

HASC January 11th, 2026

---

**PLEASE ANNOUNCE AT MEETINGS:**

**February HASC MEETS February 8th @ 1:30 Success House 943 South Blvd. Lakeland FL 33803 Zoom  
ID: 886 6429 1453**

**(Narcotics Anonymous is not affiliated with Zoom)**

**THE FOLLOWING POSITIONS ARE VACANT OR COMING VACANT IN JUNE**

**LIBRARIAN, ALT. LIBRARIAN, P.R. CHAIR.**

---

**GROUP FEELINGS AND ANNIVERSARIES**

- **Asking for Recovery:** Scott W shares on 14 years 2/19/26
- **Weekend Winddown:** Shauna B shares on 1 year 1/25/26
- **War is Over:** Needs homegroup members
- **Virtual Few:** This group will close in March 2026 if no one steps up.
- **Clean Break at noon:** Daniel S will share on 19 years on 1/21/26

**Activities for February:**

**Peace River Camping 2/20-2/22**

**2 Motions to Groups**

### AGENDA FOR HASC MEETING February 8th 2026

- Open Serenity Prayer or Third Step Prayer:
- Monthly readings: 12 Traditions & 2<sup>nd</sup> Concept:
- **Request for new members and/or groups.**
- Open Forum
- Roll call \_\_\_ of 18 groups present.
- Secretary's report:
- Treasurer's report:
- Librarian's report:
- RCM report:
- Subcommittee reports:
  - H & I
  - Policy
  - Helpline
  - Public Relations
  - Activities
  - HACNA
  - FRCNA
  - Outreach
- GSR Coordinator Report
- Break
- Roll call \_\_\_ of 18 groups present:
- GSR Reports:
- Old business:
  - **26-05 The War is Over/Just for Today:** To nominate Crystal M to serve as HASC Treasurer for another term. **Purpose:** To be consistent and to fulfill our obligations and fiscal Responsibilities. **TO GROUPS**
  - **26-06 Just for Today/Asking for Recovery:** Donna W nomination for PR/PI Chair. Qualifications will be in the minutes and have been emailed to HASC Secretary. **Purpose:** To Fill a vacant position and serve HASC. **TO GROUPS**
- New business:
  - Request for New Membership to HASC
  - Review of business of the day by Secretary.
  - Closing prayer.

**Motion 26-07 will be the starting motion in February 2026**

### HASC MEETING January 11th, 2025

- Open meeting with the Serenity Prayer at 1:32 PM.
- Monthly readings: James read the 12 Traditions. Andy read Concept 1.
- **Request for new members and/or groups.**
- Open Forum: Open forum started at 1:40pm PM and ended at 1:57PM.
  - Talks on CAR report
  - Contact information for new group: Dade City: Stepping out of the problem
  - Links for CAR passed around
  - Doug gave groups a copy of Group conscience collection sheets.
  - Region room night discussion
- Roll Call: 16 of 18 groups present.
- Secretary's Report: Read and accepted.
- Treasurer's Report: Read and accepted.
- Librarian Report: No report given. Position is vacant.
- RCM Report: Read and accepted.
- Subcommittee reports:
  - H & I - Read and accepted.
  - Policy – Read and accepted.
  - Helpline – Read and accepted.
  - Public Relations- Read and accepted.
  - Activities - Read and accepted.
  - HACNA – Read and accepted.
  - FRCNAC – Read and accepted.
  - Outreach – Read and accepted
- Break: 2:49 to 3:05
- Roll call 16 of 18 groups present.
- GSR reports – Read.
- Old Business:
  - **25-178 The War is Over/Just for Today:** Nominate Cheryl B as Alternate Treasurer for HASC. Qualifications attached. **Purpose:** To Fulfill position. Tradition 8. **15/1/0**
  - **25-179 Dopeless Hope Spot/The War is Over:** Nominate Ashley F for Alternate Secretary. **Purpose:** Spirit of Rotation. 9th Concept. **15/1/0**
  - **25-180 Activities/Friday Night Candlelight:** Nominate Carly as Activities Chair. **Purpose:** Spirit of Rotation. **12/3/1**
- New Business:
  - **26-01 Treasurer/Just for Today:** Make a check payable to FLRSC in the amount of 740.97. **Purpose:** Policy Fund Flow- to further carry the message. **16/0/0**
  - **26-02 Treasurer/Just for Today:** To pay reliable Printing via Debit in the amount of \$160.50 for inv# 1285-600 mtg lists January 2026 **Purpose:** To be fully self supporting-pay the bills **16/0/0**

