

Assets

Operating Assets

| | |
|--------------------------------------|-------------|
| 10-1001-00 Cash Operating - Valley | \$46,959.93 |
| 10-1010-00 Due From Unit Owners | 870.00 |
| 10-1012-00 Accounts Receivable-Other | 1,627.00 |
| 10-1020-00 Prepaid Insurance | 1,816.33 |
| 10-1030-00 Prepaid Expenses | 6,000.00 |
| 10-1035-00 Petty Cash | 100.00 |

Total Operating Assets: \$57,373.26

Cash Reserves

| | |
|--|-----------|
| 12-1005-00 Cash Reserve - Valley | 61,804.77 |
| 12-1008-00 CD-Valley(0201)-6/17/26-.345% | 60,285.15 |
| 12-1009-00 Due from Operating | 60,000.00 |

Total Cash Reserves: \$182,089.92

Total Assets:
\$239,463.18
Liabilities & Equity

Current Liabilities

| | |
|-------------------------------|-----------|
| 20-2000-00 Accounts Payable | 310.45 |
| 20-2010-00 Due to Reserves | 60,000.00 |
| 20-2020-00 Prepaid Owner Fees | 2,340.16 |
| 20-2040-00 Deferred Income | 18,230.16 |

Total Current Liabilities: \$80,880.77

Reserves

| | |
|---|-----------|
| 30-2500-00 General Reserves | (520.74) |
| 30-2510-00 Roof Replacement | 9,680.14 |
| 30-2520-00 Exterior Painting & Roof Cleaning | 16,433.09 |
| 30-2530-00 Paving & Sealing | 49,722.86 |
| 30-2535-00 Irrigation System | 76,921.81 |
| 30-2540-00 Landscape Enhancements | 9,841.62 |
| 30-2560-00 Street Light Maintenance (Solar Batteries) | 771.22 |
| 30-2570-00 Legal Costs | 5,287.48 |
| 30-2580-00 Insurance Deductible | 12,331.77 |
| 30-2990-00 Interest | 1,620.67 |

Total Reserves: \$182,089.92

Equity

| | |
|-------------------------------------|-------------|
| 35-3080-00 Prior Years Fund Balance | (32,601.43) |
|-------------------------------------|-------------|

Total Equity: (\$32,601.43)

