

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$19,457.73
10-1010-00 Due From Unit Owners	247.51
10-1016-00 Due from Pool & Rec	5,762.03
10-1020-00 Prepaid Insurance	25,412.47
10-1030-00 Prepaid Expenses	6,690.00
10-2010-00 Due to Reserves	(27,803.24)

Total Operating Assets: \$29,766.50

Cash Reserves

12-1005-00 Cash Reserve - Valley	179,186.70
12-1009-00 Due from Operating	27,803.24

Total Cash Reserves: \$206,989.94

Total Assets: \$236,756.44

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	254.43
20-2020-00 Prepaid Owner Fees	1,582.00
20-2040-00 Deferred Income	15,820.00

Total Current Liabilities: \$17,656.43

Reserves

30-2510-00 Roof	95,716.79
30-2520-00 Painting	27,062.50
30-2530-00 Pavement	11,654.93
30-2535-00 Resealing	2,710.00
30-2540-00 Elevator	13,650.09
30-2550-00 Structural	34,365.07
30-2560-00 Deferred Maint Reserves	7,531.26
30-2590-00 Structural/Reserve Study	5,510.40
30-2595-00 Carport/Storage	2,189.28
30-2990-00 Interest	6,599.62

Total Reserves: \$206,989.94

Equity

31-3080-00 Prior Year Fund Balance	17,785.48
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Total Equity: \$17,785.48

Net Income Gain / Loss (5,675.41)

(\$5,675.41)

Total Liabilities & Equity: \$236,756.44

Income Statement - Operating

Cross Creek of Fort Myers Condominium II Association, Inc

05/31/2024

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Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$15,820.00	\$15,820.01	(\$0.01)	\$79,100.00	\$79,100.05	(\$0.05)	\$189,840.08
4040-00 Interest Income	5.20	-	5.20	28.19	-	28.19	-
4050-00 Late Fees/Interest	3.60	-	3.60	106.93	-	106.93	-
4080-00 Pool Insurance Reimbursements	-	291.67	(291.67)	3,393.00	1,458.35	1,934.65	3,500.00
Total Revenue	\$15,828.80	\$16,111.68	(\$282.88)	\$82,628.12	\$80,558.40	\$2,069.72	\$193,340.08
Total OPERATING INCOME	\$15,828.80	\$16,111.68	(\$282.88)	\$82,628.12	\$80,558.40	\$2,069.72	\$193,340.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	525.00	525.00	-	2,625.00	2,625.00	-	6,300.00
5010-00 Audit & Tax Services	-	16.67	16.67	726.00	83.35	(642.65)	200.00
5020-00 Office Expenses	104.43	100.00	(4.43)	678.08	500.00	(178.08)	1,200.00
5040-00 Licenses/Permits/Fees	75.00	6.25	(68.75)	75.00	31.25	(43.75)	75.00
5050-00 Legal Fees Expense	-	25.00	25.00	-	125.00	125.00	300.00
5060-00 Annual Division Fees	-	10.00	10.00	120.00	50.00	(70.00)	120.00
5061-00 Corporate Annual Report	-	5.17	5.17	61.25	25.85	(35.40)	62.00
5080-00 Master Fees	6,690.00	6,690.00	-	33,450.00	33,450.00	-	80,280.00
Total Administrative Expenses	\$7,394.43	\$7,378.09	(\$16.34)	\$37,735.33	\$36,890.45	(\$844.88)	\$88,537.00
Insurance Expenses							
5500-00 Insurance Premiums	4,505.35	3,333.33	(1,172.02)	19,026.75	16,666.65	(2,360.10)	40,000.00
Total Insurance Expenses	\$4,505.35	\$3,333.33	(\$1,172.02)	\$19,026.75	\$16,666.65	(\$2,360.10)	\$40,000.00
Building/Grounds Maintenance							
5200-00 Building Maintenance	912.00	208.33	(703.67)	3,200.44	1,041.65	(2,158.79)	2,500.00
5220-00 Janitorial Contract	150.00	160.00	10.00	860.00	800.00	(60.00)	1,920.00
5235-00 Dryer Vent Cleaning	-	67.42	67.42	-	337.10	337.10	809.00
5250-00 Power Washing Services	-	58.33	58.33	-	291.65	291.65	700.00
5260-00 Elevator Maintenance	2,587.50	205.83	(2,381.67)	3,184.17	1,029.15	(2,155.02)	2,470.00
5300-00 Landscaping Contract	902.89	895.83	(7.06)	4,385.45	4,479.15	93.70	10,750.00
5305-00 Landscaping Maintenance	-	208.33	208.33	3,237.28	1,041.65	(2,195.63)	2,500.00
5310-00 Tree Maintenance	-	208.33	208.33	-	1,041.65	1,041.65	2,500.00
5350-00 Pest Control-Interior	-	91.67	91.67	-	458.35	458.35	1,100.00
Total Building/Grounds Maintenance	\$4,552.39	\$2,104.07	(\$2,448.32)	\$14,867.34	\$10,520.35	(\$4,346.99)	\$25,249.00
Utilities							
5100-00 Electric	103.51	100.00	(3.51)	402.15	500.00	97.85	1,200.00
5120-00 Water & Sewer	396.34	383.33	(13.01)	1,832.46	1,916.65	84.19	4,600.00
5140-00 Elevator Phone	68.51	62.50	(6.01)	337.73	312.50	(25.23)	750.00
5150-00 Trash	-	133.33	133.33	1,016.72	666.65	(350.07)	1,600.00
Total Utilities	\$568.36	\$679.16	\$110.80	\$3,589.06	\$3,395.80	(\$193.26)	\$8,150.00
Pool							
5600-00 Pool & Rec Budget Contributions	1,202.67	1,202.67	-	6,013.35	6,013.35	-	14,432.00
Total Pool	\$1,202.67	\$1,202.67	\$-	\$6,013.35	\$6,013.35	\$0.00	\$14,432.00
Reserve Funding							
5710-00 Reserve Funding	1,414.34	1,414.34	-	7,071.70	7,071.70	-	16,972.08
Total Reserve Funding	\$1,414.34	\$1,414.34	\$-	\$7,071.70	\$7,071.70	\$0.00	\$16,972.08
Total OPERATING EXPENSE	\$19,637.54	\$16,111.66	(\$3,525.88)	\$88,303.53	\$80,558.30	(\$7,745.23)	\$193,340.08
Net Income:	(\$3,808.74)	\$0.02	(\$3,808.76)	(\$5,675.41)	\$0.10	(\$5,675.51)	\$0.00

