

# Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 06/30/2024

Date: 7/15/2024  
Time: 8:06 am  
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## Assets

### Operating Assets

10-1001-00 Cash Operating - Valley	\$13,986.58
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	0.19
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,491.59
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$24,184.06

### Cash Reserves

12-1005-00 Cash Reserve - Valley	27,550.93
12-1006-00 Cash Reserve - AMB 1013	8,416.50
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: \$156,252.58

**Total Assets: \$180,436.64**

## Liabilities & Equity

### Current Liabilities

20-2000-00 Accounts Payable	1,454.59
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	6,264.97

Total Current Liabilities: \$67,719.56

### Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	1,600.44
30-2520-00 Exterior Painting & Roof Cleaning	6,181.67
30-2530-00 Paving & Sealing	49,063.22
30-2535-00 Irrigation System	71,974.27
30-2540-00 Landscape Enhancements	8,003.48
30-2560-00 Street Light Maintenance (Solar Batteries)	2,524.80
30-2570-00 Legal Costs	4,574.96
30-2580-00 Insurance Deductible	11,357.31
30-2990-00 Interest	551.39

Total Reserves: \$156,252.58

### Equity

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

Net Income Gain / Loss (66,492.31)  
(\$66,492.31)

**Total Liabilities & Equity: \$180,436.64**

# Income Statement - Operating

## Cross Creek of Fort Myers Villas I Condominium Association, Inc

06/30/2024

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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	\$-	\$99,839.52	\$99,839.52	\$-	\$199,679.08
4040-00 Interest Income	2.60	-	2.60	199.23	-	199.23	-
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	\$16,642.52	\$16,639.92	\$2.60	\$934,654.95	\$99,839.52	\$834,815.43	\$199,679.08
Total OPERATING INCOME	\$16,642.52	\$16,639.92	\$2.60	\$934,654.95	\$99,839.52	\$834,815.43	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	2,160.00	2,160.00	-	4,320.00
5020-00 Office Expenses	47.59	100.00	52.41	303.66	600.00	296.34	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	100.02	100.02	200.00
5060-00 Division Fees, Tax Prep, Corporat	200.00	21.77	(178.23)	357.25	130.62	(226.63)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	32,112.00	32,112.00	-	64,224.00
Total Administrative Expenses	\$5,959.59	\$5,850.44	(\$109.15)	\$34,976.91	\$35,102.64	\$125.73	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	44,089.58	31,305.00	(12,784.58)	62,610.00
5530-00 Insurance Appraisal	305.00	25.42	(279.58)	305.00	152.52	(152.48)	305.00
Total Insurance Expenses	\$4,550.46	\$5,242.92	\$692.46	\$44,394.58	\$31,457.52	(\$12,937.06)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	499.98	499.98	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	250.02	250.02	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	12,275.87	13,200.00	924.13	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,000.02	1,000.02	2,000.00
5310-00 Tree Trimming/Removal & Replace	850.00	166.67	(683.33)	2,140.00	1,000.02	(1,139.98)	2,000.00
5320-00 Sprinkler Repair & Maintenance	6.00	600.00	594.00	3,044.60	3,600.00	555.40	7,200.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	990.00	1,000.02	10.02	2,000.00
Total Building/Grounds Maintenance	\$3,200.43	\$3,425.01	\$224.58	\$909,300.47	\$20,550.06	(\$888,750.41)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	72.35	100.00	27.65	345.88	600.00	254.12	1,200.00
Total Utilities	\$72.35	\$100.00	\$27.65	\$345.88	\$600.00	\$254.12	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	12,129.42	12,129.42	-	24,258.83
Total Reserve Funding	\$-	\$2,021.57	\$2,021.57	\$12,129.42	\$12,129.42	\$0.00	\$24,258.83
Total OPERATING EXPENSE	\$13,782.83	\$16,639.94	\$2,857.11	\$1,001,147.26	\$99,839.64	(\$901,307.62)	\$199,679.08
Net Income:	\$2,859.69	(\$0.02)	\$2,859.71	(\$66,492.31)	(\$0.12)	(\$66,492.19)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

