



# **Financial Report Package**

**July 2025**

**Prepared for**

**VICTORIA SQUARE CONDOMINIUM ASSOCIATION,  
INC.**

**Grant Property Management Company**

GPM recommends that any funds over \$250,000 in aggregate per Association in a single financial institution should be insured.

The attached financial statements have not been audited and have been prepared for management purposes only.

Financial information is provided for owners who are members of this association only. The information is believed to be accurate as of the date the documents are posted. Any owner receiving this information shall not use the information in any way which is inconsistent with the requirements of governing state or federal law.

**Assets**

OPERATING CASH		
10-1010-00 POPULAR-OPR-2006	\$3,170.12	
10-1020-00 PINNACLE-OPR-4555	181,367.21	
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Total OPERATING CASH:		\$184,537.33
RESERVE CASH		
12-1215-00 VNB-RES-6404	133,503.03	
12-1225-00 Due to/from Operating	3,015.41	
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Total RESERVE CASH:		\$136,518.44
ACCOUNTS RECEIVABLE		
14-1046-00 Unit Owner Receivables	10,035.00	
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Total ACCOUNTS RECEIVABLE:		\$10,035.00
CURRENT ASSETS		
15-1500-00 Utility Deposits	80.00	
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Total CURRENT ASSETS:		\$80.00
OTHER ASSETS		
16-1611-00 Exchange	9,964.67	
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Total OTHER ASSETS:		\$9,964.67
<b>Total Assets:</b>		<b>\$341,135.44</b>

**Liabilities & Equity**

RESERVE CASH		
12-1235-00 Due to/from Reserves	3,015.41	
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Total RESERVE CASH:		\$3,015.41
PAYABLES & CURRENT LIABIL		
20-2003-00 Prepaid Maintenance	5,093.83	
20-2020-00 Accrued Expense	3,425.02	
20-2040-00 Deferred Insurance Claim	55,252.18	
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Total PAYABLES & CURRENT LIABIL		\$63,771.03
RESERVE FUNDS		
25-3005-00 RES - Interest	7,828.39	
25-3010-00 RES - Roadways / Paving / Ashpalt	14,837.02	
25-3052-00 RES - Exterior Paint	18,631.02	
25-3060-00 RES - 40 Year Inspection	3,300.48	
25-3082-00 RES - Roof	91,921.53	
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Total RESERVE FUNDS:		\$136,518.44
EQUITY		
30-3505-00 Fund Balance - Operating	69,999.61	
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Total EQUITY:		\$69,999.61
		<hr/>
Net Income Gain / Loss	67,830.95	
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		\$67,830.95
		<hr/>
<b>Total Liabilities &amp; Equity:</b>		<b>\$341,135.44</b>