Reserve Schedule

Cross Creek of Fort Myers Condominium II Association, Inc
05/01/2024 To 05/31/2024

Date: 6/13/2024
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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
Roof	\$95,224.50	\$492.29	\$0.00	\$0.00	\$0.00	\$95,716.79
Painting	\$27,000.00	\$62.50	\$0.00	\$0.00	\$0.00	\$27,062.50
Pavement	\$11,605.00	\$49.93	\$0.00	\$0.00	\$0.00	\$11,654.93
Resealing	\$2,710.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,710.00
Elevator	\$36,879.12	\$184.57	\$23,413.60	\$0.00	\$0.00	\$13,650.09
Structrual	\$33,857.97	\$507.10	\$0.00	\$0.00	\$0.00	\$34,365.07
Deferred Maint Reserves	\$7,531.26	\$0.00	\$0.00	\$0.00	\$0.00	\$7,531.26
Structural/Reserve Study	\$5,493.32	\$17.08	\$0.00	\$0.00	\$0.00	\$5,510.40
Carport/Storage	\$2,088.41	\$100.87	\$0.00	\$0.00	\$0.00	\$2,189.28
Interest	\$5,987.84	\$5,000.00	\$5,000.00	\$0.00	\$611.78	\$6,599.62
	\$228,377.42	\$6,414.34	\$28,413.60	\$0.00	\$611.78	\$206,989.94



Homeowner Aging Report

Cross Creek of Fort Myers Condominium II Association, Inc

End Date: 05/31/2024

Date:6/13/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
6600001221 - Constance Bohon Owner				Last Payment: \$1,582.00 on 03/21/2024	
Total:	\$3.60	\$243.91	\$0.00	\$0.00	\$247.51

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Condominium II Association, Inc	\$3.60	\$243.91	\$0.00	\$0.00	\$247.51

Description	Total
Assessment Fee (Delinquent Interest) 2024	\$7.20
Assessment Fee 2024	\$240.31
AR Total:	\$247.51



PrePaid Homeowner List

Cross Creek of Fort Myers Condominium II Association, Inc

End Date: 5/31/2024

Date: 6/13/2024

Time: 12:36 pm

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Account No:	Homeowner Name	Address	Balance
6600001230	Baldo & Sylvia Dibenedetto	13001 Cross Creek Blvd #1230 Fort Myers, FL 33912	(\$1,582.00)
	Cross Creek of Fort Myers Condominium II Association, Inc Total	1	(\$1,582.00)

Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
05/01/2024	2288	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$525.00
05/01/2024	2289	Cross Creek Terraces Pool & Rec 70-5600-00 Monthly Pool & Rec Fee	\$1,202.67
05/07/2024	2290	Aunt Beas' Cleaning Inc. Invoice #: 488 55-5220-00 April Janitorial	\$150.00
05/07/2024	2291	D & D Association Services, LLC Invoice #: APR 50-5020-00 APR Office Expenses	\$103.64
05/07/2024	2292	Estate Landscaping & Lawn Management, LLC Invoice #: 51596 55-5300-00 May Lawn Maint	\$902.89
05/14/2024	2293	Bureau of Elevator Safety Invoice #: 1280495 50-5040-00 2024 Elevator Permit	\$75.00
05/14/2024	2294	Lint Out, Inc Invoice #: 64667-1 55-5200-00 Vent Cleaning	\$912.00
05/14/2024	2295	Townsend Appraisals, Inc Invoice #: 24-3543-1 51-5500-00 Insurance Appraisal	\$875.00
05/20/2024		12-1005-00 Transfer to Valley-Reserve; Monthly Reserve Funding	\$1,414.34
05/20/2024	0	LCU Invoice #: 0022974-0 60-5120-00 13001 Water/Sewer 4/3-5/2	\$396.34
05/28/2024	0	FPL Invoice #: 59302-32409 60-5100-00 13001 Electric 4/15-5/15	\$57.93
05/31/2024	0	Otis Elevator Company Invoice #: TYS17398001 55-5260-00 Elevator door repair - pd online 5/31	\$2,587.50
05/21/2024	0	Centurylink Invoice #: 311433670 60-5140-00 Elevator Phone Service	\$68.51
05/29/2024	0	FPL Invoice #: 59302-32409 60-5100-00 13001 Electric	\$45.58
05/31/2024	0	Record Bank error 99-9999-00 Bank Adjustment - Misc. Check; Misc. Check	\$5,000.00
05/20/2024	0	Record Bank Error 99-9999-00 Bank Adjustment - Misc. Check; Misc. Check	\$162.40
		Account Totals	# Checks: 15 \$14,478.80
12-1005-00 Cash Reserve - Valley			
05/20/2024	1002	General Elevator Solutions, LLC Invoice #: 34022 30-2540-00 Draw 1 35% Elevator Modernization	\$23,413.60
05/31/2024	0	Record Bank error 30-2990-00 Bank Adjustment - Misc. Check; Misc. Check	\$5,000.00
		Account Totals	# Checks: 2 \$28,413.60
		Association Totals	# Checks: 17 \$42,892.40



Payables Aging Report

Cross Creek of Fort Myers Condominium II Association, Inc

As Of 5/31/2024

Date:6/13/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
Aunt Beas' Cleaning Inc.	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00
D & D Association Services, LLC	\$104.43	\$0.00	\$0.00	\$0.00	\$104.43
Totals:	\$254.43	\$0.00	\$0.00	\$0.00	\$254.43

