

## Assets

### Operating Assets

10-1001-00 Cash Operating - Valley	\$275,403.56
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	2,080.19
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	16,645.07
10-1030-00 Prepaid Expenses	10,704.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$308,538.52

### Cash Reserves

12-1005-00 Cash Reserve - Valley	37,355.83
12-1006-00 Cash Reserve - AMB 1013	68,403.82
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,285.15

Total Cash Reserves: \$166,044.80

### Total Assets:

\$474,583.32

## Liabilities & Equity

### Current Liabilities

20-2000-00 Accounts Payable	1,019.32
20-2020-00 Prepaid Owner Fees	75.00
20-2040-00 Deferred Income	33,279.84
20-2041-00 Defer Insurance Claim-Hurricane	257,625.00

Total Current Liabilities: \$291,999.16

### Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	(392.02)
30-2520-00 Exterior Painting & Roof Cleaning	20,688.26
30-2530-00 Paving & Sealing	48,906.99
30-2535-00 Irrigation System	70,784.31
30-2540-00 Landscape Enhancements	7,638.37
30-2560-00 Street Light Maintenance (Solar Batteries)	2,347.42
30-2570-00 Legal Costs	4,432.46
30-2580-00 Insurance Deductible	11,122.10
30-2990-00 Interest	95.87

Total Reserves: \$166,044.80

### Equity

31-3080-00 Prior Year Fund Balance	22,956.81
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Total Equity: \$22,956.81

Net Income Gain / Loss

(6,417.45)

(\$6,417.45)

### Total Liabilities & Equity:

\$474,583.32

# Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

01/31/2024

Date: 2/15/2024

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	Current Period			Year-to-date			Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$16,639.92	\$16,639.92	\$-	\$199,679.08
4040-00 Interest Income	93.27	-	93.27	93.27	-	93.27	-
4090-00 Insurance Claim-Hurricane	576,800.00	-	576,800.00	576,800.00	-	576,800.00	-
Total Revenue	\$593,533.19	\$16,639.92	\$576,893.27	\$593,533.19	\$16,639.92	\$576,893.27	\$199,679.08
Total OPERATING INCOME	\$593,533.19	\$16,639.92	\$576,893.27	\$593,533.19	\$16,639.92	\$576,893.27	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	360.00	360.00	-	4,320.00
5020-00 Office Expenses	59.27	100.00	40.73	59.27	100.00	40.73	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	16.67	16.67	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	-	21.77	21.77	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	5,352.00	5,352.00	-	64,224.00
Total Administrative Expenses	\$5,771.27	\$5,850.44	\$79.17	\$5,771.27	\$5,850.44	\$79.17	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	7,968.83	5,217.50	(2,751.33)	7,968.83	5,217.50	(2,751.33)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	25.42	25.42	305.00
Total Insurance Expenses	\$7,968.83	\$5,242.92	(\$2,725.91)	\$7,968.83	\$5,242.92	(\$2,725.91)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	83.33	83.33	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	41.67	41.67	500.00
5280-00 Hurricane Expense	576,800.00	-	(576,800.00)	576,800.00	-	(576,800.00)	-
5300-00 Lawn Contract/Fertilization	1,994.49	2,200.00	205.51	1,994.49	2,200.00	205.51	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	166.67	166.67	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	-	166.67	166.67	2,000.00
5320-00 Sprinkler Repair & Maintenance	960.05	600.00	(360.05)	960.05	600.00	(360.05)	7,200.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	330.00	166.67	(163.33)	2,000.00
Total Building/Grounds Maintenance	\$580,084.54	\$3,425.01	(\$576,659.53)	\$580,084.54	\$3,425.01	(\$576,659.53)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	61.29	100.00	38.71	61.29	100.00	38.71	1,200.00
Total Utilities	\$61.29	\$100.00	\$38.71	\$61.29	\$100.00	\$38.71	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	6,064.71	2,021.57	(4,043.14)	6,064.71	2,021.57	(4,043.14)	24,258.83
Total Reserve Funding	\$6,064.71	\$2,021.57	(\$4,043.14)	\$6,064.71	\$2,021.57	(\$4,043.14)	\$24,258.83
Total OPERATING EXPENSE	\$599,950.64	\$16,639.94	(\$583,310.70)	\$599,950.64	\$16,639.94	(\$583,310.70)	\$199,679.08
Net Income:	(\$6,417.45)	(\$0.02)	(\$6,417.43)	(\$6,417.45)	(\$0.02)	(\$6,417.43)	\$0.00

# Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc  
01/01/2024 To 01/31/2024

