

Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 07/31/2024

Date: 8/14/2024
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Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$29,456.14
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,448.61
10-1030-00 Prepaid Expenses	10,704.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$50,314.45

Cash Reserves

12-1005-00 Cash Reserve - Valley	33,702.66
12-1006-00 Cash Reserve - AMB 1013	8,417.21
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,285.15
12-1009-00 Due from Operating	60,000.00

Total Cash Reserves: \$162,405.02

Total Assets:

\$212,719.47

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	2,057.42
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	50.00
20-2040-00 Deferred Income	33,279.84

Total Current Liabilities: \$95,387.26

Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	3,592.90
30-2520-00 Exterior Painting & Roof Cleaning	7,987.53
30-2530-00 Paving & Sealing	49,219.45
30-2535-00 Irrigation System	73,164.23
30-2540-00 Landscape Enhancements	8,368.59
30-2560-00 Street Light Maintenance (Solar Batteries)	2,702.18
30-2570-00 Legal Costs	4,717.46
30-2580-00 Insurance Deductible	11,592.52
30-2990-00 Interest	639.12

Total Reserves: \$162,405.02

Equity

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

Net Income Gain / Loss

(68,029.62)

(\$68,029.62)

Total Liabilities & Equity:

\$212,719.47

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

07/31/2024

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$116,479.44	\$116,479.44	\$-	\$199,679.08
4040-00 Interest Income	5.82	-	5.82	205.05	-	205.05	-
4050-00 Late Fees/Interest	-	-	-	31.20	-	31.20	-
4060-00 Application Fees	-	-	-	160.00	-	160.00	-
4090-00 Insurance Claim-Hurricane	-	-	-	834,425.00	-	834,425.00	-
Total Revenue	\$16,645.74	\$16,639.92	\$5.82	\$951,300.69	\$116,479.44	\$834,821.25	\$199,679.08
Total OPERATING INCOME	\$16,645.74	\$16,639.92	\$5.82	\$951,300.69	\$116,479.44	\$834,821.25	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	2,520.00	2,520.00	-	4,320.00
5020-00 Office Expenses	42.99	100.00	57.01	346.65	700.00	353.35	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	116.69	116.69	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	357.25	152.39	(204.86)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	37,464.00	37,464.00	-	64,224.00
Total Administrative Expenses	\$5,754.99	\$5,850.44	\$95.45	\$40,731.90	\$40,953.08	\$221.18	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	48,335.04	36,522.50	(11,812.54)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	177.94	(127.06)	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.92	\$997.46	\$48,640.04	\$36,700.44	(\$11,939.60)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	583.31	583.31	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	291.69	291.69	500.00
5280-00 Hurricane Expense	-	-	-	890,400.00	-	(890,400.00)	-
5290-00 Operating Fund Contingency	-	-	-	450.00	-	(450.00)	-
5300-00 Lawn Contract/Fertilization	2,014.43	2,200.00	185.57	14,290.30	15,400.00	1,109.70	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,166.69	1,166.69	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	2,140.00	1,166.69	(973.31)	2,000.00
5320-00 Sprinkler Repair & Maintenance	-	600.00	600.00	3,044.60	4,200.00	1,155.40	7,200.00
5350-00 Pest Control-Interior	-	166.67	166.67	990.00	1,166.69	176.69	2,000.00
Total Building/Grounds Maintenance	\$2,014.43	\$3,425.01	\$1,410.58	\$911,314.90	\$23,975.07	(\$887,339.83)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	103.46	100.00	(3.46)	449.34	700.00	250.66	1,200.00
Total Utilities	\$103.46	\$100.00	(\$3.46)	\$449.34	\$700.00	\$250.66	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	6,064.71	2,021.57	(4,043.14)	18,194.13	14,150.99	(4,043.14)	24,258.83
Total Reserve Funding	\$6,064.71	\$2,021.57	(\$4,043.14)	\$18,194.13	\$14,150.99	(\$4,043.14)	\$24,258.83
Total OPERATING EXPENSE	\$18,183.05	\$16,639.94	(\$1,543.11)	\$1,019,330.31	\$116,479.58	(\$902,850.73)	\$199,679.08
Net Income:	(\$1,537.31)	(\$0.02)	(\$1,537.29)	(\$68,029.62)	(\$0.14)	(\$68,029.48)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

