

## **Balance Sheet - Operating**

Cross Creek of Fort Myers Villas I Condominium Association, Inc End Date: 09/30/2024 Date: Time:

10/15/2024

9:20 am

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## Assets

Operating Assets		
10-1001-00 Cash Operating - Valley	\$24,567.36	
10-1002-00 Cash Operating - AMB 2856	1,978.70	
10-1012-00 Accounts Receivable-Other	1,627.00	
10-1020-00 Prepaid Insurance	6,362.65	
10-1035-00 Petty Cash	100.00	
Total Operating Assets: Cash Reserves		\$34,635.71
12-1005-00 Cash Reserve - Valley	33,894.26	
12-1006-00 Cash Reserve - AMB 1013	8,418.62	
12-1008-00 CD-Valley(0201)-6/17/26345%	60,285.15	
12-1009-00 Due from Operating	60,000.00	
Total Cash Reserves:		\$162,598.03
Total Assets:		\$197,233.74
Liabilities & Equity	=	
Current Liabilities		
20-2000-00 Accounts Payable	526.40	
20-2010-00 Due to Reserves	60,000.00	
20-2020-00 Prepaid Owner Fees	10,449.95	
Total Current Liabilities:	_	\$70,976.35
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	832.13	
Total Reserves:		\$162,598.03
Equity		
31-3080-00 Prior Year Fund Balance	22,956.81	
Total Equity:		\$22,956.81
Net Income Gain / Loss	(59,297.45)	
		(\$59,297.45)
Total Liabilities & Equity:		\$197,233.74



# **Income Statement - Operating**

Cross Creek of Fort Myers Villas I Condominium Association, Inc 09/30/2024

Date: Time: 10/15/2024 9:20 am

	(	Current Period			Year-to-date		Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME		_			_		J
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$149,759.28	\$149,759.28	\$-	\$199,679.08
4040-00 Interest Income	2.24	- -	2.24	211.91	-	211.91	-
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	\$16,642.16	\$16,639.92	\$2.24	\$984,587.39	\$149,759.28	\$834,828.11	\$199,679.08
Total OPERATING INCOME	\$16,642.16	\$16,639.92	\$2.24	\$984,587.39	\$149,759.28	\$834,828.11	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	3,240.00	3,240.00	-	4,320.00
5020-00 Office Expenses	41.35	100.00	58.65	433.51	900.00	466.49	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	150.03	150.03	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	357.25	195.93	(161.32)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	48,168.00	48,168.00	-	64,224.00
Total Administrative Expenses	\$5,753.35	\$5,850.44	\$97.09	\$52,242.76	\$52,653.96	\$411.20	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	56,825.96	46,957.50	(9,868.46)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	228.78	(76.22)	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.92	\$997.46	\$57,130.96	\$47,186.28	(\$9,944.68)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	749.97	749.97	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	375.03	375.03	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	-	2,200.00	2,200.00	16,304.73	19,800.00	3,495.27	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,500.03	1,500.03	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	2,140.00	1,500.03	(639.97)	2,000.00
5320-00 Sprinkler Repair & Maintenance	485.05	600.00	114.95	5,148.75	5,400.00	251.25	7,200.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	1,320.00	1,500.03	180.03	2,000.00
Total Building/Grounds Maintenance	\$815.05	\$3,425.01	\$2,609.96	\$915,763.48	\$30,825.09	(\$884,938.39)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	56.84	100.00	43.16	553.51	900.00	346.49	1,200.00
Total Utilities	\$56.84	\$100.00	\$43.16	\$553.51	\$900.00	\$346.49	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	18,194.13	18,194.13	-	24,258.83
Total Reserve Funding	<u> </u>	\$2,021.57	\$2,021.57	\$18,194.13	\$18,194.13	\$0.00	\$24,258.83
Total OPERATING EXPENSE	\$10,870.70	\$16,639.94	\$5,769.24	\$1,043,884.84	\$149,759.46	(\$894,125.38)	\$199,679.08
Net Income:	\$5,771.46	(\$0.02)	\$5,771.48	(\$59,297.45)	(\$0.18)	(\$59,297.27)	\$0.00



# Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association, Inc 09/01/2024 To 09/30/2024

Date: Time: 10/15/2024 9:21 am

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	\$3,592.90	\$0.00	\$0.00	\$0.00	\$0.00	\$3,592.90
Exterior Painting & Roof Cleaning	\$7,987.53	\$0.00	\$0.00	\$0.00	\$0.00	\$7,987.53
Paving & Sealing	\$49,219.45	\$0.00	\$0.00	\$0.00	\$0.00	\$49,219.45
Irrigation System	\$73,164.23	\$0.00	\$0.00	\$0.00	\$0.00	\$73,164.23
Landscape Enhancements	\$8,368.59	\$0.00	\$0.00	\$0.00	\$0.00	\$8,368.59
Street Light Maintenance (Solar Batteries)	\$2,702.18	\$0.00	\$0.00	\$0.00	\$0.00	\$2,702.18
Legal Costs	\$4,717.46	\$0.00	\$0.00	\$0.00	\$0.00	\$4,717.46
Insurance Deductible	\$11,592.52	\$0.00	\$0.00	\$0.00	\$0.00	\$11,592.52
Interest	\$739.89	\$0.00	\$0.00	\$0.00	\$92.24	\$832.13
	\$162,505.79	\$0.00	\$0.00	\$0.00	\$92.24	\$162,598.03



# Homeowner Aging Report

End Date: 09/30/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
То	otal: \$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: 9/30/2024 Date: 10/15/2024
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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	(\$2,079.99)
6980002016	Jerry & Linda Moore	13404 Tall Grass Court Unit 2016 Fort Myers, FL 33912	(\$2,079.99)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$2,104.99)
	Cross Creek of Fort Myers Villas I	Condominium Association, Inc Total 5	(\$10,449.95)



# Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association , Inc 9/1/2024 - 9/30/2024

Date: Time: 10/15/2024 9:21 am

Date	Check #	Payee				Amount
)-1001-00 Cash O	perating - Va	lley				
09/04/2024	2136	D & D Association Services, LLC				\$360.00
		50-5000-00 Monthly Management Fee			\$360.00	
09/10/2024	2137	Foster Irrigation Inc.				\$325.05
		Invoice #: 2012687				
		55-5320-00 August Irrigation Maint/Repairs			\$325.05	
09/10/2024	2138	D & D Association Services, LLC				\$45.51
		Invoice #: AUG				
		50-5020-00 AUG Office Expenses			\$45.51	
09/25/2024	0	FPL				\$56.84
		Invoice #: 79003-39404				
		60-5100-00 13426 Well Electric 8/14-9/13			\$56.84	
09/30/2024	0	First Insurance Funding Corp				\$4,202.48
		Invoice #: XXX-101502961				
		10-1020-00 Payment on Insurance			\$4,202.48	
09/30/2024	2139	Turner Pest Control, LLC				\$330.00
		Invoice #: 619510185				
		55-5350-00 9/24 Pest Control			\$330.00	
			Account Totals	# Checks:	6	\$5,319.8
		_	Association Totals	# Checks:	6	\$5,319.8



# Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association , Inc As Of 9/30/2024 Date: 10/15/2024
Time: 9:21 am

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$41.35	\$0.00	\$0.00	\$0.00	\$41.35
Foster Irrigation Inc.	\$485.05	\$0.00	\$0.00	\$0.00	\$485.05
Totals:	\$526.40	\$0.00	\$0.00	\$0.00	\$526.40



# General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc Accts: All Dates: 9/1/2024 - 9/30/2024 Date: Time: 10/15/2024 9:21 am