Date: 2/15/2024  
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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$5.00	\$416.04	\$0.00	\$0.00	\$0.00	\$421.04
Roof Replacement	(\$1,288.67)	\$5,128.65	\$4,232.00	\$0.00	\$0.00	(\$392.02)
Roof Refurbishment	(\$4,232.00)	\$4,232.00	\$0.00	\$0.00	\$0.00	\$0.00
Exterior Painting & Roof Cleaning	\$18,882.40	\$1,805.86	\$0.00	\$0.00	\$0.00	\$20,688.26
Paving & Sealing	\$48,750.76	\$156.23	\$0.00	\$0.00	\$0.00	\$48,906.99
Irrigation System	\$69,594.35	\$1,189.96	\$0.00	\$0.00	\$0.00	\$70,784.31
Landscape Enhancements	\$7,273.26	\$365.11	\$0.00	\$0.00	\$0.00	\$7,638.37
Street Light Maintenance (Solar Batteries)	\$2,170.04	\$177.38	\$0.00	\$0.00	\$0.00	\$2,347.42
Legal Costs	\$4,289.96	\$142.50	\$0.00	\$0.00	\$0.00	\$4,432.46
Condo Doc's Update	\$416.04	\$0.00	\$416.04	\$0.00	\$0.00	\$0.00
Insurance Deductible	\$10,886.89	\$235.21	\$0.00	\$0.00	\$0.00	\$11,122.10
Interest	\$3,136.19	\$0.00	\$3,136.19	\$0.00	\$95.87	\$95.87
	<b>\$159,884.22</b>	<b>\$13,848.94</b>	<b>\$7,784.23</b>	<b>\$0.00</b>	<b>\$95.87</b>	<b>\$166,044.80</b>



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

End Date: 01/31/2024

Date:2/15/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
6980002016 - Jerry & Linda Moore Owner				Last Payment: \$2,079.79 on 12/28/2023	

Total:	\$0.20	\$0.00	\$0.00	\$0.00	\$0.20
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6980002024 - Thomas Pruett & Joan Pruett Owner				Last Payment: \$2,079.99 on 01/05/2024	
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Total:	\$2,079.99	\$0.00	\$0.00	\$0.00	\$2,079.99
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Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$2,080.19	\$0.00	\$0.00	\$0.00	\$2,080.19

Description	Total
Assessment Fee 2024	\$2,080.19
AR Total:	\$2,080.19

### PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 1/31/2024

Date: 2/15/2024

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$25.00)
6980002008	Judy Thompson	13383 Tall Grass Court Unit 2008 Fort Myers, FL 33912	(\$25.00)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$25.00)
<b>Cross Creek of Fort Myers Villas I Condominium Association, Inc Total</b>			<b>3 (\$75.00)</b>

# Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
1/1/2024 - 1/31/2024

Date: 2/15/2024  
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Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
01/01/2024	2081	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$16,056.00
01/01/2024	2082	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
01/03/2024	2083	D & D Association Services, LLC <b>Invoice #: DEC</b> 50-5020-00 DEC Office Expenses	\$150.49
01/03/2024	2084	Integrity Roofing & Gutters, Inc <b>Invoice #: 1/3</b> 55-5280-00 1/3 Roof Contract to Start	\$288,400.00
01/09/2024	2085	Foster Irrigation Inc. <b>Invoice #: 2012238</b> 55-5320-00 December Irrigation Maint/Repairs	\$329.50
01/09/2024	2086	Down To Earth Landscape & Irrigation, LLC <b>Invoice #: 178344</b> 55-5300-00 January Lawn Maintenance	\$1,994.49
01/20/2024		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$6,064.71
01/23/2024	2087	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric 12/13-1/12	\$61.29
01/23/2024	2088	Integrity Roofing & Gutters, Inc <b>Invoice #: 2/3</b> 55-5280-00 2/3 Contract Invoice Due at 50% Completion	\$288,400.00
01/31/2024	0	First Insurance Funding Corp <b>Invoice #: XXX - 98915309</b> 10-1020-00 Payment on Insurance	\$5,076.74
01/31/2024	2089	Turner Pest Control, LLC <b>Invoice #: 618650101</b> 55-5350-00 1/25 Pest Control	\$330.00
<b>Account Totals</b>			<b># Checks: 10 \$607,223.22</b>
<b>Association Totals</b>			<b># Checks: 10 \$607,223.22</b>



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 1/31/2024

Date:2/15/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$59.27	\$0.00	\$0.00	\$0.00	\$59.27
Foster Irrigation Inc.	\$960.05	\$0.00	\$0.00	\$0.00	\$960.05
Totals:	\$1,019.32	\$0.00	\$0.00	\$0.00	\$1,019.32

# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All Dates: 1/1/2024 - 1/31/2024

