March 31, 2024
Financial Statement

Seacrest
SERVICES INC.

"Leading your community into the future"

Prepared by: Jose Penton
Accounting Dept. 1-888-828-6464

Unit Space	R Sts Type	Resident Co-Resident	CC	Move In Move Out Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
03-G001 - CAMBRIDGE G										
1142	06 C	Nicola Renzo		06/15/2023		397.91		397.91		
1147	02 C	Zeleida Rivera		06/27/2016		25.00		25.00		
1149	02 C	Michel Turcotte		02/16/2021		8.19		8.19		
1159	02 C	Boruch Raksin		03/22/2023		25.00		25.00		
				Entity Totals Delinquent		456.10	0.00	456.10	0.00	0.00
				Prepaids		0.00	0.00	0.00	0.00	0.00
				Net		456.10	0.00	456.10	0.00	0.00
				Net Distribution						
			MM	Maintenance Fee		456.10	0.00	456.10	0.00	0.00

03G Cambridge G Condominium Association Inc.
Balance Sheet Fund Breakout
03/31/2024

c/o Seacrest Services Inc.
2101 Centrepark W Dr, Ste 110
West Palm Beach FL 33409

Account	Description March 2024	Operating March 2024	Reserves March 2024	Totals March 2024
	CURRENT ASSETS			
1001	Valley National Bank Operating	20,048.57	0.00	20,048.57
1002	TD Bank-Laundry Account 9130	127.26	0.00	127.26
1301	Valley National Bank Reserves	0.00	292,640.24	292,640.24
	TOTAL CURRENT ASSETS	**20,175.83**	**292,640.24**	**312,816.07**
	OTHER ASSETS			
1400	Maintenance Receivable	456.10	0.00	456.10
1600	Allowance for Doubtful Accounts	(251.00)	0.00	(251.00)
1810	Prepaid Insurance	113,481.84	0.00	113,481.84
	TOTAL OTHER ASSETS	**113,686.94**	**0.00**	**113,686.94**
	TOTAL ASSETS	**133,862.77**	**292,640.24**	**426,503.01**
	CURRENT LIABILITIES			
2200	Prepaid Maintenance	8,100.92	0.00	8,100.92
2202	Prepaid Spec Asmt	912.24	0.00	912.24
2450	Insurance Payable	74,241.42	0.00	74,241.42
2650	Refunds Payable	131.30	0.00	131.30
	TOTAL CURRENT LIABILITIES	**83,385.88**	**0.00**	**83,385.88**
	RESERVES			
3100	Roof Reserve	0.00	149,094.98	149,094.98
3200	Painting Reserve	0.00	47,619.06	47,619.06
3300	Paving Reserve	0.00	(0.01)	(0.01)
3301	Parking Lot Resurface	0.00	11,091.67	11,091.67
3400	Elevator Reserve	0.00	35,573.37	35,573.37
3610	Resv: 10 Yr Building	0.00	3,437.46	3,437.46
3820	Capital Improvements	0.00	30,741.02	30,741.02
3890	Interest on Reserves	0.00	15,082.69	15,082.69
	TOTAL RESERVES	**0.00**	**292,640.24**	**292,640.24**
	EQUITY			
3900	Retained Earnings	48,644.32	0.00	48,644.32
	Net Income +/-	1,832.57	0.00	1,832.57
	TOTAL OWNERS EQUITY	**50,476.89**	**0.00**	**50,476.89**
	TOTAL LIABILITIES & OWNERS EQUITY	**133,862.77**	**292,640.24**	**426,503.01**

03G Cambridge G Condominium Association Inc.
Profit & Loss Statement - Breakout
03/31/2024

c/o Seacrest Services Inc.
2101 Centrepark W Dr, Ste 110
West Palm Beach FL 33409