- **26-03 H&I/The war is over:** Pay invoice 12565 in the amount of \$173.34 to the Florida Regional Service Office for the January lit order. **Purpose:** Tradition #7 to be fully self supporting. **16/0/0**
- **26-04 Activities/Keep it Simple:** For \$300 for camping. Check made to Ashley F. **Purpose:** 7th tradition and concept 11. **16/0/0**
- **26-05 The War is Over/Just for Today:** To nominate Crystal M to serve as HASC Treasurer for another term. **Purpose:** To be consistent and to fulfill our obligations and fiscal Responsibilities. **TO GROUPS**
- **26-06 Just for Today/Asking for Recovery:** Donna W nomination for PR/PI Chair. Qualifications will be in the minutes and have been emailed to HASC Secretary. **Purpose:** To Fill a vacant position and serve HASC. **TO GROUPS**

# Donna Qualifications for PR chair

Tuesday, December 16, 2025

5:58 PM

My name is Donna W.

My clean date is 11/9/2005.

I am currently serving the Heartland Area as your web servant since 2020.

As web servant, I have been a member of the PR subcommittee, and I've maintained an active role in the subcommittee. I have a knowledge and understanding of the subcommittee and its role and I meet the criteria to be the PR chair.

I have a working knowledge of the 12 steps, the 12 traditions, and the 12 concepts for NA service as well as our heartland area service policy. I have served on other subcommittees such as H&I, Activities, HACNA, and Policy. I have been a Policy chair, H&I secretary, and held multiple positions, including GSR for various home groups over the years. Currently, I'm in the process of building my next home group with some other members, and I will continue to take an active role in that group as it grows in service of addicts and the heartland area. I am also actively seeking volunteers interested in joining that home group so that we can become a group.

Personally, I have an NA sponsor who has an NA sponsor. In all of the service commitments that I have held, I have never misappropriated or misused any NA resources including both funds or materials.

As PR chair (if I am chosen by the Heartland Area) I will be able to maintain responsibilities that will be unmanned due to the newly vacant web servant position which gives the subcommittee an opportunity to bring a group conscience to our website, Facebook group and Linktree. I will also be available to help train a new web servant as they become familiar with the role, which will make for a smooth transition when the time comes. I see this is a benefit of the Heartland area and the addicts seeking Narcotics Anonymous. This also aligns with the spirit of rotation outlined in our concepts for service.

Thank you for your time and consideration. Please feel free to contact me if you have any additional questions my phone number is 863-430-3676 and my email is [mrs windsor2008@gmail.com](mailto:mrs windsor2008@gmail.com).

in loving service,

Donna W.

HASC Treasurer's Report for January 11, 2026

Statement ending balance for November \$ 6453.81  
 Outstanding Check total 0 \$ 0.  
 Starting balance for last month of December 2025 = \$ 6453.81 \*

INCOME:

Group Donation(s) Cash: 380.75 Cash App: 8588.23 \$ 1368.98  
 Sub-Committee Donation(s) 0 \$ 0.  
 Miscellaneous 0 \$ 0.  
 TOTAL INCOME: = \$ 1368.98 \*

STARTING BALANCE AND INCOME:

Checks total from last month's motions: checks: 346.59 debits: 358.23 \$ 674.82  
 Beginning balance for this month of \_\_\_\_\_ = \$ 7147.97

Current checkbook balance: \$ 7147.97  
 Current rents and reserves\*\*: \$ 4907.00 ←  
 TOTAL AFTER EXPENSES: = \$ 2240.97  
 MONTHLY OPERATING EXPENSE: - \$ (1,500.00)  
 DONATION TO REGION (IF OVER): = \$ 740.97