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
ASSESSMENTS & FEES							
4005-00 Maintenance Fees	\$21,296.00	\$21,296.00	\$-	\$149,072.00	\$149,072.00	\$-	\$255,552.00
4025-00 Interest Income - Operating	0.08	-	0.08	74.93	-	74.93	-
4026-00 Interest Income - Collections	-	-	-	5.09	-	5.09	-
4035-00 Late Fees	-	-	-	100.00	-	100.00	-
4062-00 Administrative Fee Income	-	-	-	302.00	-	302.00	-
4090-00 Miscellaneous Income	-	-	-	550.00	-	550.00	-
Total ASSESSMENTS & FEES	\$21,296.08	\$21,296.00	\$0.08	\$150,104.02	\$149,072.00	\$1,032.02	\$255,552.00
Total OPERATING INCOME	\$21,296.08	\$21,296.00	\$0.08	\$150,104.02	\$149,072.00	\$1,032.02	\$255,552.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5005-00 Insurance	-	6,729.83	6,729.83	36,580.00	47,108.81	10,528.81	80,758.00
5010-00 Management Fee	798.00	798.00	-	5,586.00	5,586.00	-	9,576.00
5015-00 Accounting	-	100.00	100.00	4,500.00	700.00	(3,800.00)	1,200.00
5020-00 Legal Fees - General	-	150.00	150.00	573.52	1,050.00	476.48	1,800.00
5025-00 Administrative/Office Exp	-	62.50	62.50	639.51	437.50	(202.01)	750.00
5030-00 Licenses, Permits & Taxes	-	41.67	41.67	881.80	291.69	(590.11)	500.00
Total GENERAL & ADMINISTRATIVE	\$798.00	\$7,882.00	\$7,084.00	\$48,760.83	\$55,174.00	\$6,413.17	\$94,584.00
UTILITIES							
6005-00 Electricity	107.43	150.00	42.57	774.66	1,050.00	275.34	1,800.00
6010-00 Water & Sewer	3,373.60	3,416.67	43.07	23,388.07	23,916.69	528.62	41,000.00
6015-00 Telephone	505.57	-	(505.57)	505.57	-	(505.57)	-
6020-00 Trash Removal	1,561.00	2,125.00	564.00	12,252.00	14,875.00	2,623.00	25,500.00
6025-00 Bulk Trash	-	-	-	250.00	-	(250.00)	-
Total UTILITIES	\$5,547.60	\$5,691.67	\$144.07	\$37,170.30	\$39,841.69	\$2,671.39	\$68,300.00
CONTRACT & REPAIR							
8005-00 Landscaping Maintenance	350.00	916.67	566.67	10,050.02	6,416.69	(3,633.33)	11,000.00
8010-00 Tree Trimming	-	83.33	83.33	-	583.31	583.31	1,000.00
8015-00 Landscape Improvements	-	166.67	166.67	-	1,166.69	1,166.69	2,000.00
8030-00 Irrigation Maintenance	-	166.67	166.67	961.84	1,166.69	204.85	2,000.00
8040-00 General Repairs & Maintenance	49.81	2,015.26	1,965.45	(46,459.10)	14,106.82	60,565.92	24,183.10
8050-00 Plumbing Repairs	-	41.67	41.67	150.00	291.69	141.69	500.00
8065-00 Janitorial Service	350.00	666.67	316.67	2,825.00	4,666.69	1,841.69	8,000.00
8070-00 Pest Control	-	62.50	62.50	621.00	437.50	(183.50)	750.00
8125-00 Fire Alarm Monitoring	-	100.00	100.00	-	700.00	700.00	1,200.00
8132-00 Fire Safety	-	70.83	70.83	-	495.81	495.81	850.00
8165-00 Parking / Security Enforcement	-	208.33	208.33	4,756.38	1,458.31	(3,298.07)	2,500.00
8170-00 Security Cameras	-	166.67	166.67	2,328.93	1,166.69	(1,162.24)	2,000.00
8175-00 Sidewalk Repair	-	41.67	41.67	-	291.69	291.69	500.00
Total CONTRACT & REPAIR	\$749.81	\$4,706.94	\$3,957.13	(\$24,765.93)	\$32,948.58	\$57,714.51	\$56,483.10
RESERVES							
9100-00 Reserve Transfer	3,015.41	3,015.41	-	21,107.87	21,107.87	-	36,184.90
Total RESERVES	\$3,015.41	\$3,015.41	\$-	\$21,107.87	\$21,107.87	\$0.00	\$36,184.90
Total OPERATING EXPENSE	\$10,110.82	\$21,296.02	\$11,185.20	\$82,273.07	\$149,072.14	\$66,799.07	\$255,552.00
Net Income:	\$11,185.26	(\$0.02)	\$11,185.28	\$67,830.95	(\$0.14)	\$67,831.09	\$0.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1010-00	POPULAR-OPR-2006	\$1,558.57	\$5,092.58	\$3,481.03	\$3,170.12
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	395097	\$ 5,000.00	\$ -	Funds Transfer	
07/15/2025	395099	-	107.43	Misc. Check; FPL Chk # 0	
07/31/2025	378686	0.08	-	Interest	
07/31/2025	395101	-	3,373.60	Misc. Check; City of Coral Springs Chk # 0	
07/31/2025	397892	92.50	-	void old o/s check	
10-1020-00	PINNACLE-OPR-4555	63,377.24	151,426.01	33,436.04	181,367.21
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	334773	\$ -	\$ 1,561.00	PINNACLE-OPR-4555 Inv # 20841; Universal Waste Chk # 0	
07/01/2025	336259	484.00	-	Deposit from batch 26185	
07/01/2025	345826	-	798.00	PINNACLE-OPR-4555 Inv # July 2025; GRANT PROPERTY MANAGEMENT Chk # 0	
07/01/2025	346036	1,452.00	-	Deposit from batch 26260	
07/01/2025	395097	-	5,000.00	Funds Transfer	
07/02/2025	343294	-	275.00	PINNACLE-OPR-4555 Inv # 23265; Universal Waste Chk # 0	
07/02/2025	343328	-	350.00	PINNACLE-OPR-4555 Inv # 8109; Diamond Brite Maintenance Chk # 5011	
07/02/2025	343330	-	350.00	PINNACLE-OPR-4555 Inv # 0017; Best Lawn Service of America, Inc Chk # 5012	
07/02/2025	344495	1,544.00	-	Deposit from batch 26237	
