July 31, 2024 Financial Statement



"Leading your community into the future"

Prepared by: Jose Penton

Accounting Dept. 1-888-828-6464

08/12/2024 4:37 PM

Cambridge G Condominium Association Inc. Balance Sheet Fund Breakout 07/31/2024

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

Account	Description	Operating	Reserves	Totals
	July 2024	July 2024	July 2024	July 2024
	CURRENT ACCETS			
1001	CURRENT ASSETS	07 070 50	0.00	07.070.50
1001	Valley National Bank Operating	27,878.59	0.00	27,878.59
1301	Valley National Bank Reserves	0.00	319,746.16	319,746.16
	TOTAL CURRENT ASSETS	27,878.59	319,746.16	347,624.75
	OTHER ASSETS			
1400	Maintenance Receivable	2,351.16	0.00	2,351.16
1600	Allowance for Doubtful Accounts	(251.00)	0.00	(251.00)
1810	Prepaid Insurance	61,871.76	0.00	61,871.76
1010	Tropala modiumoc	01,071.70	0.00	01,071.70
	TOTAL OTHER ASSETS	63,971.92	0.00	63,971.92
	TOTAL ASSETS	91,850.51	319,746.16	411,596.67
	CURRENT LIABILITIES	\ 	÷	-
2200	Prepaid Maintenance	6,020.59	0.00	6,020.59
2202	Prepaid Spec Asmt	727.50	0.00	727.50
2450	Insurance Payable	24,747.14	0.00	24,747.14
2650	Refunds Payable	131.30	0.00	131.30
	·			
	TOTAL CURRENT LIABILITIES	31,626.53	0.00	31,626.53
	RESERVES			
3100	Roof Reserve	0.00	162,037.14	162,037.14
3200	Painting Reserve	0.00	49,206.34	49,206.34
3300	Paving Reserve	0.00	(0.01)	(0.01)
3301	Parking Lot Resurface	0.00	11,432.87	11,432.87
3400	Elevator Reserve	0.00	38,110.29	38,110.29
3610	Resv: 10 Yr Building	0.00	4,687.46	4,687.46
3820	Capital Improvements	0.00	35,601.30	35,601.30
3890	Interest on Reserves	0.00	18,670.77	18,670.77
	TOTAL RESERVES	0.00	319,746.16	319,746.16
		0.00	010,740.10	0.10,770.10
0005	EQUITY			
3900	Retained Earnings	48,517.06	0.00	48,517.06
	Net Income +/-	11,706.92	0.00	11,706.92
	TOTAL OWNERS EQUITY	60,223.98	0.00	60,223.98
	TOTAL LIABILITIES & OWNERS EQUITY	91,850.51	319,746.16	411,596.67

08/12/2024 4:40 PM Cambridge G Condominium Association Inc. Profit & Loss Statement - Breakout 07/31/2024