06/01/2024 To 06/30/2024

Date:7/15/2024

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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	\$0.00	\$0.00	\$0.00	\$0.00	\$1,600.44
Exterior Painting & Roof Cleaning	\$6,181.67	\$0.00	\$0.00	\$0.00	\$0.00	\$6,181.67
Paving & Sealing	\$49,063.22	\$0.00	\$0.00	\$0.00	\$0.00	\$49,063.22
Irrigation System	\$71,974.27	\$0.00	\$0.00	\$0.00	\$0.00	\$71,974.27
Landscape Enhancements	\$8,003.48	\$0.00	\$0.00	\$0.00	\$0.00	\$8,003.48
Street Light Maintenance (Solar Batteries)	\$2,524.80	\$0.00	\$0.00	\$0.00	\$0.00	\$2,524.80
Legal Costs	\$4,574.96	\$0.00	\$0.00	\$0.00	\$0.00	\$4,574.96
Insurance Deductible	\$11,357.31	\$0.00	\$0.00	\$0.00	\$0.00	\$11,357.31
Interest	\$471.78	\$0.00	\$0.00	\$0.00	\$79.61	\$551.39
	\$156,172.97	\$0.00	\$0.00	\$0.00	\$79.61	\$156,252.58



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 06/30/2024

Date: 7/15/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
6980002016 - Jerry & Linda Moore Owner			Last Payment: \$2,080.00 on 04/05/2024		
Total:	\$0.00	\$0.00	\$0.19	\$0.00	\$0.19

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associatio	\$0.00	\$0.00	\$0.19	\$0.00	\$0.19

Description	Total
Assessment Fee 2024	\$0.19
AR Total:	\$0.19

# PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 6/30/2024

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$2,104.99)
6980002006	Mary Peabody & Diane Bothfeld	13361 Tall Grass Court Unit 2006 Fort Myers, FL 33912	(\$2,079.99)
6980002008	Judy Thompson	13383 Tall Grass Court Unit 2008 Fort Myers, FL 33912	(\$2,054.99)
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		4	(\$6,264.97)

# Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association , Inc  
6/1/2024 - 6/30/2024

Date: 7/15/2024  
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Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
06/01/2024	2118	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00 \$360.00
06/04/2024	0	Chapman Insurance Group, LLC <b>Invoice #: 2024</b> 10-1020-00 Property/D&O & Crime Insurance 6/4/24-25 pd online	\$4,202.48 \$4,202.48
06/04/2024	0	Southern-Owners Insurance Company <b>Invoice #: 100443479</b> 10-1020-00 GL Insurance 6/4/24-25 pd online #3139687653	\$2,332.09 \$2,332.09
06/04/2024	2119	Down To Earth Landscape & Irrigation, LLC <b>Invoice #: 103894</b> 55-5300-00 Sod at 13338	\$249.11 \$249.11
06/04/2024	0	Chapman Insurance Group, LLC 50-5020-00 Convenience Fee	\$4.00 \$4.00
06/07/2024	2120	Paragon Financial Services <b>Invoice #: 6980</b> 50-5060-00 2023 Tax Preparation	\$200.00 \$200.00
06/10/2024	2121	Foster Irrigation Inc. <b>Invoice #: 2012497-2</b> 55-5320-00 May Irrigation Maint/Repairs	\$504.00 \$504.00
06/10/2024	2122	D & D Association Services, LLC <b>Invoice #: MAY</b> 50-5020-00 MAY Office Expenses	\$43.39 \$43.39
06/10/2024	2123	Down To Earth Landscape & Irrigation, LLC <b>Invoice #: 104748</b> 55-5300-00 June Lawn Maintenance	\$2,014.43 \$2,014.43
06/24/2024	0	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric 5/15-6/14	\$72.35 \$72.35
06/24/2024	0	First Insurance Funding Corp <b>Invoice #: XXX-101502961</b> 10-1020-00 Payment on Insurance	\$4,202.48 \$4,202.48
06/24/2024	2124	Townsend Appraisals, Inc <b>Invoice #: 24-0704-IU</b> 51-5530-00 Insurance Appraisal Update	\$305.00 \$305.00
		<b>Account Totals</b>	<b># Checks: 12</b>
			<b>\$14,489.33</b>
		<b>Association Totals</b>	<b># Checks: 12</b>
			<b>\$14,489.33</b>



