

April 30, 2024 Financial Statement



Seacrest
SERVICES INC.

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

Account	Description April 2024	Operating April 2024	Reserves April 2024	Totals April 2024
CURRENT ASSETS				
1001	Valley National Bank Operating	27,605.94	0.00	27,605.94
1301	Valley National Bank Reserves	0.00	299,372.79	299,372.79
	TOTAL CURRENT ASSETS	27,605.94	299,372.79	326,978.73
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	100,872.74	0.00	100,872.74
	TOTAL OTHER ASSETS	101,077.84	0.00	101,077.84
	TOTAL ASSETS	128,683.78	299,372.79	428,056.57
CURRENT LIABILITIES				
2200	Prepaid Maintenance	7,620.64	0.00	7,620.64
2202	Prepaid Spec Asmt	727.50	0.00	727.50
2450	Insurance Payable	61,867.85	0.00	61,867.85
2650	Refunds Payable	131.30	0.00	131.30
	TOTAL CURRENT LIABILITIES	70,347.29	0.00	70,347.29
RESERVES				
3100	Roof Reserve	0.00	152,330.52	152,330.52
3200	Painting Reserve	0.00	48,015.88	48,015.88
3300	Paving Reserve	0.00	(0.01)	(0.01)
3301	Parking Lot Resurface	0.00	11,176.97	11,176.97
3400	Elevator Reserve	0.00	36,207.60	36,207.60
3610	Resv: 10 Yr Building	0.00	3,749.96	3,749.96
3820	Capital Improvements	0.00	31,956.09	31,956.09
3890	Interest on Reserves	0.00	15,935.78	15,935.78
	TOTAL RESERVES	0.00	299,372.79	299,372.79
EQUITY				
3900	Retained Earnings	48,517.06	0.00	48,517.06
	Net Income +/-	9,819.43	0.00	9,819.43
	TOTAL OWNERS EQUITY	58,336.49	0.00	58,336.49
	TOTAL LIABILITIES & OWNERS EQUITY	128,683.78	299,372.79	428,056.57

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

	MTD Actual April 2024	MTD Budget April 2024	Variance	YTD Actual April 2024	YTD Budget April 2024	Variance	Annual Budget 2024
INCOME							
4000 Maintenance Income	26,447.20	26,448	(0.80)	105,788.80	105,792	(3.20)	317,370
4100 Late Fees	0.00	0	0.00	75.00	0	75.00	0
4950 Interest Income	23.21	0	23.21	95.68	0	95.68	0
TOTAL INCOME	26,470.41	26,448	22.41	105,959.48	105,792	167.48	317,370
EXPENSES							
ADMINISTRATIVE EXPENSE							
5010 Office Supplies & Expenses	0.00	58	58.00	505.67	232	(273.67)	700
5100 Petty Cash	0.00	8	8.00	0.00	32	32.00	100
5140 Licenses, Taxes, Fees & Permits	0.00	29	29.00	0.00	116	116.00	350
5145 Division of Land Sales	0.00	27	27.00	0.00	108	108.00	320
5150 Florida Corporate Fee	0.00	5	5.00	61.25	20	(41.25)	61
5200 Accounting Fees	0.00	4	4.00	0.00	16	16.00	50
5300 Legal Fees	0.00	250	250.00	500.00	1,000	500.00	3,000
5500 Awards	0.00	292	292.00	0.00	1,168	1,168.00	3,500
5600 Bad Debt Expense	0.00	17	17.00	51.00	68	17.00	200
5700 Seacrest Service Fee	3,792.08	3,830	37.92	15,168.32	15,320	151.68	45,955
5900 Insurance	7,112.84	13,833	6,720.16	44,940.14	55,332	10,391.86	166,000
TOTAL ADMINISTRATIVE EXPENSES	10,904.92	18,353	7,448.08	61,226.38	73,412	12,185.62	220,236
GROUNDS MAINTENANCE							
7000 Landscape / Irrigation	250.00	83	(167.00)	697.24	332	(365.24)	1,000
7740 Party Expenses	0.00	42	42.00	575.52	168	(407.52)	500
7951 Pest Control - Termite	480.00	42	(438.00)	480.00	168	(312.00)	500
TOTAL GROUNDS MAINTENANCE	730.00	167	(563.00)	1,752.76	668	(1,084.76)	2,000
FACILITIES							
8400 Building Repair & Maintenance	36.77	667	630.23	2,785.31	2,668	(117.31)	8,000
8411 Roof Repair & Maintenance	0.00	125	125.00	1,200.00	500	(700.00)	1,500
8450 General Repairs & Maintenance	0.00	83	83.00	0.00	332	332.00	1,000
8459 Fire Equipment/Anl Inspection	0.00	125	125.00	1,476.60	500	(976.60)	1,500
8467 Elevator Contract/Repairs	0.00	125	125.00	502.28	500	(2.28)	1,500
8469 Elevator Telephone	50.72	42	(8.72)	152.16	168	15.84	500
8491 Laundry Equipment Repairs	881.68	882	0.32	3,526.72	3,528	1.28	10,580
TOTAL FACILITIES	969.17	2,049	1,079.83	9,643.07	8,196	(1,447.07)	24,580
RESERVES							
9100 Resv: Roof Replacement	3,235.54	3,236	0.46	12,942.16	12,944	1.84	38,826
9200 Resv: Painting & Waterproof	396.83	397	0.17	1,587.32	1,588	0.68	4,762
9300 Resv: Parking Lot Repavement	85.30	85	(0.30)	341.20	340	(1.20)	1,024
9400 Resv: Elevator	1,215.07	1,215	(0.07)	4,860.28	4,860	(0.28)	14,581
9610 Resv: 10 Yr Building	312.50	313	0.50	1,250.00	1,252	2.00	3,750
9820 Resv: Capital Improvements	634.22	634	(0.22)	2,536.88	2,536	(0.88)	7,611
TOTAL RESERVES	5,879.46	5,880	0.54	23,517.84	23,520	2.16	70,554
TOTAL EXPENSES	18,483.55	26,449	7,965.45	96,140.05	105,796	9,655.95	317,370
NET INCOME +/-	7,986.86	(1)	7,987.86	9,819.43	(4)	9,823.43	0