Page: 1

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

Additional	20 325.61) 317,37 75.00 187.46 (63.15) 317,37 117.39) 70 56.00 10 203.00 35 189.00 32 (26.25) 66 28.00 5 999.36 3,00 044.00 3,50 6044.00 3,50 6045.00 45,95 166,00
4000 Maintenance Income 26,447.20 26,448 (0.80) 184,810.39 185,136 (3,410) 4100 Late Fees 0.00 0 0.00 75.00 0 4950 Interest Income 27.39 0 27.39 187.46 0 1 TOTAL INCOME 26,474.59 26,448 26.59 185,072.85 185,136 1 EXPENSES ADMINISTRATIVE EXPENSE 5010 Office Supplies & Expenses 0.00 58 58.00 523.39 406 (1 5100 Petty Cash 0.00 8 8.00 0.00 56 5140 Licenses, Taxes, Fees & Permits 0.00 29 29.00 0.00 203 2 5150 Piorida Corporate Fee 0.00 27 27.00 0.00 189 1 5200 Accounting Fees 0.00 4 4.00 0.00 28 5300 Legal Fees 0.00 250 <td< td=""><td>75.00 187.46 (63.15) 317,37 117.39) 70 56.00 10 203.00 35 189.00 32 (26.25) 6 28.00 5 28.00 3,50 344.00 3,50 68.00 20 265.44 45,95</td></td<>	75.00 187.46 (63.15) 317,37 117.39) 70 56.00 10 203.00 35 189.00 32 (26.25) 6 28.00 5 28.00 3,50 344.00 3,50 68.00 20 265.44 45,95
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TOTAL INCOME 26,474.59 26,448 26.59 185,072.85 185,136	187.46 (63.15) 317,37 117.39) 70 56.00 10 203.00 35 189.00 32 (26.25) 66 28.00 5 999.36 3,00 344.00 3,50 68.00 20 265.44 45,95
EXPENSES ADMINISTRATIVE EXPENSE 5010 Office Supplies & Expenses 0.00 58 58.00 523.39 406 (1 5100 Petty Cash 0.00 8 8.00 0.00 56 5140 Licenses, Taxes, Fees & Permits 0.00 29 29.00 0.00 203 25 5145 Division of Land Sales 0.00 27 27.00 0.00 189 15 5150 Florida Corporate Fee 0.00 5 5.00 61.25 35 65 5200 Accounting Fees 0.00 4 4.00 0.00 28 5300 Legal Fees 0.00 250 250.00 750.64 1,750 55 5500 Awards 0.00 292 292.00 0.00 2,044 2,05 5500 5500 Awards	117.39) 70 56.00 10 203.00 35 189.00 32 (26.25) 6 28.00 5 299.36 3,00 044.00 3,50 68.00 20 265.44 45,95
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5145 Division of Land Sales 0.00 27 27.00 0.00 189 1 5150 Florida Corporate Fee 0.00 5 5.00 61.25 35 6 5200 Accounting Fees 0.00 4 4.00 0.00 28 5300 Legal Fees 0.00 250 250.00 750.64 1,750 8 5500 Awards 0.00 292 292.00 0.00 2,044 2,0	189.00 32 (26.25) 6 28.00 5 999.36 3,00 044.00 3,50 68.00 20 265.44 45,95
5150 Florida Corporate Fee 0.00 5 5.00 61.25 35 6 5200 Accounting Fees 0.00 4 4.00 0.00 28 5300 Legal Fees 0.00 250 250.00 750.64 1,750 9 5500 Awards 0.00 292 292.00 0.00 2,044 2,0	(26.25) 6 28.00 5 999.36 3,00 044.00 3,50 68.00 20 265.44 45,95
5200 Accounting Fees 0.00 4 4.00 0.00 28 5300 Legal Fees 0.00 250 250.00 750.64 1,750 9 5500 Awards 0.00 292 292.00 0.00 2,044 2,0	28.00 5 999.36 3,00 044.00 3,50 68.00 20 265.44 45,95
5500 Awards 0.00 292 292.00 0.00 2,044 2,0	044.00 3,50 68.00 20 265.44 45,95
	68.00 20 265.44 45.95
5600 Bad Debt Expense 0.00 17 17.00 51.00 119	265.44 45,95
	0 <u>63.56</u> <u>166</u> ,00
5900 Insurance 12,609.10 13,833 1,223.90 82,767.44 96,831 14,0	
TOTAL ADMINISTRATIVE EXPENSES 16,401.18 18,353 1,951.82 110,698.28 128,471 17,7	772.72 220,23
GROUNDS MAINTENANCE	
7000 Landscape / Irrigation 250.00 83 (167.00) 947.24 581 (3	366.24) 1,00
	281.52) 50
7951 Pest Control - Termite	186.00) 50
TOTAL GROUNDS MAINTENANCE 250.00 167 (83.00) 2,002.76 1,169 (8	333.76) 2,00
FACILITIES OACO Puilding Page in 8 Maintenance A CO	
	323.31) 8,00
1	325.00) 1,50
	36.00 1,00 (58.51) 1,50
	I58.51) 1,50 I54.37) 1,50
	(61.04) 50
	379.44) 10,58
	(65.67) 24,58
	,
RESERVES 9100 Resv: Roof Replacement 3,235.54 3,236 0,46 22,648,78 22,652	3 00 00 00
1	3.22 38,82
9200 Resv: Painting & Waterproof 396.83 397 0.17 2,777.81 2,779 9300 Resv: Parking Lot Repavement 85.30 85 (0.30) 597.10 595	1.19 4,76 (2.10) 1,02
9400 Resv: Elevator 1,215.07 1,215 (0.07) 8,505.49 8,505	(2.10) 1,02 (0.49) 14,58
9610 Resv: 10 Yr Building 312.50 313 0.50 2,187.50 2,191	3.50 3,75
9820 Resv: Capital Improvements 634.22 634 (0.22) 4,439.54 4,438	(1.54) 7,61
TOTAL RESERVES 5,879.46 5,880 0.54 41,156.22 41,160	3.78 70,55
TOTAL EXPENSES <u>24,694.72</u> <u>26,449</u> <u>1,754.28</u> <u>173,365.93</u> <u>185,143</u> <u>11,7</u>	777.07 317,37
NET INCOME +/- 1,779.87 (1) 1,780.87 11,706.92 (7) 11,7	13.92

