023



CITY OF JEANERETTE
Aprill F. Foulcard, Mayor
"Sugar City"
October 9, 2018

BOARD OF ALDERMEN/ALDERWOMEN
Christia Simmons, Mayor Pro Tem
Clarence Clark - Ward 1
Charles Williams - Ward 2
Butch Bourgeois - Ward 3
Kenneth Kern - Ward 4

Daryl G. Purpera, CPA, CFE
Louisiana Legislative Auditor
Post Office Box 94397
Baton Rouge, Louisiana 70804-9397

Dear Mr. Purpera:

Please accept this letter as my response to the draft investigative audit report on the City of Jeanerette that was delivered to me on September 27, 2018. On March 14, 2018, I was appointed by the 16th Judicial District Court to serve as Fiscal Administrator for the city. The findings and recommendations presented in this report provide examples of some of the problems facing the City of Jeanerette. There are many challenges to correct past deficiencies, however, we are making progress in all areas. We have a new city clerk who is overseeing all office operations. A new treasurer has been hired and we are addressing the huge task of correcting past deficiencies, including the proper posting of unrecorded transactions, payment of past due obligations, maintaining files to support transactions, and the payment of IRS and State of Louisiana payroll taxes. The 2016 and 2017 audits should be completed soon, however, we know the 2016 will have a disclaimer of opinion. We recently engaged a CPA firm to conduct the 2018 audit and are hopeful this can be completed in a more-timely manner. Following are my responses to the findings presented in the report.

City Utility Payments Not Deposited

We have implemented internal controls to protect against this in the future and will be documenting these procedures in a manual to be used by city personnel. Only our utility clerk, accounts payable clerk, payroll clerk, and occasionally the tax collector are allowed to collect utility payments. The same procedures noted in your report for posting payments, reconciling mounts to the end of day report, and the preparation of deposits are still followed. The deposit, along with the daily report, is submitted to the treasurer for review and confirmation and the deposit is delivered to the bank by the city clerk. Deposits are made daily. The vault is secured and, although not locked at all times, access is restricted especially when collections are placed in the vault. Ms. Williams and Ms. Teno are no longer employed by the city. Another employee not mentioned in the report is also no longer employed after we found unrecorded collections in her desk drawer while she was out for a family emergency.

Unpaid Federal and State Payroll Taxes

All of the unfiled quarterly federal and state payroll tax reports have been filed. As noted in your report, additional fines and interest may be due. We recently received notices from the IRS that adds the following penalties and interest.



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Year/Quarter	Failure To File Penalty	Failure To Pay Penalty	Failure To Make Deposit Penalty	Interest	Total Penalties and Interest
2016-4	\$ 1,616.83	\$ 754.52	\$ 1,311.90	\$ 654.02	\$4,337.27
2017-1	\$ 7,209.48	\$ 2,883.79	\$ 3,204.21	\$ 2,507.04	\$15,804.52
2017-2	\$ 7,801.30	\$ 2,391.65	\$ 3,467.23	\$ 2,106.82	\$15,767.00
2017-3	\$ 649.33	\$ 129.87	\$ 852.62	\$ 113.75	\$1,745.57
2017-4	\$ 4,626.23	\$ 925.25	\$ 2,142.09	\$ 810.42	\$8,503.99
TOTAL	\$ 21,903.17	\$ 7,085.08	\$ 10,978.05	\$ 6,192.05	\$46,158.35

In addition, while we had not fully addressed state sales taxes collected for commercial water sales when your auditors were in Jeanerette, we have now received assessments from the Louisiana Department of Revenue dating back prior to June of 2016. The total amount assessed including interest and penalties is \$22,329.84 through June 2018.

We have also received notices from the IRS regarding unfiled IRS Form W-2s for 2014 assessing a penalty of \$149,979.32. We also learned that W-2s were not filed for 2016 and 2017, however, we have not received penalty assessments from the IRS. All IRS Form W-2 and W-3 have since been filed.

Unpaid Witness Fees for City Police and Deputy Marshals

The unpaid witness fees have been disbursed to officers and all current witness fee payments are made within 30 days of receipt by the city as required by state law.

Recommendations

We will consult with our city attorney to determine the appropriate actions to take, including recovery of the missing funds. Policies and procedures are being drafted to address the collection, accounting, and deposit of funds. All of the recommendations in your report are being addressed and will be followed by the city.