Account No	Descri	ption		Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash C	perating - Valley		\$19,485.05	\$10,402.19	\$5,319.88	\$24,567.36
Date	GL Ref#	Debit	Credit	Description	, ,, ,	, -,	, ,
09/04/2024	232837	\$ -	\$ 360.00	Cash Operating - Valley Inv # Inv: D & D Association Service		ervices, LLC Chk # 213	6
09/10/2024	233987	-	325.05	Cash Operating - Valley Inv # Inv: 2012687 Foster Irrigation		ation Inc. Chk # 2137	
09/10/2024	233989	-	45.51	Cash Operating - Valley Inv # Inv: AUG D & D Association S	AUG; D & D Associati	on Services, LLC Chk #	<sup>‡</sup> 2138
09/24/2024	236041	2,079.99	_	Deposit from batch 15958	, -		
09/25/2024	236695	-	56.84	Cash Operating - Valley Inv # Inv: 79003-39404 FPL	79003-39404; FPL CI	nk # 0	
09/30/2024	236433	4,159.98	-	Deposit from batch 15978			
09/30/2024	236502	4,159.98	-	Deposit from batch 15987			
09/30/2024	237057	-	4,202.48	Cash Operating - Valley Inv # Chk # 0 Inv: XXX-101502961 First Ins		t Insurance Funding Co	orp
09/30/2024	237111	-	330.00	Cash Operating - Valley Inv # Inv: 619510185 Turner Pest C	·	est Control, LLC Chk #	2139
09/30/2024	237451	2.24	-	Interest			
10-1002-00		Operating - AMB 2856		1,978.70	-	-	1,978.70
Date	GL Ref #	Debit	Credit	Description			
10-1012-00		nts Receivable-Other		1,627.00	-	-	1,627.00
Date	GL Ref#	Debit	Credit	Description			
10-1020-00		d Insurance	<b>.</b>	6,405.63	4,202.48	4,245.46	6,362.65
Date	GL Ref#	Debit		Description			
09/30/2024	236541	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insurance	urance Funding Corp		
09/30/2024	236705	-	4,245.46	Monthly Insurance Write Off			
10-1030-00	Prepaid	d Expenses		5,352.00	-	5,352.00	-
Date	GL Ref#	Debit	Credit	Description			
09/01/2024	231879	\$ -	\$ 5,352.00	Cross Creek Community Fee			
10-1035-00	Petty C			100.00	-	-	100.00
Date	GL Ref#	Debit	Credit	Description			
12-1005-00		Reserve - Valley		33,802.71	91.55	-	33,894.26
Date	GL Ref#	Debit		Description			
09/30/2024	237477	\$ 91.55	\$ -	Interest			
12-1006-00		Reserve - AMB 1013		8,417.93	0.69	-	8,418.62
Date	GL Ref#	Debit	Credit	Description			
09/30/2024	237381	\$ 0.69	\$ -	Interest			
12-1008-00		ley(0201)-6/17/2634		60,285.15	-	-	60,285.15
Date	GL Ref#	Debit	Credit	Description			22 222 22
12-1009-00		om Operating	0 111	60,000.00	-	-	60,000.00
Date	GL Ref#	Debit ota Davabla	Credit	Description (270.56)	E 210 00	E 47E 70	(FOR 40)
20-2000-00 Date	GL Ref #	nts Payable Debit	Crodit	(370.56)  Description	5,319.88	5,475.72	(526.40)
09/01/2024	231466	\$ -		Accounts Payable Inv: D & D Association Service	es II C		
09/04/2024	232837	360.00	-	Accounts Payable Inv # ; D & Inv: D & D Association Service	D Association Service	es, LLC Chk # 2136	
09/10/2024	233987	325.05	-	Accounts Payable Inv # 20126 Inv: 2012687 Foster Irrigation	687; Foster Irrigation I	nc. Chk # 2137	
09/10/2024	233989	45.51	-	Accounts Payable Inv # AUG; Inv: AUG D & D Association S	D & D Association Se	ervices, LLC Chk # 2138	3
09/25/2024	236537	-	56.84	Accounts Payable Inv # 79003	3-39404		