03G Cambridge G For All Banks For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken Bank	Check	Type	Check Date	Amount
SEAC02	Seacrest Services, Inc	00635236	07/02/2024	250.00	0.00 03G01	002362	С	07/02/2024	250.00
02,,002	Community	Description	0110212021	200.00	Entity	Account		Invoice	Dist.Amount
	Cambridge G	QUART. FE	RT. PLANTS		03G	7000		155378	250.00
COMMISA	Commercial Laundries of	00635338	07/03/2024	881.68	0.00 03G01	002363	С	07/03/2024	881.68
COMMZ4	Community	Description	0110312024	001.00			C		Dist.Amount
	Cambridge G		EEN WASHER	Z/D	Entity 03G	Account 8491		Invoice 11037	881.68
KING33	Kings III of America Inc	00635495	07/08/2024	50.72	0.00 03G01	002364	С	07/08/2024	50.72
	Community	Description			<u>Entity</u>	Account		Invoice	Dist.Amount
	Cambridge G	07/01 THR	J 07/31/202		03G	8469		2753208	50.72
WEST35	Westfield Bank, FSB	00635950	07/12/2024	12,373.57	0.00 03G01	002365	С	07/12/2024	12,373.57
	Community	Description			Entity	Account		Invoice	Dist.Amount
	Cambridge G	7TH INSTA	LLMENT		03G	2450		712687	12,373.57
ACKE01	Ackerman Law, PLLC	00636132	07/17/2024	960.03	0.00 03G01	002366	С	07/17/2024	960.03
	Community	Description		000.00	Entity	Account		Invoice	Dist.Amount
	Cambridge G	auto debit e	rror/uni		03g	2650		07172024	960.03
COMMO	Commercial Laundries of	00636726	07/29/2024	881.68	0.00 03G01	002367	С	07/29/2024	881.68
COMMINIZA	Community	Description	0112312024	001.00	Entity	Account	C	Invoice	Dist.Amount
	Cambridge G		RYER MAINT.		03G	8490		11187	881.68
	Cambridge G	VVASIIEN/L	TEN WAINT		030	0490		11107	001.00
TKEL01	TK Elevator	00636774	07/30/2024	350.00	0.00 03G01	002368	С	07/30/2024	350.00
	Community	Description			Entity	Account		Invoice	Dist.Amount
	Cambridge G	DWN PMN	Γ QUOTE #: 20		03G	8467		ACIA-28P393T	350.00
CAMB14	Cambridge G Condo Assn	00636977	07/31/2024	5,879.46	0.00 03G01	002369	M	07/31/2024	5.879.46
	Community	Description			Entity	Account		Invoice	Dist.Amount
	Cambridge G	Monthly Res	serve		03G	9100		Monthly Resv	3,235,54
	Cambridge G	Monthly Res	serve		03G	9200		Monthly Resv	396.83
	Cambridge G	Monthly Res	serve		03G	9300		Monthly Resv	85.30
	Cambridge G	Monthly Res	serve		03G	9400		Monthly Resv	1,215.07
	Cambridge G	Monthly Res	serve		03G	9610		Monthly Resv	312.50
	Cambridge G	Monthly Res	serve		03G	9820		Monthly Resv	634.22
	Entity Totals			21,627.14	0.00				21,627.14

