

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$15,335.04
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	0.20
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	5,784.15
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$24,825.09

Cash Reserves

12-1005-00 Cash Reserve - Valley	21,258.32
12-1006-00 Cash Reserve - AMB 1013	8,414.40
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: \$149,957.87

Total Assets: \$174,782.96

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	836.09
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	4,234.98

Total Current Liabilities: \$65,071.07

Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	(392.02)
30-2520-00 Exterior Painting & Roof Cleaning	4,375.81
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	321.39

Total Reserves: \$149,957.87

Equity

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

Net Income Gain / Loss (63,202.79)
(\$63,202.79)

Total Liabilities & Equity: \$174,782.96

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

03/31/2024

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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	\$-	\$49,919.76	\$49,919.76	\$-	\$199,679.08
4040-00 Interest Income	46.75	-	46.75	183.67	-	183.67	-
4050-00 Late Fees/Interest	-	-	-	31.20	-	31.20	-
4060-00 Application Fees	160.00	-	160.00	160.00	-	160.00	-
4090-00 Insurance Claim-Hurricane	257,625.00	-	257,625.00	834,425.00	-	834,425.00	-
Total Revenue	\$274,471.67	\$16,639.92	\$257,831.75	\$884,719.63	\$49,919.76	\$834,799.87	\$199,679.08
Total OPERATING INCOME	\$274,471.67	\$16,639.92	\$257,831.75	\$884,719.63	\$49,919.76	\$834,799.87	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	1,080.00	1,080.00	-	4,320.00
5020-00 Office Expenses	47.09	100.00	52.91	160.65	300.00	139.35	1,200.00
5025-00 Application Expenses	44.00	-	(44.00)	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	50.01	50.01	200.00
5060-00 Division Fees, Tax Prep, Corporat	61.25	21.77	(39.48)	157.25	65.31	(91.94)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	16,056.00	16,056.00	-	64,224.00
Total Administrative Expenses	\$5,864.34	\$5,850.44	(\$13.90)	\$17,497.90	\$17,551.32	\$53.42	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	7,968.83	5,217.50	(2,751.33)	23,906.49	15,652.50	(8,253.99)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	76.26	76.26	305.00
Total Insurance Expenses	\$7,968.83	\$5,242.92	(\$2,725.91)	\$23,906.49	\$15,728.76	(\$8,177.73)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	249.99	249.99	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	125.01	125.01	500.00
5280-00 Hurricane Expense	313,600.00	-	(313,600.00)	890,400.00	-	(890,400.00)	-
5300-00 Lawn Contract/Fertilization	1,994.49	2,200.00	205.51	5,983.47	6,600.00	616.53	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	500.01	500.01	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	1,290.00	500.01	(789.99)	2,000.00
5320-00 Sprinkler Repair & Maintenance	415.00	600.00	185.00	1,945.05	1,800.00	(145.05)	7,200.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	660.00	500.01	(159.99)	2,000.00
Total Building/Grounds Maintenance	\$316,339.49	\$3,425.01	(\$312,914.48)	\$900,278.52	\$10,275.03	(\$890,003.49)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	52.77	100.00	47.23	174.80	300.00	125.20	1,200.00
Total Utilities	\$52.77	\$100.00	\$47.23	\$174.80	\$300.00	\$125.20	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	6,064.71	6,064.71	-	24,258.83
Total Reserve Funding	\$-	\$2,021.57	\$2,021.57	\$6,064.71	\$6,064.71	\$0.00	\$24,258.83
Total OPERATING EXPENSE	\$330,225.43	\$16,639.94	(\$313,585.49)	\$947,922.42	\$49,919.82	(\$898,002.60)	\$199,679.08
Net Income:	(\$55,753.76)	(\$0.02)	(\$55,753.74)	(\$63,202.79)	(\$0.06)	(\$63,202.73)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