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$27,138.20	\$6,798.33	\$14,478.80	\$19,457.73
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	208763	\$ -	\$ 525.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2288 Inv: D & D Association Services, LLC	
05/01/2024	208765	-	1,202.67	Cash Operating - Valley Inv # ; Cross Creek Terraces Pool & Rec Chk # 2289 Inv: Cross Creek Terraces Pool & Rec	
05/01/2024	215885	5,000.00	-	Record Deposit in error Cash Operating - Valley	
05/06/2024	209971	1,630.73	-	Deposit from batch 13950	
05/07/2024	210686	-	150.00	Cash Operating - Valley Inv # 488; Aunt Beas' Cleaning Inc. Chk # 2290 Inv: 488 Aunt Beas' Cleaning Inc.	
05/07/2024	210688	-	103.64	Cash Operating - Valley Inv # APR; D & D Association Services, LLC Chk # 2291 Inv: APR D & D Association Services, LLC	
05/07/2024	210690	-	902.89	Cash Operating - Valley Inv # 51596; Estate Landscaping & Lawn Management, LLC Chk # 2292 Inv: 51596 Estate Landscaping & Lawn Management, LLC	
05/14/2024	211630	-	75.00	Cash Operating - Valley Inv # 1280495; Bureau of Elevator Safety Chk # 2293 Inv: 1280495 Bureau of Elevator Safety	
05/14/2024	211632	-	912.00	Cash Operating - Valley Inv # 64667-1; Lint Out, Inc Chk # 2294 Inv: 64667-1 Lint Out, Inc	
05/14/2024	211634	-	875.00	Cash Operating - Valley Inv # 24-3543-1; Townsend Appraisals, Inc Chk # 2295 Inv: 24-3543-1 Townsend Appraisals, Inc	
05/20/2024	212415	-	1,414.34	Monthly Reserve Funding	
05/20/2024	212703	-	396.34	Cash Operating - Valley Inv # 0022974-0; LCU Chk # 0 Inv: 0022974-0 LCU	
05/20/2024	215889	-	162.40	Misc. Check; Record Bank Error Chk # 0	
05/21/2024	215881	-	68.51	Cash Operating - Valley Inv # 311433670; Centurylink Chk # 0 Inv: 311433670 Centurylink	
05/28/2024	213785	-	57.93	Cash Operating - Valley Inv # 59302-32409; FPL Chk # 0 Inv: 59302-32409 FPL	
05/29/2024	215883	-	45.58	Cash Operating - Valley Inv # 59302-32409; FPL Chk # 0 Inv: 59302-32409 FPL	
05/31/2024	215182	-	2,587.50	Cash Operating - Valley Inv # TYS17398001; Otis Elevator Company Chk # 0 Inv: TYS17398001 Otis Elevator Company	
05/31/2024	215875	5.20	-	Interest	
05/31/2024	215887	-	5,000.00	Misc. Check; Record Bank error Chk # 0	
05/31/2024	215891	162.40	-	Record bank error Cash Operating - Valley	
10-1010-00	Due From Unit Owners	1,874.64	3.60	1,630.73	247.51
Date	GL Ref #	Debit	Credit	Description	
05/06/2024	209971	\$ -	\$ 1,630.73	Deposit from batch 13950	
05/16/2024	212863	3.60	-	Assessment Fee - Batch 14046	
10-1016-00	Due from Pool & Rec	5,762.03	-	-	5,762.03
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	29,042.82	-	3,630.35	25,412.47
Date	GL Ref #	Debit	Credit	Description	
05/30/2024	214245	\$ -	\$ 3,630.35	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	13,380.00	-	6,690.00	6,690.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	209174	\$ -	\$ 6,690.00	Monthly Master	
10-2010-00	Due to Reserves	(27,803.24)	-	-	(27,803.24)
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	200,574.18	7,026.12	28,413.60	179,186.70
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	215871	\$ 5,000.00	\$ -	Record Deposit in error Cash Reserve - Valley	
05/20/2024	212415	1,414.34	-	Monthly Reserve Funding	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
05/20/2024	212705 \$ - \$ 23,413.60	Cash Reserve - Valley Inv # 34022; General Elevator Solutions, LLC Chk # 1002 Inv: 34022 General Elevator Solutions, LLC			
05/31/2024	215869 611.78 -	Interest			
05/31/2024	215873 - 5,000.00	Misc. Check; Record Bank error Chk # 0			
12-1009-00	Due from Operating	27,803.24	-	-	27,803.24
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(253.64)	31,315.66	31,316.45	(254.43)
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	208143	\$ -	\$ 1,202.67	Accounts Payable Inv: Cross Creek Terraces Pool & Rec	
05/01/2024	208145	-	525.00	Accounts Payable Inv: D & D Association Services, LLC	
05/01/2024	208763	525.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2288 Inv: D & D Association Services, LLC	
05/01/2024	208765	1,202.67	-	Accounts Payable Inv # ; Cross Creek Terraces Pool & Rec Chk # 2289 Inv: Cross Creek Terraces Pool & Rec	
05/07/2024	210350	-	902.89	Accounts Payable Inv # 51596 Inv: 51596 Estate Landscaping & Lawn Management, LLC	