### **General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc Accts: All Dates: 9/1/2024 - 9/30/2024

Date: 10/15/2024 Time: 9:21 am 2

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**Account No** Description **Prior Balance Current Debit Current Credit End Balance** Inv: 79003-39404 FPL 09/25/2024 236695 56.84 Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL 09/30/2024 236539 330.00 Accounts Payable Inv # 619510185 Inv: 619510185 Turner Pest Control, LLC 09/30/2024 236541 4,202.48 Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp 09/30/2024 237057 4,202.48 Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp 09/30/2024 237111 330.00 Accounts Payable Inv # 619510185; Turner Pest Control, LLC Chk # 2139 Inv: 619510185 Turner Pest Control, LLC 09/30/2024 239689 41.35 Accounts Payable Inv # Sept 2024 Inv: Sept 2024 D & D Association Services, LLC 09/30/2024 239691 485.05 Accounts Payable Inv # 2012737 Inv: 2012737 Foster Irrigation Inc. 20-2010-00 (60,000.00)Due to Reserves (60,000.00)Debit Credit Description Date GL Ref# 10,399.95 (10,449.95)20-2020-00 **Prepaid Owner Fees** (50.00)Date GL Ref# Debit Credit Description \$ -09/24/2024 236041 \$ 2,079.99 Deposit from batch 15958 09/30/2024 236433 4,159.98 Deposit from batch 15978 09/30/2024 236502 4.159.98 Deposit from batch 15987 20-2040-00 Deferred Income (16,639.92)16,639.92 Date GL Ref# Debit Credit Description 09/01/2024 231877 \$ 16,639.92 \$ -Assessments 30-2500-00 General Reserves (421.04)(421.04)Date GL Ref# Debit Credit Description 30-2510-00 Roof Replacement (3,592.90)(3,592.90)GL Ref# Debit Credit Description Date Exterior Painting & Roof Cleaning 30-2520-00 (7,987.53)(7,987.53)GL Ref# Debit Credit Description Date 30-2530-00 Paving & Sealing (49,219.45)(49,219.45)Date GL Ref# Debit Credit Description 30-2535-00 Irrigation System (73, 164.23)(73, 164.23)Date GL Ref # Debit Credit Description 30-2540-00 Landscape Enhancements (8,368.59)(8,368.59)Date GL Ref# Debit Credit Description 30-2560-00 Street Light Maintenance (Solar Batteries) (2,702.18)(2,702.18)GL Ref# Debit Credit Description Date (4,717.46)30-2570-00 Legal Costs (4,717.46)GL Ref# Debit Credit Description Date 30-2580-00 Insurance Deductible (11,592.52)(11,592.52)GL Ref# Date Debit Credit Description 30-2990-00 Interest (739.89)92.24 (832.13)Date GL Ref# Debit Credit Description \$ -09/30/2024 237381 \$ 0.69 Interest 09/30/2024 237477 91.55 Interest 31-3080-00 Prior Year Fund Balance (22,956.81)(22,956.81)GL Ref# Debit Credit Description Date 40-4010-00 16.639.92 Assessment Fees (133,119.36)(149,759.28)Date GL Ref# Debit Credit Description 231877 \$ -09/01/2024 \$ 16,639.92 Assessments Interest Income 2.24 40-4040-00 (209.67)(211.91)GL Ref# Debit Credit Description Date 09/30/2024 237451 \$ -\$ 2.24 Interest



# **General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc Accts: All Dates: 9/1/2024 - 9/30/2024 Date: Time: 10/15/2024 9:21 am