03/01/2024 To 03/31/2024

Date: 4/15/2024

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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	(\$392.02)	\$0.00	\$0.00	\$0.00	\$0.00	(\$392.02)
Exterior Painting & Roof Cleaning	\$20,688.26	\$0.00	\$16,312.45	\$0.00	\$0.00	\$4,375.81
Paving & Sealing	\$48,906.99	\$0.00	\$0.00	\$0.00	\$0.00	\$48,906.99
Irrigation System	\$70,784.31	\$0.00	\$0.00	\$0.00	\$0.00	\$70,784.31
Landscape Enhancements	\$7,638.37	\$0.00	\$0.00	\$0.00	\$0.00	\$7,638.37
Street Light Maintenance (Solar Batteries)	\$2,347.42	\$0.00	\$0.00	\$0.00	\$0.00	\$2,347.42
Legal Costs	\$4,432.46	\$0.00	\$0.00	\$0.00	\$0.00	\$4,432.46
Insurance Deductible	\$11,122.10	\$0.00	\$0.00	\$0.00	\$0.00	\$11,122.10
Interest	\$205.04	\$0.00	\$0.00	\$0.00	\$116.35	\$321.39
	\$166,153.97	\$0.00	\$16,312.45	\$0.00	\$116.35	\$149,957.87



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 03/31/2024

Date: 4/15/2024

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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:	\$0.00	\$0.00	\$0.20	\$0.00	\$0.20

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	\$0.20	\$0.00	\$0.20

Description	Total
Assessment Fee 2024	\$0.20
AR Total:	\$0.20

PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 3/31/2024

Date: 4/15/2024
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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$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	(\$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		4	(\$4,234.98)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
3/1/2024 - 3/31/2024

Date: 4/15/2024
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
03/01/2024	2096	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00 \$360.00
03/05/2024	0	First Insurance Funding Corp Invoice #: XXX - 98915309 10-1020-00 Payment on Insurance	\$5,076.74 \$5,076.74
03/05/2024	2098	D & D Association Services, LLC Invoice #: FEB 50-5020-00 FEB Office Expenses	\$54.29 \$54.29
03/12/2024	2099	Florida Dept of State Invoice #: N05914 50-5060-00 2024 Annual Corporate Report N05914	\$61.25 \$61.25
03/12/2024	2100	Foster Irrigation Inc. Invoice #: 2012333-2 55-5320-00 February Irrigation Maint/Repairs	\$570.00 \$570.00
03/12/2024	2101	Down To Earth Landscape & Irrigation, LLC Invoice #: 94497 55-5300-00 March Lawn Maintenance	\$1,994.49 \$1,994.49
03/27/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 2/14-3/14	\$52.77 \$52.77
03/27/2024	2102	Integrity Roofing & Gutters, Inc Invoice #: 3/3 55-5280-00 3/3 Contract Invoice Due Completion	\$288,400.00 \$288,400.00
03/27/2024	2103	Integrity Roofing & Gutters, Inc Invoice #: Wind mit 55-5280-00 Wind mit	\$25,200.00 \$25,200.00
		Account Totals	# Checks: 9 \$321,769.54
12-1005-00 Cash Reserve - Valley			
03/27/2024	1008	Integrity Roofing & Gutters, Inc Invoice #: Fascia 30-2520-00 Fascia repair minus sprinkler damage	\$4,012.45 \$4,012.45
03/27/2024	1009	Direct Painting, Inc Invoice #: 1585 30-2520-00 Painting New Fascia Board/Gutters	\$12,300.00 \$12,300.00
		Account Totals	# Checks: 2 \$16,312.45
12-1006-00 Cash Reserve - AMB 1013			
03/27/2024		10-1001-00 Transfer to Operating-Valley; Transfer Funds - Roof	\$60,000.00
		Account Totals	# Checks: 0 \$60,000.00
		Association Totals	# Checks: 11 \$398,081.99