RESERVES AND RENTS:

HASC Prudent Reserve (\$1,500 p/month) \$ 1500.00  
 Activities reserve (\$1,400 p/year) + \$ 1247.00  
 RCM Room reserve (\$375 p/month) + \$ 750.00  
 HASC & H&I rents (\$50 p/month - \$600 p/year-pay in June) + \$ 400.00  
 Policy rent (\$15 p/month - \$180 p/year-pay in June) + \$ 120.00  
 Activities rent (\$5 p/month - \$60 p/year-pay in June) + \$ 40.00  
 PR rent (\$10 p/month - \$120 p/year-paid every 6 mths) + \$ 100.00  
 TOTAL AMOUNT OF RESERVES AND RENTS\*\*: = \$ 4157.00

Equipment funds \$ 750.00  
4907.00 ←

ILS, Crystal M.

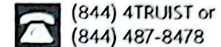


875-10-01-00 61844 U O C 001 30 T 63 001  
HASC INC  
2222 S COMBEE RD  
LAKELAND FL 33801-8004

# Your account statement

For 12/31/2025

## Contact us



### ■ TRUIST SIMPLE BUSINESS CHECKING

#### Account summary

|   |                |
|---|----------------|
| Your previous balance as of 11/28/2025        | \$6,453.81     |
| Checks  | - 346.59       |
| Other withdrawals, debits and service charges | - 328.23       |
| Deposits, credits and interest                | + 1,368.98     |
| Your new balance as of 12/31/2025             | = \$7,147.97 ✓ |

#### Checks

| DATE         | CHECK # | AMOUNT(\$)  |
|--------------|---------|-------------|
| 12/15        | 1009    | 146.59 ✓    |
| 12/15        | 1010    | 200.00 ✓    |
| Total checks |         | = \$ 346.59 |

#### Other withdrawals, debits and service charges

| DATE  | DESCRIPTION  | AMOUNT(\$) |
|---|--|------------|
| 12/04   | DEBIT CARD RECURRING PYMT ZOOM.COM 888-799-9 12-03 ZOOM.US CA 0928 | 33.98 ✓    |
| 12/10   | DEBIT CARD PURCHASE IN *RELIABLE PRINT 12-09 863-6878500 FL 0928   | 133.75 ✓   |
| 12/10   | DEBIT CARD PURCHASE IN *RELIABLE PRINT 12-09 863-6878500 FL 0928   | 160.50 ✓   |
| Total other withdrawals, debits and service charges |  | = \$328.23 |

#### Deposits, credits and interest

| DATE                                 | DESCRIPTION                             | AMOUNT(\$)   |
|--------------------------------------|---|--------------|
| 12/15                                | COUNTER DEPOSIT                         | 780.75 ✓     |
| 12/30                                | HASC Cash App E72R RICHARD ALLAN MORELL | 588.23 ✓     |
| Total deposits, credits and interest |   | = \$1,368.98 |







**December 2025**

Cash App  
1955 Broadway, Suite 600  
Oakland, CA 94612

Hasc  
3841 Hill Street  
Lakeland, FL 33812

Balance on Dec 1                      Change this month                      Balance on Dec 31  
**\$58.00**                      -                      **\$44.00**                      =                      **\$14.00**

Money In

+ \$544.23

Money Out

**- \$588.23**

Fees

\$0.00

## RCM1 REPORT

CAR PROPOSAL : THERE ARE 5

1. Staying clean in isolation
2. Word Service Strategic Plan
3. Proposed World Convention Guidelines A Guide to World Service in NA
4. Current WC Guidelines in A Guide to WS in NA
5. List of Published Materials Showing Categories and translations

## GSR ASSEMBLY

1. March 13,14, and 15 at the Rosen
2. 4 room nights paid by region, per reimbursement @\$169.31
3. The date for cut off is Feb.11

15% Increase on all Literature prices except The Survival Kit

# H and I January Report

I. We opened the meeting at 12 o'clock one member read the 12th traditions two member members read two dos and two don'ts to hospitals and institution service.