Date: 2/15/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$846,924.69	\$37,782.08	\$609,303.21	\$275,403.56
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	182054	\$ -	\$ 16,056.00	Cash Operating - Valley; Cross Creek Community Assoc., Inc Chk # 2081 Inv: Cross Creek Community Assoc., Inc	
01/01/2024	182056	-	360.00	Cash Operating - Valley; D & D Association Services, LLC Chk # 2082 Inv: D & D Association Services, LLC	
01/03/2024	184401	-	150.49	Cash Operating - Valley Inv # DEC; D & D Association Services, LLC Chk # 2083 Inv: DEC D & D Association Services, LLC	
01/03/2024	184403	-	288,400.00	Cash Operating - Valley Inv # 1/3; Integrity Roofing & Gutters, Inc Chk # 2084 Inv: 1/3 Integrity Roofing & Gutters, Inc	
01/03/2024	184506	2,079.99	-	Deposit from batch 12856	
01/05/2024	184958	23,128.88	-	Deposit from batch 12790	
01/05/2024	185519	8,319.96	-	Deposit from batch 12897	
01/08/2024	185931	2,079.99	-	Deposit from batch 12921	
01/09/2024	187207	-	329.50	Cash Operating - Valley Inv # 2012238; Foster Irrigation Inc. Chk # 2085 Inv: 2012238 Foster Irrigation Inc.	
01/09/2024	187209	-	1,994.49	Cash Operating - Valley Inv # 178344; Down To Earth Landscape & Irrigation, LLC Chk # 2086 Inv: 178344 Down To Earth Landscape & Irrigation, LLC	
01/09/2024	187281	-	2,079.99	Return ACH Account Closed	
01/10/2024	187402	2,079.99	-	Deposit from batch 12969	
01/20/2024	188903	-	6,064.71	Quarterly Reserve Funding	
01/23/2024	189658	-	61.29	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 2087 Inv: 79003-39404 FPL	
01/23/2024	189660	-	288,400.00	Cash Operating - Valley Inv # 2/3; Integrity Roofing & Gutters, Inc Chk # 2088 Inv: 2/3 Integrity Roofing & Gutters, Inc	
01/31/2024	190379	-	5,076.74	Cash Operating - Valley Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
01/31/2024	190489	-	330.00	Cash Operating - Valley Inv # 618650101; Turner Pest Control, LLC Chk # 2089 Inv: 618650101 Turner Pest Control, LLC	
01/31/2024	190949	93.27	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1010-00	Due From Unit Owners	-	51,999.75	49,919.56	2,080.19
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	179330	\$ 49,919.76	\$ -	Assessment Fee - Batch 12677	
01/01/2024	183556	-	1,831.00	Applied Prepaid 6980002002	
01/01/2024	183558	-	2,079.99	Applied Prepaid 6980002005	
01/01/2024	183560	-	2,079.99	Applied Prepaid 6980002008	
01/01/2024	183562	-	2,079.99	Applied Prepaid 6980002015	
01/01/2024	183564	-	2,079.79	Applied Prepaid 6980002016	
01/01/2024	183566	-	25.00	Applied Prepaid 6980002018	
01/01/2024	183568	-	2,079.99	Applied Prepaid 6980002022	
01/03/2024	184506	-	2,079.99	Deposit from batch 12856	
01/05/2024	184958	-	23,128.88	Deposit from batch 12790	
01/05/2024	185519	-	8,294.96	Deposit from batch 12897	
01/08/2024	185931	-	2,079.99	Deposit from batch 12921	
01/09/2024	187281	2,079.99	-	Return ACH Account Closed	
01/10/2024	187402	-	2,079.99	Deposit from batch 12969	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1020-00	Prepaid Insurance	19,537.16	5,076.74	7,968.83	16,645.07
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/29/2024	190010	\$ 5,076.74	\$ -	Payment on Insurance	



# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Accts: All Dates: 1/1/2024 - 1/31/2024

Date: 2/15/2024  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
01/30/2024	192013	-	7,968.83		
					Inv: XXX - 98915309 First Insurance Funding Corp
					Monthly Insurance write off
10-1030-00	Prepaid Expenses	-	16,056.00	5,352.00	10,704.00
Date	GL Ref #	Debit	Credit	Description	
01/01/2024	182184	\$ 16,056.00	\$ -	Quarterly Master Fee	
				Inv: Cross Creek Community Assoc., Inc	
01/01/2024	182996	-	5,352.00	Cross Creek Community Fee	
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley		31,201.06	6,154.77	-
Date	GL Ref #	Debit	Credit	Description	
01/20/2024	188903	\$ 6,064.71	\$ -	Quarterly Reserve Funding	
01/31/2024	190975	90.06	-	Interest	
12-1006-00	Cash Reserve - AMB 1013		68,398.01	5.81	-
Date	GL Ref #	Debit	Credit	Description	
01/31/2024	190883	\$ 5.81	\$ -	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%		60,285.15	-	-
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable		(479.99)	601,158.51	601,697.84
Date	GL Ref #	Debit	Credit	Description	
01/01/2024	182054	\$ 16,056.00	\$ -	Accounts Payable; Cross Creek Community Assoc., Inc Chk # 2081	
				Inv: Cross Creek Community Assoc., Inc	
01/01/2024	182056	360.00	-	Accounts Payable; D & D Association Services, LLC Chk # 2082	
				Inv: D & D Association Services, LLC	
01/01/2024	182184	-	16,056.00	Accounts Payable	
				Inv: Cross Creek Community Assoc., Inc	
01/01/2024	182188	-	360.00	Accounts Payable	
				Inv: D & D Association Services, LLC	
01/02/2024	183957	-	288,400.00	Accounts Payable Inv # 1/3	
				Inv: 1/3 Integrity Roofing & Gutters, Inc	
01/03/2024	184401	150.49	-	Accounts Payable Inv # DEC; D & D Association Services, LLC Chk # 2083	
				Inv: DEC D & D Association Services, LLC	
01/03/2024	184403	288,400.00	-	Accounts Payable Inv # 1/3; Integrity Roofing & Gutters, Inc Chk # 2084	
				Inv: 1/3 Integrity Roofing & Gutters, Inc	
01/09/2024	186777	-	1,994.49	Accounts Payable Inv # 178344	
				Inv: 178344 Down To Earth Landscape & Irrigation, LLC	
01/09/2024	187207	329.50	-	Accounts Payable Inv # 2012238; Foster Irrigation Inc. Chk # 2085	
				Inv: 2012238 Foster Irrigation Inc.	
01/09/2024	187209	1,994.49	-	Accounts Payable Inv # 178344; Down To Earth Landscape & Irrigation, LLC Chk # 2086	
				Inv: 178344 Down To Earth Landscape & Irrigation, LLC	
01/22/2024	189224	-	288,400.00	Accounts Payable Inv # 2/3	
				Inv: 2/3 Integrity Roofing & Gutters, Inc	
01/22/2024	189226	-	61.29	Accounts Payable Inv # 79003-39404	
				Inv: 79003-39404 FPL	
01/23/2024	189658	61.29	-	Accounts Payable Inv # 79003-39404; FPL Chk # 2087	
				Inv: 79003-39404 FPL	
01/23/2024	189660	288,400.00	-	Accounts Payable Inv # 2/3; Integrity Roofing & Gutters, Inc Chk # 2088	
				Inv: 2/3 Integrity Roofing & Gutters, Inc	
01/29/2024	190008	-	330.00	Accounts Payable Inv # 618650101	
				Inv: 618650101 Turner Pest Control, LLC	
01/29/2024	190010	-	5,076.74	Accounts Payable Inv # XXX - 98915309	
				Inv: XXX - 98915309 First Insurance Funding Corp	
01/31/2024	190379	5,076.74	-	Accounts Payable Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0	