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 3/31/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$47.09	\$0.00	\$0.00	\$0.00	\$47.09
Down To Earth Landscape & Irrigation, LLC	\$415.00	\$0.00	\$0.00	\$0.00	\$415.00
Florida Tenant Reporting Services, Inc.	\$44.00	\$0.00	\$0.00	\$0.00	\$44.00
Turner Pest Control, LLC	\$330.00	\$0.00	\$0.00	\$0.00	\$330.00
Totals:	\$836.09	\$0.00	\$0.00	\$0.00	\$836.09

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 3/1/2024 - 3/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$272,706.65	\$64,397.93	\$321,769.54	\$15,335.04
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	195878	\$ -	\$ 360.00	Cash Operating - Valley; D & D Association Services, LLC Chk # 2096 Inv: D & D Association Services, LLC	
03/05/2024	197736	-	5,076.74	Cash Operating - Valley Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
03/05/2024	197938	-	54.29	Cash Operating - Valley Inv # FEB; D & D Association Services, LLC Chk # 2098 Inv: FEB D & D Association Services, LLC	
03/07/2024	198382	160.00	-	Misc Scanned Deposit	
03/11/2024	198600	31.20	-	Deposit from batch 13425	
03/12/2024	199131	-	61.25	Cash Operating - Valley Inv # N05914; Florida Dept of State Chk # 2099 Inv: N05914 Florida Dept of State	
03/12/2024	199133	-	570.00	Cash Operating - Valley Inv # 2012333-2; Foster Irrigation Inc. Chk # 2100 Inv: 2012333-2 Foster Irrigation Inc.	
03/12/2024	199135	-	1,994.49	Cash Operating - Valley Inv # 94497; Down To Earth Landscape & Irrigation, LLC Chk # 2101 Inv: 94497 Down To Earth Landscape & Irrigation, LLC	
03/25/2024	200337	2,079.99	-	Deposit from batch 13475	
03/25/2024	200364	2,079.99	-	Deposit from batch 13521	
03/27/2024	201006	60,000.00	-	Transfer Funds - Roof	
03/27/2024	201082	-	52.77	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
03/27/2024	201084	-	288,400.00	Cash Operating - Valley Inv # 3/3; Integrity Roofing & Gutters, Inc Chk # 2102 Inv: 3/3 Integrity Roofing & Gutters, Inc	
03/27/2024	201086	-	25,200.00	Cash Operating - Valley Inv # Wind mit; Integrity Roofing & Gutters, Inc Chk # 2103 Inv: Wind mit Integrity Roofing & Gutters, Inc	
03/29/2024	201471	46.75	-	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	31.40	-	31.20	0.20
Date	GL Ref #	Debit	Credit	Description	
03/11/2024	198600	\$ -	\$ 31.20	Deposit from batch 13425	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	8,676.24	5,076.74	7,968.83	5,784.15
Date	GL Ref #	Debit	Credit	Description	
03/03/2024	197298	\$ 5,076.74	\$ -	Payment on Insurance Inv: XXX - 98915309 First Insurance Funding Corp	
03/30/2024	201553	-	7,968.83	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	5,352.00	-	5,352.00	-
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	196542	\$ -	\$ 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	37,459.57	111.20	16,312.45	21,258.32
Date	GL Ref #	Debit	Credit	Description	
03/27/2024	201088	\$ -	\$ 4,012.45	Cash Reserve - Valley Inv # Fascia; Integrity Roofing & Gutters, Inc Chk # 1008 Inv: Fascia Integrity Roofing & Gutters, Inc	
03/27/2024	201258	-	12,300.00	Cash Reserve - Valley Inv # 1585; Direct Painting, Inc Chk # 1009 Inv: 1585 Direct Painting, Inc	
03/29/2024	201497	111.20	-	Interest	
12-1006-00	Cash Reserve - AMB 1013	68,409.25	5.15	60,000.00	8,414.40
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: 3/1/2024 - 3/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
03/27/2024	201006 \$ - \$ 60,000.00	Transfer Funds - Roof			
03/31/2024	201626 5.15 -	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	
03/27/2024	206135 \$ 60,000.00	\$ -		Loan from reserves	
20-2000-00	Accounts Payable	(624.29)	338,081.99	338,293.79	(836.09)
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	195392 \$ -	\$ 360.00		Accounts Payable Inv: D & D Association Services, LLC	
03/01/2024	195878 360.00	-		Accounts Payable; D & D Association Services, LLC Chk # 2096 Inv: D & D Association Services, LLC	
03/03/2024	197298 -	5,076.74		Accounts Payable Inv # XXX - 98915309 Inv: XXX - 98915309 First Insurance Funding Corp	
03/05/2024	197736 5,076.74	-		Accounts Payable Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
03/05/2024	197938 54.29	-		Accounts Payable Inv # FEB; D & D Association Services, LLC Chk # 2098 Inv: FEB D & D Association Services, LLC	
03/11/2024	198604 -	1,994.49		Accounts Payable Inv # 94497 Inv: 94497 Down To Earth Landscape & Irrigation, LLC	
