MMB+CO
BUSINESS ADVISORS AND CPAS

April 13, 2026

To the Board of Trustees
Saratoga Springs Public Library

We have audited the financial statements of the Saratoga Springs Public Library (the Library) as of and for the year ended June 30, 2025 and have issued our report thereon dated April 13, 2026. Professional standards require that we advise you of the following matters relating to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated September 30, 2025, our responsibility, as described by professional standards, is to form and express an opinion(s) about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of your respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of the system of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Library's internal control over financial reporting. Accordingly, as part of our audit, we considered the system of internal control of Saratoga Springs Public Library solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

We have also provided our comments regarding material weaknesses in the schedule of findings and responses included with the financial statements, and other matters that are not considered significant deficiencies or material weaknesses noted during our audit in a separate letter to you dated April 13, 2026.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, our firm, and our network firms have complied with all relevant ethical requirements regarding independence. Safeguards in place to eliminate or reduce threats of independence to an acceptable level include a skilled, knowledgeable, and experienced Executive Director, Treasurer, and Board of Trustees, who review draft financial statements prior to issuance and accept responsibility for them.

Significant Risks Identified

Professional auditing standards require that we identify and assess risks and design and perform our audit procedures to assess those risks. The identification of a risk does not mean that it has occurred, but rather it has the potential to impact the financial statements. We have identified the following significant risk: management override of controls based on the potential significance to the financial statements.

Qualitative Aspects of the Library's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by the Library is included in Note 1 to the financial statements. As described in Note 1 to the financial statements, the Library implemented Government Accounting Standards (GASB Statement) No. 101, *Compensated Absences* and No. 102, *Certain Risk Disclosures*. Implementation of these standards did not have a material impact on the financial statements. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates and related disclosures are an integral part of the financial statements prepared by management and are based on management's current judgements. Those judgements are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgements. The most sensitive accounting estimates affecting the financial statements are:

1. Management's estimate of the compensated absences is based upon accumulation of unused paid time off hours, rates of pay and the probability of retirement.
2. Management's estimate of the other postemployment benefits and related deferred inflows/outflows is based on an actuarial calculation provided by a third party.
3. Management's estimate of the net pension asset/liability and deferred outflows/inflows is based on actuarial assumptions provided by the state plan.

We evaluated the key factors and assumptions used to develop these estimates above and determined that they are reasonable in relation to the basic financial statements taken as a whole and in relation to the applicable opinion units.

Financial Statement Disclosures

Certain financial statement disclosures involve significant judgement and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting Saratoga Springs Public Library's financial statements related to the other postemployment benefits and pension plans.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. Further, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures.

The following material adjustments detected as a result of audit procedures were corrected by management:

AJE Number	Description	Change in Fund Balance Increase/(Decrease)
6	To record net effect of the prior year entry related to refundable advances	$ (202,500)
6	To adjust beginning fund balance for prior year unrecorded entries	(350,394)
6	To adjust assets for prior year unrecorded entries	(54,246)
6	To adjust liabilities for prior year unrecorded entries	172,758
20 & 23	To adjust expenditures	19,005
20 & 23	To adjust liabilities	6,825
20 & 23	To adjust prepaid expenditures	(12,181)
27	To record a prior period adjustment to recognize amounts included in refundable advances	202,500
28	To correct health insurance	36,231

		Net Position Increase (Decrease)
6	To correct net position for prior year unrecorded entries	$ (350,394)
6	To correct liabilities for prior year unrecorded entries	(1,229,091)
6	To correct deferred outflows for prior year unrecorded entries	(533,400)
6	To correct deferred inflows for prior year unrecorded entries	657,703
27	To record a prior period adjustment to recognize amounts included in refundable advances	202,500
28	To correct health insurance	36,231

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the Saratoga Springs Public Library's financial statements or the auditor's report. No such disagreements arose during the course of our audit.

Representations Requested from Management

We have requested and received certain written representations from management, which are included in the letter dated April 13, 2026.

Management Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no such consultations with other accountants regarding auditing and accounting matters.

Modification of Auditor's Report

We have added a correction of an error paragraph to the auditor's report due to the prior period adjustment to correct refundable advances.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with Saratoga Springs Public Library, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, operating and regulatory conditions affecting the Library, and operational plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as Saratoga Springs Public Library's auditors.

This information is intended solely for the use of the Board of Trustees and management of Saratoga Springs Public Library and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Mengel, Metzger, Barr & Co. LLP

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