To: 2026 Annual Meeting of Christ the Savior Orthodox Church
From: Ryan Harris and Edward Hill
Date: February 1, 2026
Subject: Audit of the 2025 Parish Financial Statements

Dear Parish Members,

A review of the church's financial records was performed on January 24, 2026.

Christ the Savior PNC Operating Account xxxx4667
Christ the Savior Savings Account xxxx7067
Christ the Savior Tithe.ly Account banking@orthodoxdelmarva.org
Christ the Savior Farmer's Bank Certificate of Deposit xxxx0063
Christ the Savior Credit Card xxxx4937
Christ the Savior Credit Card xxxx5045
Christ the Savior Truist Checking xxxx8067
Christ the Savior Truist Savings xxxx8075

We reviewed bank statements, collection records, deposit receipts, checkbook, expense invoices and reimbursement. We also looked over the Profit and Loss, Budget and Balance Sheet.

Everything was well organized and seemed to be in good order. Overall, there were only a few very minor issues to make note of:

1. The duplicate checks have a security bar that covers the signatures making them difficult to verify. Also on some of the checks the ink on the copy was so faded that they were unreadable.

2. All expense reimbursement slips had signatures, but some did not have the required number of signatures (two signatures or three if reimbursing Fr. John).

3. Minor errors found on the counting sheets such as missing a counter's signature.

Overall, we found the church's finances to be in good order and well kept. The mistakes we found were minor in nature and no cause for concern.

Thank you,

Ryan Harris Edward Hill