



Financial Report Package

July 2025

Prepared for

**VICTORIA SQUARE CONDOMINIUM ASSOCAITON,
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	<u>181,367.21</u>
Total OPERATING CASH:	<u><u>\$184,537.33</u></u>
RESERVE CASH	
12-1215-00 VNB-RES-6404	133,503.03
12-1225-00 Due to/from Operating	<u>3,015.41</u>
Total RESERVE CASH:	<u><u>\$136,518.44</u></u>
ACCOUNTS RECEIVABLE	
14-1046-00 Unit Owner Receivables	<u>10,035.00</u>
Total ACCOUNTS RECEIVABLE:	<u><u>\$10,035.00</u></u>
CURRENT ASSETS	
15-1500-00 Utility Deposits	<u>80.00</u>
Total CURRENT ASSETS:	<u><u>\$80.00</u></u>
OTHER ASSETS	
16-1611-00 Exchange	<u>9,964.67</u>
Total OTHER ASSETS:	<u><u>\$9,964.67</u></u>
Total Assets:	<u><u>\$341,135.44</u></u>

Liabilities & Equity

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



GRANT PROPERTY MANAGEMENT

Income Statement - Operating
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
07/01/2025 to 07/31/2025

Date: 8/14/2025
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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	



GRANT PROPERTY MANAGEMENT

General Ledger Trial Balance with Details

VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.

Accts: 10-1001-00 To: 90-9999-00 Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025

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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
Date	GL Ref #	Debit	Credit	Description		
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
Date	GL Ref #	Debit	Credit	Description		
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
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378854	\$ 265.60	\$ -	Interest		
12-1225-00	Due to/from Operating		-	3,015.41	-	3,015.41
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	395412	\$ 3,015.41	\$ -	Xfr to Rsrv		
12-1235-00	Due to/from Reserves		-	-	3,015.41	(3,015.41)
Date	GL Ref #	Debit	Credit	Description		
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
Date	GL Ref #	Debit	Credit	Description		
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		



GRANT PROPERTY MANAGEMENT

General Ledger Trial Balance with Details

VICTORIA SQUARE CONDOMINIUM ASSOCIAITON, INC.

Accts: 10-1001-00 To: 90-9999-00 Dates: 7/1/2025 - 7/31/2025

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GRANT PROPERTY MANAGEMENT

General Ledger Trial Balance with Details
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.
 Accts: 10-1001-00 To: 90-9999-00 Dates: 7/1/2025 - 7/31/2025

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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)
Date	GL Ref #	Debit	Credit	Description		
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)
Date	GL Ref #	Debit	Credit	Description		
20-2040-00	Deferred Insurance Claim		50,670.59	24,128.10	130,050.87	(55,252.18)
Date	GL Ref #	Debit	Credit	Description		
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)
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378854	\$ -	\$ 265.60	Interest		
25-3010-00	RES - Roadways / Paving / Ashpalt		(14,557.60)	-	279.42	(14,837.02)
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378253	\$ -	\$ 279.42	Monthly		
25-3052-00	RES - Exterior Paint		(17,874.89)	-	756.13	(18,631.02)
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378253	\$ -	\$ 756.13	Monthly		
25-3060-00	RES - 40 Year Inspection		(3,234.15)	-	66.33	(3,300.48)
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378253	\$ -	\$ 66.33	Monthly		
25-3082-00	RES - Roof		(90,008.00)	-	1,913.53	(91,921.53)
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378253	\$ -	\$ 1,913.53	Monthly		
30-3505-00	Fund Balance - Operating		(69,999.61)	-	-	(69,999.61)
Date	GL Ref #	Debit	Credit	Description		



GRANT PROPERTY MANAGEMENT

GENERAL LEDGER TRIAL BALANCE WITH DETAILS

General Ledger Trial Balance with Details

VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.