07/01/2024 To 07/31/2024

Date: 8/14/2024

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$421.04	\$0.00	\$0.00	\$0.00	\$0.00	\$421.04
Roof Replacement	\$1,600.44	\$1,992.46	\$0.00	\$0.00	\$0.00	\$3,592.90
Exterior Painting & Roof Cleaning	\$6,181.67	\$1,805.86	\$0.00	\$0.00	\$0.00	\$7,987.53
Paving & Sealing	\$49,063.22	\$156.23	\$0.00	\$0.00	\$0.00	\$49,219.45
Irrigation System	\$71,974.27	\$1,189.96	\$0.00	\$0.00	\$0.00	\$73,164.23
Landscape Enhancements	\$8,003.48	\$365.11	\$0.00	\$0.00	\$0.00	\$8,368.59
Street Light Maintenance (Solar Batteries)	\$2,524.80	\$177.38	\$0.00	\$0.00	\$0.00	\$2,702.18
Legal Costs	\$4,574.96	\$142.50	\$0.00	\$0.00	\$0.00	\$4,717.46
Insurance Deductible	\$11,357.31	\$235.21	\$0.00	\$0.00	\$0.00	\$11,592.52
Interest	\$551.39	\$0.00	\$0.00	\$0.00	\$87.73	\$639.12
	\$156,252.58	\$6,064.71	\$0.00	\$0.00	\$87.73	\$162,405.02



Homeowner Aging Report

End Date: 07/31/2024

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Description	Current	Over 30	Over 60	Over 90	Balance

Total:

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



PrePaid Homeowner List
Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 7/31/2024

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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)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$25.00)
Cross Creek of Fort Myers Villas I Condominium Association, Inc Total		2	(\$50.00)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
7/1/2024 - 7/31/2024

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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
07/02/2024	2125	Big T Lawn & Tree, Inc Invoice #: CCTGHWT24 55-5310-00 Trim 5 Harwoods	\$850.00
			\$850.00
07/02/2024	2126	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$16,056.00
			\$16,056.00
07/02/2024	2127	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
			\$360.00
07/02/2024	2128	Turner Pest Control, LLC Invoice #: 619145529 55-5350-00 6/21 Pest Control	\$330.00
			\$330.00
07/09/2024	2129	Foster Irrigation Inc. Invoice #: 2012579 55-5320-00 June Irrigation Maint/Repairs	\$231.00
			\$231.00
07/09/2024	2130	D & D Association Services, LLC Invoice #: JUN 50-5020-00 JUN Office Expenses	\$43.59
			\$43.59
07/20/2024		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$6,064.71
			\$6,064.71
07/23/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 6/14-7/16	\$103.46
			\$103.46
07/30/2024	0	First Insurance Funding Corp Invoice #: XXX-101502961 10-1020-00 Payment on Insurance	\$4,202.48
			\$4,202.48
		Account Totals	# Checks: 8
			\$28,241.24
		Association Totals	# Checks: 8
			\$28,241.24



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 7/31/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$42.99	\$0.00	\$0.00	\$0.00	\$42.99
SSS Down To Earth Opco, LLC	\$2,014.43	\$0.00	\$0.00	\$0.00	\$2,014.43
Totals:	\$2,057.42	\$0.00	\$0.00	\$0.00	\$2,057.42