07/05/2025	347975	8,712.00	-	Deposit from batch 26137	
07/07/2025	351331	968.00	-	Deposit from batch 26417	
07/07/2025	375849	1,200.00	-	Move CK# 1457 7/30/2025	
07/08/2025	352462	14,942.35	-	Misc Scanned Deposit	
07/08/2025	354643	484.00	-	Deposit from batch 26672	
07/08/2025	354892	412.14	-	Deposit from batch 26708	
07/09/2025	354015	-	326.06	PINNACLE-OPR-4555 Inv # 3469; RYAN ASSOCIATES INC Chk # 0	
07/09/2025	355399	1,467.00	-	Deposit from batch 26650	
07/10/2025	356206	484.00	-	Deposit from batch 26770	
07/11/2025	359045	484.00	-	Deposit from batch 27078	
07/14/2025	359590	1,363.00	-	Deposit from batch 27099	
07/15/2025	361867	484.00	-	Deposit from batch 27234	
07/18/2025	367782	484.00	-	Deposit from batch 27588	
07/21/2025	366580	-	142.31	PINNACLE-OPR-4555 Inv # 3480; RYAN ASSOCIATES INC Chk # 0	
07/21/2025	366582	-	24,128.10	PINNACLE-OPR-4555 Inv # 2770-1018; Titan Restoration Construction Chk # 0	
07/22/2025	368673	115,108.52	-	Misc Scanned Deposit	
07/23/2025	369205	-	505.57	Misc. Check; AT&T Chk # 0	
07/23/2025	369931	869.00	-	Deposit from batch 27722	
07/23/2025	369950	484.00	-	Deposit from batch 27724	
12-1215-00	VNB-RES-6404	133,237.43	265.60	-	133,503.03
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378854	\$ 265.60	\$ -	Interest	
12-1225-00	Due to/from Operating	-	3,015.41	-	3,015.41
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	395412	\$ 3,015.41	\$ -	Xfr to Rsrv	
12-1235-00	Due to/from Reserves	-	-	3,015.41	(3,015.41)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	395412	\$ -	\$ 3,015.41	Xfr to Rsrv	
14-1046-00	Unit Owner Receivables	10,264.86	21,605.00	21,834.86	10,035.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	274304	21,296.00	-	Assessment - Batch 22384	
07/01/2025	336259	-	484.00	Deposit from batch 26185	
07/01/2025	341479	-	484.00	Applied Prepaid VICS3256	
07/01/2025	341481	-	157.00	Applied Prepaid VICS3276	
07/01/2025	341483	-	155.00	Applied Prepaid VICS3214	
07/01/2025	341485	-	484.00	Applied Prepaid VICS3280	
07/01/2025	341487	-	286.00	Applied Prepaid VICS3268	
07/01/2025	341489	-	63.25	Applied Prepaid VICS3228	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/01/2025	341491 \$ - \$ 71.86	Applied Prepaid VICS3284			
07/01/2025	341493 - 73.58	Applied Prepaid VICS3242			
07/01/2025	346036 - 420.75	Deposit from batch 26260			
07/01/2025	346036 - 484.00	Deposit from batch 26260			
07/02/2025	344495 - 5.00	Deposit from batch 26237			
07/02/2025	344495 - 5.00	Deposit from batch 26237			
07/02/2025	344495 - 18.00	Deposit from batch 26237			
07/02/2025	344495 - 18.00	Deposit from batch 26237			
07/02/2025	344495 - 438.00	Deposit from batch 26237			
07/02/2025	344495 - 410.42	Deposit from batch 26237			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/05/2025	347975 - 484.00	Deposit from batch 26137			
07/07/2025	351331 - 484.00	Deposit from batch 26417			
07/07/2025	351331 - 484.00	Deposit from batch 26417			
07/07/2025	375849 - 1,200.00	Move CK# 1457 7/30/2025			
07/08/2025	354643 - 484.00	Deposit from batch 26672			
07/08/2025	354892 - 412.14	Deposit from batch 26708			
07/09/2025	355399 - 5.00	Deposit from batch 26650			
07/09/2025	355399 - 1,452.00	Deposit from batch 26650			
07/09/2025	355399 - 10.00	Deposit from batch 26650			
07/09/2025	355578 - 555.86	Applied Prepaid VICS3284			
07/10/2025	356206 - 484.00	Deposit from batch 26770			
07/11/2025	359045 - 484.00	Deposit from batch 27078			
07/14/2025	359590 - 327.00	Deposit from batch 27099			
07/14/2025	359590 - 484.00	Deposit from batch 27099			
07/14/2025	359590 - 395.00	Deposit from batch 27099			
07/18/2025	367782 - 484.00	Deposit from batch 27588			
07/23/2025	369931 - 198.00	Deposit from batch 27722			
07/23/2025	369931 - 484.00	Deposit from batch 27722			
07/23/2025	369950 - 484.00	Deposit from batch 27724			
07/31/2025	395842 - 77.00	Deposit from batch 29315			
07/31/2025	395842 309.00 -	Move Payment CK#1457 08/13/2025			
07/31/2025	395847 - 77.00	Deposit from batch 29316			
15-1500-00	Utility Deposits	80.00	-	-	80.00
Date	GL Ref #	Debit	Credit	Description	
16-1611-00	Exchange	9,964.67	-	-	9,964.67
Date	GL Ref #	Debit	Credit	Description	
20-2001-00	Accounts Payable	(601.06)	52,058.57	51,457.51	-
Date	GL Ref #	Debit	Credit	Description	
07/01/2025	326096 \$ - \$ 1,561.00	Accounts Payable Inv # 20841			
07/01/2025	334773 1,561.00 -	Accounts Payable Inv # 20841; Universal Waste Chk # 0			
07/01/2025	335362 - 350.00	Accounts Payable Inv # 0017			