Accts: 10-1001-00 To: 90-9999-00 Dates: 7/1/2025 - 7/31/2025

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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)
Date	GL Ref #	Debit	Credit	Description			
07/01/2025	274304	\$ -	\$ 21,296.00	Assessment - Batch 22384			
40-4025-00	Interest Income - Operating			(74.85)	-	0.08	(74.93)
Date	GL Ref #	Debit	Credit	Description			
07/31/2025	378686	\$ -	\$ 0.08	Interest			
40-4026-00	Interest Income - Collections			(5.09)	-	-	(5.09)
Date	GL Ref #	Debit	Credit	Description			
40-4035-00	Late Fees			(100.00)	-	-	(100.00)
Date	GL Ref #	Debit	Credit	Description			
40-4062-00	Administrative Fee Income			(302.00)	-	-	(302.00)
Date	GL Ref #	Debit	Credit	Description			
40-4090-00	Miscellaneous Income			(550.00)	-	-	(550.00)
Date	GL Ref #	Debit	Credit	Description			
50-5005-00	Insurance			36,580.00	-	-	36,580.00
Date	GL Ref #	Debit	Credit	Description			
50-5010-00	Management Fee			4,788.00	798.00	-	5,586.00
Date	GL Ref #	Debit	Credit	Description			
07/01/2025	345424	\$ 798.00	\$ -	Management Fee			
50-5015-00	Accounting			4,500.00	-	-	4,500.00
Date	GL Ref #	Debit	Credit	Description			
50-5020-00	Legal Fees - General			573.52	-	-	573.52
Date	GL Ref #	Debit	Credit	Description			
50-5025-00	Administrative/Office Exp			639.51	-	-	639.51
Date	GL Ref #	Debit	Credit	Description			
50-5030-00	Licenses, Permits & Taxes			881.80	-	-	881.80
Date	GL Ref #	Debit	Credit	Description			
60-6005-00	Electricity			667.23	107.43	-	774.66
Date	GL Ref #	Debit	Credit	Description			
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
Date	GL Ref #	Debit	Credit	Description			
07/31/2025	395101	\$ 3,373.60	\$ -	Misc. Check; City of Coral Springs Chk # 0			
60-6015-00	Telephone			-	505.57	-	505.57
Date	GL Ref #	Debit	Credit	Description			
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
Date	GL Ref #	Debit	Credit	Description			
07/01/2025	326096	\$ 1,561.00	\$ -	Trash Removal			
60-6025-00	Bulk Trash			250.00	-	-	250.00
Date	GL Ref #	Debit	Credit	Description			
80-8005-00	Landscaping Maintenance			9,700.02	350.00	-	10,050.02
Date	GL Ref #	Debit	Credit	Description			
07/01/2025	335362	\$ 350.00	\$ -	Landscaping Maintenance			
80-8030-00	Irrigation Maintenance			961.84	-	-	961.84
Date	GL Ref #	Debit	Credit	Description			
80-8040-00	General Repairs & Maintenance			(46,508.91)	154,321.28	154,271.47	(46,459.10)
Date	GL Ref #	Debit	Credit	Description			
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			



GRANT PROPERTY MANAGEMENT

General Ledger Trial Balance with Details
VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.
Accts: 10-1001-00 To: 90-9999-00 Dates: 7/1/2025 - 7/31/2025Date: 8/14/2025
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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
Date	GL Ref #	Debit	Credit	Description		
80-8065-00	Janitorial Service		2,475.00	350.00	-	2,825.00
Date	GL Ref #	Debit	Credit	Description		
07/01/2025	335368	\$ 350.00	\$ -	Janitorial Service		
80-8070-00	Pest Control		621.00	-	-	621.00
Date	GL Ref #	Debit	Credit	Description		
80-8165-00	Parking / Security Enforcement		4,756.38	-	-	4,756.38
Date	GL Ref #	Debit	Credit	Description		
80-8170-00	Security Cameras		2,328.93	-	-	2,328.93
Date	GL Ref #	Debit	Credit	Description		
90-9100-00	Reserve Transfer		18,092.46	3,015.41	-	21,107.87
Date	GL Ref #	Debit	Credit	Description		
07/31/2025	378253	\$ 3,015.41	\$ -	Monthly		
Totals:			\$0.00	\$424,381.11	\$424,381.11	\$0.00



GRANT PROPERTY MANAGEMENT

Cash Disbursement
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
7/1/2025 - 7/31/2025