Account No	Description		Prior Balance	Current Debit	Current Credit	End Balance
	Inv: XXX - 98915309 First Insurance Funding Corp					
01/31/2024	190489	330.00	-			
	Accounts Payable Inv # 618650101; Turner Pest Control, LLC Chk # 2089					
	Inv: 618650101 Turner Pest Control, LLC					
01/31/2024	192346	-	59.27			
	Accounts Payable Inv # JAN					
	Inv: JAN D & D Association Services, LLC					
01/31/2024	193353	-	547.50			
	Accounts Payable Inv # 2012279-1					
	Inv: 2012279-1 Foster Irrigation Inc.					
01/31/2024	193355	-	412.55			
	Accounts Payable Inv # 2012313-1					
	Inv: 2012313-1 Foster Irrigation Inc.					
20-2020-00	Prepaid Owner Fees		(12,305.75)	12,255.75	25.00	(75.00)
Date	GL Ref #	Debit	Credit	Description		
01/01/2024	183556	\$ 1,831.00	\$ -	Adjust Prepaid		
01/01/2024	183558	2,079.99	-	Adjust Prepaid		
01/01/2024	183560	2,079.99	-	Adjust Prepaid		
01/01/2024	183562	2,079.99	-	Adjust Prepaid		
01/01/2024	183564	2,079.79	-	Adjust Prepaid		
01/01/2024	183566	25.00	-	Adjust Prepaid		
01/01/2024	183568	2,079.99	-	Adjust Prepaid		
01/05/2024	185519	-	25.00	Deposit from batch 12897		
20-2040-00	Deferred Income		-	16,639.92	49,919.76	(33,279.84)
Date	GL Ref #	Debit	Credit	Description		
01/01/2024	179330	\$ -	\$ 49,919.76	Assessment Fee - Batch 12677		
01/01/2024	182994	16,639.92	-	Assessments		
20-2041-00	Defer Insurance Claim-Hurricane		(834,425.00)	576,800.00	-	(257,625.00)
Date	GL Ref #	Debit	Credit	Description		
01/31/2024	193896	\$ 576,800.00	\$ -	Insurance Claim Income		
30-2500-00	General Reserves		(5.00)	-	416.04	(421.04)
Date	GL Ref #	Debit	Credit	Description		
01/01/2024	194010	\$ -	\$ 416.04	Move to General Reserves per budget		
30-2510-00	Roof Replacement		1,288.67	4,232.00	5,128.65	392.02
Date	GL Ref #	Debit	Credit	Description		
01/01/2024	194012	\$ 4,232.00	\$ -	Reclass Roof Refurb per budget		
01/01/2024	194014	-	3,136.19	Reclass Interest to Roofs per budget		
01/20/2024	188905	-	1,992.46	Roof		
30-2515-00	Roof Refurbishment		4,232.00	-	4,232.00	-
Date	GL Ref #	Debit	Credit	Description		
01/01/2024	194012	\$ -	\$ 4,232.00	Reclass Roof Refurb per budget		
30-2520-00	Exterior Painting & Roof Cleaning		(18,882.40)	-	1,805.86	(20,688.26)
Date	GL Ref #	Debit	Credit	Description		
01/20/2024	188905	\$ -	\$ 1,805.86	Painting		
30-2530-00	Paving & Sealing		(48,750.76)	-	156.23	(48,906.99)
Date	GL Ref #	Debit	Credit	Description		
01/20/2024	188905	\$ -	\$ 156.23	Paving & Sealing		
30-2535-00	Irrigation System		(69,594.35)	-	1,189.96	(70,784.31)
Date	GL Ref #	Debit	Credit	Description		
01/20/2024	188905	\$ -	\$ 1,189.96	Irrigation		
30-2540-00	Landscape Enhancements		(7,273.26)	-	365.11	(7,638.37)
Date	GL Ref #	Debit	Credit	Description		
01/20/2024	188905	\$ -	\$ 365.11	Landscape Replacement		
30-2560-00	Street Light Maintenance (Solar Batteries)		(2,170.04)	-	177.38	(2,347.42)
Date	GL Ref #	Debit	Credit	Description		
01/20/2024	188905	\$ -	\$ 177.38	Street Light Maintenance (Solar Batteries)		
30-2570-00	Legal Costs		(4,289.96)	-	142.50	(4,432.46)
Date	GL Ref #	Debit	Credit	Description		

# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Accts: All Dates: 1/1/2024 - 1/31/2024

Date: 2/15/2024  
Time: 10:29 am  
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
01/20/2024	188905 \$ - \$ 142.50 Legal Expenses				
30-2575-00	Condo Doc's Update	(416.04)	416.04	-	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	194010	\$ 416.04	\$ -	Move to General Reserves per budget	
30-2580-00	Insurance Deductible	(10,886.89)	-	235.21	(11,122.10)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/20/2024	188905	\$ -	\$ 235.21	Insurance Deductible	
30-2990-00	Interest	(3,136.19)	3,136.19	95.87	(95.87)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	194014	\$ 3,136.19	\$ -	Reclass Interest to Roofs per budget	
01/31/2024	190883	-	5.81	Interest	
01/31/2024	190975	-	90.06	Interest	
31-3080-00	Prior Year Fund Balance	(22,956.81)	-	-	(22,956.81)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4010-00	Assessment Fees	-	-	16,639.92	(16,639.92)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	182994	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	-	-	93.27	(93.27)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/31/2024	190949	\$ -	\$ 93.27	Interest	
40-4090-00	Insurance Claim-Hurricane	-	-	576,800.00	(576,800.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/31/2024	193896	\$ -	\$ 576,800.00	Insurance Claim Income	
50-5000-00	Management Contract	-	360.00	-	360.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	182188	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	-	59.27	-	59.27
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/31/2024	192346	\$ 59.27	\$ -	January Office Expenses Inv: JAN D & D Association Services, LLC	
50-5080-00	Master Fees	-	5,352.00	-	5,352.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/01/2024	182996	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	-	7,968.83	-	7,968.83
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/30/2024	192013	\$ 7,968.83	\$ -	Monthly Insurance write off	
55-5280-00	Hurricane Expense	-	576,800.00	-	576,800.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/02/2024	183957	\$ 288,400.00	\$ -	1/3 Roof Contract to Start Inv: 1/3 Integrity Roofing & Gutters, Inc	
01/22/2024	189224	288,400.00	-	2/3 Contract Invoice Due at 50% Completion Inv: 2/3 Integrity Roofing & Gutters, Inc	
55-5300-00	Lawn Contract/Fertilization	-	1,994.49	-	1,994.49
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/09/2024	186777	\$ 1,994.49	\$ -	January Lawn Maintenance Inv: 178344 Down To Earth Landscape & Irrigation, LLC	
55-5320-00	Sprinkler Repair & Maintenance	-	960.05	-	960.05
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
01/31/2024	193353	\$ 547.50	\$ -	January Irrigation Maint/Repairs Inv: 2012279-1 Foster Irrigation Inc.	
01/31/2024	193355	412.55	-	1/22 Irrigation Maint/Repairs Inv: 2012313-1 Foster Irrigation Inc.	



**General Ledger Trial Balance with Details**  
Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Accts: All    Dates: 1/1/2024 - 1/31/2024

**Date:** 2/15/2024  
**Time:** 10:29 am  
**Page:** 5

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
55-5350-00	Pest Control-Interior			\$-	\$330.00	\$-	\$330.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>			
01/29/2024	190008	\$ 330.00	\$ -	1/25 Pest Control Inv: 618650101 Turner Pest Control, LLC			
60-5100-00	Sprinkler Electric			-	61.29	-	61.29
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>			
01/22/2024	189226	\$ 61.29	\$ -	13426 Well Electric 12/13-1/12 Inv: 79003-39404 FPL			
99-5710-00	Reserve Funding			-	6,064.71	-	6,064.71
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>			
01/20/2024	188905	\$ 6,064.71	\$ -	Reserve Funding			
<b>Totals:</b>				<b>\$0.00</b>	<b>\$1,931,664.20</b>	<b>\$1,931,664.20</b>	<b>\$0.00</b>



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Operating-Valley (End: 01/31/2024)

Date:2/15/2024

Time:10:29 am

Page:1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
01/31/2024		First Insurance Funding Corp		0	(\$5,076.74)
01/31/2024		Turner Pest Control, LLC		2089	(\$330.00)
Total Uncleared					(\$5,406.74)

Operating-Valley Summary	
Ending Account Balance:	\$ 275,403.56
Uncleared Items:	(\$5,406.74)
Adjusted Balance:	\$ 280,810.30
Bank Ending Balance:	\$ 280,810.30
Difference:	\$-



**Bank Account Reconciliation**  
Cross Creek of Fort Myers Villas I Condominium Association , Inc  
Reserve-Valley (End: 01/31/2024)

Date: 2/15/2024  
Time: 10:29 am  
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

Reserve-Valley Summary					
Ending Account Balance:					\$ 37,355.83
Uncleared Items:					\$-
Adjusted Balance:					\$ 37,355.83
Bank Ending Balance:					\$ 37,355.83
Difference:					\$-



**Bank Account Reconciliation**  
Cross Creek of Fort Myers Villas I Condominium Association , Inc  
Cash Reserve - AMB (End: 01/31/2024)

**Date:** 2/15/2024  
**Time:** 10:29 am  
**Page:** 3

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 68,403.82
Uncleared Items:					\$-
Adjusted Balance:					\$ 68,403.82
Bank Ending Balance:					\$ 68,403.82
Difference:					\$-

9216433

Date 1/31/2024 Page 1 of 1  
Primary Account Acct Ending 1013  
Enclosures

Cross Creek of Fort Myers Villas I Condo  
Reserve Account  
c/o D&D Association Services  
11000 Metro Parkway Suite 3  
Fort Myers FL 33966

American Momentum Bank will never ask you for your online banking password or secure access code. We'll also never ask you to transfer money to yourself as a way to resolve fraud. Questions? Contact Customer Care at (866) 530-2265.