03

Unit Space	R Type	Sts Co-Resident	Resident	Move In CC	Move Out Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
03-G001 - CAMBRIDGE G											
1146	01	C	Judith Barr				-2,560.08				-2,560.08
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			-2,653.83			-2,653.83	
2152	04	C	Ingrid Berthiaume	04/27/2021			-0.34	-0.34			
2156	02	C	Liba Paige	04/04/2024			-320.01	-320.01			
2158	01	C	Jorge Pimentel	05/03/2012			-76.79	-76.79			
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
Prepays							-8,348.14	-1,492.28	0.00	-2,653.83	-4,202.03
Net							-8,348.14	-1,492.28	0.00	-2,653.83	-4,202.03
Net Distribution											
MM Maintenance Fee							-7,620.64	-1,492.28	0.00	-2,653.83	-3,474.53
XA Special Asmt - 4012							-727.50	0.00	0.00	0.00	-727.50

03g Cambridge G
For All Banks
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
DANI16	Daniel Lupien	00625379	04/02/2024	36.77	0.00	03G01	002334	C	04/02/2024	36.77
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	reimb. plumbing repa				03g	8400		032024	36.77
COMM24	Commercial Laundries of	00625419	04/02/2024	881.68	0.00	03G01	002335	C	04/02/2024	881.68
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	speed queen commerc				03g	8491		10816	881.68
SEAC02	Seacrest Services, Inc	00625952	04/05/2024	250.00	0.00	03G01	002336	C	04/05/2024	250.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	QUARTERLY FERTILIZAT				03G	7000		153680	250.00
SEAC02	Seacrest Services, Inc	00626887	04/15/2024	480.00	0.00	03G01	002337	C	04/15/2024	480.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	EXT. RODENT SERVICE				03G	7951		153820	480.00
WEST35	Westfield Bank, FSB	00627283	04/17/2024	12,373.57	0.00	03G01	002338	C	04/17/2024	12,373.57
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	4TH INSTALLMENT				03G	2450		WFB-712687	12,373.57
KING33	Kings III of America Inc	00627579	04/18/2024	50.72	0.00	03G01	002339	C	04/18/2024	50.72
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	04/01/24-04/30/24				03G	8469		2677857	50.72
CAMB14	Cambridge G Condo Assn	00628050	04/23/2024	5,879.46	0.00	03G01	002340	M	04/23/2024	5,879.46
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	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				19,952.20	0.00					

