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Robinson, Farmer, Cox Associates, PLLC
Certified Public Accountants

Date: October 1, 2025

Memorandum To: Management of The Town of Onancock, Virginia

From: Robinson, Farmer, Cox Associates

Regarding: Audit for Year Ended June 30, 2024

In planning and performing our audit of the financial statements of The Town of Onancock, Virginia for the year ended June 30, 2024, we considered The Town's internal controls to determine our auditing procedures for the purpose of expressing an opinion on the financial statements and do not provide assurance on the internal controls.

During our audit we noted certain operational matters that are presented for your consideration. This letter does not affect our report dated October 1, 2025, on the financial statements of The Town of Onancock, Virginia. Our comments and recommendations are designed to keep management abreast of current accounting standards or result in operating efficiencies. We would be pleased to discuss these comments in further detail at your convenience, to perform any additional study of these matters, or to assist you in implementing new standards and recommendations.

SPDA Confirmation

The Security for Public Deposits Act (SPDA) is run by the Virginia Department of Treasury, to insure and protect public funds. Financial institutions are required to report the balances of any accounts held by governmental entities to the SPDA website on a quarterly basis. Beginning July 1, 2023, the governmental entity that owns the account is required to manually verify the balance reported by the financial institution each quarter.

As a result of audit procedures performed, we discovered that the quarterly verification of the Town's accounts was not being performed. We recommend that management begin performing this verification each quarter in order to stay in compliance with the Virginia Department of Treasury's requirements.