		MTD Actual March 2024	MTD Budget March 2024	Variance	YTD Actual March 2024	YTD Budget March 2024	Variance	Annual Budget 2024
	INCOME							
4000	Maintenance Income	26,447.20	26,448	(0.80)	79,341.60	79,344	(2.40)	317,370
4100	Late Fees	0.00	0	0.00	75.00	0	75.00	0
4950	Interest Income	24.00	0	24.00	72.47	0	72.47	0
	TOTAL INCOME	**26,471.20**	**26,448**	**23.20**	**79,489.07**	**79,344**	**145.07**	**317,370**
	EXPENSES							
	ADMINISTRATIVE EXPENSE							
5010	Office Supplies & Expenses	0.00	58	58.00	505.67	174	(331.67)	700
5100	Petty Cash	0.00	8	8.00	0.00	24	24.00	100
5140	Licenses, Taxes, Fees & Permits	0.00	29	29.00	0.00	87	87.00	350
5145	Division of Land Sales	0.00	27	27.00	0.00	81	81.00	320
5150	Florida Corporate Fee	0.00	5	5.00	61.25	15	(46.25)	61
5200	Accounting Fees	0.00	4	4.00	0.00	12	12.00	50
5300	Legal Fees	0.00	250	250.00	500.00	750	250.00	3,000
5500	Awards	0.00	292	292.00	0.00	876	876.00	3,500
5501	Miscellaneous	0.00	0	0.00	543.88	0	(543.88)	0
5600	Bad Debt Expense	34.00	17	(17.00)	51.00	51	0.00	200
5700	Seacrest Service Fee	3,792.08	3,830	37.92	11,376.24	11,490	113.76	45,955
5900	Insurance	12,609.10	13,833	1,223.90	37,827.30	41,499	3,671.70	166,000
	TOTAL ADMINISTRATIVE EXPENSES	**16,435.18**	**18,353**	**1,917.82**	**50,865.34**	**55,059**	**4,193.66**	**220,236**
	GROUNDS MAINTENANCE							
7000	Landscape / Irrigation	0.00	83	83.00	447.24	249	(198.24)	1,000
7740	Party Expenses	0.00	42	42.00	31.64	126	94.36	500
7951	Pest Control - Termite	0.00	42	42.00	0.00	126	126.00	500
	TOTAL GROUNDS MAINTENANCE	**0.00**	**167**	**167.00**	**478.88**	**501**	**22.12**	**2,000**
	FACILITIES							
8400	Building Repair & Maintenance	100.00	667	567.00	2,748.54	2,001	(747.54)	8,000
8411	Roof Repair & Maintenance	1,200.00	125	(1,075.00)	1,200.00	375	(825.00)	1,500
8450	General Repairs & Maintenance	0.00	83	83.00	0.00	249	249.00	1,000
8459	Fire Equipment/Anl Inspection	0.00	125	125.00	1,476.60	375	(1,101.60)	1,500
8467	Elevator Contract/Repairs	502.28	125	(377.28)	502.28	375	(127.28)	1,500
8469	Elevator Telephone	50.72	42	(8.72)	101.44	126	24.56	500
8491	Laundry Equipment Repairs	881.68	882	0.32	2,645.04	2,646	0.96	10,580
	TOTAL FACILITIES	**2,734.68**	**2,049**	**(685.68)**	**8,673.90**	**6,147**	**(2,526.90)**	**24,580**
	RESERVES							
9100	Resv: Roof Replacement	3,235.54	3,236	0.46	9,706.62	9,708	1.38	38,826
9200	Resv: Painting & Waterproof	396.83	397	0.17	1,190.49	1,191	0.51	4,762
9300	Resv: Parking Lot Repavement	85.30	85	(0.30)	255.90	255	(0.90)	1,024
9400	Resv: Elevator	1,215.07	1,215	(0.07)	3,645.21	3,645	(0.21)	14,581
9610	Resv: 10 Yr Building	312.50	313	0.50	937.50	939	1.50	3,750
9820	Resv: Capital Improvements	634.22	634	(0.22)	1,902.66	1,902	(0.66)	7,611
	TOTAL RESERVES	**5,879.46**	**5,880**	**0.54**	**17,638.38**	**17,640**	**1.62**	**70,554**
	TOTAL EXPENSES	**25,049.32**	**26,449**	**1,399.68**	**77,656.50**	**79,347**	**1,690.50**	**317,370**
	NET INCOME +/-	**1,421.88**	**(1)**	**1,422.88**	**1,832.57**	**(3)**	**1,835.57**	**0**