II. We took rollcall and met quorum.

III. We had a review of the previous month minutes by the secretary and updated the phone list.

IV. Report of expenditures

Literature order \$173.34

Literature year to date: \$1067.17

Literature remaining budget \$732.83

Literature total budget \$1800

V. Open forum

Chair person asked that in the spirit of unity members ensure to raise their hand and try to minimize side talk.

Jail orientation dates and information relayed

VI. Facility reports

20 meetings were held by H and I last month

VI. Old Business

No contact was made from PDAC email requested by area chair, pending communication with H and I chair

Alt secretary voted in to be acclimated into the position by current secretary

Chair received contact info from possible request for meeting for drug court

VII. New Business/election of new members

1 new members voted in

VII. Ended with a serenity prayer

The next meeting will be 2/8/26

942 South Blvd Lakeland fl 33803 hybrid

The doors open at 11:15

Virtual code: 881 9330 0969

Policy Report

*1/5/2026 @ 6:45pm*

In attendance (virtually) were Kyle C., Doug B., and Teresa E. The Serenity Prayer was led by All Members.

**Open Forum:** We discussed, as a subcommittee, if we will be able to meet virtually in January to continue the Policy revision. We have scheduled a virtual meeting for Wednesday January 21<sup>st</sup> @6:30pm.

**New Business:** We spent the entire subcommittee meeting revising the Policy.

Meeting adjourned 7:30pm. Closed with We version of Serenity Prayer

Respectfully submitted,

Kyle C.

## Helpline Report

Godmorning,

We met on 12/23 all in attendance except 1 who was dismissed, she missed to two meetings in a row with no call or text. . We have everyday covered. All back up is still covered everyday.

We have two new members....Heath and Andy.

Everything is going smoothly. We are talking about meeting in person. We will be voting on that next month. Our next meeting will be on zoom January 27th.

Thank you for letting me serve...

donnaM

**Meeting Date: 12/16/25**

**Time: 8:06pm**

**Open with:**

3rd Step prayer

**Readings: Tradition, Concept, etc.**

12 traditions

**Roll Call:**

April, Secretary

Donna

Jenna

Mary Ann

**Welcome new members:**

- No new members

**Open forum:**

- Reports on events that we attended this month.
  - Events
    - Voices of Recovery 2026 (Celebrate recovery event) 1/24/26
      - Brenda submitted a request for NA to be a part of this event
      - Due to limited volunteer availability we declined to attend
    - PSC Welcome back event Jan 20th in Lakeland, January 28th in Winter Haven, we need to rsvp by 1/12 for Lakeland and need to follow up to learn the following:
      - Bob and Donna will attend the Lakeland event
      - Mary Ann and Donna will attend the WH event
  - Mailing meeting lists
    - Group conscience is that we could have meetings that are not regularly attending area send a self-addressed, stamped envelope and we would send 5 meeting lists back. We would not make this option available to the public to avoid having meeting lists go to meetings that do not carry a clear NA message.
  - Recycle old meeting lists
    - We asked at the December meeting of HASC for GSRs to bring back old meeting lists that were not current when coming to HASC at the November HASC meeting
    - Group conscience is that we will continue to ask groups to return unused meeting lists so they can be corrected and updated for distribution to addicts in treatment who may not have phone or internet access or privileges.
  - Defining services, we offer and updating the webpage to make this information available to NA members and the public:
    - To professionals, substance use treatment industry, community groups
    - To groups (or groups being formed)
    - To facilities who are interested in NA services
  - Add the CAR report, event flyer, and other resources to the webpage to help GSRs and members at large know when to access the information
- Printer will be closed from 12/25 to 1/4
- Reports on contacts we made:
  - New contacts

- Talbot House Virginia Bermeo
- Reports on materials we distributed:
  - MaryAnn continued to distribute meeting lists and business cards in December. In January, we agreed to the following game plan:
    - Donna and Jenna will manage distribution in the Winter Haven and Bartow to the facilities we serve
    - Mary Ann and April will manage the distribution in the Lakeland area facilities we serve

