CITY OF CHARLES TOWN

BUILDING COMMISSION
AGENDA • OCTOBER 8, 2026

Commission/Board Meeting **CITY HALL** **3:00 PM**

101 E Washington Street, Charles Town, WV 25414

1. CALL TO ORDER

2. APPROVAL OF MINUTES

: **2026:1991:** Building Commission Meeting Minutes - July 9, 2026
Building Commission Report - 7-9-26.pdf

3. UNFINISHED BUSINESS

4. NEW BUSINESS

: **2026-1992:** Financial Review
October 2026 Revenue & Expense Report.pdf
June-August 2026 Bank Statements.pdf

5. ADJOURNMENT

6. NOTICE: The Public May View the Meeting Live by Clicking on the Event Link at:

https://www.charlestownwv.us/government/agendas_minutes.php

Building Commission
101 East Washington Street
Charles Town, WV 25414

SCHEDULED

Meeting: 10/08/26
Department: Building Commission
Category: Report
Initiator:

AGENDA ITEM (ID #)

2026:1991: Building Commission Meeting Minutes - July 9, 2026

ATTACHMENTS:

- Building Commission Report - 7-9-26.pdf

City of Charles Town
Building Commission Minutes

July 9, 2026

Call to Order at 3:10 PM

1. **Persons present**: Building Commission members Keith Veler, Ezra Griffith, Sarah Edgar (remote), City Manager Brent Manuel, and Finance Director Lori Nice

2. **Approval of Minutes**

   2026-1647: Building Commission Meeting Minutes – April 9, 2026

   Mr. Griffith moved to approve the minutes. Ms. Edgar seconded the motion, and it passed by unanimous vote.

3. **Unfinished Business**

4. **New Business**

   2026-1648: Financial Review

   The financial report was reviewed with no changes made.

5. **Meeting adjourned at 3:22pm**

Building Commission
101 East Washington Street
Charles Town, WV 25414

Meeting: 10/08/26
Department: Building Commission
Initiator:

SCHEDULED

AGENDA ITEM (ID #)

2026-1992: Financial Review

ATTACHMENTS:

- October 2026 Revenue & Expense Report.pdf
- June-August 2026 Bank Statements.pdf

Charles Town, WV

FY 2027 Building Commission Revenues and Expenses

REVENUES	JULY 2026	AUGUST 2026	SEPTEMBER 2026	FY 2027 YEAR TO DATE
Charles Washington Hall Lease Income	16,667	16,667	16,667	50,001
661 Municipal Annex Lease Income	10,391	10,391	10,391	31,173
Interest Income	372	381		752
TOTAL REVENUES	**27,430**	**27,439**	**27,058**	**81,926**
EXPENSES				
Charles Washington Hall Bond	16,667	16,667	16,667	50,001
661 Municipal Annex Building Loan Principle	6,284	5,891	6,452	18,627
661 Municipal Annex Building Loan Interest	4,107	4,500	3,939	12,546
TOTAL EXPENSES	**27,058**	**27,058**	**27,058**	**81,174**
REVENUES OVER EXPENSES	**372**	**381**	**-**	**752**

Potomac Bank, Inc.
P.O. Box 906
Charles Town, WV 25414

POTOMAC BANK

RETURN SERVICE REQUESTED

144825-01A 41072
Charles Town Building Commission
PO Box 14
Charles Town, WV 25414

Contact Us
304-725-8431
cdars@potomac.bank

Account
Charles Town Building Commission

Date
06/30/2026

IntraFi Cash Service℠, or ICS®, Monthly Statement

The following information is a summary of activity in your account(s) for the month of June 2026 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

This statement details the collateralization of your account balance. You should retain a copy of this statement for your records. This statement may also assist you with your account reconcilement, however we suggest you use the statements provided by Potomac Bank with your account. If you need additional information or clarification, please feel free to contact us at (304) 725-8431.