I appreciate the professionalism of your staff in conducting this investigative audit. The city has made tremendous progress in correcting past deficiencies and we will continue to work to improve the operations in all areas of city operations.

Sincerely,



David K. Greer, CPA
Fiscal Administrator

APPENDIX C

Ms. Kawanee Teno's Response

10/10/18

I am sending a copy of my bank statement
for as far as they would let me go back.
I also gave my full statement to the State
Police on Sept. 18, 2018.

Thanks,

Lawrence Lind

LEGISLATIVE AUDITOR
2018 OCT 11 AM 8:52

ACCOUNT INFO ADD FUNDS UPGRADES PAY BILLS & PEOPLE MOBILE SECURITY SUPPORT

ACTIVATE VAULT

Track your spending 24/7 with the Green Dot

WELCOME BACK,

KAWANEE!

app. Download it now.

-\$15.90

Card Balance

(Includes posted and pending transactions)

Money Vault Service Agreement

[Print](#)

The Power to Build Your Credit
Use responsibly to build or rebuild your credit.

This Money Vault (Vault) is not an independent account or card. It is a separate part of your card balance that is set aside and cannot be accessed by you. This vault is not a savings account, credit, does not pay interest, and cannot be cashed out or used to make purchases. You can transfer money in or out of the Vault at any time (subject to the limits listed below). All transfers must be made using the Green Dot app or by calling 1-800-455-7269. You cannot transfer money over the phone. Once you transfer money into the Vault, you cannot cash out or spend directly from your Vault; the only way to access money in your Vault is to transfer it to your card. If you have a negative balance on your card and you transfer money from your Vault, we will first apply the money you transfer to cover your negative balance. If you have a negative balance on your card, we reserve the right to offset that negative balance by removing funds from your Vault.

TRANSACTIONS

This is not a separate account, money in your Vault counts as part of your card balance. You may only transfer money in or out of the Vault 20 times per day. For security reasons, we may impose additional limits on transfers or your Vault in our sole discretion. You agree that we may use money in your Vault account to cover any negative balance that you may have on your card, even if you do not transfer it from your Vault to your card.

Rev. January 2018
Select Period 01/03/2018 - 02/02/2018
Transaction Type All

[Printable Version](#)

Recent Transactions Recent transactions may take 15 minutes to appear.

Date	Description	Type	Amount	Balance
1/3/18	MONTHLY MAINTENANCE FEE	Fee	-\$7.95	-\$11.60

Note: If you have recently completed a transaction, it may take 15 minutes for your card balance to update.

ACTIVATE VAULT

What do I do if I have a question or think there is an error on my card? [Click Here](#)

To use this feature, you will have to agree to the Electronic Communications Agreement, as well as verify your e-mail address. You will also have to agree to the Terms and Conditions of this feature.

Activate your Vault to
stash some cash.

ACTIVATE VAULT

GET STARTED

\$0.00 Vault Balance

Enter the amount of money you want to move out of your Card Balance and **STASH** in your Vault for safe keeping. Or, **UNSTASH** to add it back to your Card Balance so you can spend it.

\$ **STASH** **UNSTASH**

First & Last Name Kawanee Teno

Bank Routing Number	
Bank Account Number	
Bank Name	Green Dot Bank
Account Type	Checking
Print	
EMAIL ME	
EMAIL MY EMPLOYER	
TEXT ME	
Msg & Data Rates May Apply	

LIVE CHAT

Have a question?
Live Chat is closed. Please
come back later.



ATM LOCATIONS

FIND ATMs

OR

Text 'ATM' plus a **ZIP code** or **city and state**
to: **43411** We'll text you
back a list of **participating ATMs** nearby.

For example: **ATM 44102**
or **ATM Cleveland OH**

Carrier message and data rates apply

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ACCOUNT INFO ADD FUNDS UPGRADES PAY BILLS & PEOPLE MOBILE SECURITY SUPPORT

ACTIVATE VAULT

WELCOME BACK KAWANEE!

Your email address has been verified, and you have agreed to the Electronic Communications Agreement. Please read and agree to the Terms and Conditions below to use this feature.

Track your spending 24/7 with the Green Dot

app. Download it now.

-\$15.90

Card Balance

(Includes posted and pending transactions)

Money Vault Service Agreement

[Print](#)

The Power to Build Your Credit
Use responsibly to build or rebuild your credit.