03/11/2024	198606 -	61.25		Accounts Payable Inv # N05914 Inv: N05914 Florida Dept of State	
03/12/2024	199131 61.25	-		Accounts Payable Inv # N05914; Florida Dept of State Chk # 2099 Inv: N05914 Florida Dept of State	
03/12/2024	199133 570.00	-		Accounts Payable Inv # 2012333-2; Foster Irrigation Inc. Chk # 2100 Inv: 2012333-2 Foster Irrigation Inc.	
03/12/2024	199135 1,994.49	-		Accounts Payable Inv # 94497; Down To Earth Landscape & Irrigation, LLC Chk # 2101 Inv: 94497 Down To Earth Landscape & Irrigation, LLC	
03/25/2024	200411 -	288,400.00		Accounts Payable Inv # 3/3 Inv: 3/3 Integrity Roofing & Gutters, Inc	
03/25/2024	200413 -	4,012.45		Accounts Payable Inv # Fascia Inv: Fascia Integrity Roofing & Gutters, Inc	
03/25/2024	200415 -	12,300.00		Accounts Payable Inv # 1585 Inv: 1585 Direct Painting, Inc	
03/25/2024	200417 -	25,200.00		Accounts Payable Inv # Wind mit Inv: Wind mit Integrity Roofing & Gutters, Inc	
03/26/2024	200530 -	52.77		Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
03/27/2024	201082 52.77	-		Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
03/27/2024	201084 288,400.00	-		Accounts Payable Inv # 3/3; Integrity Roofing & Gutters, Inc Chk # 2102 Inv: 3/3 Integrity Roofing & Gutters, Inc	
03/27/2024	201086 25,200.00	-		Accounts Payable Inv # Wind mit; Integrity Roofing & Gutters, Inc Chk # 2103 Inv: Wind mit Integrity Roofing & Gutters, Inc	
03/27/2024	201088 4,012.45	-		Accounts Payable Inv # Fascia; Integrity Roofing & Gutters, Inc Chk # 1008 Inv: Fascia Integrity Roofing & Gutters, Inc	
03/27/2024	201258 12,300.00	-		Accounts Payable Inv # 1585; Direct Painting, Inc Chk # 1009 Inv: 1585 Direct Painting, Inc	
03/31/2024	203631 -	415.00		Accounts Payable Inv # 96603 Inv: 96603 Down To Earth Landscape & Irrigation, LLC	
03/31/2024	203633 -	330.00		Accounts Payable Inv # 618800183	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
03/31/2024	205195	-	47.09		
					Inv: 618800183 Turner Pest Control, LLC
					Accounts Payable Inv # MAR
03/31/2024	205197	-	44.00		
					Inv: MAR D & D Association Services, LLC
					Accounts Payable Inv # 40550
					Inv: 40550 Florida Tenant Reporting Services, Inc.
20-2010-00	Due to Reserves	-	-	60,000.00	(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
03/27/2024	206135	\$ -	\$ 60,000.00	Loan from reserves	
20-2020-00	Prepaid Owner Fees	(75.00)	-	4,159.98	(4,234.98)
Date	GL Ref #	Debit	Credit	Description	
03/25/2024	200337	\$ -	\$ 2,079.99	Deposit from batch 13475	
03/25/2024	200364	-	2,079.99	Deposit from batch 13521	
20-2040-00	Deferred Income	(16,639.92)	16,639.92	-	-
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	196540	\$ 16,639.92	\$ -	Assessments	
20-2041-00	Defer Insurance Claim-Hurricane	(257,625.00)	257,625.00	-	-
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	206013	\$ 257,625.00	\$ -	Insurance Claims	
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	392.02	-	-	392.02
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(20,688.26)	16,312.45	-	(4,375.81)
Date	GL Ref #	Debit	Credit	Description	
03/25/2024	200413	\$ 4,012.45	\$ -	Fascia repair minus sprinkler damage	
				Inv: Fascia Integrity Roofing & Gutters, Inc	
03/25/2024	200415	12,300.00	-	Painting New Fascia Board/Gutters	
				Inv: 1585 Direct Painting, Inc	
30-2530-00	Paving & Sealing	(48,906.99)	-	-	(48,906.99)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System	(70,784.31)	-	-	(70,784.31)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(7,638.37)	-	-	(7,638.37)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,347.42)	-	-	(2,347.42)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,432.46)	-	-	(4,432.46)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(11,122.10)	-	-	(11,122.10)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(205.04)	-	116.35	(321.39)
Date	GL Ref #	Debit	Credit	Description	
03/29/2024	201497	\$ -	\$ 111.20	Interest	
03/31/2024	201626	-	5.15	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	(33,279.84)	-	16,639.92	(49,919.76)
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	196540	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(136.92)	-	46.75	(183.67)
Date	GL Ref #	Debit	Credit	Description	
03/29/2024	201471	\$ -	\$ 46.75	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: 3/1/2024 - 3/31/2024