Net Income Gain / Loss 9,093.92

\$9,093.92
Total Liabilities & Equity:
\$239,463.18

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

05/31/2025

Date: 6/14/2025

Time: 11:07 am

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| Description | Current Period | | | Year-to-date | | | Annual Budget |
|---|--------------------|--------------------|-------------------|--------------------|--------------------|---------------------|---------------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | |
| OPERATING INCOME | | | | | | | |
| Revenue | | | | | | | |
| 4010-00 Assessment Fees | \$18,230.16 | \$18,230.18 | (\$0.02) | \$91,150.80 | \$91,150.90 | (\$0.10) | \$218,762.15 |
| 4040-00 Interest Income | 0.81 | - | 0.81 | 7.84 | - | 7.84 | - |
| 4050-00 Late Fees/Interest | - | - | - | 34.18 | - | 34.18 | - |
| Total Revenue | \$18,230.97 | \$18,230.18 | \$0.79 | \$91,192.82 | \$91,150.90 | \$41.92 | \$218,762.15 |
| Total OPERATING INCOME | \$18,230.97 | \$18,230.18 | \$0.79 | \$91,192.82 | \$91,150.90 | \$41.92 | \$218,762.15 |
| OPERATING EXPENSE | | | | | | | |
| Administrative Expenses | | | | | | | |
| 5000-00 Management Contract | 408.00 | 408.00 | - | 2,040.00 | 2,040.00 | - | 4,896.00 |
| 5020-00 Office Expenses | 57.77 | 100.00 | 42.23 | 360.25 | 500.00 | 139.75 | 1,200.00 |
| 5050-00 Legal Fees Expense | - | 16.67 | 16.67 | - | 83.35 | 83.35 | 200.00 |
| 5060-00 Division Fees, Tax Prep, Corporat | - | 29.77 | 29.77 | 261.25 | 148.85 | (112.40) | 357.25 |
| 5080-00 Master Fees | 6,000.00 | 6,000.00 | - | 30,000.00 | 30,000.00 | - | 72,000.00 |
| Total Administrative Expenses | \$6,465.77 | \$6,554.44 | \$88.67 | \$32,661.50 | \$32,772.20 | \$110.70 | \$78,653.25 |
| Insurance Expenses | | | | | | | |
| 5500-00 Property Insurance | 4,245.46 | 4,583.33 | 337.87 | 21,227.30 | 22,916.65 | 1,689.35 | 55,000.00 |
| 5530-00 Insurance Appraisal | - | 25.42 | 25.42 | 305.00 | 127.10 | (177.90) | 305.00 |
| Total Insurance Expenses | \$4,245.46 | \$4,608.75 | \$363.29 | \$21,532.30 | \$23,043.75 | \$1,511.45 | \$55,305.00 |
| Building/Grounds Maintenance | | | | | | | |
| 5200-00 Building Repairs | 50.00 | 83.33 | 33.33 | 792.50 | 416.65 | (375.85) | 1,000.00 |
| 5210-00 Roof Repairs | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| 5290-00 Operating Fund Contingency | - | 650.00 | 650.00 | - | 3,250.00 | 3,250.00 | 7,800.00 |
| 5300-00 Lawn Contract/Fertilization | 2,091.00 | 2,333.33 | 242.33 | 8,364.00 | 11,666.65 | 3,302.65 | 28,000.00 |
| 5305-00 Plant Replacement | - | 125.00 | 125.00 | - | 625.00 | 625.00 | 1,500.00 |
| 5310-00 Tree Trimming/Removal & Replace | - | 208.33 | 208.33 | - | 1,041.65 | 1,041.65 | 2,500.00 |
| 5320-00 Sprinkler Repair & Maintenance | 252.68 | 625.00 | 372.32 | 1,858.77 | 3,125.00 | 1,266.23 | 7,500.00 |
| 5350-00 Pest Control-Interior | - | 166.67 | 166.67 | 330.00 | 833.35 | 503.35 | 2,000.00 |
| Total Building/Grounds Maintenance | \$2,393.68 | \$4,233.33 | \$1,839.65 | \$11,345.27 | \$21,166.65 | \$9,821.38 | \$50,800.00 |
| Utilities | | | | | | | |
| 5100-00 Sprinkler Electric | 58.82 | 125.00 | 66.18 | 307.87 | 625.00 | 317.13 | 1,500.00 |
| Total Utilities | \$58.82 | \$125.00 | \$66.18 | \$307.87 | \$625.00 | \$317.13 | \$1,500.00 |
| Reserve Funding | | | | | | | |
| 5710-00 Reserve Funding | - | 2,708.66 | 2,708.66 | 16,251.96 | 13,543.30 | (2,708.66) | 32,503.90 |
| Total Reserve Funding | \$- | \$2,708.66 | \$2,708.66 | \$16,251.96 | \$13,543.30 | (\$2,708.66) | \$32,503.90 |
| Total OPERATING EXPENSE | \$13,163.73 | \$18,230.18 | \$5,066.45 | \$82,098.90 | \$91,150.90 | \$9,052.00 | \$218,762.15 |
| Net Income: | \$5,067.24 | \$0.00 | \$5,067.24 | \$9,093.92 | \$0.00 | \$9,093.92 | \$0.00 |

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 05/01/2025 To 05/31/2025

Date: 6/14/2025

Time: 11:07 am

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| Description | Prior Balance | Contribution | Expenditure | Transfer | Interest | Ending Balance |
|--|---------------------|---------------|---------------|---------------|-----------------|---------------------|
| General Reserves | (\$520.74) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$520.74) |
| Roof Replacement | \$9,680.14 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$9,680.14 |
| Exterior Painting & Roof Cleaning | \$16,433.09 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$16,433.09 |
| Paving & Sealing | \$49,722.86 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$49,722.86 |
| Irrigation System | \$76,921.81 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$76,921.81 |
| Landscape Enhancements | \$9,841.62 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$9,841.62 |
| Street Light Maintenance (Solar Batteries) | \$771.22 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$771.22 |
| Legal Costs | \$5,287.48 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$5,287.48 |
| Insurance Deductible | \$12,331.77 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$12,331.77 |
| Interest | \$1,495.72 | \$0.00 | \$0.00 | \$0.00 | \$124.95 | \$1,620.67 |
| | \$181,964.97 | \$0.00 | \$0.00 | \$0.00 | \$124.95 | \$182,089.92 |



