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October 6, 2020

*VIA DELIVERY AND U.S. MAIL*

Banner Bank  
Attn: Legal Department  
508 W. Third Avenue  
Spokane, WA 99201

**Re: Reflection Lake Community Association, Inc.  
Banner Account**

Dear Banner Bank Legal Department:

I represent a group of landowners known as the Concerned Homeowners of Reflection Lake (“Homeowners”). These individuals are assessed fees for road, lake, and other maintenance by the Reflection Lake Community Association Inc., a Washington corporation (“RLCA”). RLCA has an account at Banner Bank funded through fees charged to the Homeowners and others. Unfortunately, RLCA currently has competing Boards of Directors in which each claim they are the lawful Board of Directors of RLCA. This puts the Homeowners in a precarious position. If one of the competing Boards withdraws funds from the RLCA Banner account, and it is later determined that that Board is not the lawful Board of RLCA, the Homeowners may be subject to additional assessments to replenish the amount withdrawn by the unlawful Board. The purpose of this letter is to request that Banner Bank determine which one of the competing Boards is the lawful Board before allowing the withdrawal of funds from the RLCA account. If the unlawful Board is allowed to withdraw funds, the Homeowners will look to Banner Bank for reimbursement.

By way of background, the Secretary of State website reflects that the governors of the RLCA are James Powers, Neal Kimball, Gerald Parker, and Susan Emry. That Board’s contact is through its President Jim Powers at [jpowers7@juno.com](mailto:jpowers7@juno.com). The contact information for the competing RLCA Board, which is not listed on the Secretary of State’s website, is through its President, Rick Smith at [ReflectionLakeCommAssn@outlook.com](mailto:ReflectionLakeCommAssn@outlook.com).

Thank you for your attention to this important matter. Should you have any questions, do not hesitate to contact me.

Sincerely,



William J. Schroeder

cc: Jim Powers  
Rick Smith