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 7/1/2024 - 7/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$13,986.58	\$43,710.80	\$28,241.24	\$29,456.14
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	219597	\$ 2,079.99	\$ -	Deposit from batch 15297	
07/01/2024	219654	4,159.98	-	Deposit from batch 15321	
07/02/2024	221747	-	850.00	Cash Operating - Valley Inv # CCTGHWT24; Big T Lawn & Tree, Inc Chk # 2125 Inv: CCTGHWT24 Big T Lawn & Tree, Inc	
07/02/2024	221967	-	16,056.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2126 Inv: Cross Creek Community Assoc., Inc	
07/02/2024	221969	-	360.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2127 Inv: D & D Association Services, LLC	
07/02/2024	221971	-	330.00	Cash Operating - Valley Inv # 619145529; Turner Pest Control, LLC Chk # 2128 Inv: 619145529 Turner Pest Control, LLC	
07/02/2024	222053	2,079.99	-	Deposit from batch 15329	
07/05/2024	221035	24,984.88	-	Deposit from batch 15290	
07/09/2024	222570	2,079.99	-	Deposit from batch 15360	
07/09/2024	223294	-	231.00	Cash Operating - Valley Inv # 2012579; Foster Irrigation Inc. Chk # 2129 Inv: 2012579 Foster Irrigation Inc.	
07/09/2024	223296	-	43.59	Cash Operating - Valley Inv # JUN; D & D Association Services, LLC Chk # 2130 Inv: JUN D & D Association Services, LLC	
07/12/2024	223796	2,079.99	-	Deposit from batch 15414	
07/15/2024	223979	4,159.98	-	Deposit from batch 15421	
07/16/2024	224505	2,080.18	-	Deposit from batch 15426	
07/20/2024	224913	-	6,064.71	Quarterly Reserve Funding	
07/23/2024	225913	-	103.46	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
07/30/2024	226724	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
07/31/2024	227202	5.82	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
Date	GL Ref #	Debit	Credit	Description	
10-1010-00	Due From Unit Owners	0.19	49,944.76	49,944.95	-
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	219597	\$ -	\$ 2,079.99	Deposit from batch 15297	
07/01/2024	219654	-	4,159.98	Deposit from batch 15321	
07/01/2024	179334	49,919.76	-	Assessment Fee - Batch 12677	
07/01/2024	220358	-	2,079.99	Applied Prepaid 6980002005	
07/01/2024	220360	-	2,079.99	Applied Prepaid 6980002006	
07/01/2024	220362	-	2,054.99	Applied Prepaid 6980002008	
07/01/2024	220364	-	25.00	Applied Prepaid 6980002018	
07/02/2024	222053	-	2,079.99	Deposit from batch 15329	
07/05/2024	221035	-	24,984.88	Deposit from batch 15290	
07/09/2024	222570	-	2,079.99	Deposit from batch 15360	
07/12/2024	223796	-	2,079.99	Deposit from batch 15414	
07/15/2024	223979	-	4,159.98	Deposit from batch 15421	
07/16/2024	224505	-	2,080.18	Deposit from batch 15426	
07/18/2024	224589	25.00	-	Move Payment CK#1458 7/18/2024	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	6,491.59	4,202.48	4,245.46	6,448.61
Date	GL Ref #	Debit	Credit	Description	
07/29/2024	226351	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp	
07/30/2024	226281	-	4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	-	16,056.00	5,352.00	10,704.00
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/01/2024	219702 \$ -	\$ 5,352.00			
07/02/2024	221311 16,056.00	-			
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	27,550.93	6,151.73	-	33,702.66
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224913 \$ 6,064.71	\$ -		Quarterly Reserve Funding	
07/31/2024	227228 87.02	-		Interest	
12-1006-00	Cash Reserve - AMB 1013	8,416.50	0.71	-	8,417.21
Date	GL Ref #	Debit	Credit	Description	
07/31/2024	227134 \$ 0.71	\$ -		Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
Date	GL Ref #	Debit	Credit	Description	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(1,454.59)	22,176.53	22,779.36	(2,057.42)
Date	GL Ref #	Debit	Credit	Description	
07/02/2024	221311 \$ -	\$ 16,056.00		Accounts Payable Inv: Cross Creek Community Assoc., Inc	
07/02/2024	221313 -	360.00		Accounts Payable Inv: D & D Association Services, LLC	
07/02/2024	221747 850.00	-		Accounts Payable Inv # CCTGHWT24; Big T Lawn & Tree, Inc Chk # 2125 Inv: CCTGHWT24 Big T Lawn & Tree, Inc	
07/02/2024	221967 16,056.00	-		Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2126 Inv: Cross Creek Community Assoc., Inc	
07/02/2024	221969 360.00	-		Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2127 Inv: D & D Association Services, LLC	
07/02/2024	221971 330.00	-		Accounts Payable Inv # 619145529; Turner Pest Control, LLC Chk # 2128 Inv: 619145529 Turner Pest Control, LLC	
07/09/2024	223294 231.00	-		Accounts Payable Inv # 2012579; Foster Irrigation Inc. Chk # 2129 Inv: 2012579 Foster Irrigation Inc.	
07/09/2024	223296 43.59	-		Accounts Payable Inv # JUN; D & D Association Services, LLC Chk # 2130 Inv: JUN D & D Association Services, LLC	
07/22/2024	225591 -	103.46		Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
07/23/2024	225913 103.46	-		Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
07/29/2024	226351 -	4,202.48		Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp	
07/30/2024	226724 4,202.48	-		Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
07/31/2024	228193 -	42.99		Accounts Payable Inv # JUL Inv: JUL D & D Association Services, LLC	
07/31/2024	229128 -	2,014.43		Accounts Payable Inv # 107405 Inv: 107405 SSS Down To Earth Opco, LLC	
20-2010-00	Due to Reserves	(60,000.00)	-	-	(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees	(6,264.97)	6,239.97	25.00	(50.00)
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	220358 \$ 2,079.99	\$ -		Adjust Prepaid	
07/01/2024	220360 2,079.99	-		Adjust Prepaid	
07/01/2024	220362 2,054.99	-		Adjust Prepaid	
07/01/2024	220364 25.00	-		Adjust Prepaid	