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*********130	Demand	1.40%	$319,589.51	$319,952.10
TOTAL			**$319,589.51**	**$319,952.10**

CONTAINS CONFIDENTIAL INFORMATION

IntraFi and ICS are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

Member FDIC

DETAILED ACCOUNT OVERVIEW

Account ID: *********130
Account Title: Charles Town Building Commission

Account Summary - Demand

Statement Period	6/1-6/30/2026	Average Daily Balance	$314,954.77
Previous Period Ending Balance	$319,589.51	Interest Rate at End of Statement Period	1.40%
Total Program Deposits	27,057.98	Annual Percentage Yield Earned	1.41%
Total Program Withdrawals	(27,057.98)	YTD Interest Paid	2,085.65
Interest Capitalized	362.59		
Current Period Ending Balance	**$319,952.10**		

Account Transaction Detail

Date	Activity Type	Amount	Balance
06/02/2026	Withdrawal	($10,390.98)	$309,198.53
06/05/2026	Withdrawal	(16,667.00)	292,531.53
06/09/2026	Deposit	27,057.98	319,589.51
06/30/2026	Interest Capitalization	362.59	319,952.10

Summary of Balances as of June 30, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
First-Citizens Bank & Trust Company	Raleigh, NC	11063	$247,284.37
Raymond James Bank	St. Petersburg, FL	33893	72,667.73

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Member FDIC

POTOMAC BANK

Potomac Online Banking

Date 6/30/26 Page 1
Primary Account XXXXXXXXX3065
Images

CHARLES TOWN BUILDING COMMISSION
PO BOX 14
CHARLES TOWN WV 25414-0014

HELP FEED LOCAL KIDS. Our annual Pack the ?Pack fundraiser runs July 1-Aug 31. Thousands of local kids are food-insecure. Your donations fill backpacks with food. Donate in a branch or online. Learn more: www.potomac.bank/bctcares

CHECKING ACCOUNTS

ICS DEMAND SHADOW		Number of Images	0
Account Number	XXXXXXXXX3065	Statement Dates 6/01/26 thru	6/30/26
Previous Balance	319,211.18	Days This Statement Period	30
1 Deposits	27,057.98	Average Ledger	322,339.14
2 Checks/Charges	27,057.98	Average Collected	322,339.14
Service Charge	.00	Interest Earned	362.59
Interest Paid	378.33	Annual Percentage Yield Earned	1.41%
Current Balance	319,589.51	2026 Interest Paid	2,082.93

DEPOSITS AND ADDITIONS

Date	Description	Amount
6/01	Interest Deposit	378.33
6/08	Investment Sweep From DDA Acct No. XXXXXXXXX2130-D	27,057.98

WITHDRAWALS AND DEDUCTIONS

Date	Description	Amount
6/01	Investment Sweep to DDA Acct No. XXXXXXXXX2130-D	10,390.98-
6/04	Investment Sweep to DDA Acct No. XXXXXXXXX2130-D	16,667.00-

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
6/01	309,198.53	6/04	292,531.53	6/08	319,589.51

***** END OF STATEMENT *****

To report Lost or Stolen ATM/Debit Cards call us Monday through Friday 8:30AM to 5:00PM at 304-725-8431, all other times call 1-866-546-8273.

Potomac Bank, Inc.
P.O. Box 906
Charles Town, WV 25414

POTOMAC BANK

RETURN SERVICE REQUESTED

145718-03A 40515
Charles Town Building Commission
PO Box 14
Charles Town, WV 25414

Contact Us
304-725-8431
cdars@potomac.bank

Account
Charles Town Building Commission

Date
07/31/2026

IntraFi Cash Service℠, or ICS®, Monthly Statement

The following information is a summary of activity in your account(s) for the month of July 2026 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

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Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*********130	Demand	1.40%	$319,952.10	$320,323.88
TOTAL			**$319,952.10**	**$320,323.88**

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CONTAINS CONFIDENTIAL INFORMATION

IntraFi and ICS are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

Member FDIC

DETAILED ACCOUNT OVERVIEW

Account ID: *********130
Account Title: Charles Town Building Commission

Account Summary - Demand

Statement Period	7/1-7/31/2026	Average Daily Balance	$312,513.45
Previous Period Ending Balance	$319,952.10	Interest Rate at End of Statement Period	1.40%
Total Program Deposits	27,057.98	Annual Percentage Yield Earned	1.41%
Total Program Withdrawals	(27,057.98)	YTD Interest Paid	2,457.43
Interest Capitalized	371.78		
Current Period Ending Balance	**$320,323.88**		

Account Transaction Detail

Date	Activity Type	Amount	Balance
07/02/2026	Withdrawal	($10,390.98)	$309,561.12
07/06/2026	Withdrawal	(16,667.00)	292,894.12
07/13/2026	Deposit	27,057.98	319,952.10
07/31/2026	Interest Capitalization	371.78	320,323.88

Summary of Balances as of July 31, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Raymond James Bank	St. Petersburg, FL	33893	$247,293.86
Truist Bank	Charlotte, NC	9846	73,030.02