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/01/2025	335368 \$ - \$ 350.00	Accounts Payable Inv # 8109			
07/01/2025	345424 - 798.00	Accounts Payable Inv# July 2025			
07/01/2025	345826 798.00 -	Accounts Payable Inv # July 2025; GRANT PROPERTY MANAGEMENT Chk # 0			
07/02/2025	343294 275.00 -	Accounts Payable Inv # 23265; Universal Waste Chk # 0			
07/02/2025	343328 350.00 -	Accounts Payable Inv # 8109; Diamond Brite Maintenance Chk # 5011			
07/02/2025	343330 350.00 -	Accounts Payable Inv # 0017; Best Lawn Service of America, Inc Chk # 5012			
07/09/2025	354015 326.06 -	Accounts Payable Inv # 3469; RYAN ASSOCIATES INC Chk # 0			
07/10/2025	365718 - 24,128.10	Accounts Payable Inv # 2770-1018			
07/10/2025	365718 24,128.10 -	Accounts Payable Inv # 2770-1018 (Reversal)			
07/10/2025	396908 - 24,128.10	Accounts Payable Inv # 2770-1018			
07/16/2025	365720 - 142.31	Accounts Payable Inv # 3480			
07/21/2025	366580 142.31 -	Accounts Payable Inv # 3480; RYAN ASSOCIATES INC Chk # 0			
07/21/2025	366582 24,128.10 -	Accounts Payable Inv # 2770-1018; Titan Restoration Construction Chk # 0			
20-2003-00	Prepaid Maintenance	(5,244.55)	2,407.55	2,256.83	(5,093.83)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	341479	484.00	-	Adjust Prepaid	
07/01/2025	341481	157.00	-	Adjust Prepaid	
07/01/2025	341483	155.00	-	Adjust Prepaid	
07/01/2025	341485	484.00	-	Adjust Prepaid	
07/01/2025	341487	286.00	-	Adjust Prepaid	
07/01/2025	341489	63.25	-	Adjust Prepaid	
07/01/2025	341491	71.86	-	Adjust Prepaid	
07/01/2025	341493	73.58	-	Adjust Prepaid	
07/01/2025	346036	-	484.00	Deposit from batch 26260	
07/01/2025	346036	-	63.25	Deposit from batch 26260	
07/02/2025	344495	-	576.00	Deposit from batch 26237	
07/02/2025	344495	-	73.58	Deposit from batch 26237	
07/09/2025	355578	555.86	-	Adjust Prepaid	
07/14/2025	359590	-	157.00	Deposit from batch 27099	
07/15/2025	361867	-	484.00	Deposit from batch 27234	
07/23/2025	369931	-	187.00	Deposit from batch 27722	
07/31/2025	395842	-	232.00	Deposit from batch 29315	
07/31/2025	395847	77.00	-	Move Payment CK#1457 08/13/2025	
20-2020-00	Accrued Expense	(3,425.02)	-	-	(3,425.02)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
20-2040-00	Deferred Insurance Claim	50,670.59	24,128.10	130,050.87	(55,252.18)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/10/2025	396908	\$ 24,128.10	\$ -	Deferred Insurance Claim	
07/31/2025	396938	-	130,050.87	Reclass Ins claim exp	
25-3005-00	RES - Interest	(7,562.79)	-	265.60	(7,828.39)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378854	\$ -	\$ 265.60	Interest	
25-3010-00	RES - Roadways / Paving / Asphalt	(14,557.60)	-	279.42	(14,837.02)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378253	\$ -	\$ 279.42	Monthly	
25-3052-00	RES - Exterior Paint	(17,874.89)	-	756.13	(18,631.02)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378253	\$ -	\$ 756.13	Monthly	
25-3060-00	RES - 40 Year Inspection	(3,234.15)	-	66.33	(3,300.48)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378253	\$ -	\$ 66.33	Monthly	
25-3082-00	RES - Roof	(90,008.00)	-	1,913.53	(91,921.53)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378253	\$ -	\$ 1,913.53	Monthly	
30-3505-00	Fund Balance - Operating	(69,999.61)	-	-	(69,999.61)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4005-00	Maintenance Fees	(127,776.00)	-	21,296.00	(149,072.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	274304	\$ -	\$ 21,296.00	Assessment - Batch 22384	
40-4025-00	Interest Income - Operating	(74.85)	-	0.08	(74.93)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	378686	\$ -	\$ 0.08	Interest	
40-4026-00	Interest Income - Collections	(5.09)	-	-	(5.09)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4035-00	Late Fees	(100.00)	-	-	(100.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4062-00	Administrative Fee Income	(302.00)	-	-	(302.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4090-00	Miscellaneous Income	(550.00)	-	-	(550.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5005-00	Insurance	36,580.00	-	-	36,580.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5010-00	Management Fee	4,788.00	798.00	-	5,586.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	345424	\$ 798.00	\$ -	Management Fee	
50-5015-00	Accounting	4,500.00	-	-	4,500.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5020-00	Legal Fees - General	573.52	-	-	573.52
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5025-00	Administrative/Office Exp	639.51	-	-	639.51
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5030-00	Licenses, Permits & Taxes	881.80	-	-	881.80
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
60-6005-00	Electricity	667.23	107.43	-	774.66
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/15/2025	395099	\$ 107.43	\$ -	Misc. Check; FPL Chk # 0	
60-6010-00	Water & Sewer	20,014.47	3,373.60	-	23,388.07
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	395101	\$ 3,373.60	\$ -	Misc. Check; City of Coral Springs Chk # 0	
60-6015-00	Telephone	-	505.57	-	505.57
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/23/2025	369205	\$ 505.57	\$ -	Misc. Check; AT&T Chk # 0	
60-6020-00	Trash Removal	10,691.00	1,561.00	-	12,252.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	326096	\$ 1,561.00	\$ -	Trash Removal	
60-6025-00	Bulk Trash	250.00	-	-	250.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
80-8005-00	Landscaping Maintenance	9,700.02	350.00	-	10,050.02
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	335362	\$ 350.00	\$ -	Landscaping Maintenance	
80-8030-00	Irrigation Maintenance	961.84	-	-	961.84
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
80-8040-00	General Repairs & Maintenance	(46,508.91)	154,321.28	154,271.47	(46,459.10)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/08/2025	352462	\$ -	\$ 14,942.35	General Repairs & Maintenance	
07/10/2025	365718	24,128.10	-	General Repairs & Maintenance	
07/10/2025	365718	-	24,128.10	General Repairs & Maintenance (Reversal)	
07/16/2025	365720	142.31	-	General Repairs & Maintenance	
07/22/2025	368673	-	115,108.52	General Repairs & Maintenance	
07/31/2025	396938	115,108.52	-	Reclass Ins claim exp	
07/31/2025	396938	14,942.35	-	Reclass Ins claim exp	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/31/2025	397892 \$ - \$ 92.50 void old o/s check				
80-8050-00	Plumbing Repairs	150.00	-	-	150.00
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
80-8065-00	Janitorial Service	2,475.00	350.00	-	2,825.00
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
07/01/2025	335368 \$ 350.00 \$ - Janitorial Service				
80-8070-00	Pest Control	621.00	-	-	621.00
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
80-8165-00	Parking / Security Enforcement	4,756.38	-	-	4,756.38
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
80-8170-00	Security Cameras	2,328.93	-	-	2,328.93
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
90-9100-00	Reserve Transfer	18,092.46	3,015.41	-	21,107.87
<b>Date</b>	<b>GL Ref #</b> <b>Debit</b> <b>Credit</b> <b>Description</b>				
07/31/2025	378253 \$ 3,015.41 \$ - Monthly				
<b>Totals:</b>		<b>\$0.00</b>	<b>\$424,381.11</b>	<b>\$424,381.11</b>	<b>\$0.00</b>