Unit Space	R Type	Sts	Resident Co-Resident	CC	Move In Description	Move Out	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
03-G001 - CAMBRIDGE G												
1146	01	C	Judith Barr					-2,880.09				-2,880.09
1147	01	P	Robert Caron		06/27/2016			-122.94				-122.94
1152	01	P	Donna Reynolds		04/30/2019			-277.11				-277.11
2145	02	P	Jean Vitas		03/16/2020	04/12/2023		-184.74				-184.74
2149	01	P	Ruth Cosner		04/15/2016			-277.11				-277.11
2149	02	C	Cornel Bran		04/15/2016			-2,973.84		-2,881.47		-92.37
2150	03	C	Samir Basillious		03/14/2024			-320.01	-320.01			
2152	04	C	Ingrid Berthiaume		04/27/2021			-0.34	-0.34			
2158	01	C	Jorge Pimentel		05/03/2012			-76.79	-76.79			
2159	02	C	Marilyn Rizzo		11/14/2018			-25.00	-25.00			
3141	01	P	William Garofalo		02/16/2010	03/31/2022		-204.95				-204.95
3150	01	P	Al Gallo					-112.82				-112.82
3151	01	C	Daniel Lupien		04/24/2013			-12.21	-12.21			
4141	01	P	Corinne Podell		01/31/2018			-157.70				-157.70
4142	01	C	Roger Davis		03/30/2011			-30.52				-30.52
4143	01	C	Rita Silverman					-320.01	-320.01			
4144	01	P	Bruce Farr		03/03/2010	05/23/2017		-131.30				-131.30
4144	03	C	Eleana Koritar		07/16/2018			-17.36	-17.36			
4146	02	C	Dagmar Galdi		03/20/2017			-202.07	-202.07			
4153	01	P	Marion Rosenzweig		01/30/2019			-142.76				-142.76
4155	01	C	Frances Oz		04/25/2013			-320.01	-320.01			
4160	01	C	Bill Martin					-223.48	-223.48			
					Entity Totals Delinquent			0.00	0.00	0.00	0.00	0.00
					Prepaids			-9,013.16	-1,517.28	-2,881.47	0.00	-4,614.41
					Net			-9,013.16	-1,517.28	-2,881.47	0.00	-4,614.41
					Net Distribution							
				MM	Maintenance Fee			-8,100.92	-1,517.28	-2,881.47	0.00	-3,702.17
				XA	Special Asmt - 4012			-912.24	0.00	0.00	0.00	-912.24

03G Cambridge G
For All Banks
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
IGUA03	Iguana Control	00620072	03/04/2024	100.00	0.00	03G01	002325	V	03/04/2024	0.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	MARCH IGUANA REMOVAL				03G	8400		0324	100.00
COMM24	Commercial Laundries of	00621472	03/12/2024	881.68	0.00	03G01	002326	C	03/12/2024	881.68
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	WASHER/DRYER				03G	8491		10631	881.68
KING33	Kings III of America Inc	00621471	03/12/2024	50.72	0.00	03G01	002327	C	03/12/2024	50.72
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	03/01-31/2024				03G	8469		2651197	50.72
SOUT98	SouthEast Iguana	00621473	03/12/2024	100.00	0.00	03G01	002328	C	03/12/2024	100.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	MARCH REMOVAL				03G	8400		0324-03G	100.00
TKEL01	TK Elevator	00621470	03/12/2024	502.28	0.00	03G01	002329	C	03/12/2024	502.28
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	02/01 TO 04/30/2024				03G	8467		3007697412	502.28
CLBU02	C.L.BURKS COMM. ROOFING	00622216	03/14/2024	1,200.00	0.00	03G01	002330	C	03/14/2024	1,200.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	approved scope work				03g	8411		8388876RTM	1,200.00
WEST35	Westfield Bank, FSB	00622999	03/20/2024	12,373.57	0.00	03G01	002332	C	03/20/2024	12,373.57
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	3rd Installment				03G	2450		WFB-712687	12,373.57
CAMB14	Cambridge G Condo Assn	00625196	03/01/2024	5,879.46	0.00	03G01	002333	M	03/01/2024	5,879.46
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	Monthly Reserve				03G	9100		Monthly Resv	3,235.54
	Cambridge G	Monthly Reserve				03G	9200		Monthly Resv	396.83
	Cambridge G	Monthly Reserve				03G	9300		Monthly Resv	85.30
	Cambridge G	Monthly Reserve				03G	9400		Monthly Resv	1,215.07
	Cambridge G	Monthly Reserve				03G	9610		Monthly Resv	312.50
	Cambridge G	Monthly Reserve				03G	9820		Monthly Resv	634.22
	Entity Totals			21,087.71	0.00					20,987.71

Computer Checks: 15,108.25
Manual Checks: 5,879.46

Bank Balance As Of 03/31/2024	19,971.74
Deposit In Transit RM	320.01
Outstanding Checks AP	-243.18
Adjusted Bank Balance	20,048.57
Book Balance As Of 03/31/2024	20,024.57
Interest Income	24.00
Bank Charges	0.00
Adjusted Book Balance	20,048.57

Check	Date	Vendor		Type	Amount
002320	02/20/2024	LOUIL1	Louise Lalonde	C	94.82
002321	02/20/2024	step44	Stephane Dumas	C	148.36
			Report Total		243.18