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 6/30/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
Big T Lawn & Tree, Inc	\$850.00	\$0.00	\$0.00	\$0.00	\$850.00
D & D Association Services, LLC	\$43.59	\$0.00	\$0.00	\$0.00	\$43.59
Foster Irrigation Inc.	\$231.00	\$0.00	\$0.00	\$0.00	\$231.00
Turner Pest Control, LLC	\$330.00	\$0.00	\$0.00	\$0.00	\$330.00
Totals:	\$1,454.59	\$0.00	\$0.00	\$0.00	\$1,454.59

# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Accts: All Dates: 6/1/2024 - 6/30/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$22,058.34	\$6,417.57	\$14,489.33	\$13,986.58
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2024	214149	\$ -	\$ 360.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2118 Inv: D & D Association Services, LLC	
06/04/2024	215439	-	4,202.48	Cash Operating - Valley Inv # 2024; Chapman Insurance Group, LLC Chk # 0 Inv: 2024 Chapman Insurance Group, LLC	
06/04/2024	215441	-	2,332.09	Cash Operating - Valley Inv # 100443479; Southern-Owners Insurance Company Chk # 0 Inv: 100443479 Southern-Owners Insurance Company	
06/04/2024	215593	-	249.11	Cash Operating - Valley Inv # 103894; Down To Earth Landscape & Irrigation, LLC Chk # 2119 Inv: 103894 Down To Earth Landscape & Irrigation, LLC	
06/04/2024	215861	-	4.00	Cash Operating - Valley Inv # ; Chapman Insurance Group, LLC Chk # 0 Inv: Chapman Insurance Group, LLC	
06/07/2024	216087	-	200.00	Cash Operating - Valley Inv # 6980; Paragon Financial Services Chk # 2120 Inv: 6980 Paragon Financial Services	
06/10/2024	217136	-	504.00	Cash Operating - Valley Inv # 2012497-2; Foster Irrigation Inc. Chk # 2121 Inv: 2012497-2 Foster Irrigation Inc.	
06/10/2024	217138	-	43.39	Cash Operating - Valley Inv # MAY; D & D Association Services, LLC Chk # 2122 Inv: MAY D & D Association Services, LLC	
06/10/2024	217140	-	2,014.43	Cash Operating - Valley Inv # 104748; Down To Earth Landscape & Irrigation, LLC Chk # 2123 Inv: 104748 Down To Earth Landscape & Irrigation, LLC	
06/19/2024	218042	225.00	-	Misc Scanned Deposit	
06/20/2024	218338	2,079.99	-	Deposit from batch 15256	
06/24/2024	218860	-	72.35	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
06/24/2024	218862	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
06/24/2024	218960	-	305.00	Cash Operating - Valley Inv # 24-0704-IU; Townsend Appraisals, Inc Chk # 2124 Inv: 24-0704-IU Townsend Appraisals, Inc	
06/27/2024	219137	2,029.99	-	Deposit from batch 15280	
06/28/2024	219188	2,079.99	-	Deposit from batch 15286	
06/28/2024	219302	2.60	-	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	0.19	-	-	0.19
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
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	-	10,737.05	4,245.46	6,491.59
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/04/2024	215214	\$ 4,202.48	\$ -	Property/D&O & Crime Insurance 6/4/24-25 Inv: 2024 Chapman Insurance Group, LLC	
06/04/2024	215216	2,332.09	-	GL Insurance 6/4/24-25 pd online #3139687653 Inv: 100443479 Southern-Owners Insurance Company	
06/24/2024	218529	4,202.48	-	Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp	
06/30/2024	222145	-	4,245.46	Monthly Insurance write off	
10-1030-00	Prepaid Expenses	5,352.00	-	5,352.00	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2024	214756	\$ -	\$ 5,352.00	Cross Creek Community Fee	

# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Accts: All Dates: 6/1/2024 - 6/30/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1035-00	Petty Cash	\$100.00	\$-	\$-	\$100.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
12-1005-00	Cash Reserve - Valley	27,472.01	78.92	-	27,550.93
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/28/2024	219328	\$ 78.92	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,415.81	0.69	-	8,416.50
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2024	219491	\$ 0.69	\$ -	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
20-2000-00	Accounts Payable	(796.50)	14,489.33	15,147.42	(1,454.59)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2024	213611	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
06/01/2024	214149	360.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2118 Inv: D & D Association Services, LLC	
06/04/2024	215214	-	4,202.48	Accounts Payable Inv # 2024 Inv: 2024 Chapman Insurance Group, LLC	
06/04/2024	215216	-	2,332.09	Accounts Payable Inv # 100443479 Inv: 100443479 Southern-Owners Insurance Company	
06/04/2024	215439	4,202.48	-	Accounts Payable Inv # 2024; Chapman Insurance Group, LLC Chk # 0 Inv: 2024 Chapman Insurance Group, LLC	
06/04/2024	215441	2,332.09	-	Accounts Payable Inv # 100443479; Southern-Owners Insurance Company Chk # 0 Inv: 100443479 Southern-Owners Insurance Company	
06/04/2024	215593	249.11	-	Accounts Payable Inv # 103894; Down To Earth Landscape & Irrigation, LLC Chk # 2119 Inv: 103894 Down To Earth Landscape & Irrigation, LLC	
06/04/2024	215859	-	4.00	Accounts Payable Inv: Chapman Insurance Group, LLC	
06/04/2024	215861	4.00	-	Accounts Payable Inv # ; Chapman Insurance Group, LLC Chk # 0 Inv: Chapman Insurance Group, LLC	
06/07/2024	215931	-	200.00	Accounts Payable Inv # 6980 Inv: 6980 Paragon Financial Services	
06/07/2024	216087	200.00	-	Accounts Payable Inv # 6980; Paragon Financial Services Chk # 2120 Inv: 6980 Paragon Financial Services	
06/10/2024	216462	-	2,014.43	Accounts Payable Inv # 104748 Inv: 104748 Down To Earth Landscape & Irrigation, LLC	
06/10/2024	217136	504.00	-	Accounts Payable Inv # 2012497-2; Foster Irrigation Inc. Chk # 2121 Inv: 2012497-2 Foster Irrigation Inc.	
06/10/2024	217138	43.39	-	Accounts Payable Inv # MAY; D & D Association Services, LLC Chk # 2122 Inv: MAY D & D Association Services, LLC	
06/10/2024	217140	2,014.43	-	Accounts Payable Inv # 104748; Down To Earth Landscape & Irrigation, LLC Chk # 2123 Inv: 104748 Down To Earth Landscape & Irrigation, LLC	
06/24/2024	218525	-	305.00	Accounts Payable Inv # 24-0704-IU Inv: 24-0704-IU Townsend Appraisals, Inc	
06/24/2024	218527	-	72.35	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
06/24/2024	218529	-	4,202.48	Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp	
06/24/2024	218860	72.35	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
06/24/2024	218862	4,202.48	-		
			Inv: 79003-39404 FPL		
			Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0		
			Inv: XXX-101502961 First Insurance Funding Corp		
06/24/2024	218960	305.00	-		
			Accounts Payable Inv # 24-0704-IU; Townsend Appraisals, Inc Chk # 2124		
			Inv: 24-0704-IU Townsend Appraisals, Inc		
06/30/2024	221499	-	850.00		
			Accounts Payable Inv # CCTGHWT24		
			Inv: CCTGHWT24 Big T Lawn & Tree, Inc		
06/30/2024	221501	-	330.00		
			Accounts Payable Inv # 619145529		
			Inv: 619145529 Turner Pest Control, LLC		
06/30/2024	222677	-	231.00		
			Accounts Payable Inv # 2012579		
			Inv: 2012579 Foster Irrigation Inc.		
06/30/2024	222679	-	43.59		
			Accounts Payable Inv # JUN		
			Inv: JUN D & D Association Services, 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	(75.00)	-	6,189.97	(6,264.97)
Date	GL Ref #	Debit	Credit	Description	
06/20/2024	218338	\$ -	\$ 2,079.99	Deposit from batch 15256	
06/27/2024	219137	-	2,029.99	Deposit from batch 15280	
06/28/2024	219188	-	2,079.99	Deposit from batch 15286	
20-2040-00	Deferred Income	(16,639.92)	16,639.92	-	-
Date	GL Ref #	Debit	Credit	Description	
06/01/2024	214754	\$ 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)	-	-	(1,600.44)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(6,181.67)	-	-	(6,181.67)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing	(49,063.22)	-	-	(49,063.22)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System	(71,974.27)	-	-	(71,974.27)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(8,003.48)	-	-	(8,003.48)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,524.80)	-	-	(2,524.80)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,574.96)	-	-	(4,574.96)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(11,357.31)	-	-	(11,357.31)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(471.78)	-	79.61	(551.39)
Date	GL Ref #	Debit	Credit	Description	
06/28/2024	219328	\$ -	\$ 78.92	Interest	
06/30/2024	219491	-	0.69	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	(83,199.60)	-	16,639.92	(99,839.52)
Date	GL Ref #	Debit	Credit	Description	
06/01/2024	214754	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(196.63)	-	2.60	(199.23)
Date	GL Ref #	Debit	Credit	Description	
06/28/2024	219302	\$ -	\$ 2.60	Interest	
40-4050-00	Late Fees/Interest	(31.20)	-	-	(31.20)
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: 6/1/2024 - 6/30/2024