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 05/31/2025

Date: 6/14/2025
Time: 11:07 am
Page: 1

| Description | Current | Over 30 | Over 60 | Over 90 | Balance |
|---|-----------------|-----------------|---------------|---------------|-----------------|
| 6980002024 - Thomas Pruett & Joan Pruett Owner | | | | | |
| Last Payment: \$2,278.77 on 04/05/2025 | | | | | |
| Total: | \$200.00 | \$670.00 | \$0.00 | \$0.00 | \$870.00 |

| Association | Current Total | Over 30 Total | Over 60 Total | Over 90 Total | Balance Total |
|---|---------------|---------------|---------------|---------------|---------------|
| Cross Creek of Fort Myers Villas I Condominium Associator | \$200.00 | \$670.00 | \$0.00 | \$0.00 | \$870.00 |

| Description | Total |
|--|-----------------|
| Repairs 2025 | \$870.00 |
| Total: | \$870.00 |
| AR Total (Exclude Prepaid Assessments): | \$870.00 |

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 5/31/2025

Date: 6/14/2025

Time: 11:07 am

Page: 1

| Account No: | Homeowner Name | Address | Balance |
|--|---------------------------------------|--|---------------------|
| 6980002005 | Frank & Maureen Ascenzo | 13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912 | (\$25.00) |
| 6980002015 | Mary Louise Kraft | 13406 Tall Grass Court Unit 2015 Fort Myers, FL 33912 | (\$2,278.77) |
| 6980002016 | Jerry & Linda Moore & c/o Patty Adams | 13404 Tall Grass Court Unit 2016 Fort Myers, FL 33912 | (\$11.39) |
| 6980002018 | Eugene & Ellen Louwaert | 13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912 | (\$25.00) |
| Cross Creek of Fort Myers Villas I Condominium Association, Inc Total | | 4 | (\$2,340.16) |

Cash Disbursement

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 5/1/2025 - 5/31/2025

Date: 6/14/2025
Time: 11:07 am
Page: 1

| Date | Check # | Payee | Amount |
|---|---------|--|--------------------|
| 10-1001-00 Cash Operating - Valley | | | |
| 05/01/2025 | 2180 | D & D Association Services, LLC 50-5000-00 Monthly Management Fee | \$408.00 |
| 05/06/2025 | 2181 | D & D Association Services, LLC Invoice #: APR 50-5020-00 APR Office Expenses | \$62.17 |
| 05/06/2025 | 2182 | Personal Touch Landscaping Invoice #: 151065 55-5300-00 May Lawn Maintenance | \$2,091.00 |
| 05/08/2025 | | 12-1005-00 Transfer to Reserve-Valley; Funds Transfer | \$5,960.01 |
| 05/13/2025 | 2183 | Paragon Financial Services Invoice #: 6980 50-5060-00 2024 Tax Preparation | \$200.00 |
| 05/13/2025 | 2184 | R Petralia Construction LLC Invoice #: 10272 55-5200-00 13318 soffit | \$250.00 |
| 05/28/2025 | 0 | FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 4/14-5/14 | \$58.82 |
| Account Totals | | | # Checks: 6 |
| | | | \$9,030.00 |
| 12-1006-00 Cash Reserve - AMB 1013 | | | |
| 05/07/2025 | 0 | Close Bank Account 99-9999-00 Bank Adjustment - Misc. Check; Misc. Check | \$5,960.01 |
| Account Totals | | | # Checks: 1 |
| | | | \$5,960.01 |
| Association Totals | | | # Checks: 7 |
| | | | \$14,990.01 |



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
As Of 5/31/2025

Date: 6/14/2025
Time: 11:07 am
Page: 1

| Vendor | Current | Over 30 | Over 60 | Over 90 | Balance |
|---------------------------------|-----------------|---------------|---------------|---------------|-----------------|
| D & D Association Services, LLC | \$57.77 | \$0.00 | \$0.00 | \$0.00 | \$57.77 |
| Foster Irrigation Inc. | \$252.68 | \$0.00 | \$0.00 | \$0.00 | \$252.68 |
| Totals: | \$310.45 | \$0.00 | \$0.00 | \$0.00 | \$310.45 |

General Ledger Trial Balance with Details

Cross Creek of Fort Myres Villas I Condominium Association, Inc
 Accts: All Dates: 5/1/2025 - 5/31/2025