Batch	Date	Description	Amount
01089671	03/29/2024	RM Cash Proc Post	320.01
		Bank Code Total	320.01

Valley

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

1 M0656BLK033024135833 98 000000000 7287 005

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC
CVE DEERFIELD
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

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

598 0002174 0001-0005 1001011475 7287

Account Statement

HOA BUSINESS CHECKING PLUS - 1001011475

SUMMARY FOR THE PERIOD: 03/01/24 - 03/31/24

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$19,296.22	+	$26,428.30	-	$25,752.78	=	$19,971.74

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$19,296.22
03/01	ACH CREDIT ClickPay STL ACH CP STL ACH 240229 42186174		$372.91	$19,669.13
03/04	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-$3,792.08		$15,877.05
03/04	CHECK 2319	-$197.24		$15,679.81
03/04	CHECK 2314	-$390.55		$15,289.26
03/05	ACH CREDIT ClickPay STL ACH CP STL ACH 240304 42425624		$320.01	$15,609.27
03/05	ACH CREDIT VANCO PAYMENTS GATEWAY 240305 XX1V55F4609VGA		$320.01	$15,929.28
03/05	LOCK BOX DEPOSIT		$597.12	$16,526.40
03/06	ACH CREDIT ClickPay STL ACH CP STL ACH 240305 42470000		$320.01	$16,846.41
03/08	ACH CREDIT ClickPay STL ACH CP STL ACH 240307 42528870		$372.91	$17,219.32
03/08	ACH CREDIT CAMBRIDGE G DIR DEBIT 240308		$23,781.32	$41,000.64
03/11	PHONE/INTERNET TRNFR REF 0690530L FUNDS TRANSFER TO DEP XXXXXX8900 FROM	-$5,879.46		$35,121.18

598 0002175 0002-0005 1001011475 7287

TRANSCTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/15	CHECK 2328	-$100.00		$35,021.18
03/15	CHECK 2324	-$385.20		$34,635.98
03/15	CHECK 2326	-$881.68		$33,754.30
03/19	ACH CREDIT ClickPay STL CC CP STL CC 240318 42648935		$320.01	$34,074.31
03/19	CHECK 2329	-$502.28		$33,572.03
03/20	CHECK 2327	-$50.72		$33,521.31
03/26	CHECK 2332	-$12,373.57		$21,147.74
03/27	CHECK 2330	-$1,200.00		$19,947.74
03/31	INTEREST CREDIT		$24.00	$19,971.74
Ending Balance				**$19,971.74**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
03/04	2314	$390.55	03/15	2328	$100.00
03/04	2319*	$197.24	03/19	2329	$502.28
03/15	2324*	$385.20	03/27	2330	$1,200.00
03/15	2326*	$881.68	03/26	2332*	$12,373.57
03/20	2327	$50.72			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$28,322.00	Annual % Yield Earned	1.01%
Year-to-Date Interest Paid	$72.47	Interest Paid	$24.00

1 0002175 0002-0005 M0656BLK033024135833 98 L 7287

Valley

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

598 0002176 0003-0005 1001011475 7287

Check Images for Account 1001011475

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002314 — Date 02/08/2024 — Pay This Amount $*******390.55
Three Hundred Ninety and 55/100 DOLLARS
Pay to the order of Meir Alarms, 5645 Coral Ridge Dr Ste 222, Coral Springs, FL 33076

⑈002314⑈ ⑆021201383⑆ 1001011475⑈

03/04/2024	2314	$390.55

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002326 — Date 03/12/2024 — Pay This Amount $*******881.68
Eight Hundred Eighty-One and 68/100 DOLLARS
Pay to the order of Commercial Laundries of West Florida, Inc., 5313 Johns Rd #210, Tampa, FL 33634

⑈002326⑈ ⑆021201383⑆ 1001011475⑈

Remote Deposit Capture >067005158< 8540405000020 03/14/2024

03/15/2024	2326	$881.68

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002319 — Date 02/20/2024 — Pay This Amount $*******197.24
One Hundred Ninety-Seven and 24/100 DOLLARS
Pay to the order of Jacques Dominique, 1148 Cambridge G, Deerfield Beach, FL 33442

⑈002319⑈ ⑆021201383⑆ 1001011475⑈

03/04/2024	2319	$197.24

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002327 — Date 03/12/2024 — Pay This Amount $*******50.72
Fifty and 72/100 DOLLARS
Pay to the order of Kings III of America Inc, 751 Canyon Dr., Ste 100, Coppell, TX 75019-3857