Date: 7/15/2024  
Time: 8:06 am  
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4060-00	Application Fees	(160.00)	-	-	(160.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4090-00	Insurance Claim-Hurricane	(834,425.00)	-	-	(834,425.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5000-00	Management Contract	1,800.00	360.00	-	2,160.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2024	213611	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	256.07	47.59	-	303.66
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/04/2024	215859	\$ 4.00	\$ -	Convenience Fee Inv: Chapman Insurance Group, LLC	
06/30/2024	222679	43.59	-	JUN Office Expenses Inv: JUN D & D Association Services, LLC	
50-5025-00	Application Expenses	44.00	-	-	44.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	157.25	200.00	-	357.25
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/07/2024	215931	\$ 200.00	\$ -	2023 Tax Preparation Inv: 6980 Paragon Financial Services	
50-5080-00	Master Fees	26,760.00	5,352.00	-	32,112.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2024	214756	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	39,844.12	4,245.46	-	44,089.58
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2024	222145	\$ 4,245.46	\$ -	Monthly Insurance write off	
51-5530-00	Insurance Appraisal	-	305.00	-	305.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/24/2024	218525	\$ 305.00	\$ -	Insurance Appraisal Update Inv: 24-0704-IU Townsend Appraisals, Inc	
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
55-5290-00	Operating Fund Contingency	450.00	-	-	450.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
55-5300-00	Lawn Contract/Fertilization	10,261.44	2,014.43	-	12,275.87
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/10/2024	216462	\$ 2,014.43	\$ -	June Lawn Maintenance Inv: 104748 Down To Earth Landscape & Irrigation, LLC	
55-5310-00	Tree Trimming/Removal & Replacement	1,290.00	850.00	-	2,140.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2024	221499	\$ 850.00	\$ -	Trim 5 Harwoods Inv: CCTGHWT24 Big T Lawn & Tree, Inc	
55-5320-00	Sprinkler Repair & Maintenance	3,038.60	231.00	225.00	3,044.60
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/19/2024	218042	\$ -	\$ 225.00	Sprinkler Refund Integrity	
06/30/2024	222677	231.00	-	June Irrigation Maint/Repairs Inv: 2012579 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	660.00	330.00	-	990.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2024	221501	\$ 330.00	\$ -	6/21 Pest Control Inv: 619145529 Turner Pest Control, LLC	
60-5100-00	Sprinkler Electric	273.53	72.35	-	345.88
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/24/2024	218527	\$ 72.35	\$ -	13426 Well Electric 5/15-6/14	