General Ledger Trial Balance with Details

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/18/2024	224589 \$ - \$ 25.00 Deposit from batch 15444				
20-2040-00	Deferred Income	-	16,639.92	49,919.76	(33,279.84)
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	179334	\$ -	\$ 49,919.76	Assessment Fee - Batch 12677	
07/01/2024	219700	16,639.92	-	Assessments	
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(1,600.44)	-	1,992.46	(3,592.90)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 1,992.46	Roof	
30-2520-00	Exterior Painting & Roof Cleaning	(6,181.67)	-	1,805.86	(7,987.53)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 1,805.86	Painting	
30-2530-00	Paving & Sealing	(49,063.22)	-	156.23	(49,219.45)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 156.23	Paving & Sealing	
30-2535-00	Irrigation System	(71,974.27)	-	1,189.96	(73,164.23)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 1,189.96	Irrigation	
30-2540-00	Landscape Enhancements	(8,003.48)	-	365.11	(8,368.59)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 365.11	Landscape Replacement	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,524.80)	-	177.38	(2,702.18)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 177.38	Street Light Maintenance (Solar Batteries)	
30-2570-00	Legal Costs	(4,574.96)	-	142.50	(4,717.46)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 142.50	Legal Expenses	
30-2580-00	Insurance Deductible	(11,357.31)	-	235.21	(11,592.52)
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915	\$ -	\$ 235.21	Insurance Deductible	
30-2990-00	Interest	(551.39)	-	87.73	(639.12)
Date	GL Ref #	Debit	Credit	Description	
07/31/2024	227134	\$ -	\$ 0.71	Interest	
07/31/2024	227228	-	87.02	Interest	
31-3080-00	Prior Year Fund Balance	(22,956.81)	-	-	(22,956.81)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(99,839.52)	-	16,639.92	(116,479.44)
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	219700	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(199.23)	-	5.82	(205.05)
Date	GL Ref #	Debit	Credit	Description	
07/31/2024	227202	\$ -	\$ 5.82	Interest	
40-4050-00	Late Fees/Interest	(31.20)	-	-	(31.20)
Date	GL Ref #	Debit	Credit	Description	
40-4060-00	Application Fees	(160.00)	-	-	(160.00)
Date	GL Ref #	Debit	Credit	Description	
40-4090-00	Insurance Claim-Hurricane	(834,425.00)	-	-	(834,425.00)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	2,160.00	360.00	-	2,520.00
Date	GL Ref #	Debit	Credit	Description	
07/02/2024	221313	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	303.66	42.99	-	346.65
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: 7/1/2024 - 7/31/2024

Date: 8/14/2024
Time: 2:27 pm
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/31/2024	228193 \$ 42.99	\$ -	JUL Office Expenses Inv: JUL D & D Association Services, LLC		
50-5025-00	Application Expenses	44.00	-	-	44.00
Date	GL Ref #	Debit	Credit	Description	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	357.25	-	-	357.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	32,112.00	5,352.00	-	37,464.00
Date	GL Ref #	Debit	Credit	Description	
07/01/2024	219702 \$ 5,352.00	\$ -	Cross Creek Community Fee		
51-5500-00	Property Insurance	44,089.58	4,245.46	-	48,335.04
Date	GL Ref #	Debit	Credit	Description	
07/30/2024	226281 \$ 4,245.46	\$ -	Monthly Insurance Write Off		
51-5530-00	Insurance Appraisal	305.00	-	-	305.00
Date	GL Ref #	Debit	Credit	Description	
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
55-5290-00	Operating Fund Contingency	450.00	-	-	450.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	12,275.87	2,014.43	-	14,290.30
Date	GL Ref #	Debit	Credit	Description	
07/31/2024	229128 \$ 2,014.43	\$ -	July Lawn Maintenance Inv: 107405 SSS Down To Earth Opco, LLC		
55-5310-00	Tree Trimming/Removal & Replacement	2,140.00	-	-	2,140.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	3,044.60	-	-	3,044.60
Date	GL Ref #	Debit	Credit	Description	
55-5350-00	Pest Control-Interior	990.00	-	-	990.00
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Sprinkler Electric	345.88	103.46	-	449.34
Date	GL Ref #	Debit	Credit	Description	
07/22/2024	225591 \$ 103.46	\$ -	13426 Well Electric 6/14-7/16 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	12,129.42	6,064.71	-	18,194.13
Date	GL Ref #	Debit	Credit	Description	
07/20/2024	224915 \$ 6,064.71	\$ -	Reserve Funding		
Totals:		\$0.00	\$183,305.95	\$183,305.95	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Operating-Valley (End: 07/31/2024)