Application   Late   Fees Interest   Credit   Description   Date   GL Ref # Debit   Credit   Description   Date   GL	(\$31.20) (160.00) (834,425.00) 3,240.00	\$-						Desc	
August   A	(834,425.00)	Ψ	\$-	(\$31.20)			e Fees/Interest	Late	40-4050-00
Date   GL Ref #   Debit   Credit   Description   Gl Ref #   Debit   Credit   Description   Cl Ref #   Debit   Credit   Description   C	(834,425.00)			tion	it C	Credit	Debit	GL Ref#	Date
40-4090-00   Insurance Claim-Hurricane   Claim-Hurricane   Credit   Description   Credit	3,240.00	-	-	(160.00)			olication Fees	Appli	40-4060-00
Date   GL Ref #   Debit   Credit   Description   2,880.00   360.00   -	3,240.00				it C				
Date   GL Ref #   Debit   Credit   Description   Descri		-	-	,			-		
Date   GL Ref #   Debit   Credit   Description					it C	Credit			
09/01/2024	433.51	-	360.00	,			•		
Date   Credit   Description   Description	433.51					Credit			
Date   GL Ref #   Debit   Credit   Description   Date   GL Ref #   Debit   Credit	433.51					\$ -	\$ 360.00	231466	09/01/2024
Date         GL Ref#         Debit         Credit Description           09/30/2024         239689         \$ 41.35         \$ - September Office Expenses Inv: Sept 2024 D & D Association Services, LLC           50-5025-00         Application Expenses         44.00         -         -           50-5060-00         Division Fees, Tax Prep, Corporate Fee         357.25         -         -           Date         GL Ref#         Debit         Credit         Description         -           050-5080-00         Master Fees         42,816.00         5,352.00         -           Date         GL Ref#         Debit         Credit         Description           09/01/2024         231879         \$ 5,352.00         \$ - Cross Creek Community Fee         -           51-5500-00         Property Insurance         \$ 52,580.50         4,245.46         -           Date         GL Ref #         Debit         Credit         Description           51-550-00         Property Insurance         \$ 52,580.50         4,245.46         -           Date         GL Ref #         Debit         Credit         Description           51-550-00         Insurance Appraisal         305.00         -         -           Date         GL Ref #	433.51		s, LLC	D Association Service	I				
09/30/2024   239689		-	41.35	392.16			ice Expenses	Offic	50-5020-00
Inv: Sept 2024 D & D Association Services, LLC				tion	it C	Credit	Debit	GL Ref#	Date
Date   GL Ref #   Debit   Credit   Description				ber Office Expenses	5	\$ -	\$ 41.35	239689	09/30/2024
Date         GL Ref #         Debit         Credit         Description           50-5060-00         Division Fees, Tax Prep, Corporate Fee         357.25         -         -           Date         GL Ref #         Debit         Credit         Description         5,352.00         -           Date         GL Ref #         Debit         Credit         Description         -         -           09/01/2024         231879         \$5,352.00         \$-         Cross Creek Community Fee         -         -         -           51-5500-00         Property Insurance         \$2,580.50         4,245.46         - </th <td></td> <td></td> <td>ion Services, LLC</td> <td>ot 2024 D &amp; D Associa</td> <td>I</td> <td></td> <td></td> <td></td> <td></td>			ion Services, LLC	ot 2024 D & D Associa	I				
Division Fees, Tax Prep, Corporate Fee   357.25   -	44.00	-	-	44.00			olication Expenses	Appli	50-5025-00
Date   GL Ref #   Debit   Credit   Description				tion	it C	Credit	Debit	GL Ref#	Date
Date   GL Ref #   Debit   Credit   Description	357.25	-	-	357.25	ee	p, Corporate Fe	ision Fees, Tax Prep,	Divis	50-5060-00
Date         GL Ref #         Debit         Credit         Description           09/01/2024         231879         \$ 5,352.00         \$ -         Cross Creek Community Fee           51-5500-00         Property Insurance         52,580.50         4,245.46         -           Date         GL Ref #         Debit         Credit         Description           51-5530-00         Insurance Appraisal         305.00         -         -           55-5280-00         Hurricane Expense         890,400.00         -         -           55-5290-00         Operating Fund Contingency         450.00         -         -           55-5290-00         Operating Fund Contingency         450.00         -         -           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL R				tion	it C	Credit	Debit	GL Ref#	Date
09/01/2024   231879   \$ 5,352.00   \$ - Cross Creek Community Fee	48,168.00	-	5,352.00	42,816.00			ster Fees	Mast	50-5080-00
Date   GL Ref #   Debit   Credit   Description				tion	it C	Credit	Debit	GL Ref#	Date
