



380 Crown Point Circle
Grass Valley, CA 95945

Melody Easton
Executive Director
Phone: (530) 274-5361
Fax: (530) 274-5355
www.first5nevco.com

Regular Meeting
Wednesday, March 18, 2026
Agenda
2pm – 4pm
Eric Rood Administrative Center
Providence Room

- 1. Call to Order**
- 2. Approval of Agenda— ACTION – Attachment 1**
- 3. Introductions**
- 4. Public Comment**
- 5. Commissioner Comment**
- 6. Review and Approve Minutes – ACTION – Attachment 2**
The Commission will review and approve the minutes from the January Regular Commission Meeting.
- 7. Fiscal Review – ACTION – Attachment 3**
The Commission will review and approve available fiscal reports.
- 8. Long Range Financial Plan – ACTION – Attachment 4**
The Commission will review and approve the 2026-2029 Long Range Financial Plan.
- 9. FY 2026-2028 Contract Renewals – ACTION – Attachment 5**
The Commission will review renewal applications for FY 2026-2028 and determine funding allocations.
- 10. Executive Director’s Report—DISCUSSION – Attachment 6**
The Executive Director will share highlights from her written report.
- 11. Adjourn**
Next meeting: Wednesday, May 20, 2026 @ 2pm – Rood Center Providence Room

Rachel Peña, LCSW
Director, Social Services
Nevada County Health
and Human Services
Agency

Supervisor Robb Tucker
Chair
Nevada County Board of
Supervisors
District 2

Ryan Gruver
Director,
Nevada County Health &
Human Services Agency

Scott W. Lay
Nevada County
Superintendent of
Schools

Bobbi Luster
Vice-Chair
Branch Manager
Nevada County Public
Library
Truckee Branch

This agenda was posted on the web at www.first5nevco.com. Posted on March 12, 2026

Upon request, First 5 Nevada County will provide written agenda materials in appropriate alternative formats, or disability-related modification or accommodation, including auxiliary aids or services, to enable individuals with disabilities to participate in public meetings. A request should include your name, mailing address, phone number and brief description of the requested materials and preferred alternative format or auxiliary aid or service. We will process your request as quickly as possible. Requests should be sent to: Melody Easton at First 5 Nevada County, 380 Crown Point Circle, Grass Valley, CA 95945, or rosemary@first5nevco.org.

Regular Meeting
Wednesday, January 21, 2026
MINUTES

- 1. Call to Order**
- 2. Approval of Agenda— ACTION – Attachment 1**
The agenda was amended to change item #10 – Long Range Financial Plan from an Action item to a Discussion item. (Motion, Second, Carry) Scott W. Lay, Robb Tucker, 5-0
- 3. Introductions**
Rachel Peña, Robb Tucker, Ryan Gruver, Scott W. Lay, Bobbi Luster, Melody Easton
- 4. Public Comment**
No Public Comment
- 5. Commissioner Comment**
No Commissioner Comment
- 6. Review and Approve Minutes – ACTION – Attachment 2**
The Commission reviewed and approved minutes from the November Regular Commission Meeting. Robb Tucker made a motion to approve the minutes from the May Regular Commission. (Motion, Second, Carry) Robb Tucker, Ryan Gruver, 5-0
- 7. Fiscal Review – DISCUSSION – Attachment 3**
The Commission reviewed credit card statements through December 2025.
- 8. Policy Review – ACTION – Attachment 4**
The Commission reviewed and approved the Conflict of Interest Policy with no additions or changes. Commissioner Scott W. Lay made the motion. (Motion, Second, Carry) Scott W. Lay, Robb Tucker, 5-0
- 9. Policy Review – ACTION – Attachment 5**
The Commission reviewed and approved the Contracts and Procurement Policy with no additions or changes. Commissioner Scott W. Lay made the motion. (Motion, Second, Carry) Scott W. Lay, Bobbi Luster, 5-0
- 10. Long Range Financial Plan – DISCUSSION – Attachment 6**
The Commission reviewed a preliminary draft of the 2026 Long Range Financial Plan. A more complete version of the LRFPP will be presented at the March 2026 meeting.
- 11. Commission Chair and Vice Chair - ACTION**
The Commission voted for Commissioner Tucker to serve as Chair and Commissioner Luster to serve as Vice-Chair for 2026. Commissioner Scott W. Lay made the motion. Scott W. Lay, Rachel Pena, 5-0
- 12. Executive Director’s Report—DISCUSSION – Attachment 6**
Melody reviewed highlights from her Executive Directors Report.