Date	Check #	Payee	Amount
<b>10-1010-00 POPULAR-OPR-2006</b>			
07/15/2025	0	FPL 60-6005-00 EFT - Misc. Check; Misc. Check	\$107.43
07/31/2025	0	City of Coral Springs 60-6010-00 EFT - Misc. Check; Misc. Check	\$3,373.60
<b>Account Totals</b>			<b>\$3,481.03</b>
<b>10-1020-00 PINNACLE-OPR-4555</b>			
07/01/2025	0	Universal Waste <b>Invoice #: 20841</b> 60-6020-00 Trash Removal	\$1,561.00
07/02/2025	0	Universal Waste <b>Invoice #: 23265</b> 60-6020-00 Trash Removal	\$275.00
07/02/2025	5011	Diamond Brite Maintenance <b>Invoice #: 8109</b> 80-8065-00 Janitorial Service	\$350.00
07/02/2025	5012	Best Lawn Service of America, Inc <b>Invoice #: 0017</b> 80-8005-00 Landscaping Maintenance	\$350.00
07/01/2025	0	GRANT PROPERTY MANAGEMENT <b>Invoice #: July 2025</b> 50-5010-00 Management Fee	\$798.00
07/09/2025	0	RYAN ASSOCIATES INC <b>Invoice #: 3469</b> 80-8030-00 Irrigation Maintenance	\$326.06
07/21/2025	0	RYAN ASSOCIATES INC <b>Invoice #: 3480</b> 80-8040-00 General Repairs & Maintenance	\$142.31
07/21/2025	0	Titan Restoration Construction <b>Invoice #: 2770-1018</b> 80-8040-00 General Repairs & Maintenance	\$24,128.10
07/23/2025	0	AT&T 60-6015-00 EFT - Misc. Check; Misc. Check	\$505.57
07/01/2025		10-1010-00 Transfer to POPULAR-OPR-2006; Funds Transfer	\$5,000.00
<b>Account Totals</b>			<b>\$33,436.04</b>
<b>Association Totals</b>			<b>\$36,917.07</b>