Date         GL Ref #         Debit         Credit         Description           09/30/2024         236705         \$ 4,245.46         \$ -         Monthly Insurance Write Off           51-5530-00         Insurance Appraisal         305.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5280-00         Hurricane Expense         890,400.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5290-00         Operating Fund Contingency         450.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         <				creek Community Fee	(	\$ -	\$ 5,352.00	231879	09/01/2024
09/30/2024         236705         \$ 4,245.46         \$ - Monthly Insurance Write Off           51-5530-00         Insurance Appraisal         305.00         -           54-55280-00         GL Ref # Debit         Credit         Description           55-5290-00         Operating Fund Contingency         450.00         -           55-5290-00         Operating Fund Contingency         450.00         -           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.	56,825.96	-	4,245.46	52,580.50			perty Insurance	Prop	51-5500-00
Date   GL Ref #   Debit   Credit   Description			·	tion	it C	Credit	Debit	GL Ref#	Date
Date   GL Ref #   Debit   Credit   Description				Insurance Write Off	N	\$ -	\$ 4.245.46	236705	09/30/2024
Date         GL Ref #         Debit         Credit         Description           55-5280-00         Hurricane Expense         890,400.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5290-00         Operating Fund Contingency         450.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.	305.00	-	-					Insur	51-5530-00
Date         GL Ref #         Debit         Credit         Description           55-5290-00         Operating Fund Contingency         450.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit			Date
Date   GL Ref #   Debit   Credit   Description	890,400.00	-	-	890,400.00			rricane Expense	Hurri	55-5280-00
Date         GL Ref #         Debit         Credit         Description           55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit	Debit	GL Ref#	Date
55-5300-00         Lawn Contract/Fertilization         16,304.73         -         -           Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.	450.00	-	-	450.00		igency	erating Fund Continge	Oper	55-5290-00
Date         GL Ref #         Debit         Credit         Description           55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit	Debit	GL Ref#	Date
55-5310-00         Tree Trimming/Removal & Replacement         2,140.00         -         -           Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.	16,304.73	-	-	16,304.73		ation	vn Contract/Fertilization	Lawr	55-5300-00
Date         GL Ref #         Debit         Credit         Description           55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit	Debit	GL Ref#	Date
55-5320-00         Sprinkler Repair & Maintenance         4,663.70         485.05         -           Date         GL Ref #         Debit         Credit         Description           09/30/2024         239691         \$ 485.05         \$ -         September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.         Inv: 2012737 Foster Irrigation Inc.	2,140.00	-	-	2,140.00	ent	al & Replacemei	e Trimming/Removal	Tree	55-5310-00
Date GL Ref# Debit Credit Description  09/30/2024 239691 \$ 485.05 \$ - September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit	Debit	GL Ref#	Date
09/30/2024 239691 \$ 485.05 \$ - September Irrigation Maint/Repairs Inv: 2012737 Foster Irrigation Inc.	5,148.75	-	485.05	4,663.70		ntenance	rinkler Repair & Mainto	Sprir	55-5320-00
Inv: 2012737 Foster Irrigation Inc.				tion	it C	Credit	Debit	GL Ref#	Date
						\$ -	\$ 485.05	239691	09/30/2024
FF F2F0 00 Deet Control Interior 000 00 220 00			Inc.	2737 Foster Irrigation	I				
po-base Control-Interior 990.00 330.00 -	1,320.00	-	330.00	990.00			st Control-Interior	Pest	55-5350-00
Date GL Ref # Debit Credit Description				tion	it C	Credit	Debit	GL Ref#	Date
09/30/2024 236539 \$ 330.00 \$ - 9/24 Pest Control				st Control	ç	\$ -	\$ 330.00	236539	09/30/2024
Inv: 619510185 Turner Pest Control, LLC			ontrol, LLC	510185 Turner Pest C	- 1				
60-5100-00 Sprinkler Electric 496.67 56.84 -	553.51	-	56.84	496.67			rinkler Electric	Sprir	60-5100-00
Date GL Ref # Debit Credit Description					it C	Credit		•	
09/25/2024 236537 \$ 56.84 \$ - 13426 Well Electric 8/14-9/13									
Inv: 79003-39404 FPL						*	+ -0.0.		·
99-5710-00 Reserve Funding 18,194.13		_	_				serve Funding	Rese	99-5710-00
Date GL Ref # Debit Credit Description	18.194.13				it C	Credit			
·	18,194.13				_		= +		
Totals: \$0.00 \$47,527.41 \$47,527.41	18,194.13 <b>\$0.00</b>	<b>0.47</b> FOT 11	647 507 44	**					