Date: 6/14/2025
 Time: 11:07 am
 Page: 1

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|-------------------------------|---------------|---------------|---|-------------|
| 10-1001-00 | Cash Operating - Valley | \$43,458.69 | \$12,531.24 | \$9,030.00 | \$46,959.93 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 281287 | \$ - | \$ 408.00 | Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2180 Inv: D & D Association Services, LLC | |
| 05/02/2025 | 282012 | 2,278.77 | - | Deposit from batch 17721 | |
| 05/06/2025 | 283167 | - | 62.17 | Cash Operating - Valley Inv # APR; D & D Association Services, LLC Chk # 2181 Inv: APR D & D Association Services, LLC | |
| 05/06/2025 | 283169 | - | 2,091.00 | Cash Operating - Valley Inv # 151065; Personal Touch Landscaping Chk # 2182 Inv: 151065 Personal Touch Landscaping | |
| 05/07/2025 | 283339 | 7,938.71 | - | Misc Scanned Deposit | |
| 05/08/2025 | 283438 | - | 5,960.01 | Funds Transfer | |
| 05/09/2025 | 283536 | 2,312.95 | - | Deposit from batch 17778 | |
| 05/13/2025 | 284048 | - | 200.00 | Cash Operating - Valley Inv # 6980; Paragon Financial Services Chk # 2183 Inv: 6980 Paragon Financial Services | |
| 05/13/2025 | 284050 | - | 250.00 | Cash Operating - Valley Inv # 10272; R Petralia Construction LLC Chk # 2184 Inv: 10272 R Petralia Construction LLC | |
| 05/28/2025 | 286177 | - | 58.82 | Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL | |
| 05/30/2025 | 286577 | 0.81 | - | Interest | |
| 10-1002-00 | Cash Operating - AMB 2856 | 1,978.70 | - | 1,978.70 | - |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/07/2025 | 283434 | \$ - | \$ 1,978.70 | Close AMB | |
| 10-1010-00 | Due From Unit Owners | 2,982.95 | 200.00 | 2,312.95 | 870.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/09/2025 | 283536 | \$ - | \$ 2,312.95 | Deposit from batch 17778 | |
| 05/27/2025 | 285643 | 200.00 | - | Repairs - Batch 18855 | |
| 10-1012-00 | Accounts Receivable-Other | 1,627.00 | - | - | 1,627.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10-1020-00 | Prepaid Insurance | 6,061.79 | - | 4,245.46 | 1,816.33 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/30/2025 | 286455 | \$ - | \$ 4,245.46 | Monthly Insurance Write Off | |
| 10-1030-00 | Prepaid Expenses | 12,000.00 | - | 6,000.00 | 6,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 281705 | \$ - | \$ 6,000.00 | Cross Creek Community Fee | |
| 10-1035-00 | Petty Cash | 100.00 | - | - | 100.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 12-1005-00 | Cash Reserve - Valley | 55,719.81 | 6,084.96 | - | 61,804.77 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/08/2025 | 283438 | \$ 5,960.01 | \$ - | Funds Transfer | |
| 05/30/2025 | 286605 | 124.95 | - | Interest | |
| 12-1006-00 | Cash Reserve - AMB 1013 | 5,960.01 | - | 5,960.01 | - |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/07/2025 | 283436 | \$ - | \$ 5,960.01 | Misc. Check; Close Bank Account Chk # 0 | |
| 12-1008-00 | CD-Valley(0201)-6/17/26-.345% | 60,285.15 | - | - | 60,285.15 |
| Date | GL Ref # | Debit | Credit | Description | |
| 12-1009-00 | Due from Operating | 60,000.00 | - | - | 60,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 20-2000-00 | Accounts Payable | (262.17) | 3,069.99 | 3,118.27 | (310.45) |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 280789 | \$ - | \$ 408.00 | Accounts Payable Inv: D & D Association Services, LLC | |
| 05/01/2025 | 281287 | 408.00 | - | Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2180 Inv: D & D Association Services, LLC | |
| 05/05/2025 | 282430 | - | 2,091.00 | Accounts Payable Inv # 151065 | |