Rachel Peña, LCSW
Director, Social Services
Nevada County Health
and Human Services
Agency

Supervisor Robb Tucker
Chair
Nevada County Board of
Supervisors
District 2

Ryan Gruver
Director,
Nevada County Health &
Human Services Agency

Scott W. Lay
Nevada County
Superintendent of
Schools

Bobbi Luster
Vice-Chair
Branch Manager
Nevada County Public
Library
Truckee Branch

13. Adjourn

Next meeting: Wednesday, March 18, 2026 @ 2pm – Rood Center Providence Room
Commissioner Scott W. Lay made the motion to adjourn the meeting. (Motion, Second, Carry) Scott W. Lay, Robb Tucker, 5-0.
Meeting was adjourned at 2:42pm

This agenda was posted on the web at www.first5nevco.com. Posted on January 18, 2026

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January 2026 Statement

Open Date: 12/04/2025 Closing Date: 01/05/2026

Account Ending in: [REDACTED]

Visa® Community Card

Elan Financial Services

1-866-552-8855

FIRST 5 NEVADA COUNTY (CPN 001129238)

BUS 30 ELN

1

2

New Balance	\$686.32
Minimum Payment Due	\$10.00
Payment Due Date	02/01/2026
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.	

Activity Summary		
Previous Balance	+	\$881.06
Payments	-	\$881.06 ^{CR}
Other Credits		\$0.00
Purchases	+	\$686.32
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$686.32
Past Due		\$0.00
Minimum Payment Due		\$10.00
Credit Line		\$5,000.00
Available Credit		\$4,313.68
Days in Billing Period		33

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001129238



24-Hour Elan Financial Services: 1-866-552-8855

to pay by phone
to change your address

Account Ending in	[REDACTED]
Payment Due Date	2/01/2026
New Balance	\$686.32
Minimum Payment Due	\$10.00

Amount Enclosed \$ _____

00000015407 000638101486648 P 1

FIRST 5 NEVADA COUNTY
ACCOUNTS PAYABLE
380 CROWN POINT CIR
GRASS VALLEY CA 95945-9089

Elan Financial Services

P.O. Box 790408
St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
 - ▶ Dollar amount: The dollar amount of the suspected error.
 - ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
- ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

2. Payment Information: We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions EASTON,MELODY C Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/19	12/18	6844	GOOGLE *Google One 855-836-3987 CA	\$19.99	_____
12/23	12/22	4384	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	\$20.00	_____
				\$39.99	

Transactions GONZALEZ,ROSEMARY Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/04	12/03	1579	INTUIT *QBooks Online CL.INTUIT.COM CA	\$9.60	_____
12/05	12/05	6889	WP*WORDPRESS 6QFE1N90L WORDPRESS.COM CA	\$252.00	_____
12/08	12/06	8119	INTUIT *QBooks Online CL.INTUIT.COM CA	\$115.00	_____
12/11	12/10	8958	TARGET.COM * 800-591-3869 MN	\$94.59	_____
12/11	12/10	9815	TARGET.COM WWW.TARGET.CO MN	\$94.59	_____
12/30	12/29	0606	TARGET.COM * WWW.TARGET.CO MN	\$80.55	_____
				\$646.33	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/29	12/22	0022	PAYMENT THANK YOU	\$881.06CR	_____
				\$881.06CR	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	\$0.00
Total Interest Charged in 2026	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	17.49%	
**PURCHASES	\$686.32	\$0.00	YES	\$0.00	17.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

Contact Us



Phone

Voice: 1-866-552-8855
 TDD: 1-888-352-6455
 Fax: 1-866-807-9053



Questions

Elan Financial Services
 P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon
 with a check

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 P.O. Box 790408
 St. Louis, MO 63179-0408



Online

myaccountaccess.com



February 2026 Statement

Open Date: 01/06/2026 Closing Date: 02/03/2026

Visa® Community Card

FIRST 5 NEVADA COUNTY (CPN 001129238)