Date: 4/15/2024
Time: 9:07 am
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4060-00	Application Fees	-	-	160.00	(160.00)
Date	GL Ref #	Debit	Credit	Description	
03/07/2024	198382	\$ -	\$ 160.00	Application Fees/BG	
40-4090-00	Insurance Claim-Hurricane	(576,800.00)	-	257,625.00	(834,425.00)
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	206013	\$ -	\$ 257,625.00	Insurance Claims	
50-5000-00	Management Contract	720.00	360.00	-	1,080.00
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	195392	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	113.56	47.09	-	160.65
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	205195	\$ 47.09	\$ -	MAR Office Expenses Inv: MAR D & D Association Services, LLC	
50-5025-00	Application Expenses	-	44.00	-	44.00
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	205197	\$ 44.00	\$ -	March BG: Nunes x2 Inv: 40550 Florida Tenant Reporting Services, Inc.	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	96.00	61.25	-	157.25
Date	GL Ref #	Debit	Credit	Description	
03/11/2024	198606	\$ 61.25	\$ -	2024 Annual Corporate Report N05914 Inv: N05914 Florida Dept of State	
50-5080-00	Master Fees	10,704.00	5,352.00	-	16,056.00
Date	GL Ref #	Debit	Credit	Description	
03/01/2024	196542	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	15,937.66	7,968.83	-	23,906.49
Date	GL Ref #	Debit	Credit	Description	
03/30/2024	201553	\$ 7,968.83	\$ -	Monthly Insurance Write Off	
55-5280-00	Hurricane Expense	576,800.00	313,600.00	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
03/25/2024	200411	\$ 288,400.00	\$ -	3/3 Contract Invoice Due Completion Inv: 3/3 Integrity Roofing & Gutters, Inc	
03/25/2024	200417	25,200.00	-	Wind mit Inv: Wind mit Integrity Roofing & Gutters, Inc	
55-5300-00	Lawn Contract/Fertilization	3,988.98	1,994.49	-	5,983.47
Date	GL Ref #	Debit	Credit	Description	
03/11/2024	198604	\$ 1,994.49	\$ -	March Lawn Maintenance Inv: 94497 Down To Earth Landscape & Irrigation, LLC	
55-5310-00	Tree Trimming/Removal & Replacement	1,290.00	-	-	1,290.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	1,530.05	415.00	-	1,945.05
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	203631	\$ 415.00	\$ -	Irrigation repairs post roof Inv: 96603 Down To Earth Landscape & Irrigation, LLC	
55-5350-00	Pest Control-Interior	330.00	330.00	-	660.00
Date	GL Ref #	Debit	Credit	Description	
03/31/2024	203633	\$ 330.00	\$ -	3/25 Pest Control Inv: 618800183 Turner Pest Control, LLC	
60-5100-00	Sprinkler Electric	122.03	52.77	-	174.80
Date	GL Ref #	Debit	Credit	Description	
03/26/2024	200530	\$ 52.77	\$ -	13426 Well Electric 2/14-3/14 Inv: 79003-39404 FPL	