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 5/1/2025 - 5/31/2025

Date: 6/14/2025
 Time: 11:07 am
 Page: 2

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|--|---------------|---------------|--------------------------|--|
| 05/06/2025 | 283167 | 62.17 | - | | |
| | | | | | Inv: 151065 Personal Touch Landscaping |
| 05/06/2025 | 283169 | 2,091.00 | - | | |
| | | | | | Accounts Payable Inv # APR; D & D Association Services, LLC Chk # 2181 Inv: APR D & D Association Services, LLC |
| 05/12/2025 | 283781 | - | 250.00 | | |
| | | | | | Accounts Payable Inv # 151065; Personal Touch Landscaping Chk # 2182 Inv: 151065 Personal Touch Landscaping |
| 05/13/2025 | 284048 | 200.00 | - | | |
| | | | | | Accounts Payable Inv # 10272 Inv: 10272 R Petralia Construction LLC |
| 05/13/2025 | 284050 | 250.00 | - | | |
| | | | | | Accounts Payable Inv # 6980; Paragon Financial Services Chk # 2183 Inv: 6980 Paragon Financial Services |
| 05/28/2025 | 285823 | - | 58.82 | | |
| | | | | | Accounts Payable Inv # 10272; R Petralia Construction LLC Chk # 2184 Inv: 10272 R Petralia Construction LLC |
| 05/28/2025 | 286177 | 58.82 | - | | |
| | | | | | Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL |
| 05/31/2025 | 287078 | - | 57.77 | | |
| | | | | | Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL |
| 05/31/2025 | 287080 | - | 252.68 | | |
| | | | | | Accounts Payable Inv # MAY Inv: MAY D & D Association Services, LLC |
| | | | | | Accounts Payable Inv # 2013211 Inv: 2013211 Foster Irrigation Inc. |
| 20-2010-00 | Due to Reserves | (60,000.00) | - | - | (60,000.00) |
| Date | GL Ref # | Debit | Credit | Description | |
| 20-2020-00 | Prepaid Owner Fees | (61.39) | - | 2,278.77 | (2,340.16) |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/02/2025 | 282012 | \$ - | \$ 2,278.77 | Deposit from batch 17721 | |
| 20-2040-00 | Deferred Income | (36,460.32) | 18,230.16 | - | (18,230.16) |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 281703 | \$ 18,230.16 | \$ - | Assessments | |
| 30-2500-00 | General Reserves | 520.74 | - | - | 520.74 |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2510-00 | Roof Replacement | (9,680.14) | - | - | (9,680.14) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2520-00 | Exterior Painting & Roof Cleaning | (16,433.09) | - | - | (16,433.09) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2530-00 | Paving & Sealing | (49,722.86) | - | - | (49,722.86) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2535-00 | Irrigation System | (76,921.81) | - | - | (76,921.81) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2540-00 | Landscape Enhancements | (9,841.62) | - | - | (9,841.62) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2560-00 | Street Light Maintenance (Solar Batteries) | (771.22) | - | - | (771.22) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2570-00 | Legal Costs | (5,287.48) | - | - | (5,287.48) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2580-00 | Insurance Deductible | (12,331.77) | - | - | (12,331.77) |
| Date | GL Ref # | Debit | Credit | Description | |
| 30-2990-00 | Interest | (1,495.72) | - | 124.95 | (1,620.67) |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/30/2025 | 286605 | \$ - | \$ 124.95 | Interest | |
| 35-3080-00 | Prior Years Fund Balance | 32,601.43 | - | - | 32,601.43 |
| Date | GL Ref # | Debit | Credit | Description | |
| 40-4010-00 | Assessment Fees | (72,920.64) | - | 18,230.16 | (91,150.80) |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 281703 | \$ - | \$ 18,230.16 | Assessments | |
| 40-4040-00 | Interest Income | (7.03) | - | 0.81 | (7.84) |
| Date | GL Ref # | Debit | Credit | Description | |

General Ledger Trial Balance with Details

Cross Creek of Fort Myrs Villas I Condominium Association, Inc
 Accts: All Dates: 5/1/2025 - 5/31/2025