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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PINNACLE-OPR-4555 Summary					
Ending Account Balance:					\$ 181,367.21
Uncleared Items:					\$-
Adjusted Balance:					\$ 181,367.21
Bank Ending Balance:					\$ 181,367.21
Difference:					\$-

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

PINNACLE-RES-4605 Summary					
Ending Account Balance:					\$ -
Uncleared Items:					\$-
Adjusted Balance:					\$ -
Bank Ending Balance:					\$ -
Difference:					\$-

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

POPULAR-OPR-2006 Summary					
Ending Account Balance:					\$ 3,170.12
Uncleared Items:					\$-
Adjusted Balance:					\$ 3,170.12
Bank Ending Balance:					\$ 3,170.12
Difference:					\$-

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

VNB-RES-6404 Summary					
Ending Account Balance:					\$ 133,503.03
Uncleared Items:					\$-
Adjusted Balance:					\$ 133,503.03
Bank Ending Balance:					\$ 133,503.03
Difference:					\$-

**Victoria Square Condominium**  
**Accrued Expense as of**  
**July 31, 2025**

<b>Payable to:</b>	<b>Account</b>	<b>Amount</b>
Best Lawn Service	8010	2,650.02
Consolidated Community Mgmt	9000	775.00
		<hr/>
Total A/P		<u><u>\$ 3,425.02</u></u>



**POPULAR®**

Last statement: June 30, 2025  
 This statement: July 31, 2025  
 Total days in statement period: 31

Page 1 of 2  
 5100842006  
 (0)

Direct inquiries to:  
 Customer Care Center,  
 1-800-377-0800

VICTORIA SQUARE CONDO  
 ASSOCIATION, INC.  
 C/O CCM  
 7124 N NOB HILL RD  
 TAMARAC FL 33321-1841

Popular Bank  
 P.O. Box 4890  
 Miami Lakes, FL 33014

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**WE ARE UPDATING OUR DEPOSIT AGREEMENTS FUNDS AVAILABILITY POLICY. AS OF 7/1/25, THE FIRST \$275 FROM A CHECK DEPOSIT WILL BE AVAILABLE THE FIRST BUSINESS DAY AFTER THE DAY OF THE DEPOSIT. THE REMAINDER WILL BE AVAILABLE ON THE SECOND BUSINESS DAY. LARGE DEPOSIT CHECKS TOTALING MORE THAN \$6,725 ON ANY ONE DAY MAY BE FURTHER DELAYED. THRESHOLDS FOR DETERMINING A REPEAT OVERDRAFT WILL INCREASE FROM \$5,525 TO \$6,725.**

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## Pab Business Interest Checking

Account number	5100842006	Beginning balance	\$-1,348.93
Low balance	\$3,170.04	Total additions	8,000.08
Average balance	\$4,934.94	Total subtractions	3,481.03
Avg collected balance	\$4,934.00	Ending balance	\$3,170.12
Interest paid year to date	\$6.44		

### DEBITS

Date	Description	Subtractions
07-15	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT250715 000111000012899394	50.70
07-15	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT250715 000111000012899418	56.73
07-31	'Preauthorized Wd CORALCONCUTILITY250731 000211274455095667	3,373.60

### CREDITS

Date	Description	Additions
07-01	'Preauthorized Credit VICTORIA SQUARECincXfer250701 C2727 000064008633225515	5,000.00
07-17	'Preauthorized Credit VICTORIA SQUARECincXfer250717 C2769 000064008637836110	3,000.00