### Old Business:

No old business

### New Business:

- Upcoming events that we want to do:
  - SyFy Bartow - Table
- Upcoming contacts we can make:
  - Polk State for Welcome Week
  - Pasco Area to confirm they are handling PR efforts since we include them in our area as well.
- Upcoming materials we plan to distribute: Meeting lists, business cards
- Nominations to fill vacancies: Chair, Vice Chair, etc.
  - Donna submitted her motion to volunteer to fill the chair vacancy in December to begin serving in January if the HASC votes in favor of her nomination. The committee supports the nomination which will be brought to area in January.
  - Jenna will be volunteering with the subcommittee's support to fill the vacant vice chair position.
  - April continues to make us proud as secretary
  - Mary Ann continues to do us proud volunteering her time and resources for inventory management and literature distribution.

### Closed with:

**3rd Step prayer**

### Next meeting date: January 20, 2026, 8pm Hybrid Zoom/In person

If you are interested in PR, we would love you to join us.

Our volunteers typically serve the fellowship by:

- Distributing literature to facilities such as IPs and meeting lists
- Contacting and communicating with communities, professionals, and facilities who have questions or requests for information about NA and specifically the Heartland Area.
- Assisting groups and members who need to be added to the meeting list/removed from the meeting list/updated on the meeting list
- Setting up tables/booths at community events to share information about NA and answer questions
- Making presentations to professionals and facilities who request them to provide information and answer questions about NA and how the Heartland Area can be of service to them and their clients.

**Jan 6<sup>th</sup> 2026**

Meeting opened at 6:35pm with a moment of silence and the serenity prayer

**Attendance-** Ashley, Kendra, Brenda, Carly, Billy, Wade, Justin and Kimberly

Kendra read the traditions

### **Open Forum**

Campfire New Years eve event had about 25-30 people; Snowman soup was a hit; Andy W. was our speaker. All together a great event!

We had \$28 for 7<sup>th</sup> and \$19 left over from motion money. Sent back \$47 to area.

We discussed the camping trip, I let the subcommittee know I will be there but if chair won't be able to make it, they would need to appoint a member to be accountable for the funds, reservation and activities. The appointed was Kendra and there will also be 2 other members attending camping.

We will be motioning for the \$300 that it takes to reserve the campsite. Like previous years the cost will be \$30 for the weekend and \$15 for the day. We talked about that the reservation is put under Heartland Area, so as people show up and get car tags that is who they tell the front desk and will pay Kendra once back to website. We also talked about coming up with what the committee would like the weekend agenda to be? i.e. what kind of meetings and activities during the day (cornhole tournament) and maybe potluck dinner.

**New Business-**we discussed policy, making sure that the chairperson understands giving everyone tasks, so they don't get burnt out, went over when budget is due, letting them know I have made a folder (Bible) that has all things activities for references. I did keep iterating I will always be a phone call away for experience and strength and that I still have the willingness to help!

Next event was discussed possible sunset meeting. Getting number for boat guy!

We closed the meeting at 7:30pm with the 3<sup>rd</sup> step prayer.

In Loving service

Ashley F.

Thank you for letting me be of service!!!



# HACNA

We have not met since the last area.

Hand E met Jan 10<sup>th</sup>. Keep your eyes open for ~~our~~ our first fundraiser for HACNA IXX, March 7<sup>th</sup>. more ~~will~~ be revealed.

If you have not completed the Questionnaire please do so. The link was included in last months minutes as well as posted to Social Media.

Our current bank account balance is unchanged at \$4,552.04.

Our next steering committee meeting will be January 17 at 10:30 am.  
1313 E. Main St, Lakeland FL

In Loving Service  
Brandy H.