⑈002327⑈ ⑆021201383⑆ 1001011475⑈

Merchant Cash 071006486 3/19/2024
Absence of Endorsement Guaranteed
CIBC Bank USA

03/20/2024	2327	$50.72

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002324 — Date 02/28/2024 — Pay This Amount $*******385.20
Three Hundred Eighty-Five and 20/100 DOLLARS
Pay to the order of Meir Alarms, 5645 Coral Ridge Dr Ste 222, Coral Springs, FL 33076

⑈002324⑈ ⑆021201383⑆ 1001011475⑈

03/15/2024	2324	$385.20

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Check 002328 — Date 03/12/2024 — Pay This Amount $*******100.00
One Hundred and no/100 DOLLARS
Pay to the order of SouthEast Iguana Removal, LLC, 325 SE 8 Ave., Deerfield Beach, Fl 33441

⑈002328⑈ ⑆021201383⑆ 1001011475⑈

03/15/2024	2328	$100.00

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

598 0002177 0004-0005 1001011475 7287

Check Images for Account 1001011475 (Continued)

Cambridge G Condominium Association Inc.
2101Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank Operating Account

002329

Date	Check	Pay This Amount
03/12/2024	002329	$*******502.28

Five Hundred Two and 28/100 DOLLARS**

Pay to the order of

TK Elevator
PO Box 3796
Carol Stream, IL 60132-3796

⑈002329⑈ ⑆021201383⑆ 1001011475⑈

For >031100209< 03/18/24 CHI-thyssenkrp
Deposit Citibank N A
Only New Castle DE 30794833
3796 139090 152 000 139090-20-10-045/0023-045

03/19/2024 2329 $502.28

Cambridge G Condominium Association Inc.
2101Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank Operating Account

002332

Date	Check	Pay This Amount
03/20/2024	002332	$****12,373.57

Twelve Thousand Three Hundred Seventy-Three and 57/100 DOLLARS**********

Pay to the order of

Westfield Bank, FSB
P.O. BOX 692
Westfield Cente, OH 44251-0692

⑈002332⑈ ⑆021201383⑆ 1001011475⑈

THE REVERSE SIDE OF THIS DOCUMENT MUST HAVE A TRUE WATERMARK. THIS PAPER IS ALTERATION PROTECTED.

>>041272279<<
3/25/2024
15:31:39
DEVAN
TMID 218940852455850

PAY TO THE ORDER OF
WESTFIELD BANK
041272279
FOR DEPOSIT ONLY
WESTFIELD BANK

03/26/2024 2332 $12,373.57

Cambridge G Condominium Association Inc.
2101Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank Operating Account

002330

Date	Check	Pay This Amount
03/14/2024	002330	$*****1,200.00

One Thousand Two Hundred and no/100 DOLLARS*****************************

Pay to the order of

C.L BURKS COMM. ROOFING
20 SW 5TH COURT
POMPANO BCH, FL 33060

⑈002330⑈ ⑆021201383⑆ 1001011475⑈

THE REVERSE SIDE OF THIS DOCUMENT MUST HAVE A TRUE WATERMARK. THIS PAPER IS ALTERATION PROTECTED.

For Deposit Only
CL BURKS CONSTRUCTION-COM
OPERATING
2024-03-26 14:59
088628836B

03/27/2024 2330 $1,200.00

598 0002178 0005-0005 1001011475 7287

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.

Bank Reconciliation
03GR1 Valley Natl Reserve
03/31/2024

Bank Balance As Of 03/31/2024	292,640.24
Adjusted Bank Balance	292,640.24
Book Balance As Of 03/31/2024	291,779.66
Interest Income	860.58
Bank Charges	0.00
Adjusted Book Balance	292,640.24

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

1 M0656BLK033024135833 32 000000000 7421 002

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC
RESERVE ACCOUNT
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

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

732 0002686 0001-0002 1001018900 7421

Account Statement

PROPERTY MANAGEMENT MMA - 1001018900

SUMMARY FOR THE PERIOD: 03/01/24 - 03/31/24

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$285,900.20	+	$6,740.04	-	$0.00	=	$292,640.24

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$285,900.20
03/11	PHONE/INTERNET TRNFR REF 0690530L FUNDS TRANSFER FRM DEP XXXXXX1475 FROM		$5,879.46	$291,779.66
03/31	INTEREST CREDIT		$860.58	$292,640.24
Ending Balance				**$292,640.24**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$289,883.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	$2,453.05	Interest Paid	$860.58

732 0002687 0002-0002 1001018900 7421

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.