Difference:

# **Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc Operating-Valley (End: 09/30/2024)

Date: Time

\$-

10/15/2024

Pa

iiie.	9.21	all
age:	1	

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
09/30/2024		Deposit from batch 15978	15978 - Online Payment	99	\$4,159.98
09/30/2024		First Insurance Funding Corp		0	(\$4,202.48)
09/30/2024		Turner Pest Control, LLC		2139	(\$330.00)
			Total Uncleared		(\$372.50)
		Operating-Valle	y Summary	_	
	Endin	g Account Balance:	\$ 24,567.36		
	Uncle	ared Items:	(\$372.50)	)	
	Adjus	ted Balance:	\$ 24,939.86	-	
	Bank	Ending Balance:	\$ 24,939.86	_	



## **Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc Reserve-Valley (End: 09/30/2024)

Date: Time:

10/15/2024 9:21 am

2

Page:

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

Reserve-Valley Summary

Ending Account Balance: Uncleared Items:	\$ 33,894.26 \$-
Adjusted Balance:	\$ 33,894.26
Bank Ending Balance:	\$ 33,894.26
Difference:	\$-



# **Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc Cash Reserve - AMB (End: 09/30/2024)

Date: Time:

10/15/2024 9:21 am

Page:

3

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

Cash Reserve - AMB Summary		
Ending Account Balance: Uncleared Items:	\$ 8,418.62 \$-	
Adjusted Balance:	\$ 8,418.62	
Bank Ending Balance:  Difference:	\$ 8,418.62 \$-	



4830 W. Kennedy Blvd. Suite 200 Tampa, FL 33609

9813044

Page 1.9f 1 Acct Ending 1013 Date\_9/30/2024 \_ . Primary Account Encl osures

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

Number of Enclosures 0
Statement Dates 9/03/24 thru 9/30/24
Number of Days in this Statement 28
Average Ledger 8,417.93
Average Collected 8,417.93
Interest Earned .65 Association Money Market Acct Ending 1013 Account Number Previous Balancing 8, 417. 93 . 00 Deposits . 00 Checks/Debits Service Charges . 00 Annual Percentage Yield Earned Interest Paid 69 0.10% 8, 418. 62 Current Balance 20.61 2024 Interest Păi d

## **Deposits and Other Credits**

Date Description Amount 9/30 . 69 Interest Deposit

## Daily Balance Summary

Date Bal ance Bal ance 9/03 8, 417. 93 9/30 8, 418. 62

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.



#### **OUTSTANDING CHECKS**

#### RECONCILIATION INSTRUCTIONS

Date

#### Reconciliation of Account

CHECKS WRITTEN	N BUT NOT PAID	Di	
NUMBER	AMOUNT		mine this statement and nd refer any exceptions
		Sort your cl date issued.	hecks numerically or by
		your checks paid numbers and am the space provide	your checkbook each of I by the bank and list the ounts of those not paid in ed at the left. Include any It paid from previous
		balance any l	rom your checkbook Maintenance Fee or earing on this statement.
		Reconcile space provided	your statement in the d below.
		Enter bank balance from statement	
		Add deposits not credited by bank (if any)	
		TOTAL	
outstanding checks, ATM, checkcard and other electronic withdrawals		Subtract outstanding checks, ATM, checkcard and other electronic withdrawals	
THIS AMOUNT SHOU	ULD EQUAL YOUR O	CHECKBOOK BALANCE	

When you opened your account, you received bank deposit agreements (disclosures) and fee schedule. You agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. You may obtain additional copies of the disclosures and fee schedule, which contain the current version of the terms and conditions of your account at any of our banking centers or writing to us at the address provided on the front of this statement.

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

#### **BILLING RIGHTS SUMMARY**

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

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 866-530-2265 or Write us at 4830 W. Kennedy Blvd., Suite 200, Tampa, FL 33609 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later that 60 days after we sent you the FIRST statement on which the error or problem appeared,

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

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

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

In case of errors or questions about your electronic transfers, (e.g., ATM, point-of-salle, 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.