Reggie W

FRC Support Committee

12/21/25

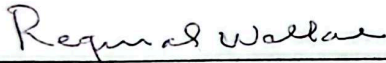
The FRC Support Merchandise Committee met on Sunday, 12/21/25, at 10:00 am via Zoom and was chaired by FRC Board member Marcia C, from the Palm Coast Area. Committee members in attendance included Crystal M, Sean M, and Reggie W from the Heartland Area; Cindy S from the Palm Coast Area; and Dennis J & Rick H from the Greater Orlando Area.

The subcommittee reviewed and discussed design/logos for convention shirts in detail. Several designs were agreed upon for farther consideration via the subcommittee's GroupMe account.

The theme for FRCNA 44 is "*The Message is Hope*". The convention will be held from Thursday, July 2<sup>nd</sup> through Sunday, July 5<sup>th</sup> at the Rosen Plaza Hotel in Orlando, located at 9700 International Drive.

The next subcommittee meeting will be held on Sunday, 2/15/26 @ 10 am via Zoom, where the committee will start choosing merchandise for FRCNA 44.

In Loving Service,

  
\_\_\_\_\_  
Reggie W

ANUARY 2026 GSR COORDINATOR REPORT

Good afternoon to all new GRS's and returning members. If you are a new GSR please let me know so I can assist you if you need help. My direct contact information is on the HASC contact list.

I have been thinking a lot about the spirit of rotation within our fellowship and what our literature says, and all I have learned about it.

I truly believe that the spirit of rotation is very important within the program of Narcotics Anonymous. I have had service positions that I really loved and felt fit me like a glove and may be tempted to continue doing them, but when the term is up, I am more than willing to pass the baton over to the next addict to do the job. What I have learned is this is a spiritual program, and this applies to the service position.

**Here is information in the Group Booklet about the principle of Rotation:**

Rotation and continuity Rotation is the practice many groups have of electing new people to service positions at set intervals rather than having the same person serve in the same position year after year. Rotation offers very definite benefits for the groups who practice it. By providing diversity in leadership, it helps a group stay fresh and energetic. It provides assurance that no one individual exercises so much influence that the group becomes a mere extension of his or her personality. The practice of rotation also reinforces the NA emphasis on service rather than the servant, consistent with our belief in the value of spiritual anonymity—what's important is the job being done, not the particular person doing it. Some groups allow their members to serve more than one term in any given position so that the group can take advantage of its trusted servants' experience. Once group officers have completed their terms, rotation allows them to step aside for a time or accept responsibilities elsewhere in the NA service structure, giving other members the chance to serve the group. The impact of rotation on the stability of the group is balanced by the continuing presence of its long-term group members. Those who have served in the past as group officers and continue to maintain an active role in the life of the group can provide much-needed continuity and maturity of perspective to a growing group's discussions. They can serve as the group's memory, ensuring that the group never has to "reinvent the wheel." They can also lend a hand to new officers and temporarily pitch in to relieve overloaded trusted servants.

In loving service

Michele L

~~There is no literature on hand.~~  
~~There is no literature on hand.~~  
~~There is no literature on hand.~~  
I have no literature on hand.



875-12-01-00 61832 0 C 001 30 50 004  
HASC INC  
DBA HACNA  
PO BOX 2183  
EATON PARK FL 33840-2183

# Your account statement

For 12/31/2025

## Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

### ■ TRUIST SIMPLE BUSINESS CHECKING [REDACTED]

#### Account summary

|   |                     |
|---|---------------------|
| Your previous balance as of 11/28/2025        | \$4,552.04          |
| Checks  | - 0.00              |
| Other withdrawals, debits and service charges | - 0.00              |
| Deposits, credits and interest                | + 0.00              |
| <b>Your new balance as of 12/31/2025</b>      | <b>= \$4,552.04</b> |





## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am – 8pm EST Monday-Friday and 8am – 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit Truist.com.