05/07/2024	210686	150.00	-	Accounts Payable Inv # 488; Aunt Beas' Cleaning Inc. Chk # 2290 Inv: 488 Aunt Beas' Cleaning Inc.	
05/07/2024	210688	103.64	-	Accounts Payable Inv # APR; D & D Association Services, LLC Chk # 2291 Inv: APR D & D Association Services, LLC	
05/07/2024	210690	902.89	-	Accounts Payable Inv # 51596; Estate Landscaping & Lawn Management, LLC Chk # 2292 Inv: 51596 Estate Landscaping & Lawn Management, LLC	
05/14/2024	211253	-	75.00	Accounts Payable Inv # 1280495 Inv: 1280495 Bureau of Elevator Safety	
05/14/2024	211255	-	875.00	Accounts Payable Inv # 24-3543-1 Inv: 24-3543-1 Townsend Appraisals, Inc	
05/14/2024	211257	-	912.00	Accounts Payable Inv # 64667-1 Inv: 64667-1 Lint Out, Inc	
05/14/2024	211630	75.00	-	Accounts Payable Inv # 1280495; Bureau of Elevator Safety Chk # 2293 Inv: 1280495 Bureau of Elevator Safety	
05/14/2024	211632	912.00	-	Accounts Payable Inv # 64667-1; Lint Out, Inc Chk # 2294 Inv: 64667-1 Lint Out, Inc	
05/14/2024	211634	875.00	-	Accounts Payable Inv # 24-3543-1; Townsend Appraisals, Inc Chk # 2295 Inv: 24-3543-1 Townsend Appraisals, Inc	
05/20/2024	212583	-	23,413.60	Accounts Payable Inv # 34022 Inv: 34022 General Elevator Solutions, LLC	
05/20/2024	212585	-	396.34	Accounts Payable Inv # 0022974-0 Inv: 0022974-0 LCU	
05/20/2024	212703	396.34	-	Accounts Payable Inv # 0022974-0; LCU Chk # 0 Inv: 0022974-0 LCU	
05/20/2024	212705	23,413.60	-	Accounts Payable Inv # 34022; General Elevator Solutions, LLC Chk # 1002 Inv: 34022 General Elevator Solutions, LLC	
05/21/2024	215877	-	68.51	Accounts Payable Inv # 311433670 Inv: 311433670 Centurylink	
05/21/2024	215881	68.51	-	Accounts Payable Inv # 311433670; Centurylink Chk # 0 Inv: 311433670 Centurylink	
05/28/2024	213319	-	57.93	Accounts Payable Inv # 59302-32409 Inv: 59302-32409 FPL	
05/28/2024	213785	57.93	-	Accounts Payable Inv # 59302-32409; FPL Chk # 0 Inv: 59302-32409 FPL	
05/29/2024	215879	-	45.58	Accounts Payable Inv # 59302-32409	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
05/29/2024	215883	45.58	-		
					Inv: 59302-32409 FPL
					Accounts Payable Inv # 59302-32409; FPL Chk # 0
05/31/2024	215174	-	150.00		
					Inv: 59302-32409 FPL
					Accounts Payable Inv # 581
					Inv: 581 Aunt Beas' Cleaning Inc.
05/31/2024	215176	-	2,587.50		
					Accounts Payable Inv # TYS17398001
					Inv: TYS17398001 Otis Elevator Company
05/31/2024	215182	2,587.50	-		
					Accounts Payable Inv # TYS17398001; Otis Elevator Company Chk # 0
					Inv: TYS17398001 Otis Elevator Company
05/31/2024	216450	-	104.43		
					Accounts Payable Inv # MAY
					Inv: MAY D & D Association Services, LLC
20-2020-00	Prepaid Owner Fees	(1,582.00)	-	-	(1,582.00)
Date	GL Ref #	Debit	Credit	Description	
20-2040-00	Deferred Income	(31,640.00)	15,820.00	-	(15,820.00)
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	209172	\$ 15,820.00	\$ -	Assessments	
30-2510-00	Roof	(95,224.50)	-	492.29	(95,716.79)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 492.29	Roof	
30-2520-00	Painting	(27,000.00)	-	62.50	(27,062.50)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 62.50	Painting	
30-2530-00	Pavement	(11,605.00)	-	49.93	(11,654.93)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 49.93	Pavement	
30-2535-00	Resealing	(2,710.00)	-	-	(2,710.00)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Elevator	(36,879.12)	23,413.60	184.57	(13,650.09)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 184.57	Elevator	
05/20/2024	212583	23,413.60	-	Draw 1 35% Elevator Modernization	
				Inv: 34022 General Elevator Solutions, LLC	
30-2550-00	Structural	(33,857.97)	-	507.10	(34,365.07)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 507.10	Structural	
30-2560-00	Deferred Maint Reserves	(7,531.26)	-	-	(7,531.26)
Date	GL Ref #	Debit	Credit	Description	
30-2590-00	Structural/Reserve Study	(5,493.32)	-	17.08	(5,510.40)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 17.08	Structural/Reserve Study	
30-2595-00	Carport/Storage	(2,088.41)	-	100.87	(2,189.28)
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ -	\$ 100.87	Carport/Storage	
30-2990-00	Interest	(5,987.84)	5,000.00	5,611.78	(6,599.62)
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	215871	\$ -	\$ 5,000.00	Record Deposit in error Interest	
05/31/2024	215869	-	611.78	Interest	
05/31/2024	215873	5,000.00	-	Misc. Check; Record Bank error Chk # 0	