Date: 6/14/2025
 Time: 11:07 am
 Page: 3

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|----------------|--|---------------|--------------------|---|---------------|
| 05/30/2025 | 286577 \$ - \$ 0.81 Interest | | | | |
| 40-4050-00 | Late Fees/Interest | (34.18) | - | - | (34.18) |
| Date | GL Ref # | Debit | Credit | Description | |
| 50-5000-00 | Management Contract | 1,632.00 | 408.00 | - | 2,040.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 280789 \$ 408.00 | | \$ - | Monthly Management Fee Inv: D & D Association Services, LLC | |
| 50-5020-00 | Office Expenses | 302.48 | 57.77 | - | 360.25 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/31/2025 | 287078 \$ 57.77 | | \$ - | MAY Office Expenses Inv: MAY D & D Association Services, LLC | |
| 50-5060-00 | Division Fees, Tax Prep, Corporate Fee | 261.25 | - | - | 261.25 |
| Date | GL Ref # | Debit | Credit | Description | |
| 50-5080-00 | Master Fees | 24,000.00 | 6,000.00 | - | 30,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/01/2025 | 281705 \$ 6,000.00 | | \$ - | Cross Creek Community Fee | |
| 51-5500-00 | Property Insurance | 16,981.84 | 4,245.46 | - | 21,227.30 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/30/2025 | 286455 \$ 4,245.46 | | \$ - | Monthly Insurance Write Off | |
| 51-5530-00 | Insurance Appraisal | 305.00 | - | - | 305.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 55-5200-00 | Building Repairs | 742.50 | 250.00 | 200.00 | 792.50 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/12/2025 | 283781 \$ 250.00 | | \$ - | 13318 soffit Inv: 10272 R Petralia Construction LLC | |
| 05/27/2025 | 285643 - | | 200.00 | Repairs - Batch 18855 | |
| 55-5300-00 | Lawn Contract/Fertilization | 6,273.00 | 2,091.00 | - | 8,364.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/05/2025 | 282430 \$ 2,091.00 | | \$ - | May Lawn Maintenance Inv: 151065 Personal Touch Landscaping | |
| 55-5320-00 | Sprinkler Repair & Maintenance | 1,606.09 | 252.68 | - | 1,858.77 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/31/2025 | 287080 \$ 252.68 | | \$ - | May Irrigation Maint/Repairs Inv: 2013211 Foster Irrigation Inc. | |
| 55-5350-00 | Pest Control-Interior | 330.00 | - | - | 330.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 60-5100-00 | Sprinkler Electric | 249.05 | 58.82 | - | 307.87 |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/28/2025 | 285823 \$ 58.82 | | \$ - | 13426 Well Electric 4/14-5/14 Inv: 79003-39404 FPL | |
| 99-5710-00 | Reserve Funding | 16,251.96 | - | - | 16,251.96 |
| Date | GL Ref # | Debit | Credit | Description | |
| 99-9999-00 | Transfer Funds | - | 7,938.71 | 7,938.71 | - |
| Date | GL Ref # | Debit | Credit | Description | |
| 05/07/2025 | 283339 \$ - | | \$ 1,978.70 | Transfer Funds | |
| 05/07/2025 | 283339 - | | 5,960.01 | Transfer Funds | |
| 05/07/2025 | 283434 1,978.70 | | - | Close AMB | |
| 05/07/2025 | 283436 5,960.01 | | - | Misc. Check; Close Bank Account Chk # 0 | |
| Totals: | | \$0.00 | \$61,418.79 | \$61,418.79 | \$0.00 |

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Operating-Valley (End: 05/31/2025)

Date: 6/14/2025

Time: 11:07 am

Page: 1

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

Operating-Valley Summary

| | |
|-------------------------|--------------|
| Ending Account Balance: | \$ 46,959.93 |
| Uncleared Items: | \$- |
| <hr/> | |
| Adjusted Balance: | \$ 46,959.93 |
| Bank Ending Balance: | \$ 46,959.93 |
| <hr/> | |
| Difference: | \$- |

Bank Account ReconciliationCross Creek of Fort Myers Villas I Condominium Association, Inc
Reserve-Valley (End: 05/31/2025)

Date: 6/14/2025

Time: 11:07 am

Page: 2

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

Reserve-Valley Summary

| | |
|-------------------------|--------------|
| Ending Account Balance: | \$ 61,804.77 |
| Uncleared Items: | \$- |
| | <hr/> |
| Adjusted Balance: | \$ 61,804.77 |
| Bank Ending Balance: | \$ 61,804.77 |
| | <hr/> |
| Difference: | \$- |



Last Statement:
Statement Ending:
Page:

April 30, 2025
May 31, 2025
1 of 4

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

1 M0656BLK053125061817 53 000000000 1653 004



CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-OPERATING
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