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit Truist.com to locate the Truist branch closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

| How to Reconcile Your Account |   | Outstanding Checks and Other Debits (Section A)    |        |              |        |
|-------------------------------|---|--|--------|--------------|--------|
|                               |   | Date/Check #                                       | Amount | Date/Check # | Amount |
| 1.                            | List the new balance of your account from your latest statement here:   |  |        |              |        |
| 2.                            | Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here: |  |        |              |        |
| 3.                            | Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:   |  |        |              |        |
| 4.                            | Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:  |  |        |              |        |
|                               |   | Outstanding Deposits and Other Credits (Section B) |        |              |        |
| 5.                            | Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.   | Date/Type  | Amount | Date/Type    | Amount |

For more information, please contact your local Truist branch, visit Truist.com or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC

| 2025                               | Heartland Area<br>Roll Call | 2026 |          | 2026  |       | 2026 |      | 2026 |        | 2026 |     | 2026 |     | 2026 |   | 2026 |   | 2026 |   | 2026 |   | 2026 |   |
|------------------------------------|-----------------------------|------|----------|-------|-------|------|------|------|--------|------|-----|------|-----|------|---|------|---|------|---|------|---|------|---|
|                                    |                             | Jan  | February | March | April | May  | June | July | August | Sept | Oct | Nov  | Dec |      |   |      |   |      |   |      |   |      |   |
| 1                                  | Area Chair                  | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 2                                  | Area Vice Chair             | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 3                                  | Secretary                   | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 4                                  | Alt. Secretary              | v    | v        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 5                                  | Treasurer                   | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 6                                  | Alt. Treasurer              | 1    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 7                                  | Librarian                   | v    | v        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 8                                  | Alt. Librarian              | v    | v        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 9                                  | RCM                         | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 10                                 | RCM Alternate               | 1    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 11                                 | H & I                       | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 12                                 | Helpline                    | 1    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 13                                 | Activities                  | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 14                                 | Policy                      | 0    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 15                                 | PR                          | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 16                                 | HACNA                       | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 17                                 | GSR Coordinator             | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 20                                 | Out Reach                   | 1    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 21                                 | FRCNASC                     | 1    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
|                                    |                             |      |          |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 1                                  | Asking for Recovery         | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 2                                  | Clean Break @ Noon          | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 3                                  | Dopeless Hope Spot          | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 5                                  | Friday Night Candlelight    | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 7                                  | Grow Or Go                  | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 8                                  | Just for Thursdays          | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 9                                  | Just for Today              | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 10                                 | Keep it Simple              | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 11                                 | Living Free                 | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 12                                 | No Name Meeting             | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 14                                 | Recovery In The Hills       | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 16                                 | Show Me Don't Tell ME       | 0    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 17                                 | Take it Easy                | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 18                                 | The Chosen Few              | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 19                                 | The TiesThat Bind Us        | 0    | 0        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 20                                 | The Virtual Few             | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 21                                 | The War is Over             | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| 22                                 | Weekend Winddown            | 1    | 1        |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| <b>TOTAL GROUPS</b>                |                             | 16   | 16       | 0     | 0     | 0    | 0    | 0    | 0      | 0    | 0   | 0    | 0   | 0    | 0 | 0    | 0 | 0    | 0 | 0    | 0 | 0    | 0 |
| <b>1 PRESENT 0 ABSENT V VACANT</b> |                             |      |          |       |       |      |      |      |        |      |     |      |     |      |   |      |   |      |   |      |   |      |   |
| Quorum                             |                             | Y    | Y        | N     | N     | N    | N    | N    | N      | N    | N   | N    | N   | N    | N | N    | N | N    | N | N    | N | N    | N |

TRC 1  
Stepping out of the probl 1

# HEARTLAND AREA ACTIVITIES PRESENTS CAMPING

**\$30 FOR THE WEEKEND**

**\$15 FOR THE DAY**

**PAY ONCE BACK AT CAMPSITE**

- **FRIDAY NIGHT MEETING**
- **SATURDAY ACTIVITIES**
- **SATURDAY NIGHT POTLUCK  
AND RESENTMENT MEETING**

**FEB. 20TH-**

**22TH**

**FRI AS EARLY AS 11AM**

**PEACE RIVER CAMPGROUND**

**2998 FL - 70**

**ARCADIA FL 34266**

**FOR INFORMATION PLEASE CALL**

**KENDRA C. 302-588-0749**

**NO ADDICT TURNED AWAY**