31-3080-00	Prior Year Fund Balance	(17,785.48)	-	-	(17,785.48)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(63,280.00)	-	15,820.00	(79,100.00)
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	209172	\$ -	\$ 15,820.00	Assessments	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4040-00	Interest Income	(\$22.99)	\$-	\$5.20	(\$28.19)
Date	GL Ref #	Debit	Credit	Description	
05/31/2024	215875	\$ -	\$ 5.20	Interest	
40-4050-00	Late Fees/Interest	(103.33)	-	3.60	(106.93)
Date	GL Ref #	Debit	Credit	Description	
05/16/2024	212863	\$ -	\$ 3.60	Assessment Fee - Batch 14046	
40-4080-00	Pool Insurance Reimbursements	(3,393.00)	-	-	(3,393.00)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	2,100.00	525.00	-	2,625.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	208145	\$ 525.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5010-00	Audit & Tax Services	726.00	-	-	726.00
Date	GL Ref #	Debit	Credit	Description	
50-5020-00	Office Expenses	573.65	104.43	-	678.08
Date	GL Ref #	Debit	Credit	Description	
05/31/2024	216450	\$ 104.43	\$ -	MAY Office Expenses Inv: MAY D & D Association Services, LLC	
50-5040-00	Licenses/Permits/Fees	-	75.00	-	75.00
Date	GL Ref #	Debit	Credit	Description	
05/14/2024	211253	\$ 75.00	\$ -	2024 Elevator Permit Inv: 1280495 Bureau of Elevator Safety	
50-5060-00	Annual Division Fees	120.00	-	-	120.00
Date	GL Ref #	Debit	Credit	Description	
50-5061-00	Corporate Annual Report	61.25	-	-	61.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	26,760.00	6,690.00	-	33,450.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	209174	\$ 6,690.00	\$ -	Monthly Master	
51-5500-00	Insurance Premiums	14,521.40	4,505.35	-	19,026.75
Date	GL Ref #	Debit	Credit	Description	
05/14/2024	211255	\$ 875.00	\$ -	Insurance Appraisal Inv: 24-3543-1 Townsend Appraisals, Inc	
05/30/2024	214245	3,630.35	-	Monthly Insurance Write Off	
55-5200-00	Building Maintenance	2,288.44	912.00	-	3,200.44
Date	GL Ref #	Debit	Credit	Description	
05/14/2024	211257	\$ 912.00	\$ -	Vent Cleaning Inv: 64667-1 Lint Out, Inc	
55-5220-00	Janitorial Contract	710.00	150.00	-	860.00
Date	GL Ref #	Debit	Credit	Description	
05/31/2024	215174	\$ 150.00	\$ -	May Janitorial Inv: 581 Aunt Beas' Cleaning Inc.	
55-5260-00	Elevator Maintenance	596.67	2,587.50	-	3,184.17
Date	GL Ref #	Debit	Credit	Description	
05/31/2024	215176	\$ 2,587.50	\$ -	Elevator door repair - pd online 5/31 Inv: TYS17398001 Otis Elevator Company	
55-5300-00	Landscaping Contract	3,482.56	902.89	-	4,385.45
Date	GL Ref #	Debit	Credit	Description	
05/07/2024	210350	\$ 902.89	\$ -	May Lawn Maint Inv: 51596 Estate Landscaping & Lawn Management, LLC	
55-5305-00	Landscaping Maintenance	3,237.28	-	-	3,237.28
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Electric	298.64	103.51	-	402.15
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
05/28/2024	213319 \$ 57.93	\$ -	13001 Electric 4/15-5/15 Inv: 59302-32409 FPL		
05/29/2024	215879 45.58	-	Electric Inv: 59302-32409 FPL		
60-5120-00	Water & Sewer	1,436.12	396.34	-	1,832.46
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212585	\$ 396.34	\$ -	13001 Water/Sewer 4/3-5/2 Inv: 0022974-0 LCU	
60-5140-00	Elevator Phone	269.22	68.51	-	337.73
Date	GL Ref #	Debit	Credit	Description	
05/21/2024	215877	\$ 68.51	\$ -	Elevator Phone Service Inv: 311433670 Centurylink	
60-5150-00	Trash	1,016.72	-	-	1,016.72
Date	GL Ref #	Debit	Credit	Description	
70-5600-00	Pool & Rec Budget Contributions	4,810.68	1,202.67	-	6,013.35
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	208143	\$ 1,202.67	\$ -	Monthly Pool & Rec Fee Inv: Cross Creek Terraces Pool & Rec	
99-5710-00	Reserve Funding	5,657.36	1,414.34	-	7,071.70
Date	GL Ref #	Debit	Credit	Description	
05/20/2024	212417	\$ 1,414.34	\$ -	Reserve Funding	
99-9999-00	Transfer Funds	-	5,162.40	5,162.40	-
Date	GL Ref #	Debit	Credit	Description	
05/01/2024	215885	\$ -	\$ 5,000.00	Record Deposit in error Transfer Funds	
05/20/2024	215889	162.40	-	Misc. Check; Record Bank Error Chk # 0	
05/31/2024	215887	5,000.00	-	Misc. Check; Record Bank error Chk # 0	
05/31/2024	215891	-	162.40	Record bank error Transfer Funds	
Totals:		\$0.00	\$114,177.25	\$114,177.25	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Condominium II Association, Inc
Valley-Operating (End: 05/31/2024)