Elan Financial Services

1-866-552-8855

BUS 30 ELN

1

2

New Balance	\$1,181.19
Minimum Payment Due	\$12.00
Payment Due Date	03/01/2026

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

Activity Summary

Previous Balance	+	\$686.32
Payments	-	\$686.32 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,181.19
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$1,181.19
Past Due		\$0.00
Minimum Payment Due		\$12.00

Credit Line	\$5,000.00
Available Credit	\$3,818.81
Days in Billing Period	29

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001129238



24-Hour Elan Financial Services: 1-866-552-8855

to pay by phone
to change your address

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FIRST 5 NEVADA COUNTY
ACCOUNTS PAYABLE
380 CROWN POINT CIR
GRASS VALLEY CA 95945-9089

Account Ending in	
Payment Due Date	3/01/2026
New Balance	\$1,181.19
Minimum Payment Due	\$12.00

Amount Enclosed \$ _____

Elan Financial Services

P.O. Box 790408
St. Louis, MO 63179-0408



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 - ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
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 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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2. Payment Information: We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions GONZALEZ,ROSEMARY Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/07	01/06	5562	INTUIT *QBooks Online CL.INTUIT.COM CA	\$115.00	_____
01/08	01/07	2340	TARGET.COM * WWW.TARGET.CO MN	\$239.50	_____
01/09	01/08	6883	BROOKES PUBLISHING 410-337-9580 MD	\$499.90	_____
02/02	01/31	3684	Amazon.com*5U7E33063 Amzn.com/bill WA	\$163.49	_____
02/03	02/02	0222	TARGET.COM WWW.TARGET.CO MN	\$163.30	_____
				\$1,181.19	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/21	01/18	0048	PAYMENT THANK YOU	\$686.32CR	_____
Total for Account				\$686.32CR	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	\$0.00
Total Interest Charged in 2026	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	17.49%	
**PURCHASES	\$1,181.19	\$0.00	YES	\$0.00	17.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	



March 2026 Statement

Open Date: 02/04/2026 Closing Date: 03/03/2026

Account Ending in: [REDACTED]

Visa® Community Card

Elan Financial Services

1-866-552-8855

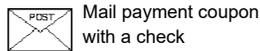
FIRST 5 NEVADA COUNTY (CPN 001129238)

BUS 30 ELN 13 2

New Balance	\$1,942.32
Minimum Payment Due	\$20.00
Payment Due Date	04/01/2026
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.	

Activity Summary		
Previous Balance	+	\$1,181.19
Payments	-	\$1,181.19CR
Other Credits	-	\$499.90CR
Purchases	+	\$2,442.22
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,942.32
Past Due		\$0.00
Minimum Payment Due		\$20.00
Credit Line		\$5,000.00
Available Credit		\$3,057.68
Days in Billing Period		28

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001129238



24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

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FIRST 5 NEVADA COUNTY

 ACCOUNTS PAYABLE

 380 CROWN POINT CIR

 GRASS VALLEY CA 95945-9089

Account Ending in	[REDACTED]
Payment Due Date	4/01/2026
New Balance	\$1,942.32
Minimum Payment Due	\$20.00

Amount Enclosed \$ _____

Elan Financial Services

P.O. Box 790408
St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
 - ▶ Dollar amount: The dollar amount of the suspected error.
 - ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
- ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

2. Payment Information: We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

*IMPORTANT NOTICE: Please see the enclosed insert for changes being made to your cardmember agreement.

Transactions EASTON,MELODY C Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/19	02/18	7403	DNH*GODADDY#4013740592 480-5058855 AZ	\$733.14	_____
02/24	02/23	7770	POSITIVE PROMOTIONS WE 800-6352666 NY	\$882.94	_____
02/25	02/24	6201	SQSP* WEBSITE#223649744 SQUARESPACE.C NY	\$220.80	_____
Total for Account # [REDACTED]				\$1,836.88	