1653 0006965 0001-0004 1653

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

CROSS CREEK OF FORT MYERS VILLAS I

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$48,581.95 | | \$13,681.24 | | \$15,303.26 | | \$46,959.93 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|----------------------------|--------------------------|-------------|
| | Beginning Balance | | | \$48,581.95 |
| 05/02 | LOCK BOX DEPOSIT | | \$2,278.77 | \$50,860.72 |
| 05/02 | CHECK 2169 | -\$61.25 | | \$50,799.47 |
| 05/02 | CHECK 2180 | -\$408.00 | | \$50,391.47 |
| 05/02 | CHECK 2179 | -\$670.00 | | \$49,721.47 |
| 05/06 | ACH DEBIT FIRST INSURANCE INSURANCE 250506 900-101502961 | -\$4,202.48 | | \$45,518.99 |
| 05/06 | CHECK 2177 | -\$1,034.53 | | \$44,484.46 |
| 05/08 | LOCK BOX DEPOSIT | | \$7,938.71 | \$52,423.17 |
| 05/09 | LOCK BOX DEPOSIT | | \$2,312.95 | \$54,736.12 |
| 05/09 | ACH DEBIT Cross Creek of F CincXfer 250509 D3979 | -\$5,960.01 | | \$48,776.11 |
| 05/09 | CHECK 2178 | -\$305.00 | | \$48,471.11 |
| 05/14 | ACH CREDIT Cross Creek of F CincXfer 250514 C3983 | | \$1,150.00 | \$49,621.11 |
| 05/16 | CHECK 2182 | -\$2,091.00 | | \$47,530.11 |
| 05/19 | CHECK 2181 | -\$62.17 | | \$47,467.94 |
| 05/21 | CHECK 2183 | -\$200.00 | | \$47,267.94 |





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

Account Number:
Statement Date:
Page :

XXXXXX7267
05/31/2025
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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|--|----------------------------|--------------------------|--------------------|
| 05/21 | CHECK 2184 | -\$250.00 | | \$47,017.94 |
| 05/28 | ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 250528 | -\$58.82 | | \$46,959.12 |
| 05/31 | INTEREST CREDIT | | \$0.81 | \$46,959.93 |
| Ending Balance | | | | \$46,959.93 |

CHECKS IN ORDER

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|------------|-------|--------|------------|
| 05/02 | 2169 | \$61.25 | 05/19 | 2181 | \$62.17 |
| 05/06 | 2177* | \$1,034.53 | 05/16 | 2182 | \$2,091.00 |
| 05/09 | 2178 | \$305.00 | 05/21 | 2183 | \$200.00 |
| 05/02 | 2179 | \$670.00 | 05/21 | 2184 | \$250.00 |
| 05/02 | 2180 | \$408.00 | | | |

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

INTEREST RATE CALCULATIONS

| | | | |
|------------------------------|-------------|-----------------------|--------|
| Avg. Stmt. Collected Balance | \$47,200.00 | Annual % Yield Earned | 0.02% |
| Year-to-Date Interest Paid | \$7.84 | Interest Paid | \$0.81 |

OVERDRAFT FEES

| | Total This Period: | Total Year-To-Date: |
|------------------------------|--------------------|---------------------|
| Total Overdraft Fees: | \$0.00 | \$0.00 |



1653 0006966 0002-0004 1653



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

Account Number:
Statement Date:
Page :

XXXXXX7267
05/31/2025
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Check Images for Account XXXXXX7267

1653 0006967 0003-0004 1653

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2169

PAY Sixty-One And 25/100 Dollars

DATE 03/12/2025

AMOUNT ****\$61.25

TO THE ORDER OF Florida Dept of State
Division of Corporations
P.O. Box 6188
Tallahassee, FL 32314

Memo: 2025 Annual Corporate Report N05914

Authorized Signatures

⑆000002169⑆ ⑆021201383⑆43037267⑆ ⑆000006125⑆

05/02/2025 # 2169 \$61.25

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2181

PAY Sixty-Two And 17/100 Dollars

DATE 05/06/2025

AMOUNT ****\$62.17

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Memo: APR Office Expenses

Authorized Signatures

⑆000002181⑆ ⑆021201383⑆43037267⑆ ⑆000006217⑆

05/19/2025 # 2181 \$62.17

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2177

PAY One Thousand, Thirty-Four And 53/100 Dollars

DATE 04/23/2025

AMOUNT ****\$1,034.53

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

Memo: Multiple Invoices

Authorized Signatures

⑆000002177⑆ ⑆021201383⑆43037267⑆ ⑆0000103453⑆

05/06/2025 # 2177 \$1,034.53

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2182

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

DATE 05/06/2025

AMOUNT ****\$2,091.00

TO THE ORDER OF Personal Touch Landscaping
13650 Fiddlesticks Blvd. Suite 202-301
Fort Myers, FL 33912