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All Dates: 3/1/2024 - 3/31/2024

Date: 4/15/2024

Time: 9:07 am

Page: 5

Account No	Description		Prior Balance	Current Debit	Current Credit	End Balance
99-5710-00	Reserve Funding		\$6,064.71	\$-	\$-	\$6,064.71
Date	GL Ref #	Debit	Credit	Description		
Totals:			\$0.00	\$1,088,475.81	\$1,088,475.81	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Operating-Valley (End: 03/31/2024)

Date: 4/15/2024
Time: 9:07 am
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
03/12/2024		Florida Dept of State		2099	(\$61.25)
03/27/2024		Integrity Roofing & Gutters, Inc		2102	(\$288,400.00)
03/27/2024		Integrity Roofing & Gutters, Inc		2103	(\$25,200.00)
				Total Uncleared	(\$313,661.25)

Operating-Valley Summary	
Ending Account Balance:	\$ 15,335.04
Uncleared Items:	(\$313,661.25)
Adjusted Balance:	\$ 328,996.29
Bank Ending Balance:	\$ 328,996.29
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association, Inc
Reserve-Valley (End: 03/31/2024)

Date: 4/15/2024
Time: 9:07 am
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
03/27/2024		Direct Painting, Inc		1009	(\$12,300.00)
03/27/2024		Integrity Roofing & Gutters, Inc		1008	(\$4,012.45)
Total Uncleared					(\$16,312.45)

Reserve-Valley Summary	
Ending Account Balance:	\$ 21,258.32
Uncleared Items:	(\$16,312.45)
Adjusted Balance:	\$ 37,570.77
Bank Ending Balance:	\$ 37,570.77
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Cash Reserve - AMB (End: 03/31/2024)

Date: 4/15/2024
Time: 9:07 am
Page: 3

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,414.40
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,414.40
Bank Ending Balance:					\$ 8,414.40
Difference:					\$-

9377197

Date 3/29/2024 Page 1 of 2
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	3/01/24 thru 3/31/24
Previous Balancing	68,409.25	Number of Days in this Statement	31
Deposits	.00	Average Ledger	60,667.31
1 Checks/Debits	60,000.00	Average Collected	60,667.31
Service Charges	.00	Interest Earned	5.15
Interest Paid	5.15	Annual Percentage Yield Earned	0.10%
Current Balance	8,414.40	2024 Interest Paid	16.39

Deposits and Other Credits

Date	Description	Amount
3/31	Interest Deposit	5.15

Debits and Other Withdrawals

Date	Description	Amount
3/28	CINXFER CROSSCREEKOFF01R CCD OFFSET	60,000.00-

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
3/01	68,409.25	3/28	8,409.25	3/31	8,414.40

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

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®

Date 3/29/2024 , Page 2 of 2
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

Association Money Market

Acct Ending 1013 (Continued)

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



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

Last Statement:
Statement Ending:
Page:

February 29, 2024
March 31, 2024
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1 M0656BLK033024135833 05 000000000 1705 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: 03/01/24 - 03/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$273,996.65		\$64,397.93		\$9,398.29		\$328,996.29

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$273,996.65
03/05	ACH DEBIT FIRST INSURANCE INSURANCE 240305 900-98915309	-\$5,076.74		\$268,919.91
03/07	CHECK 2096	-\$360.00		\$268,559.91
03/07	CHECK 2097	-\$1,290.00		\$267,269.91
03/08	LOCK BOX DEPOSIT		\$160.00	\$267,429.91
03/11	LOCK BOX DEPOSIT		\$31.20	\$267,461.11
03/11	CHECK 2098	-\$54.29		\$267,406.82
03/19	CHECK 2101	-\$1,994.49		\$265,412.33
03/25	LOCK BOX DEPOSIT		\$2,079.99	\$267,492.32
03/26	ACH CREDIT Cross Creek of F OnlinePay 240326 13475		\$2,079.99	\$269,572.31
03/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 240326	-\$52.77		\$269,519.54
03/27	CHECK 2100	-\$570.00		\$268,949.54
03/28	ACH CREDIT CROSSCREEKOFF01R CINXFER 240328 D3427		\$60,000.00	\$328,949.54
03/31	INTEREST CREDIT		\$46.75	\$328,996.29
	Ending Balance			\$328,996.29

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
03/07	2096	\$360.00	03/07	2097	\$1,290.00

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





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

Account Number:
Statement Date:
Page :

43037267
03/31/2024
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CHECKS IN ORDER (continued)

Date	Number	Amount	Date	Number	Amount
03/11	2098	\$54.29	03/19	2101	\$1,994.49
03/27	2100*	\$570.00			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$275,944.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$183.67	Interest Paid	\$46.75





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

Account Number:
Statement Date:
Page :

43037267
03/31/2024
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: 2096

PAY Three Hundred Sixty And 00/100 Dollars

DATE 03/01/2024

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 Signature

⑈000002096⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

03/07/2024 # 2096 \$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: 2100

PAY Five Hundred Seventy And 00/100 Dollars

DATE 03/12/2024

AMOUNT ****\$570.00

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

Memo: February Irrigation Maint/Repairs

Authorized Signature

⑈000002100⑈ ⑆021201383⑆43037267⑈ ⑆0000057000⑈

03/27/2024 # 2100 \$570.00

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: 2097

PAY One Thousand, Two Hundred Ninety And 00/100 Dollars

DATE 02/28/2024

AMOUNT ****\$1,290.00

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

Memo: Tree removal/replace/sod/mulch

Authorized Signature

⑈000002097⑈ ⑆021201383⑆43037267⑈ ⑆00000129000⑈

03/07/2024 # 2097 \$1,290.00

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: 2101

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

DATE 03/12/2024

AMOUNT ****\$1,994.49

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

Memo: March Lawn Maintenance

Authorized Signature

⑈000002101⑈ ⑆021201383⑆43037267⑈ ⑆00000199449⑈

03/19/2024 # 2101 \$1,994.49

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: 2098

PAY Fifty-Four And 29/100 Dollars

DATE 03/05/2024

AMOUNT ****\$54.29

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

Memo: FEB Office Expenses

Authorized Signature

⑈000002098⑈ ⑆021201383⑆43037267⑈ ⑆0000005429⑈

03/11/2024 # 2098 \$54.29





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

Account Number:

43037267

Statement Date:

03/31/2024

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. 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:

February 29, 2024
March 31, 2024
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1 M0656BLK033024135833 97 000000000 2897 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: 03/01/24 - 03/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$37,459.57		\$111.20		\$0.00		\$37,570.77

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$37,459.57
03/31	INTEREST CREDIT		\$111.20	\$37,570.77
Ending Balance				\$37,570.77

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$37,459.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$305.00	Interest Paid	\$111.20





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

Account Number:
Statement Date:
Page :

54758645
03/31/2024
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. 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.)

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