Date:8/14/2024

Time:2:27 pm

Page:1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
07/30/2024		First Insurance Funding Corp		0	(\$4,202.48)
			Total Uncleared		(\$4,202.48)

Operating-Valley Summary	
Ending Account Balance:	\$ 29,456.14
Uncleared Items:	(\$4,202.48)
Adjusted Balance:	\$ 33,658.62
Bank Ending Balance:	\$ 33,658.62
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Reserve-Valley (End: 07/31/2024)

Date: 8/14/2024
Time: 2:27 pm
Page: 2

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 33,702.66
Uncleared Items:					\$-
Adjusted Balance:					\$ 33,702.66
Bank Ending Balance:					\$ 33,702.66
Difference:					\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association, Inc
Cash Reserve - AMB (End: 07/31/2024)

Date: 8/14/2024
Time: 2:27 pm
Page: 3

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,417.21
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,417.21
Bank Ending Balance:					\$ 8,417.21
Difference:					\$-

9647347

Date 7/31/2024 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

IMPORTANT FRAUD ALERT: We 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	7/01/24 thru 7/31/24
Previous Balancing	8,416.50	Number of Days in this Statement	31
Deposits	.00	Average Ledger	8,416.50
Checks/Debits	.00	Average Collected	8,416.50
Service Charges	.00	Interest Earned	.71
Interest Paid	.71	Annual Percentage Yield Earned	0.10%
Current Balance	8,417.21	2024 Interest Paid	19.20

Deposits and Other Credits

Date	Description	Amount
7/31	Interest Deposit	.71

Daily Balance Summary

Date	Balance	Date	Balance
7/01	8,416.50	7/31	8,417.21

HELP US STOP FRAUD: PROTECT YOUR ONLINE BANKING CREDENTIALS
Monitor your online transactions regularly and immediately report suspicious charges to the Bank at (866) 530-2265 or 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)			
TOTAL			
Subtract outstanding checks, ATM, checkcard and other electronic withdrawals			
CHECKBOOK BALANCE ➡			

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:

June 30, 2024
July 31, 2024
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1 M0656BLK080124091621 84 000000000 3179 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



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING PLUS - 43037267

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$16,414.07		\$45,790.79		\$28,546.24		\$33,658.62

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$16,414.07
07/01	ACH CREDIT		\$2,079.99	\$18,494.06
	Cross Creek of F OnlinePay 240701 15286			
07/01	LOCK BOX DEPOSIT		\$4,159.98	\$22,654.04
07/02	ACH CREDIT		\$2,079.99	\$24,734.03
	Cross Creek of F OnlinePay 240702 15297			
07/02	LOCK BOX DEPOSIT		\$2,079.99	\$26,814.02
07/08	ACH CREDIT		\$24,984.88	\$51,798.90
	Cross Creek of F ASSN DUES 240708			
07/08	CHECK 2124	-\$305.00		\$51,493.90
07/09	ACH DEBIT	-\$4,202.48		\$47,291.42
	FIRST INSURANCE INSURANCE 240709 900-101502961			
07/09	CHECK 2128	-\$330.00		\$46,961.42
07/10	ACH CREDIT		\$2,079.99	\$49,041.41
	Cross Creek of F OnlinePay 240710 15360			
07/11	CHECK 2127	-\$360.00		\$48,681.41
07/11	CHECK 2125	-\$850.00		\$47,831.41
07/11	CHECK 2126	-\$16,056.00		\$31,775.41
07/12	LOCK BOX DEPOSIT		\$2,079.99	\$33,855.40
07/12	CHECK 2130	-\$43.59		\$33,811.81
07/15	LOCK BOX DEPOSIT		\$4,159.98	\$37,971.79
07/16	LOCK BOX DEPOSIT		\$2,080.18	\$40,051.97
07/18	CHECK 2129	-\$231.00		\$39,820.97
07/23	ACH DEBIT	-\$6,064.71		\$33,756.26
	Cross Creek of F CincXfer 240723 D3587			