Transactions GONZALEZ,ROSEMARY Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/03	03/02	4925	BROOKES PUBLISHING TOWSON MD MERCHANDISE/SERVICE RETURN	\$499.90CR	_____
Purchases and Other Debits					
02/05	02/03	7690	SAVEMART #608 GRASS GRASS VALLEY CA	\$13.50	_____
02/06	02/05	7531	TARGET.COM * WWW.TARGET.CO MN	\$261.29	_____
02/09	02/06	5785	INTUIT *QBooks Online CL.INTUIT.COM CA	\$115.00	_____
02/11	02/10	2494	TARGET.COM 800-591-3869 MN	\$119.75	_____
02/25	02/24	4489	TARGET.COM * 800-591-3869 MN	\$95.80	_____
Total for Account # [REDACTED]				\$105.44	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/19	02/15	0014	PAYMENT THANK YOU	\$1,181.19CR	_____
Total for Account # [REDACTED]				\$1,181.19CR	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	\$0.00
Total Interest Charged in 2026	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	17.49%	
**PURCHASES	\$1,942.32	\$0.00	YES	\$0.00	17.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

Contact Us



Phone

Voice: 1-866-552-8855
 TDD: 1-888-352-6455
 Fax: 1-866-807-9053



Questions

Elan Financial Services
 P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon
 with a check

Elan Financial Services
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online

myaccountaccess.com

First 5 Nevada County - Long Range Financial Plan

Financial Planning for Sustainability

Approved:

			Projected		
Fiscal Year ending June 30	Approved 25-26	Preliminary 26-27	FY 27-28	FY 28-29	FY 29-30
REVENUE					
Prop 10 tax revenue	\$364,670	\$346,805	\$331,621	\$321,260	\$312,737
Small County Augmentation	\$141,415	\$163,482	\$159,145	\$154,370	\$149,739
IMPACT 2020	\$65,000	\$65,000			
Donations	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Other Income (MAA)	\$16,588	\$20,896	\$17,000	\$17,000	\$17,000
Interest earned	\$1,757	\$1,757	\$1,806	\$1,637	\$1,315
Total Revenues	\$594,430	\$602,940	\$514,572	\$499,267	\$485,791
Fiscal Year ending June 30	Approved 25-26	Preliminary 26-27	FY 27-28	FY 28-29	FY 29-30
EXPENSES					
Prop 10 Programs	\$624,790	\$530,213	\$533,987	\$537,837	\$541,764
Community Projects	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Services/Supplies	\$48,277	\$50,000	\$50,000	\$50,000	\$50,000
Kids Corner at the Fair	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Salaries and Benefits (ED and SSS)*	\$185,013	\$188,713	\$192,487	\$196,337	\$200,264
Contracted Program Expenses					
Family Resource Centers	\$183,373	\$275,000	\$275,000	\$275,000	\$275,000
Cross Agency Collaboration (CCTT, CSN)	\$20,000				
School Readiness (TTUSD, KidZone, RMAS)	\$54,627				
Healthy Babies Home Visiting Program	\$ 117,000				
Persimmony Database	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500
IMPACT Programs	\$66,700	\$66,700	\$1,700	\$1,700	\$1,700
Supplies	\$200	\$200	\$200	\$200	\$200
Food for IMPACT	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Subcontract for Coaching and Mentoring	\$65,000	\$65,000			
Fiscal Year ending June 30	Approved 25-26	Preliminary 26-27	FY 27-28	FY 28-29	FY 29-30
Total Expenditures	\$691,490	\$596,913	\$535,687	\$539,537	\$543,464
Revenues less Expenses	-\$97,060	\$6,027	-\$21,116	-\$40,270	-\$57,673
Total Fund Balance	\$293,085	\$219,675	\$225,702	\$204,587	\$164,316
Withdrawal from Fund Balance	\$73,410	-\$6,027	\$21,116	\$40,270	\$57,673
Ending Fund Balance	\$219,675	\$225,702	\$204,587	\$164,316	\$106,643

* Staff salaries assume a 2% increase per fiscal year, though that is not guaranteed