#### 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. Wayne, NJ 07474-0558

**Last Statement:** Statement Ending:

August 31, 2024 September 30, 2024

Email:

contactus@valley.com

Visit Us Online:

www.valley.com

Mail To:

1720 Route 23, Wayne, NJ 07470

1 M0656BLK100124100957 39 000000000 1639 004



P.O. Box 558

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

# **Account Statement**

## **HOA BUSINESS CHECKING PLUS - 43037267**

SUMMARY FOR THE PERIOD: 09/01/24 - 09/30/24

**Beginning Balance** \$23,687.53

**Deposits & Other Credits** \$6,242.21

Withdrawals & Other Debits \$4,989.88

**Ending Balance** \$24,939.86

#### **TRANSACTIONS**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$23,687.53
09/05	ACH DEBIT FIRST INSURANCE INSURANCE 240905 900- 101502961	-\$4,202.48		\$19,485.05
09/13	CHECK 2138	-\$45.51		\$19,439.54
09/13	CHECK 2136	-\$360.00		\$19,079.54
09/24	LOCK BOX DEPOSIT		\$2,079.99	\$21,159.53
09/24	CHECK 2137	-\$325.05		\$20,834.48
09/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 240925	-\$56.84		\$20,777.64
09/30	LOCK BOX DEPOSIT		\$4,159.98	\$24,937.62
09/30	INTEREST CREDIT		\$2.24	\$24,939.86
Endina	Balance	·	·	\$24,939,86

## **CHECKS IN ORDER**



■ Date	Number	Amount	Date	Number	Amount
09/13	2136	\$360.00	09/13	2138	\$45.51
09/24	2137	\$325.05			

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





Wayne, NJ 07474-0558

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

43037267 09/30/2024 2 of 4

## INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance \$20,130.00 Annual % Yield Earned 0.14% Year-to-Date Interest Paid \$211.91 \$2.24 Interest Paid







Wayne, NJ 07474-0558

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

43037267 09/30/2024 3 of 4

**Check Images for Account 43037267** 



RED BAPKGPN VIOLVOID PANTO & A HEAT SENSITIVE ICON—SEE BACK FOR DEV Inium Association, Inc (6980) Forty-Five And 51/100 Dollars DATE 09/10/2024 TO THE ORDER OF 11000 Metro Parkway Suite #3 Fort Myers, FL 33966 Authorized Signatures Memo AUG Office Expenses #00000 2138# 102120138314303726?# 40000004551#

09/13/2024

# 2136

\$360.00

09/13/2024

# 2138

\$45.51

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
11000 Metro Parkway Suite #3
Fort Myers, FL 33966 Three Hundred Twenty-Five And 05/100 Dollars DATE 09/10/2024 Authorized Signatures 

09/24/2024

# 2137

\$325.05





P.O. Box 558 Wayne, NJ 07474-0558 **Account Number:** Statement Date: Page:

43037267 09/30/2024 4 of 4

#### 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

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:

August 31, 2024 September 30, 2024

1 M0656BLK100124100957 74 000000000 2774 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
<b>M</b>	Visit Us Online:	www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

# **Account Statement**

## PROPERTY MANAGEMENT MMA - 54758645

SUMMARY FOR THE PERIOD: 09/01/24 - 09/30/24

**Deposits & Other Credits** Withdrawals & Other Debits **Beginning Balance Ending Balance** \$33,802.71 \$91.55 \$0.00 \$33,894.26

#### **TRANSACTIONS**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$33,802.71
09/30	INTEREST CREDIT		\$91.55	\$33,894.26
Ending E	Balance			\$33,894.26

#### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$33,802.00	Annual % Yield Earned	3.35%
Year-to-Date Interest Paid	\$811.52	Interest Paid	\$91.55







P.O. Box 558 Wayne, NJ 07474-0558 **Account Number:** Statement Date: Page:

54758645 09/30/2024 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

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.