*Thank you for banking with Popular*







**POPULAR®**

VICTORIA SQUARE CONDO  
July 31, 2025

Page 2 of 2  
5100842006

<u>Date</u>	<u>Description</u>	<u>Additions</u>
07-31	'Interest Credit 000000000000000000	0.08

**DAILY BALANCES**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
06-30	-1,348.93	07-15	3,543.64	07-31	3,170.12
07-01	3,651.07	07-17	6,543.64		

**OVERDRAFT/RETURN ITEM FEES**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00



21 Platform Way S  
Suite 2300  
Nashville, TN 37203  
www.pnfp.com

Client Service Center 800-264-3613  
Pinnacle Anytime 866-755-5428

Account  
Victoria Square Condominium Assoc Inc  
XXXXXXXX4555

RETURN SERVICE REQUESTED

Victoria Square Condominium Assoc Inc  
GRANT PROPERTY MANAGEMENT CO - Agent  
Operating  
851 Broken Sound Parkway NW Suite 102  
Boca Raton FL 33487

## Statement of Account

Community Asso Checking Acct

Balance 7/01/25  
\$72,317.06

Balance 7/31/25  
\$181,367.21

### Summary



Credits +\$151,426.01  
Interest +\$0.00  
Debits -\$42,375.86

### Credit Transactions

#### Credits

7/01	Remote Deposit	1,452.00
7/02	VICTORIA SQUARE OnlinePay 1592029932 VICTORIA	484.00
7/03	VICTORIA SQUARE OnlinePay 1592029932 VICTORIA	1,544.00
7/08	PAYABLI DEPOSIT TRANSFER 841811877 WFMSPPROPAY VICTORIA SQUARE CONDOM	412.14
7/08	VICTORIA SQUARE OnlinePay 1592029932 VICTORIA	968.00
7/08	Remote Deposit	484.00
7/08	Remote Deposit	14,942.35
7/10	VICTORIA SQUARE OnlinePay 1592029932 VICTORIA	1,467.00
7/11	VICTORIA SQUARE OnlinePay 1592029932 VICTORIA	484.00
7/11	Remote Deposit	484.00
7/14	Remote Deposit	1,363.00
7/15	VICTORIA SQUARE ASSN DUES 1592029932 VICTORIA	8,712.00
7/15	Remote Deposit	484.00
7/18	Remote Deposit	484.00
7/23	Remote Deposit	484.00
7/23	Remote Deposit	869.00
7/23	Remote Deposit	115,108.52
7/31	VICTORIA SQUARE CincXfer 1592029932 VICTORIA	1,200.00



Member  
**FDIC**



## **ELECTRONIC TRANSFER ERROR RESOLUTION**

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

**Pinnacle Bank**  
21 Platform Way S, Suite 2300  
Nashville, TN 37203  
(800) 264-3613

Total Credits	\$151,426.01
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Debit Transactions

Other Debits	
7/01	Grant Operating TAMARAC 2650265220 "Victoria Square Condo 798.00
7/01	VICTORIA SQUARE CincXfer 1592029932 VICTORIA 5,000.00
7/02	VICTORIA SQUARE VENDOR PAY 1592029932 VICTORIA 1,561.00
7/03	VICTORIA SQUARE VENDOR PAY 1592029932 VICTORIA 275.00
7/10	VICTORIA SQUARE VENDOR PAY 1592029932 VICTORIA 326.06
7/17	VICTORIA SQUARE CincXfer 1592029932 VICTORIA 2,924.41
7/17	VICTORIA SQUARE CincXfer 1592029932 VICTORIA 3,000.00
7/17	VICTORIA SQUARE CincXfer 1592029932 VICTORIA 3,015.41
7/22	VICTORIA SQUARE VENDOR PAY 1592029932 VICTORIA 142.31
7/22	VICTORIA SQUARE VENDOR PAY 1592029932 VICTORIA 24,128.10
7/24	ATT PAYMENT 9864031003 VICTORIA SQUARE 505.57
Checks	
7/11	Check 5011 350.00
7/21	Check 5012 350.00
(*) Indicates gap in check number sequenece	
Total Debits	\$42,375.86

Average Balance This Statement	\$109,849.29	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	31
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
7/01	67,971.06	7/11	86,728.49	7/21	88,481.67
7/02	66,894.06	7/14	88,091.49	7/22	64,211.26
7/03	68,163.06	7/15	97,287.49	7/23	180,672.78
7/08	84,969.55	7/17	88,347.67	7/24	180,167.21
7/10	86,110.49	7/18	88,831.67	7/31	181,367.21

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Credit\$1452.00  
Date/Time: 7/1/2025 2:48 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$1452.00  
#007/01/2025\$1,452.00

Credit\$484.00  
Date/Time: 7/8/2025 2:48 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$484.00  
#007/08/2025\$484.00