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All    Dates: 6/1/2024 - 6/30/2024

Date: 7/15/2024

Time: 8:06 am

Page: 5

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 79003-39404 FPL					
99-5710-00	Reserve Funding	12,129.42	-	-	12,129.42
Date	GL Ref #	Debit	Credit	Description	
		Totals:	\$0.00	\$62,371.31	\$62,371.31
					\$0.00



**Bank Account Reconciliation**  
Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Operating-Valley (End: 06/30/2024)

**Date:** 7/15/2024  
**Time:** 8:06 am  
**Page:** 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
<b>Uncleared Items</b>					
06/24/2024		Townsend Appraisals, Inc		2124	(\$305.00)
06/24/2024		First Insurance Funding Corp		0	(\$4,202.48)
06/28/2024		Deposit from batch 15286	15286 - Online Payment	88	\$2,079.99
<b>Total Uncleared</b>					<b>(\$2,427.49)</b>

<b>Operating-Valley Summary</b>	
Ending Account Balance:	\$ 13,986.58
Uncleared Items:	(\$2,427.49)
<hr/>	
Adjusted Balance:	\$ 16,414.07
Bank Ending Balance:	\$ 16,414.07
<hr/>	
Difference:	\$-



**Bank Account Reconciliation**  
Cross Creek of Fort Myers Villas I Condominium Association , Inc  
Reserve-Valley (End: 06/30/2024)

**Date:** 7/15/2024  
**Time:** 8:06 am  
**Page:** 2

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 27,550.93
Uncleared Items:					\$-
Adjusted Balance:					\$ 27,550.93
Bank Ending Balance:					\$ 27,550.93
Difference:					\$-



**Bank Account Reconciliation**  
Cross Creek of Fort Myers Villas I Condominium Association , Inc  
Cash Reserve - AMB (End: 06/30/2024)

**Date:** 7/15/2024  
**Time:** 8:06 am  
**Page:** 3

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,416.50
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,416.50
Bank Ending Balance:					\$ 8,416.50
Difference:					\$-

9567807

Date 6/28/2024 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	6/03/24 thru 6/30/24
Previous Balancing	8,415.81	Number of Days in this Statement	28
Deposits	.00	Average Ledger	8,415.81
Checks/Debits	.00	Average Collected	8,415.81
Service Charges	.00	Interest Earned	.65
Interest Paid	.69	Annual Percentage Yield Earned	0.10%
Current Balance	8,416.50	2024 Interest Paid	18.49

### Deposits and Other Credits

Date	Description	Amount
6/30	Interest Deposit	.69

### Daily Balance Summary

Date	Balance	Date	Balance
6/03	8,415.81	6/30	8,416.50

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](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:  
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May 31, 2024  
June 30, 2024  
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1 M0656BLK062924092528 05 000000000 3174 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: 06/01/24 - 06/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$22,508.34		\$4,337.58		\$10,431.85		\$16,414.07

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$22,508.34
06/04	CHECK 2117	-\$450.00		\$22,058.34
06/05	ACH DEBIT AUTO OWNERS INS WEB PAY 240605 22123401	-\$2,332.09		\$19,726.25
06/05	ACH DEBIT CHAPMAN INSURANC J2179 OOFF TRN*1*CZ100007JT7C C\RMR*IK*F170F990 215E 459D 9493 0B5 803\	-\$4,206.48		\$15,519.77
06/05	CHECK 2118	-\$360.00		\$15,159.77
06/11	CHECK 2119	-\$249.11		\$14,910.66
06/18	CHECK 2123	-\$2,014.43		\$12,896.23
06/20	LOCK BOX DEPOSIT		\$225.00	\$13,121.23
06/20	LOCK BOX DEPOSIT		\$2,079.99	\$15,201.22
06/20	CHECK 2122	-\$43.39		\$15,157.83
06/21	CHECK 2120	-\$200.00		\$14,957.83
06/25	CHECK 2121	-\$504.00		\$14,453.83
06/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 240626	-\$72.35		\$14,381.48
06/28	ACH CREDIT Cross Creek of F OnlinePay 240628 15280		\$2,029.99	\$16,411.47
06/30	INTEREST CREDIT		\$2.60	\$16,414.07
Ending Balance				\$16,414.07