Computer Checks: 14,072.74
Manual Checks: 5,879.46

Bank Balance As Of 04/30/2024	28,234.42
Deposit In Transit RM	640.02
Outstanding Checks AP	-94.82
Adjustments: Lock Box DP 4/16/24	-1,173.68
Adjusted Bank Balance	27,605.94
Book Balance As Of 04/30/2024	27,582.73
Interest Income	23.21
Bank Charges	0.00
Adjusted Book Balance	27,605.94

Outstanding Check List
03G01 Valley Natl Operatng
Checks Dated 04/30/2024

Check	Date	Vendor	Type	Amount
002320	02/20/2024	LOUIL1	Louise Lalonde	94.82
			C	
		Report Total		94.82

RM Outstanding Deposit List 03G01 Valley Natl Operatng Deposits Dated 04/30/2024
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Batch	Date	Description	Amount
01100312	04/30/2024	RM Cash Proc Post	320.01
01100313	04/30/2024	RM Cash Proc Post	320.01
		Bank Code Total	640.02



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

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Statement Ending:
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1 M0656BLK050124093156 90 000000000 9004 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

Account Statement

HOA BUSINESS CHECKING PLUS - 1001011475

SUMMARY FOR THE PERIOD: 04/01/24 - 04/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$19,971.74		\$33,701.91		\$25,439.23		\$28,234.42

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
04/01	Beginning Balance			\$19,971.74
04/01	ACH CREDIT		\$372.91	\$20,344.65
	ClickPay STL ACH CP STL ACH 240329 42804816			
04/01	DEPOSIT		\$320.01	\$20,664.66
04/02	ACH DEBIT	-\$3,792.08		\$16,872.58
	SEACREST SERVICE ACH Collec NULL			
04/04	ACH CREDIT		\$320.01	\$17,192.59
	ClickPay STL ACH CP STL ACH 240403 43067399			
04/04	ACH CREDIT		\$320.01	\$17,512.60
	VANCO PAYMENTS GATEWAY 240404 XX1V55HV634EX4			
04/05	ACH CREDIT		\$320.01	\$17,832.61
	ClickPay STL ACH CP STL ACH 240404 43110674			
04/08	CHECK 2336	-\$250.00		\$17,582.61
04/09	ACH CREDIT		\$23,141.30	\$40,723.91
	CAMBRIDGE G DIR DEBIT 240408			
04/09	ACH CREDIT		\$372.91	\$41,096.82
	ClickPay STL ACH CP STL ACH 240408 43187347			
04/09	CHECK 2335	-\$881.68		\$40,215.14
04/09	PHONE/INTERNET TRNFR	-\$5,879.46		\$34,335.68
	REF 1000530L FUNDS TRANSFER TO DEP XXXXXX8900 FROM MONTHLY RESERVES			



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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
04/11	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R01 RIZZO, MARILYN 03G001 2159 02 ORIGINAL ENTRY EFF DATE = 240408	-\$372.91		\$33,962.77
04/12	CHECK 2334	-\$36.77		\$33,926.00
04/15	CHECK 2337	-\$480.00		\$33,446.00
04/16	LOCK BOX DEPOSIT		\$1,173.68	\$34,619.68
04/17	DEPOSIT		\$5,496.26	\$40,115.94
04/17	CHECK 2321	-\$148.36		\$39,967.58
04/18	ACH CREDIT ClickPay STL CC CP STL CC 240417 43300179		\$320.01	\$40,287.59
04/18	DEPOSIT		\$1,172.68	\$41,460.27
04/19	RETURN DEPOSIT CHECK STOP PAYMENT SEDWICK DELEGATED AUTH	-\$1,173.68		\$40,286.59
04/24	CHECK 2338	-\$12,373.57		\$27,913.02
04/25	CHECK 2339	-\$50.72		\$27,862.30
04/30	ACH CREDIT CAMBRIDGE G DIR DEBIT 240430		\$347.91	\$28,210.21
04/30	INTEREST CREDIT		\$24.21	\$28,234.42
Ending Balance				\$28,234.42