### CHECKING ACCOUNTS

Account Title	Cross Creek of Fort Myers Villas I Condo Reserve Account		
Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 1013	Statement Dates	1/01/24 thru 1/31/24
Previous Balancing	68,398.01	Number of Days in this Statement	31
Deposits	.00	Average Ledger	68,398.01
Checks/Debits	.00	Average Collected	68,398.01
Service Charges	.00	Interest Earned	5.81
Interest Paid	5.81	Annual Percentage Yield Earned	0.10%
Current Balance	68,403.82	2024 Interest Paid	5.81

### Deposits and Other Credits

Date	Description	Amount
1/31	Interest Deposit	5.81

### Daily Balance Summary

Date	Balance	Date	Balance
1/01	68,398.01	1/31	68,403.82

Monitor your online transactions regularly and immediately report suspicious charges to the Bank at (866) 530-2265 or [reportfraud@americanmomentum.bank](mailto:reportfraud@americanmomentum.bank).



## Date \_\_\_\_\_

[illegible]

Reconcile your statement in the space provided below.

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
<b>TOTAL</b>			
Subtract outstanding checks, ATM, checkcard and other electronic withdrawals			
<b>CHECKBOOK BALANCE</b> ➡			

## BILLING RIGHTS SUMMARY

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

**IN CASE OF ERROR OR QUESTIONS ABOUT ELECTRONIC TRANSFERS FOR CONSUMERS**

## YOUR DUTY TO REPORT OTHER ERRORS

You must examine your statement of account with "reasonable promptness". You are in the best position to discover errors and unauthorized transactions to your account. If you fail to notify us in writing at the address provided on this statement of suspected problems or unauthorized transactions within the time periods specified in your deposit account terms and conditions agreements (which periods are no more than 60 days after we make the statement available to you in some cases are 30 days or less), we are not liable to you for and you agree not to make a claim against us for the problems or unauthorized transactions.



P.O. Box 558  
Wayne, NJ 07474-0558

Last Statement:  
Statement Ending:  
Page:

December 31, 2023  
January 31, 2024  
1 of 4

1 M0656BLK020124135839 21 000000000 1721 004



CROSS CREEK OF FORT MYERS VILLAS I  
CONDOMINIUM ASSOCIATION INC-OPERATING  
C/O D & D ASSOCIATION SERVICES LLC  
11000 METRO PKWY SUITE 3  
FORT MYERS FL 33966-1210



Email: [contactus@valley.com](mailto:contactus@valley.com)



Visit Us Online: [www.valley.com](http://www.valley.com)



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### HOA BUSINESS CHECKING PLUS - 43037267

SUMMARY FOR THE PERIOD: 01/01/24 - 01/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$857,078.17		\$37,782.08		\$614,049.95		\$280,810.30

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$857,078.17
01/04	ACH CREDIT		\$2,079.99	\$859,158.16
	Cross Creek of F OnlinePay 240104 12856			
01/04	CHECK 2082	-\$360.00		\$858,798.16
01/05	LOCK BOX DEPOSIT		\$8,319.96	\$867,118.12
01/05	ACH DEBIT	-\$5,076.74		\$862,041.38
	FIRST INSURANCE INSURANCE 240105 900-98915309			
01/05	CHECK 2084	-\$288,400.00		\$573,641.38
01/08	ACH CREDIT		\$23,128.88	\$596,770.26
	Cross Creek of F ASSN DUES 240108			
01/08	LOCK BOX DEPOSIT		\$2,079.99	\$598,850.25
01/10	LOCK BOX DEPOSIT		\$2,079.99	\$600,930.24
01/10	ACH ORIG DR RETURN	-\$2,079.99		\$598,850.25
	RETURN SETTLE A ACH RTN - R02 Thomas Pruet 2095 ORIGINAL ENTRY EFF DATE = 240108			
01/16	CHECK 2083	-\$150.49		\$598,699.76
01/17	ACH DEBIT	-\$5,076.74		\$593,623.02
	Cross Creek of F CincXfer 240117 D3305			
01/17	CHECK 2086	-\$1,994.49		\$591,628.53
01/17	CHECK 2081	-\$16,056.00		\$575,572.53
01/23	ACH DEBIT	-\$6,064.71		\$569,507.82
	Cross Creek of F CincXfer 240123 D3339			
01/25	CHECK 2088	-\$288,400.00		\$281,107.82
01/30	CHECK 2087	-\$61.29		\$281,046.53



P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:  
Statement Date:  
Page :

43037267  
01/31/2024  
2 of 4

#### TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/30	CHECK 2085	-\$329.50		\$280,717.03
01/31	INTEREST CREDIT		\$93.27	\$280,810.30
Ending Balance				\$280,810.30

#### CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/17	2081	\$16,056.00	01/30	2085	\$329.50
01/04	2082	\$360.00	01/17	2086	\$1,994.49
01/16	2083	\$150.49	01/30	2087	\$61.29
01/05	2084	\$288,400.00	01/25	2088	\$288,400.00

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

#### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$550,535.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$93.27	Interest Paid	\$93.27





P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:  
Statement Date:  
Page :

43037267  
01/31/2024  
3 of 4

### Check Images for Account 43037267

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2081

PAY Sixteen Thousand, Fifty-Six And 00/100 Dollars

DATE 12/29/2023

AMOUNT \*\*\*\*\$16,056.00

TO THE ORDER OF Cross Creek Community Assoc., Inc  
13050 Cross Creek Blvd  
Fort Myers, FL 33912

Memo: Quarterly Master Fee

Authorized Signature: *Dennis De Bonis*

⑈000002081⑈ ⑆021201383⑆43037267⑈ ⑆0001605600⑈

01/17/2024 # 2081 \$16,056.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2085

PAY Three Hundred Twenty-Nine And 50/100 Dollars

DATE 01/09/2024

AMOUNT \*\*\*\*\$329.50

TO THE ORDER OF Foster Irrigation Inc.  
4917 SW 25th Court  
Cape Coral, FL 33914

Memo: December Irrigation Maint/Repairs

Authorized Signature: *Dennis De Bonis*

⑈000002085⑈ ⑆021201383⑆43037267⑈ ⑆0000032950⑈

01/30/2024 # 2085 \$329.50

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2082

PAY Three Hundred Sixty And 00/100 Dollars

DATE 12/29/2023

AMOUNT \*\*\*\*\$360.00

TO THE ORDER OF D & D Association Services, LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Memo: Monthly Management Fee

Authorized Signature: *Dennis De Bonis*

⑈000002082⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

01/04/2024 # 2082 \$360.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2086

PAY One Thousand, Nine Hundred Ninety-Four And 49/100 Dollars

DATE 01/09/2024

AMOUNT \*\*\*\*\$1,994.49

TO THE ORDER OF Down To Earth Landscape & Irrigation, LLC  
2710 Maitland Center Parkway, Suite 200  
Maitland, FL 32751

Memo: January Lawn Maintenance

Authorized Signature: *Dennis De Bonis*

⑈000002086⑈ ⑆021201383⑆43037267⑈ ⑆0000199449⑈

01/17/2024 # 2086 \$1,994.49

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2083

PAY One Hundred Fifty And 49/100 Dollars

DATE 01/03/2024

AMOUNT \*\*\*\*\$150.49

TO THE ORDER OF D & D Association Services, LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Memo: DEC Office Expenses

Authorized Signature: *Dennis De Bonis*

⑈000002083⑈ ⑆021201383⑆43037267⑈ ⑆0000015049⑈

01/16/2024 # 2083 \$150.49

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2087

PAY Sixty-One And 29/100 Dollars

DATE 01/23/2024

AMOUNT \*\*\*\*\$61.29

TO THE ORDER OF FPL  
General Mail Facility  
Miami, FL 33188

Memo: 13426 Well Electric 12/13-1/12

Authorized Signature: *Dennis De Bonis*

⑈000002087⑈ ⑆021201383⑆43037267⑈ ⑆0000006129⑈

01/30/2024 # 2087 \$61.29

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2084

PAY Two Hundred Eighty-Eight Thousand, Four Hundred And 00/100 Dollars

DATE 01/03/2024

AMOUNT \*\*\*\*\$288,400.00

TO THE ORDER OF Integrity Roofing & Gutters, Inc  
9541 Berry Dease Road  
Orlando, FL 32825

Memo: 1/3 Roof Contract to Start

Authorized Signature: *Dennis De Bonis*

⑈000002084⑈ ⑆021201383⑆43037267⑈ ⑆0028840000⑈

01/05/2024 # 2084 \$288,400.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)  
c/o D&D Association Services LLC  
11000 Metro Parkway Suite #3  
Fort Myers, FL 33966

Check Number: 2088

PAY Two Hundred Eighty-Eight Thousand, Four Hundred And 00/100 Dollars

DATE 01/23/2024

AMOUNT \*\*\*\*\$288,400.00

TO THE ORDER OF Integrity Roofing & Gutters, Inc  
9541 Berry Dease Road  
Orlando, FL 32825

Memo: 2/3 Contract Invoice Due at 50% Completion

Authorized Signature: *Dennis De Bonis*

⑈000002088⑈ ⑆021201383⑆43037267⑈ ⑆0028840000⑈

01/25/2024 # 2088 \$288,400.00





P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:

43037267

Statement Date:

01/31/2024

Page :

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### To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

#### Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

### Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of 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 you question.