Date: 8/14/2025
 Time: 4:49 pm
 Page: 1

Date	Check #	Payee	Amount
10-1010-00 POPULAR-OPR-2006			
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
		Account Totals	# Checks:
		\$3,481.03	2
10-1020-00 PINNACLE-OPR-4555			
07/01/2025	0	Universal Waste Invoice #: 20841 60-6020-00 Trash Removal	\$1,561.00
07/02/2025	0	Universal Waste Invoice #: 23265 60-6020-00 Trash Removal	\$275.00
07/02/2025	5011	Diamond Brite Maintenance Invoice #: 8109 80-8065-00 Janitorial Service	\$350.00
07/02/2025	5012	Best Lawn Service of America, Inc Invoice #: 0017 80-8005-00 Landscaping Maintenance	\$350.00
07/01/2025	0	GRANT PROPERTY MANAGEMENT Invoice #: July 2025 50-5010-00 Management Fee	\$798.00
07/09/2025	0	RYAN ASSOCIATES INC Invoice #: 3469 80-8030-00 Irrigation Maintenance	\$326.06
07/21/2025	0	RYAN ASSOCIATES INC Invoice #: 3480 80-8040-00 General Repairs & Maintenance	\$142.31
07/21/2025	0	Titan Restoration Construction Invoice #: 2770-1018 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
		Account Totals	# Checks:
		\$33,436.04	9
		Association Totals	# Checks:
		\$36,917.07	11



GRANT PROPERTY MANAGEMENT

Bank Account Reconciliation
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
PINNACLE-OPR-4555 (End: 07/31/2025)

Date: 8/14/2025
Time: 4:49 pm
Page: 1

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

PINNACLE-OPR-4555 Summary

Ending Account Balance:	\$ 181,367.21
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 181,367.21
Bank Ending Balance:	\$ 181,367.21
<hr/>	
Difference:	\$-



GRANT PROPERTY MANAGEMENT

Bank Account Reconciliation
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
PINNACLE-RES-4605 (End: 07/31/2025)

Date: 8/14/2025
Time: 4:49 pm
Page: 2

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

PINNACLE-RES-4605 Summary

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



GRANT PROPERTY MANAGEMENT

Bank Account Reconciliation
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
POPULAR-OPR-2006 (End: 07/31/2025)

Date: 8/14/2025
Time: 4:49 pm
Page: 3

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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POPULAR-OPR-2006 Summary

Ending Account Balance:	\$ 3,170.12
Uncleared Items:	\$-
Adjusted Balance:	\$ 3,170.12
Bank Ending Balance:	\$ 3,170.12
Difference:	\$-



GRANT PROPERTY MANAGEMENT

Bank Account Reconciliation
VICTORIA SQUARE CONDOMINIUM ASSOCAITON, INC.
VNB-RES-6404 (End: 07/31/2025)

Date: 8/14/2025
Time: 4:49 pm
Page: 4

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

Payable to: Account Amount

Best Lawn Service	8010	2,650.02
Consolidated Community Mgmt	9000	775.00

Total A/P	<u>\$ 3,425.02</u>
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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

**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.**

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

PLEASE ADVISE US OF ANY CHANGES OF ADDRESS

BALANCE YOUR ACCOUNT IN 5 EASY STEPS!

BEFORE YOU BEGIN, DO THE FOLLOWING IN YOUR CHECKBOOK:

- ADD ANY DEPOSITS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK; AND
- SUBTRACT ANY ITEMS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK.

1	<p>Enter the balance shown on this statement.</p> <p>The balance is the Ending Total found in the "Daily Activity" section of your statement.</p>	\$ <input data-bbox="680 314 895 327" type="text"/>
---	--	---

CHART A

2 Total all outstanding deposits that appear in your checkbook but that do not appear on this statement. (Use Chart A to easily add up your outstanding deposits.)	\$ <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
--	---

3	Add the totals from Steps 1 and 2. Enter it here.	\$ <input type="text"/>
---	--	-------------------------

CHART B

4 Total all outstanding withdrawals that appear in your checkbook but that do not appear on this statement.

Example

This should be the Balance in your Checkbook

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(FOR CONSUMER ACCOUNTS ONLY. FOR BUSINESS ACCOUNTS, PLEASE REFER TO THE BUSINESS BANKING DISCLOSURE AND AGREEMENT)
WRITE US AT THE ADDRESS OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT AS SOON AS YOU CAN.

If you think your statement or a receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error and the date it appears on your statement.

We will investigate your complaint and will correct any error promptly. We will tell you the results of our investigation within 10 business days after we hear from you (20 business days if the transfer involved a new account). An account is considered new for 30 days after the first deposit is made. However, if we need more time, we may take up to 45 days to investigate your complaint or question (90 days if the transfer involved a new account, point of sale card transaction or a transfer that was initiated outside the U.S.) if we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you. We will tell you the results of our investigation within three business days after completing our investigation.