Ending fund balance based on audit

FY 2025–26 Renewal Funding Allocation Worksheet

Total Funds Available: \$ 275,000.00

Agency / Program	Request Amount	Reviewer 1	Reviewer 2	Reviewer 3	Reviewer 4	Reviewer 5	Reviewer 6	Average Score	Average Recommendation	Notes
Child Abuse Prevention Council - Community Support Network	\$ 9,998.00	85	89	87	90	55		81.2		Several recommendations to reduce from the asking amount to be more in line with the overall total reduction in available funds.
Child Advocates of Nevada County - Healthy Babies	\$ 81,901.00	95	93	95	90	89		92.4	\$81,901.00	
NCSOS - PARTNERS Family Resources	\$ 122,000.00	90	95	93	90	92		92.0		Several recommendations to reduce from the asking amount to be more in line with the overall total reduction in available funds.
Sierra Community House	\$ 31,885.00	100	88	98	95	92		94.6	\$31,885.00	
Sierra Nevada Children's Museum - KidZone	\$ 7,000.00	85	98	95	98	75		90.2		One recommendation to reduce to \$5k per year
Sierra Nevada Memorial Hospital Foundation - Read Me a Story	\$ 2,100.00	75	98	94	85	67		83.8	\$2,100.00	
TTUSD Early Learning and School Readiness	\$ 30,000.00	100	100	95	100	77		94.4	\$30,000.00	
Tahoe Truckee Community Foundation-Community Collaborative of Tahoe Truckee	\$ 9,999.00	85	84	85	85	65		80.8		Several recommendations to reduce from the asking amount to be more in line with the overall total reduction in available funds.
TOTALS	\$ 294,883.00								\$145,886.00	



380 Crown Point Circle
Grass Valley, CA 95945

Melody Easton
Executive Director
Phone: (530) 274-5361
Fax: (530) 274-5355
www.first5nevco.com

To: Commission
From: Melody Easton
Date: March 18, 2026
Re: Executive Director's Report

First 5 California & First 5 Association

First 5 California

Small Population County Funding Augmentation – First 5 California released the RFA for the 2-year SPCFA contract that would run 2026-2028. As a whole, we were pleased to see an improvement to the funding model – though there still hasn't been full transparency about what the model consists of. Now, the model ensures that no county will receive less money that they received this year, with many increasing steadily over the contract. The application was due on March 11, 2026 with an anticipated start date of July 1, 2026. The application was highly streamlined. That, and the improvements to the funding formula are a direct result of the diligence of small population counties, work of the First 5 Association, and support from larger counties.

Stronger Start Campaign – we have reached out to First 5 California to see if the Stronger Start team would be willing to come back out to the Kids Corner during the 2026 Nevada County Fair. Their booth was such a hit with families and would allow us to have some cost savings in swag and volunteer time. First 5 CA isn't sure if they can do the whole week, but hopefully we can get on their schedule for at least a couple of days.

First 5 Association

The First 5 Association and Board have reworked the dues schedule/formula following this pilot year. While dues will still increase as a result of rising costs, the increase is not nearly as extreme as anticipated.

Based on this year's dues participation and level of investment from members, on February 6, 2026, the Board of Directors approved a new, three-year member dues structure for fiscal years 2026/27 through 2028/29. The approved dues formula includes a \$6,000 base rate for every member plus \$2.60 per birth (based on 2020 Department of Finance projections). Dues will remain flat for FY 2026/27, followed by a three percent increase in each of the two subsequent years. This structure stabilizes the Association's fiscal foundation so we can continue delivering the advocacy, systems-building, and leadership support our members count on today and for years to come.

Rather than increase from ~\$8,000 to ~\$12,000, First 5 Nevada County will see an increase to our dues by roughly \$300 per year.

Rachel Peña, LCSW
Director, Social Services
Nevada County Health
and Human Services
Agency

Supervisor Robb Tucker
Chair
Nevada County Board of
Supervisors
District 2

Ryan Gruver
Director,
Nevada County Health &
Human Services Agency

Scott W. Lay
Nevada County
Superintendent of
Schools

Bobbi Luster
Vice-Chair
Branch Manager
Nevada County Public
Library
Truckee Branch

Joint Meeting with First 5 Placer County

After hearing about our annual meeting in Truckee, Janice Laroux – Executive Director of First 5 Placer reached out to see if we'd be interested in hosting a joint meeting up there in September. We fund many of the same programs in Truckee and her Commissioners would love the opportunity to tour the sites. The agenda would likely be a combination of tours and meeting to discuss the needs of Eastern Nevada County and Eastern Placer County families.

Social Media and Outreach

Facebook (facebook.com/first5nevco) - 705 people following the page

Instagram (@[@first5nevadacounty](https://instagram.com/first5nevadacounty)) - 328 followers

Dolly Parton Imagination Library – 1017 Children Enrolled!