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

Account Number:
Statement Date:
Page :

43037267
07/31/2024
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/30	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 240730	-\$103.46		\$33,652.80
07/31	INTEREST CREDIT		\$5.82	\$33,658.62
Ending Balance				\$33,658.62

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/08	2124	\$305.00	07/09	2128	\$330.00
07/11	2125	\$850.00	07/18	2129	\$231.00
07/11	2126	\$16,056.00	07/12	2130	\$43.59
07/11	2127	\$360.00			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$34,396.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$205.05	Interest Paid	\$5.82





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

Account Number:
Statement Date:
Page :

43037267
07/31/2024
3 of 4

Check Images for Account 43037267

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

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: 2124

PAY Three Hundred Five And 00/100 Dollars

DATE 06/24/2024

AMOUNT ****\$305.00

TO THE ORDER OF Townsend Appraisals, Inc
365 Fifth Avenue South Ste 201
Naples, FL 34102

Memo: Insurance Appraisal Update

Authorized Signatures

⑈000002124⑈ ⑆021201383⑆43037267⑈ ⑆0000030500⑈

07/08/2024 # 2124 \$305.00

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

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: 2128

PAY Three Hundred Thirty And 00/100 Dollars

DATE 07/02/2024

AMOUNT ****\$330.00

TO THE ORDER OF Turner Pest Control, LLC
PO Box 952503
Atlanta, GA 31192-2503

Memo: 6/21 Pest Control

Authorized Signatures

⑈000002128⑈ ⑆021201383⑆43037267⑈ ⑆0000033000⑈

07/09/2024 # 2128 \$330.00

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

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: 2125

PAY Eight Hundred Fifty And 00/100 Dollars

DATE 07/02/2024

AMOUNT ****\$850.00

TO THE ORDER OF Big T Lawn & Tree, Inc
12451 Dewey Road
Bonita Springs, FL 34135

Memo: Trim 5 Hardwoods

Authorized Signatures

⑈000002125⑈ ⑆021201383⑆43037267⑈ ⑆0000085000⑈

07/11/2024 # 2125 \$850.00

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

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: 2129

PAY Two Hundred Thirty-One And 00/100 Dollars

DATE 07/09/2024

AMOUNT ****\$231.00

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

Memo: June Irrigation Maint/Repairs

Authorized Signatures

⑈000002129⑈ ⑆021201383⑆43037267⑈ ⑆0000023100⑈

07/18/2024 # 2129 \$231.00

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

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: 2126

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

DATE 07/02/2024

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 Signatures

⑈000002126⑈ ⑆021201383⑆43037267⑈ ⑆0001605600⑈

07/11/2024 # 2126 \$16,056.00

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

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: 2130

PAY Forty-Three And 59/100 Dollars

DATE 07/09/2024

AMOUNT ****\$43.59

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

Memo: JUN Office Expenses

Authorized Signatures

⑈000002130⑈ ⑆021201383⑆43037267⑈ ⑆0000004359⑈

07/12/2024 # 2130 \$43.59

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

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: 2127

PAY Three Hundred Sixty And 00/100 Dollars

DATE 07/02/2024

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 Signatures

⑈000002127⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

07/11/2024 # 2127 \$360.00





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

Account Number:
Statement Date:
Page :

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07/31/2024
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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. 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. 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:

June 30, 2024
July 31, 2024
1 of 2

1 M0656BLK080124091621 41 000000000 4336 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



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

PROPERTY MANAGEMENT MMA - 54758645

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$27,550.93		\$6,151.73		\$0.00		\$33,702.66

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$27,550.93
07/23	ACH CREDIT Cross Creek of F CincXfer 240723 C3587		\$6,064.71	\$33,615.64
07/31	INTEREST CREDIT		\$87.02	\$33,702.66
Ending Balance				\$33,702.66

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$29,311.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$619.92	Interest Paid	\$87.02





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

Account Number:

54758645

Statement Date:

07/31/2024

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

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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.

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