Computer Checks: 15,747.68 Manual Checks: 5,879.46 08/08/2024 3:45 PM

Bank Reconciliation 03G01 Valley Natl Operatng 07/31/2024

Page: 1

Bank Balance As Of 07/31/2024	29,110.27
Outstanding Checks AP	-1,231.68
Adjusted Bank Balance	27,878.59
Book Balance As Of 07/31/2024	27,851.20
Interest Income	27.39
Bank Charges	0.00
Adjusted Book Balance	27,878.59

08/08/2024 3:45 PM

Outstanding Check List 03G01 Valley Natl Operatng Checks Dated 07/31/2024

-			
	no	Ο.	- 7
г	ag	C.	

Check	Date	Vendor		Туре	Amount
002367	07/29/2	024 comm24	Commercial Laundries of	С	881.68
002368	07/30/2	024 tkel01	TK Elevator	С	350.00
			Report Total		1,231.68



Wayne, NJ 07474-0558

Last Statement: Statement Ending: Page:

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1 M0656BLK080124091621 80 000000000 9289 004

Email:

contactus@valley.com

Visit Us Online:

www.valley.com

Deposits &

Mail To:

1720 Route 23, Wayne, NJ 07470



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

Account Statement

HOA BUSINESS CHECKING PLUS - 1001011475

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance \$27,118.23

Deposits & Other Credits

\$26,179.58

Withdrawals & Other Debits

\$24,187.54

Withdrawals &

Ending Balance \$29,110.27

TRANSACTIONS

Date	Description	Other Debits	Other Credits	Balance
	Beginning Balance			\$27,118.23
07/01	ACH CREDIT		\$372.91	\$27,491.14
	ClickPay STL ACH CP STL ACH 240628			
	45870358			
07/01	ACH DEBIT	-\$3,792.08		\$23,699.06
	SEACREST SERVICE ACH Collec NULL			• •
07/03	CHECK 2362	-\$250.00		\$23,449.06
07/05	ACH CREDIT		\$320.01	\$23,769.07
	ClickPay STL ACH CP STL ACH 240703		•	
	46152905			
07/05	ACH CREDIT		\$320.01	\$24,089.08
	VANCO PAYMENTS GATEWAY 240705			
	XX1V55Q76B4K50			
07/08	ACH CREDIT		\$23,461.31	\$47,550.39
	CAMBRIDGE G DIR DEBIT 240708			
07/09	ACH CREDIT		\$692.92	\$48,243.31
	ClickPay STL ACH CP STL ACH 240708			
	46273717			
07/09	CHECK 2363	-\$881.68		\$47,361.63
07/09	PHONE/INTERNET TRNFR	-\$5,879.46		\$41,482.17
	REF 1910530L FUNDS TRANSFER TO DEP			
	XXXXXX8900 FROM MONTHLY RESERVES			
07/17	CHECK 2364	-\$50.72		\$41,431.45
07/19	CHECK 2365	-\$12,373.57		\$29,057.88
07/24	CHECK 2366	-\$960.03		\$28,097.85
07/26	DEPOSIT		\$320.01	\$28,417.86







Account Number: Statement Date: Page:

TRANSACTIONS (continued)