Date: 6/13/2024
Time: 12:36 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
05/31/2024		Record Bank error		0	(\$5,000.00)
05/31/2024		Otis Elevator Company		0	(\$2,587.50)
05/31/2024		Record bank error		162	\$162.40
				Total Uncleared	(\$7,425.10)

Valley-Operating Summary	
Ending Account Balance:	\$ 19,457.73
Uncleared Items:	(\$7,425.10)
Adjusted Balance:	\$ 26,882.83
Bank Ending Balance:	\$ 26,882.83
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Condominium II Association, Inc
Valley-Reserve (End: 05/31/2024)

Date:6/13/2024

Time:12:36 pm

Page:2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
05/20/2024		General Elevator Solutions, LLC		1002	(\$23,413.60)
05/31/2024		Record Bank error		0	(\$5,000.00)
Total Uncleared					(\$28,413.60)

Valley-Reserve Summary	
Ending Account Balance:	\$ 179,186.70
Uncleared Items:	(\$28,413.60)
Adjusted Balance:	\$ 207,600.30
Bank Ending Balance:	\$ 207,600.30
Difference:	\$-



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

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1 M0656BLK060124090825 90 000000000 2260 005



CROSS CREEK OF FORT MYERS CONDOMINIUM II
ASSOCIATION, INC
C/O D & D ASSOCIATION SERVICES LLC
8280 COLLEGE PKWY SUITE 203
FORT MYERS FL 33919-4113



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING PLUS - 42590817

SUMMARY FOR THE PERIOD: 05/01/24 - 05/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$29,087.88		\$6,635.93		\$8,840.98		\$26,882.83

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$29,087.88
05/01	LOCK BOX DEPOSIT		\$5,000.00	\$34,087.88
05/01	CHECK 2286	-\$219.38		\$33,868.50
05/07	ACH CREDIT		\$1,630.73	\$35,499.23
	Cross Creek of F OnlinePay 240507 13950			
05/07	ACH DEBIT	-\$466.94		\$35,032.29
	LEE CO UTILITIES BILLING 240507			
05/08	CHECK 2287	-\$60.69		\$34,971.60
05/09	CHECK 2282	-\$1,202.67		\$33,768.93
05/09	CHECK 2289	-\$1,202.67		\$32,566.26
05/13	CHECK 2288	-\$525.00		\$32,041.26
05/14	CHECK 2290	-\$150.00		\$31,891.26
05/15	CHECK 2292	-\$902.89		\$30,988.37
05/20	CHECK 2291	-\$103.64		\$30,884.73
05/20	CHECK 1000	-\$162.40		\$30,722.33
05/21	ACH DEBIT	-\$68.51		\$30,653.82
	LumenCenturyLink SPEEDPAY 240521			
05/21	ACH DEBIT	-\$1,414.34		\$29,239.48
	Cross Creek of F CincXfer 240521 D3497			
05/22	CHECK 2293	-\$75.00		\$29,164.48
05/23	CHECK 2294	-\$912.00		\$28,252.48
05/29	ACH DEBIT	-\$45.58		\$28,206.90
	FPL DIRECT DEBIT ELEC PYMT 240529			
05/29	ACH DEBIT	-\$57.93		\$28,148.97
	FPL DIRECT DEBIT ELEC PYMT 240529			
05/29	ACH DEBIT	-\$396.34		\$27,752.63



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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	LEE CO UTILITIES BILLING 240529			
05/29	CHECK 2295	-\$875.00		\$26,877.63
05/31	INTEREST CREDIT		\$5.20	\$26,882.83
Ending Balance				\$26,882.83

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
05/20	1000	\$162.40	05/14	2290	\$150.00
05/09	2282*	\$1,202.67	05/20	2291	\$103.64
05/01	2286*	\$219.38	05/15	2292	\$902.89
05/08	2287	\$60.69	05/22	2293	\$75.00
05/13	2288	\$525.00	05/23	2294	\$912.00
05/09	2289	\$1,202.67	05/29	2295	\$875.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$30,697.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$28.19	Interest Paid	\$5.20





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Check Images for Account 42590817

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

Valley Bank

Cross Creek of Fort Myers Single Family Condominium II Assoc, Inc. (6925)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 1000

PAY One Hundred Sixty-Two And 40/100 Dollars

DATE 05/07/2024

AMOUNT ****\$162.40

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

Memo: APR Office Expenses

Authorized Signatures

⑈000001000⑈ ⑆021201383⑆42590817⑈ ⑆0000016240⑈

05/20/2024 # 1000 \$162.40

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2289

PAY One Thousand, Two Hundred Two And 67/100 Dollars

DATE 05/01/2024

AMOUNT ****\$1,202.67

TO THE ORDER OF Cross Creek Terraces Pool & Rec
c/o Associa Gulf Coast Clearwater
PO Box 28105
Miami, FL 33102-8105

Memo: Monthly Pool & Rec Fee

Authorized Signatures

⑈000002289⑈ ⑆021201383⑆42590817⑈ ⑆00000120267⑈

05/09/2024 # 2289 \$1,202.67

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2282

PAY One Thousand, Two Hundred Two And 67/100 Dollars

DATE 04/04/2024

AMOUNT ****\$1,202.67

TO THE ORDER OF Cross Creek Terraces Pool & Rec
c/o Associa Gulf Coast Clearwater
PO Box 28105
Miami, FL 33102-8105