The Money Vault (Vault) is not a separate account, money in your Vault counts as part of your card balance. You may only transfer money in or out of the Vault 20 times per day. For security reasons, we may impose additional limits on transfers or your Vault in our sole discretion. You agree that we may use money in your Vault account to cover any negative balance that you may have on your card, even if you do not transfer it from your Vault to your card.

TRANSACTIONS

The Money Vault (Vault) is not a separate account, money in your Vault counts as part of your card balance. You may only transfer money in or out of the Vault 20 times per day. For security reasons, we may impose additional limits on transfers or your Vault in our sole discretion. You agree that we may use money in your Vault account to cover any negative balance that you may have on your card, even if you do not transfer it from your Vault to your card.

Rev. January 2018

Select Period

Transaction Type

[Printable Version](#)

Recent Transactions

Recent transactions may take 15 minutes to appear.

Date	Description	Type	Amount	Balance
12/31/17	MONTHLY MAINTENANCE FEE	Fee	-\$7.95	-\$3.65

Note: If you have recently completed a transaction, it may take 15 minutes for your card balance to update.

ACTIVATE VAULT

What do I do if I have a question or think there is an error on my card? [Click Here](#)

To use this feature, you will have to agree to the Electronic Communications Agreement, as well as verify your e-mail address. You will also have to agree to the Terms and Conditions of this feature.

Activate your Vault to stash some cash.

ACTIVATE VAULT

GET STARTED

\$0.00

Vault Balance

Enter the amount of money you want to move out of your Card Balance and **STASH** in your Vault for safe keeping. Or, **UNSTASH** to add it back to your Card Balance so you can spend it.

\$

First & Last Name

Bank Routing Number [REDACTED]
Bank Account Number [REDACTED]
Bank Name **Green Dot Bank**
Account Type **Checking**
[Print](#)

EMAIL ME

EMAIL MY EMPLOYER

TEXT ME

Msg & Data Rates May Apply

LIVE CHAT

Have a question?
Live Chat is closed. Please
come back later.



ATM LOCATIONS

FIND ATMs

OR

Text **'ATM'** plus a **ZIP code** or **city and state**
to: **43411** We'll text you
back a list of **participating ATMs** nearby.

For example: **ATM 44102**
or **ATM Cleveland OH**

Carrier message and data rates apply

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ACCOUNT INFO ADD FUNDS UPGRADES PAY BILLS & PEOPLE MOBILE SECURITY SUPPORT

ACTIVATE VAULT

Track your spending 24/7 with the Green Dot

WELCOME BACK,

KAWANEE!

app. Download it now.

-\$15.90
Card Balance

(Includes posted and pending transactions)

Money Vault Service Agreement

[Print](#)

The Power to Build Your Credit
Use responsibly to build or rebuild your credit.

APPLY NOW

Associated with the Money Vault (Vault) is not an independent account or card. It is a separate part of your card balance that is not cash and cannot be accessed by you. The Vault is not a savings account, and it does not pay interest. You cannot cash out or spend directly from your Vault; the only way to access money in your Vault is to transfer it to your card. If you have a negative balance on your card and you transfer money from your Vault, we will first apply the money you transfer to cover your negative balance. If you have a negative balance on your card, we reserve the right to offset that negative balance by removing funds from your Vault.

TRANSACTIONS

Because the Vault is not a separate account, money in your Vault counts as part of your card balance. You may only transfer money in or out of the Vault 20 times per day. For security reasons, we may impose additional limits on transfers or your Vault in our sole discretion. You agree that we may use money in your Vault account to cover any negative balance that you may have on your card, even if you do not transfer it from your Vault to your card.

Select Period 11/03/2017 - 12/02/2017

Rev. January 2018

Transaction Type All

[Printable Version](#)

Recent Transactions Recent transactions may take 15 minutes to appear.