#### B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

### In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**







P.O. Box 558  
Wayne, NJ 07474-0558

Last Statement:  
Statement Ending:  
Page:

December 31, 2023  
January 31, 2024  
1 of 2

1 M0656BLK020124135839 06 000000000 2906 002



CROSS CREEK OF FORT MYERS VILLAS I  
CONDOMINIUM ASSOCIATION INC-RESERVE  
C/O D & D ASSOCIATION SERVICES LLC  
11000 METRO PKWY SUITE 3  
FORT MYERS FL 33966-1210



Email: [contactus@valley.com](mailto:contactus@valley.com)



Visit Us Online: [www.valley.com](http://www.valley.com)



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### PROPERTY MANAGEMENT MMA - 54758645

SUMMARY FOR THE PERIOD: 01/01/24 - 01/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$26,124.32		\$11,231.51		\$0.00		\$37,355.83

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$26,124.32
01/17	ACH CREDIT Cross Creek of F CincXfer 240117 C3305		\$5,076.74	\$31,201.06
01/23	ACH CREDIT Cross Creek of F CincXfer 240123 C3339		\$6,064.71	\$37,265.77
01/31	INTEREST CREDIT		\$90.06	\$37,355.83
Ending Balance				\$37,355.83

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$30,341.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$90.06	Interest Paid	\$90.06





P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:

54758645

Statement Date:

01/31/2024

Page :

2 of 2

### To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

#### Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

### Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of 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 you question.

#### B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

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**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**





# AMERICAN MOMENTUM BANK

4830 W. Kennedy Blvd., Suite 200, Tampa, FL 33609  
866-530-2265

[Customer Security Awareness](#)

Date 11/30/23 Page 1  
Primary Account Acct Ending 2856  
Enclosures

Cross Creek of Fort Myers Villas I Condo  
Operating Account  
c/o D&D Association Services  
11000 Metro Parkway Suite 3  
Fort Myers FL 33966

## CHECKING ACCOUNTS

Account Title Cross Creek of Fort Myers Villas I Condo  
Operating Account

Association Checking		Number of Enclosures	0
Account Number	Acct Ending 2856	Statement Dates	11/01/23 thru 11/30/23
Previous Balancing	1,978.70	Number of Days in this Statement	30
Deposits	.00	Average Ledger	1,978.70
Checks/Debits	.00	Average Collected	1,978.70
Service Charges	.00		
Interest Paid	.00		
Current Balance	1,978.70		

## DAILY BALANCE SUMMARY


Date	Balance
11/01	1,978.70

As we approach the holiday season, we want to take this time to show our appreciation for our clients. Thank you for your continued business, and may your holiday season be filled with happiness and joy.



## RECONCILIATION INSTRUCTIONS

## Date \_\_\_\_\_

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
<b>TOTAL</b>			
Subtract outstanding checks, ATM, checkcard and other electronic withdrawals			
<b>CHECKBOOK BALANCE</b> 			

Reconcile your statement in the space provided below.

To change your contact information such as address, phone number or e-mail address, please call 866-530-2265 or write to us on the address provided on the front of this statement.

### In Case of Errors or Questions About Your Account Statement

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In case of errors or questions about your electronic transfers, (e.g., ATM, point-of-sale, direct deposits or withdrawal transactions) please contact us at the telephone number or address on this statement within 60 days of the statement on which the problem first appeared. Please provide us with your name and account number, describe the transaction you are unsure about (date/place/type, amount), and explain your concern.

We will investigate and correct any error promptly. For consumer accounts used primarily for personal, family or household purposes, we will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® POS) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. For new accounts, we may take up to 20 business days (5 business days for Visa® POS) to credit your account for the amount you think is in error. If we request you put your complaint in writing and we do not receive it within 10 business days, we may not credit your account. For other accounts, we investigate, and we find we have made an error, we will credit your account at the conclusion of our investigation.

You must examine your statement of account with "reasonable promptness". You are in the best position to discover errors and unauthorized transactions to your account. If you fail to notify us in writing at the address provided on this statement of suspected problems or unauthorized transactions within the time periods specified in your deposit account terms and conditions agreements (which periods are no more than 60 days after we make the statement available to you in some cases are 30 days or less), we are not liable to you for and you agree not to make a claim against us for the problems or unauthorized transactions.



# AMERICAN MOMENTUM BANK

4830 W. Kennedy Blvd., Suite 200, Tampa, FL 33609  
866-530-2265

[Customer Security Awareness](#)

Date 11/30/23 Page 1  
Primary Account Acct Ending 1013  
Enclosures

Cross Creek of Fort Myers Villas I Condo  
Reserve Account  
c/o D&D Association Services  
11000 Metro Parkway Suite 3  
Fort Myers FL 33966

## CHECKING ACCOUNTS

Account Title Cross Creek of Fort Myers Villas I Condo  
Reserve Account

Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 1013	Statement Dates	11/01/23 thru 11/30/23
Previous Balancing	304,791.48	Number of Days in this Statement	30
Deposits	.00	Average Ledger	304,791.48
Checks/Debits	.00	Average Collected	304,791.48
Service Charges	.00	Interest Earned	62.56
Interest Paid	62.56	Annual Percentage Yield Earned	0.25%
Current Balance	304,854.04	2023 Interest Paid	695.85

## DEPOSITS AND OTHER CREDITS

Date	Description	Amount
11/30	Interest Deposit	62.56


## DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
11/01	304,791.48	11/30	304,854.04

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## RECONCILIATION INSTRUCTIONS

## Date \_\_\_\_\_

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
<b>TOTAL</b>			
Subtract outstanding checks, ATM, checkcard and other electronic withdrawals			
<b>CHECKBOOK BALANCE</b> 			

Reconcile your statement in the space provided below.

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