LOST OR STOLEN ATM OR DEBIT CARD: If your ATM or Debit Card is lost or stolen, in order to protect your rights, you must report it immediately by calling our Customer Care Center at the phone number on the front of this statement. **(FOR DEBIT CARDS ONLY)** When our Customer Care Center is closed, you may call Mastercard® directly at 1-800-307-7309 to report your Debit Card lost or stolen and then contact us on the following business day to arrange a replacement card.

The Check Clearing for the 21 Century Act or "Check 21" effective as of October 28, 2004, allows banks to replace original checks with "substitute checks". A substitute check is the legal equivalent of an original check. You can use it the same way you would use the original check. You may use a substitute check as proof of payment just like the original check. In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). If you believe that you have suffered a loss related to a substitute check that you received and that was posted to your account, please contact us. You may call Customer Care Center at 1-800-377-0800 during the hours of 7:30 am - 12:00 am ET, Monday through Friday and 9:00 am - 6:00 pm ET, Saturday and Sunday or in writing at Popular, Attn: Customer Care Center P.O. Box 4906 Miami Lakes, FL 33014. You may also contact Popular via Teletypewriter (TTY/TDD) for account information and services at 1-888-801-4871. You must contact us within 14 calendar days of the date we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why a substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: information such as the check number, the name of the person who wrote the check, and the amount of the check.





VICTORIA SQUARE CONDO
July 31, 2025

Page 2 of 2
5100842006

Date	Description	Additions
07-31	Interest Credit 0000000000000000	0.08

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
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

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$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
XXXXXXX4555

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 WFMSPROPAY 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



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 sequence

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		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$1452.00
#0	07/01/2025	\$1,452.00	

Credit	\$484.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$484.00
#0	07/08/2025	\$484.00	

Credit	\$14942.35		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$14942.35
#0	07/08/2025	\$14,942.35	

Credit	\$484.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$484.00
#0	07/11/2025	\$484.00	

Credit	\$1363.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$1363.00
#0	07/14/2025	\$1,363.00	

Credit	\$484.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$484.00
#0	07/15/2025	\$484.00	

Credit	\$484.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$484.00
#0	07/18/2025	\$484.00	

Credit	\$484.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$484.00
#0	07/23/2025	\$484.00	

Credit	\$869.00		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$869.00
#0	07/23/2025	\$869.00	

Credit	\$115108.52		
Comment: Virtual Deposit Ticket			
Pinnacle Bank VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC.			
R/T 064008632	Account 800109924555	TC 40	Amount \$115,108.52
#0	07/23/2025	\$115,108.52	

THIS CHECK IS VOID WITHOUT A RECHLLOPED BACKDROPPED AND AN OFFICIAL WATCHCARD OR PROOF OF PAYMENT IS AVAILABLE.			
Pinnacle Bank Nashville, TN VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC. (VICS) C/O Grant Property Mgmt Company 7124 North Nas Hill Rd Tamaree, FL 33321			
Check Number: 5011 Three Hundred Fifty And 00/100 Dollars 07/02/2025 ****\$350.00			
Diamond Brits Maintenance 7957 N University Dr. Ste 148 Parkland, FL 33067			
Signature: <i>[Signature]</i> 0000005011# 064008637#00109924555#			

#5011 07/11/2025 \$350.00

THIS CHECK IS VOID WITHOUT A RECHLLOPED BACKDROPPED AND AN OFFICIAL WATCHCARD OR PROOF OF PAYMENT IS AVAILABLE.			
Pinnacle Bank Nashville, TN VICTORIA SQUARE CONDOMINIUM ASSOCIATION, INC. (VICS) C/O Grant Property Mgmt Company 7124 North Nas Hill Rd Tamaree, 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 50233 Ft Lauderdale, FL 33395			
Signature: <i>[Signature]</i> 0000005012# 064008637#00109924555#			

#5012 07/21/2025 \$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
XXXXXXXXX4605

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



Credits +\$0.00

Interest +\$0.00

Debits -\$0.00

Balance 7/31/25

\$0.00

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
------	---------	------	---------	------	---------

7/01	0.00				
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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



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

 Visit Us Online: www.valley.com

 Mail To: 1720 Route 23, Wayne, NJ 07470

4061 0014360 0001-0002 4061

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:

XXXXXX6404

Statement Date:

07/31/2025

Page :

2 of 2

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.