Date	Description	Type	Amount	Balance
11/29/17	AJ'S CORNER STORE	Purchase	-\$5.92	\$4.30
11/28/17	DOLLAR GENERAL #10370	Purchase	-\$4.52	\$10.22
11/27/17	AMIGOS FOOD MART	Purchase	-\$6.00	\$14.74
11/27/17	AIDEN EXPRESS	Purchase	-\$10.00	\$20.74
11/26/17	BURGER KING #1425	Purchase	-\$14.22	\$36.74
11/17/17	CREDIT	Funding	+\$50.00	\$50.96
11/17/17	AIDEN EXPRESS	Purchase	-\$10.00	\$0.96
11/16/17	SMOKE N GO 12	Purchase	-\$7.04	\$10.96
11/14/17	AMIGOS FOOD MART	Purchase	-\$6.00	\$18.00
11/11/17	AIDEN EXPRESS	Purchase	-\$15.00	\$24.00
11/10/17	SIMONEAUD'S EAST1502 E M	Purchase	-\$2.93	\$39.00
11/10/17	NETFLIX.COM	Purchase	-\$9.99	\$41.93
11/9/17	DD:PRIMERICA LIF-INS. PRE	Funding Reversal	-\$54.80	\$51.92
11/8/17	DOWN SOUTH HARDWARE	Purchase	-\$26.27	\$106.72
11/7/17	METROPCS MOBILE	Purchase	-\$40.00	\$132.99
11/4/17	STATE FARM INSURANCE	Purchase	-\$199.56	\$172.99
11/3/17	CREDIT	Funding	+\$380.00	\$372.55
11/3/17	MONTHLY MAINTENANCE FEE	Fee	-\$7.95	-\$7.45

Please enter an amount. Please enter a valid amount. You don't have enough money in your Vault to make this transfer. Please select a different amount. You don't have enough money on your card to make this transfer. Please select a different amount. Something went wrong.

MONEY VAULT
[DO NOT AGREE](#)

I AGREE

You're no longer eligible to access the Vault. If you had a Vault balance, it has been transferred back to your card. Access to the Vault is temporarily disabled while we create your new card. Please check back later.

Activate your Vault to stash some cash.

ACTIVATE VAULT

GET STARTED

\$0.00 Vault Balance

Enter the amount of money you want to move out of your Card Balance and **STASH** in your Vault for safe keeping. Or, **UNSTASH** to add it back to your Card Balance so you can spend it.

 \$ **STASH** **UNSTASH**

First & Last Name Kawanee Teno

Note: If you have recently completed a transaction, it may take 15 minutes for your card balance to update.

What do I do if I have a question or think there is an error on my card? [Click Here](#)

Bank Routing Number	
Bank Account Number	
Bank Name	Green Dot Bank
Account Type	Checking
	Print
EMAIL ME	
EMAIL MY EMPLOYER	
TEXT ME	
Msg & Data Rates May Apply	

LIVE CHAT

Have a question?
**Live Chat is
closed.** Please
come back later.



ATM LOCATIONS

FIND ATMs

OR

Text '**ATM**' plus a **ZIP code** or **city and state** to: **43411** We'll text you back a list of **participating ATMs** nearby.

For example: **ATM 44102**
or **ATM Cleveland OH**

Carrier message and data rates apply

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ACCOUNT INFO ADD FUNDS UPGRADES PAY BILLS & PEOPLE MOBILE SECURITY SUPPORT

**WELCOME BACK
KAWANEE!**

Track your spending 24/7 with the Green Dot app. Download it now.

-\$15.90

Card Balance
(Includes posted and pending transactions)



ASAP DIRECT DEPOSIT™

Get your pay up to **2 days** before payday!
Get your government benefits up to **4 days** before benefits day!

*Timing depends on when we get notice from your employer and may vary from pay period to pay period. But when we get it, you'll get it.

[LEARN HOW](#)

TRANSACTIONS

Select Period

Transaction Type

[Printable Version](#)

Recent Transactions Recent transactions may take 15 minutes to appear.

Date	Description	Type	Amount	Balance
10/20/17	STATE FARM INSURANCE	Purchase	-\$199.56	\$0.50
10/19/17	CREDIT	Funding	+\$200.00	\$200.06
10/11/17	NETFLIX.COM	Purchase	-\$9.99	\$0.06
10/6/17	METROPCS MOBILE	Purchase	-\$40.00	\$10.05
10/5/17	CREDIT	Funding	+\$340.00	\$50.05
10/5/17	CLECO POWER EZ PAY	Purchase	-\$284.50	-\$289.95
10/3/17	MONTHLY MAINTENANCE FEE	Fee	-\$7.95	-\$5.45

Note: If you have recently completed a transaction, it may take 15 minutes for your card balance to update.

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\$ [STASH](#) [UNSTASH](#)

First & Last Name **Kawanee Teno**
Bank Routing Number [REDACTED]
Bank Account Number [REDACTED]
Bank Name **Green Dot Bank**
Account Type **Checking**

[Print](#)

EMAIL ME

EMAIL MY EMPLOYER

TEXT ME

Msg & Data Rates May Apply

LIVE CHAT

ATM LOCATIONS

FIND ATMs

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