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POTOMAC BANK

Potomac Online Banking

Date 7/31/26 Page 1
Primary Account XXXXXXXXX3065
Images

CHARLES TOWN BUILDING COMMISSION
PO BOX 14
CHARLES TOWN WV 25414-0014

HELP FEED LOCAL KIDS. Our annual Pack the Pack fundraiser runs July 1-Aug 31. Thousands of local kids are food-insecure. Your donations fill backpacks with food. Donate in a branch or online. Learn more: www.potomac.bank/bctcares

CHECKING ACCOUNTS

ICS DEMAND SHADOW		Number of Images	0
Account Number	XXXXXXXXX3065	Statement Dates 7/01/26 thru	8/02/26
Previous Balance	319,589.51	Days This Statement Period	33
1 Deposits	27,057.98	Average Ledger	321,748.22
2 Checks/Charges	27,057.98	Average Collected	321,748.22
Service Charge	.00	Interest Earned	371.78
Interest Paid	362.59	Annual Percentage Yield Earned	1.32%
Current Balance	319,952.10	2026 Interest Paid	2,445.52

DEPOSITS AND ADDITIONS

Date	Description	Amount
7/01	Interest Deposit	362.59
7/10	Investment Sweep From DDA Acct No. XXXXXXXXX2130-D	27,057.98

WITHDRAWALS AND DEDUCTIONS

Date	Description	Amount
7/01	Investment Sweep to DDA Acct No. XXXXXXXXX2130-D	10,390.98-
7/03	Investment Sweep to DDA Acct No. XXXXXXXXX2130-D	16,667.00-

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
7/01	309,561.12	7/03	292,894.12	7/10	319,952.10

***** END OF STATEMENT *****

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Potomac Bank, Inc.
P.O. Box 906
Charles Town, WV 25414

POTOMAC BANK

RETURN SERVICE REQUESTED

145718-31A 40277
Charles Town Building Commission
PO Box 14
Charles Town, WV 25414

Contact Us
304-725-8431
cdars@potomac.bank

Account
Charles Town Building Commission

Date
08/31/2026

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Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*********130	Demand	1.40%	$320,323.88	$320,704.57
TOTAL			**$320,323.88**	**$320,704.57**

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CONTAINS CONFIDENTIAL INFORMATION

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Member FDIC

DETAILED ACCOUNT OVERVIEW

Account ID: **********130
Account Title: **Charles Town Building Commission**

Account Summary - Demand

Statement Period	8/1-8/31/2026	Average Daily Balance	$320,000.97
Previous Period Ending Balance	$320,323.88	Interest Rate at End of Statement Period	1.40%
Total Program Deposits	10,390.98	Annual Percentage Yield Earned	1.41%
Total Program Withdrawals	(10,390.98)	YTD Interest Paid	2,838.12
Interest Capitalized	380.69		
Current Period Ending Balance	**$320,704.57**		

Account Transaction Detail

Date	Activity Type	Amount	Balance
08/04/2026	Withdrawal	($10,390.98)	$309,932.90
08/05/2026	Deposit	10,390.98	320,323.88
08/31/2026	Interest Capitalization	380.69	320,704.57

Summary of Balances as of August 31, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Raymond James Bank	St. Petersburg, FL	33893	$247,293.88
Truist Bank	Charlotte, NC	9846	73,410.69

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Member FDIC

POTOMAC BANK

Potomac Online Banking

Date 8/31/26 Page 1
Primary Account XXXXXXXXX3065
Images

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CHECKING ACCOUNTS

ICS DEMAND SHADOW		Number of Images	0
Account Number	XXXXXXXXX3065	Statement Dates	8/03/26 thru 8/31/26
Previous Balance	319,952.10	Days This Statement Period	29
1 Deposits	10,390.98	Average Ledger	321,648.42
1 Checks/Charges	10,390.98	Average Collected	321,648.42
Service Charge	.00	Interest Earned	380.69
Interest Paid	371.78	Annual Percentage Yield Earned	1.51%
Current Balance	320,323.88	2026 Interest Paid	2,817.30

DEPOSITS AND ADDITIONS

Date	Description	Amount
8/03	Interest Deposit	371.78
8/04	Investment Sweep From DDA	10,390.98
	Acct No. XXXXXXXXX2130-D	

WITHDRAWALS AND DEDUCTIONS

Date	Description	Amount
8/03	Investment Sweep to DDA	10,390.98-
	Acct No. XXXXXXXXX2130-D	

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance
8/03	309,932.90	8/04	320,323.88

***** END OF STATEMENT *****

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