		Withdrawals &	Deposits &	
Date	Description	Other Debits	Other Credits	Balance
07/26	DEPOSIT		\$665.02	\$29,082.88
07/31	INTEREST CREDIT		\$27.39	\$29,110.27
Endina	Balance			\$29,110,27

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/03	2362	\$250.00	07/19	2365	\$12,373.57
07/09	2363	\$881.68	07/24	2366	\$960.03
07/17	2364	\$50.72			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$32,318.00	Annual % Yield Earned	1.01%
Year-to-Date Interest Paid	\$188.46	Interest Paid	\$27.39





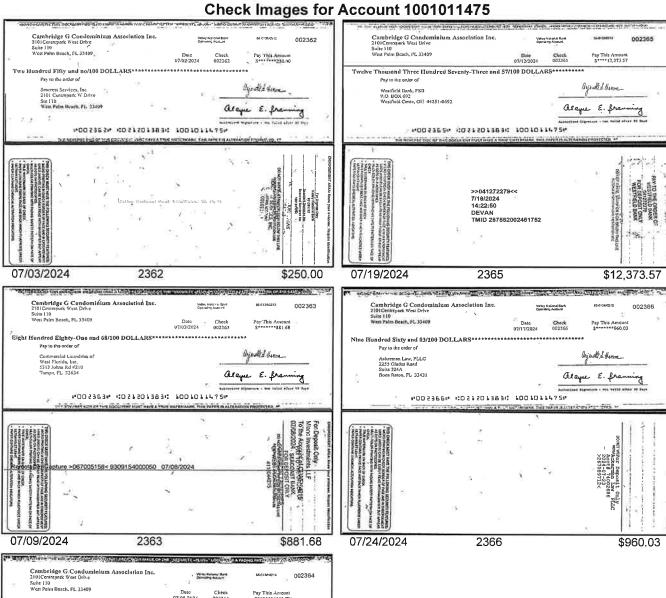


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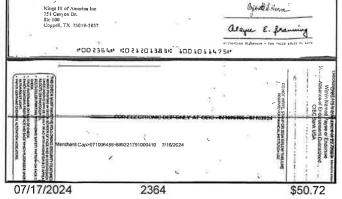
Account Number:

Statement Date:

Page:







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To Reconcile Your Account

- 1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
- 2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
- 3. Add to your checkbook balance any credit not already recorded in the checkbook.
- 4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook
- 5: Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enler 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)	

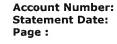
Finance Charge Computation For Personal Line Of Credit

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

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@vallev.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.





08/08/2024 3:47 PM

Bank Reconciliation 03GR1 Valley Natl Reserve 07/31/2024

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Bank Balance As Of 07/31/2024	319,746.16
Adjusted Bank Balance	319,746.16
Book Balance As Of 07/31/2024 Interest Income Bank Charges	318,804.23 941.93 0.00
Adjusted Book Balance	319,746.16



Last Statement: Statement Ending: Page:

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Email:

contactus@valley.com

Visit Us Online:

www.valley.com

Donocite &

Mail To:

1720 Route 23, Wayne, NJ 07470



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

1 M0656BLK080124091621 14 000000000 9423 002

Account Statement

PROPERTY MANAGEMENT MMA - 1001018900

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance \$312,924.77

Deposits & Other Credits \$6,821.39

Withdrawals & Other Debits \$0.00

Withdrawale &

Ending Balance \$319,746.16

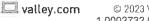
TRANSACTIONS

Date	Description	Other Debits	Other Credits	Balance
	Beginning Balance			\$312,924.77
07/09	PHONE/INTERNET TRNFR		\$5,879.46	\$318,804.23
	REF 1910530L FUNDS TRANSFER FRM DEP			
	XXXXXX1475 FROM MONTHLY RESERVES			
07/31	INTEREST CREDIT		\$941.93	\$319,746.16
Ending Balance				\$319,746.16

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$317,286.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$6,041.13	Interest Paid	\$941.93







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)	

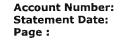
Finance Charge Computation For Personal Line Of Credit

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

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@vallev.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.