Memo: May Lawn Maintenance

Authorized Signatures

⑆000002182⑆ ⑆021201383⑆43037267⑆ ⑆0000209100⑆

05/16/2025 # 2182 \$2,091.00

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2178

PAY Three Hundred Five And 00/100 Dollars

DATE 04/23/2025

AMOUNT ****\$305.00

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

Memo: Insurance Appraisal Update

Authorized Signatures

⑆000002178⑆ ⑆021201383⑆43037267⑆ ⑆0000030500⑆

05/09/2025 # 2178 \$305.00

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2183

PAY Two Hundred And 00/100 Dollars

DATE 05/13/2025

AMOUNT ****\$200.00

TO THE ORDER OF Paragon Financial Services
8290 College Pkwy #203
Fort Myers, FL 33919

Memo: 2024 Tax Preparation

Authorized Signatures

⑆000002183⑆ ⑆021201383⑆43037267⑆ ⑆0000020000⑆

05/21/2025 # 2183 \$200.00

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2179

PAY Six Hundred Seventy And 00/100 Dollars

DATE 04/23/2025

AMOUNT ****\$670.00

TO THE ORDER OF Personal Touch Landscaping
13650 Fiddlesticks Blvd. Suite 202-301
Fort Myers, FL 33912

Memo: Clean up 13316

Authorized Signatures

⑆000002179⑆ ⑆021201383⑆43037267⑆ ⑆0000067000⑆

05/02/2025 # 2179 \$670.00

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2184

PAY Two Hundred Fifty And 00/100 Dollars

DATE 05/13/2025

AMOUNT ****\$250.00

TO THE ORDER OF R Petralia Construction LLC
16150 Jasmine Drive
Punta Gorda, FL 33955

Memo: 13318 soft

Authorized Signatures

⑆000002184⑆ ⑆021201383⑆43037267⑆ ⑆0000025000⑆

05/21/2025 # 2184 \$250.00

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

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2180

PAY Four Hundred Eight And 00/100 Dollars

DATE 05/01/2025

AMOUNT ****\$408.00

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Memo: Monthly Management Fee

Authorized Signatures

⑆000002180⑆ ⑆021201383⑆43037267⑆ ⑆0000040800⑆

05/02/2025 # 2180 \$408.00





Account Number:

XXXXXX7267

Statement Date:

05/31/2025

Page :

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

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.

1653 0006968 0004-0004 1653





Last Statement:
Statement Ending:
Page:

April 30, 2025
May 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK053125061817 69 000000000 2769 003



CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-RESERVE
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210

- Email: contactus@valley.com
- Visit Us Online: www.valley.com
- Mail To: 1720 Route 23, Wayne, NJ 07470

2769 0010602 0001-0003 2769

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 05/01/25 - 05/31/25

CROSS CREEK OF FORT MYERS VILLAS I

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$56,869.81 | | \$6,084.96 | | \$1,150.00 | | \$61,804.77 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|--|----------------------------|--------------------------|--------------------|
| | Beginning Balance | | | \$56,869.81 |
| 05/09 | ACH CREDIT Cross Creek of F CincXfer 250509 C3979 | | \$5,960.01 | \$62,829.82 |
| 05/14 | ACH DEBIT Cross Creek of F CincXfer 250514 D3983 | -\$1,150.00 | | \$61,679.82 |
| 05/31 | INTEREST CREDIT | | \$124.95 | \$61,804.77 |
| Ending Balance | | | | \$61,804.77 |

INTEREST RATE CALCULATIONS



| | | | |
|------------------------------|-------------|-----------------------|----------|
| Avg. Stmt. Collected Balance | \$60,624.00 | Annual % Yield Earned | 2.45% |
| Year-to-Date Interest Paid | \$510.57 | Interest Paid | \$124.95 |





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

Account Number:
Statement Date:
Page :

XXXXXX8645
05/31/2025
2 of 3

OVERDRAFT FEES

| | Total This Period: | Total Year-To-Date: |
|------------------------------|---------------------------|----------------------------|
| Total Overdraft Fees: | \$0.00 | \$0.00 |

2769 0010603 0002-0003 2769





Account Number:

XXXXXX8645

Statement Date:

05/31/2025

Page :

3 of 3

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

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.



2769 0010604 0003-0003 2769