Credit\$14942.35  
Date/Time: 7/8/2025 2:48 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$14942.35  
#007/08/2025\$14,942.35

Credit\$484.00  
Date/Time: 7/11/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$484.00  
#007/11/2025\$484.00

Credit\$1363.00  
Date/Time: 7/14/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$1363.00  
#007/14/2025\$1,363.00

Credit\$484.00  
Date/Time: 7/15/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$484.00  
#007/15/2025\$484.00

Credit\$484.00  
Date/Time: 7/18/2025 2:48 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$484.00  
#007/18/2025\$484.00

Credit\$484.00  
Date/Time: 7/23/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$484.00  
#007/23/2025\$484.00

Credit\$869.00  
Date/Time: 7/23/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$869.00  
#007/23/2025\$869.00

Credit\$115108.52  
Date/Time: 7/23/2025 2:47 PM  
Comment: Virtual Deposit Ticket  
Pinnacle Bank  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.  
R/T: 064008637 Account: 800108924555 TC: 40 Amount: \$115108.52  
#007/23/2025\$115,108.52

THIS CHECK IS VOID WITHOUT A MICR LINE (THE BOTTOM LINE OF THE CHECK) INDICATING HOW TO DEPOSIT IT.  
Pinnacle Bank Nashville, TN  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC. (VICS)  
C/O Grant Property Mgmt Company  
7124 North Nash Hill Rd  
Tamarac, FL 33321  
Check Number: 5011  
Three Hundred Fifty And 00/100 Dollars  
07/02/2025 \*\*\*\*\$350.00  
Diamond Brille Maintenance  
7957 N University Dr  
Ste 148  
Parkland, FL 33067  
#000005012# 10640066371800109924555#  
#501107/11/2025\$350.00

THIS CHECK IS VOID WITHOUT A MICR LINE (THE BOTTOM LINE OF THE CHECK) INDICATING HOW TO DEPOSIT IT.  
Pinnacle Bank Nashville, TN  
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC. (VICS)  
C/O Grant Property Mgmt Company  
7124 North Nash Hill Rd  
Tamarac, FL 33321  
Check Number: 5012  
Three Hundred Fifty And 00/100 Dollars  
07/02/2025 \*\*\*\*\$350.00  
Best Lawn Service of America, Inc  
P.O. Box 500233  
Ft Lauderdale, FL 33359  
#000005012# 10640066371800109924555#  
#501207/21/2025\$350.00



21 Platform Way S  
Suite 2300  
Nashville, TN 37203  
www.pnfp.com

Client Service Center 800-264-3613  
Pinnacle Anytime 866-755-5428

Account  
Victoria Square Condominium Assoc Inc  
XXXXXXXX4605

RETURN SERVICE REQUESTED

Victoria Square Condominium Assoc Inc  
GRANT PROPERTY MANAGEMENT CO - Agent  
Reserve  
851 Broken Sound Parkway NW Suite 102  
Boca Raton FL 33487

## Statement of Account

Community Asso Money Market

Balance 7/01/25  
\$0.00

### Summary



Balance 7/31/25  
\$0.00

Credits +\$0.00  
Interest +\$0.00  
Debits -\$0.00

### Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
7/01	0.00				



## **ELECTRONIC TRANSFER ERROR RESOLUTION**

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- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

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**Pinnacle Bank**  
21 Platform Way S, Suite 2300  
Nashville, TN 37203  
(800) 264-3613





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

Last Statement:  
Statement Ending:  
Page:

June 30, 2025  
July 31, 2025  
1 of 2

1 M0656BLK080125071549 61 000000000 4061 002



VICTORIA SQUARE CONDOMINIUM ASSOCIATION  
RESERVE ACCOUNT  
C/O GRANT PROPERTY MANAGEMENT  
7124 N NOB HILL RD  
TAMARAC FL 33321



Email: [contactus@valley.com](mailto:contactus@valley.com)



Visit Us Online: [www.valley.com](http://www.valley.com)



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX6404

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

VICTORIA SQUARE CONDOMINIUM ASSOCIATION

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$127,297.61		\$6,205.42		\$0.00		\$133,503.03

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$127,297.61
07/17	ACH CREDIT VICTORIA SQUARE CincXfer 250717 C2768		\$2,924.41	\$130,222.02
07/17	ACH CREDIT VICTORIA SQUARE CincXfer 250717 C2770		\$3,015.41	\$133,237.43
07/31	INTEREST CREDIT		\$265.60	\$133,503.03
Ending Balance				\$133,503.03

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$130,171.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	\$1,724.16	Interest Paid	\$265.60

### OVERDRAFT FEES

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





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

Account Number:  
Statement Date:  
Page :

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07/31/2025  
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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](mailto: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](mailto: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.**