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

Account Number:  
Statement Date:  
Page :

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06/30/2024  
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#### CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
06/04	2117	\$450.00	06/25	2121	\$504.00
06/05	2118	\$360.00	06/20	2122	\$43.39
06/11	2119	\$249.11	06/18	2123	\$2,014.43
06/21	2120	\$200.00			

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

#### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$15,861.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$199.23	Interest Paid	\$2.60





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

Account Number:  
Statement Date:  
Page :

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06/30/2024  
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### 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: 2117

PAY Four Hundred Fifty And 00/100 Dollars

DATE 05/28/2024

AMOUNT \*\*\*\*\$450.00

TO THE ORDER OF Ryan's Pressure Washing, Inc  
PO Box 152603  
Cape Coral, FL 33915

Memo: Pressure Wash Road Gutters

Authorized Signatures

⑈000002117⑈ ⑆021201383⑆43037267⑈ ⑆0000045000⑈

06/04/2024 # 2117 \$450.00

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: 2121

PAY Five Hundred Four And 00/100 Dollars

DATE 06/10/2024

AMOUNT \*\*\*\*\$504.00

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

Memo: May Irrigation Maint/Repairs

Authorized Signatures

⑈000002121⑈ ⑆021201383⑆43037267⑈ ⑆0000050400⑈

06/25/2024 # 2121 \$504.00

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: 2118

PAY Three Hundred Sixty And 00/100 Dollars

DATE 06/01/2024

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

⑈000002118⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

06/05/2024 # 2118 \$360.00

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: 2122

PAY Forty-Three And 39/100 Dollars

DATE 06/10/2024

AMOUNT \*\*\*\*\$43.39

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

Memo: MAY Office Expenses

Authorized Signatures

⑈000002122⑈ ⑆021201383⑆43037267⑈ ⑆0000004339⑈

06/20/2024 # 2122 \$43.39

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: 2119

PAY Two Hundred Forty-Nine And 11/100 Dollars

DATE 06/04/2024

AMOUNT \*\*\*\*\$249.11

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

Memo: Sod at 13338

Authorized Signatures

⑈000002119⑈ ⑆021201383⑆43037267⑈ ⑆0000024911⑈

06/11/2024 # 2119 \$249.11

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: 2123

PAY Two Thousand, Fourteen And 43/100 Dollars

DATE 06/10/2024

AMOUNT \*\*\*\*\$2,014.43

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

Memo: June Lawn Maintenance

Authorized Signatures

⑈000002123⑈ ⑆021201383⑆43037267⑈ ⑆00000201443⑈

06/18/2024 # 2123 \$2,014.43

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: 2120

PAY Two Hundred And 00/100 Dollars

DATE 06/07/2024

AMOUNT \*\*\*\*\$200.00

TO THE ORDER OF Paragon Financial Services  
8280 College Pkwy., #203  
Fort Myers, FL 33919

Memo: 2023 Tax Preparation

Authorized Signatures

⑈000002120⑈ ⑆021201383⑆43037267⑈ ⑆0000020000⑈

06/21/2024 # 2120 \$200.00





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

Account Number:  
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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:

May 31, 2024  
June 30, 2024  
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1 M0656BLK062924092528 76 000000000 4345 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: 06/01/24 - 06/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$27,472.01		\$78.92		\$0.00		\$27,550.93

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$27,472.01
06/30	INTEREST CREDIT		\$78.92	\$27,550.93
Ending Balance				\$27,550.93

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$27,472.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$532.90	Interest Paid	\$78.92





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

**Account Number:**  
**Statement Date:**  
**Page :**

54758645  
06/30/2024  
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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](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.**