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
04/17	2321	\$148.36	04/15	2337	\$480.00
04/12	2334*	\$36.77	04/24	2338	\$12,373.57
04/09	2335	\$881.68	04/25	2339	\$50.72
04/08	2336	\$250.00			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$29,520.00	Annual % Yield Earned	1.01%
Year-to-Date Interest Paid	\$96.68	Interest Paid	\$24.21





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Wayne, NJ 07474-0558

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Check Images for Account 1001011475

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

Date: 03/28/2024 Check: 002321 Pay This Amount: \$*****148.36

One Hundred Forty-Eight and 36/100 DOLLARS*****

Pay to the order of
Stephane Dumas
4145 Cambridge G
Deerfield Beach, FL 33442

Ataque E. framing

570709091541 113431 20240416 000000001001011475
TRN_DEBIT TAC5742 148.36
Deerfield Beach 0807 94004 5707 0010 0047

04/17/2024 2321 \$148.36

NO
IMAGE

NO
IMAGE

04/08/2024 2336 \$250.00

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

Date: 04/02/2024 Check: 002334 Pay This Amount: \$*****36.77

Thirty-Six and 77/100 DOLLARS*****

Pay to the order of
David Lupin
3151 Cambridge G
Deerfield Beach, FL 33442

Ataque E. framing

570709091541 113431 20240416 000000001001011475
TRN_DEBIT TAC5742 148.36
Deerfield Beach 0807 94004 5707 0010 0047

04/12/2024 2334 \$36.77

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

Date: 04/15/2024 Check: 002337 Pay This Amount: \$*****480.00

Four Hundred Eighty and no/100 DOLLARS*****

Pay to the order of
Seacrest Services, Inc.
2181 Centrepark W Drive
Suite 110
West Palm Beach, FL 33409

Ataque E. framing

570709091541 113431 20240416 000000001001011475
TRN_DEBIT TAC5742 148.36
Deerfield Beach 0807 94004 5707 0010 0047

04/15/2024 2337 \$480.00

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

Date: 04/02/2024 Check: 002335 Pay This Amount: \$*****881.68

Eight Hundred Eighty-One and 68/100 DOLLARS*****

Pay to the order of
Commercial Laundry of
West Florida, Inc.
5113 Johns Rd #210
Tampa, FL 33634

Ataque E. framing

570709091541 113431 20240416 000000001001011475
TRN_DEBIT TAC5742 148.36
Deerfield Beach 0807 94004 5707 0010 0047

04/09/2024 2335 \$881.68

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

Date: 04/17/2024 Check: 002338 Pay This Amount: \$*****12,373.57

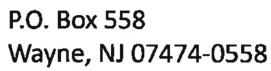
Twelve Thousand Three Hundred Seventy-Three and 57/100 DOLLARS*****

Pay to the order of
Westfield Bank, PSD
P.O. BOX 692
Westfield Ohio, OH 44291-0692

Ataque E. framing

570709091541 113431 20240416 000000001001011475
TRN_DEBIT TAC5742 148.36
Deerfield Beach 0807 94004 5707 0010 0047

04/24/2024 2338 \$12,373.57



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To Reconcile Your Account

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

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



Bank Reconciliation
03GR1 Valley Natl Reserve
04/30/2024

Bank Balance As Of 04/30/2024	299,372.79
Adjusted Bank Balance	299,372.79
Book Balance As Of 04/30/2024	298,519.70
Interest Income	853.09
Bank Charges	0.00
Adjusted Book Balance	299,372.79



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

Last Statement:
Statement Ending:
Page:

March 31, 2024
April 30, 2024
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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

Account Statement

PROPERTY MANAGEMENT MMA - 1001018900

SUMMARY FOR THE PERIOD: 04/01/24 - 04/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$292,640.24		\$6,732.55		\$0.00		\$299,372.79

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
04/09	Beginning Balance			\$292,640.24
	PHONE/INTERNET TRNFR		\$5,879.46	\$298,519.70
	REF 1000530L FUNDS TRANSFER FRM DEP			
	XXXXXX1475 FROM MONTHLY RESERVES			
04/30	INTEREST CREDIT		\$853.09	\$299,372.79
Ending Balance				\$299,372.79

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$296,951.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$3,306.14	Interest Paid	\$853.09





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

Account Number:
Statement Date:
Page :

1001018900
04/30/2024
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To Reconcile Your Account

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

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