Memo: Monthly Pool & Rec Fee

Authorized Signatures

⑈000002282⑈ ⑆021201383⑆42590817⑈ ⑆00000120267⑈

05/09/2024 # 2282 \$1,202.67

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2290

PAY One Hundred Fifty And 00/100 Dollars

DATE 05/07/2024

AMOUNT ****\$150.00

TO THE ORDER OF Aunt Beas' Cleaning Inc.
17424 Georgia Rd
Fort Myers, FL 33967

Memo: April Janitorial

Authorized Signatures

⑈000002290⑈ ⑆021201383⑆42590817⑈ ⑆0000015000⑈

05/14/2024 # 2290 \$150.00

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2286

PAY Two Hundred Nineteen And 38/100 Dollars

DATE 04/24/2024

AMOUNT ****\$219.38

TO THE ORDER OF Fyr Flyer, Inc.
10905-1 Gladiolus Dr
Fort Myers, FL 33908

Memo: Annual fire alarm inspection

Authorized Signatures

⑈000002286⑈ ⑆021201383⑆42590817⑈ ⑆0000021938⑈

05/01/2024 # 2286 \$219.38

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2291

PAY One Hundred Three And 64/100 Dollars

DATE 05/07/2024

AMOUNT ****\$103.64

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

Memo: APR Office Expenses

Authorized Signatures

⑈000002291⑈ ⑆021201383⑆42590817⑈ ⑆0000010364⑈

05/20/2024 # 2291 \$103.64

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2287

PAY Sixty And 69/100 Dollars

DATE 04/30/2024

AMOUNT ****\$60.69

TO THE ORDER OF Bill Carrigan
13001 Cross Creek BLVD #1212
Fort Myers, FL 33912

Memo: Reimburse paint

Authorized Signatures

⑈000002287⑈ ⑆021201383⑆42590817⑈ ⑆0000006069⑈

05/08/2024 # 2287 \$60.69

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2292

PAY Nine Hundred Two And 89/100 Dollars

DATE 05/07/2024

AMOUNT ****\$902.89

TO THE ORDER OF Estate Landscaping & Lawn Management, LLC
2360 Prince Street
Fort Myers, FL 33916

Memo: May Lawn Maint

Authorized Signatures

⑈000002292⑈ ⑆021201383⑆42590817⑈ ⑆0000090289⑈

05/15/2024 # 2292 \$902.89

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2288

PAY Five Hundred Twenty-Five And 00/100 Dollars

DATE 05/01/2024

AMOUNT ****\$525.00

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

Memo: Monthly Management Fee

Authorized Signatures

⑈000002288⑈ ⑆021201383⑆42590817⑈ ⑆0000052500⑈

05/13/2024 # 2288 \$525.00

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

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc. (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2293

PAY Seventy-Five And 00/100 Dollars

DATE 05/14/2024

AMOUNT ****\$75.00

TO THE ORDER OF Bureau of Elevator Safety
PO Box 6300
Tallahassee, FL 32314

Memo: 2024 Elevator Permit

Authorized Signatures

⑈000002293⑈ ⑆021201383⑆42590817⑈ ⑆0000007500⑈

05/22/2024 # 2293 \$75.00

890 0003607 0003-0005 42590817 2260





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Check Images for Account 42590817 (Continued)

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2294

PAY Nine Hundred Twelve And 00/100 Dollars

DATE 05/14/2024

AMOUNT ****\$912.00

TO THE ORDER OF Lint Out, Inc
12331 Towne Lake Dr #6
Fort Myers, FL 33913

Memo: Vent Cleaning

Authorized Signatures

⑈000002294⑈ ⑆02120138312590817⑆ ⑈0000091200⑈

05/23/2024

2294

\$912.00

Valley Bank

Cross Creek of Fort Myers Condominium II Association, Inc (6600)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2295

PAY Eight Hundred Seventy-Five And 00/100 Dollars

DATE 05/14/2024

AMOUNT ****\$875.00

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

Memo: Insurance Appraisal

Authorized Signatures

⑈000002295⑈ ⑆02120138312590817⑆ ⑈0000087500⑈

05/29/2024

2295

\$875.00





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Wayne, NJ 07474-0558

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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.





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Wayne, NJ 07474-0558

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1 M0656BLK060124090825 24 000000000 4094 002



CROSS CREEK OF FORT MYERS CONDOMINIUM II
ASSOCIATION, INC
C/O D & D ASSOCIATION SERVICES LLC
8280 COLLEGE PKWY SUITE 203
FORT MYERS FL 33919-4113



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

PROPERTY MANAGEMENT MMA - 54646979

SUMMARY FOR THE PERIOD: 05/01/24 - 05/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$200,574.18		\$7,026.12		\$0.00		\$207,600.30

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$200,574.18
05/01	LOCK BOX DEPOSIT		\$5,000.00	\$205,574.18
05/21	ACH CREDIT		\$1,414.34	\$206,988.52
	Cross Creek of F CincXfer 240521 C3497			
05/31	INTEREST CREDIT		\$611.78	\$207,600.30
Ending Balance				\$207,600.30

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$206,076.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$2,813.60	Interest Paid	\$611.78





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Wayne, NJ 07474-0558

Account Number:

54646979

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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.

