



Financial Report Package

November 2025

Prepared for

MLTH7 Marsh Landing Townhouse Condo VII

By

KPG Accounting Services, Inc.

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3317	\$ 31,682.53	\$ 34,804.59	\$ (3,122.06)
Total OPERATING:	\$ 31,682.53	\$ 34,804.59	\$ (3,122.06)
CURRENT ASSETS			
14-1530-00-00 PPD Insurance	\$ 4,203.26	\$ 7,737.61	\$ (3,534.35)
14-1550-00-00 Utility Deposit	465.00	465.00	-
Total CURRENT ASSETS:	\$ 4,668.26	\$ 8,202.61	\$ (3,534.35)
Total Assets:	\$ 36,350.79	\$ 43,007.20	\$ (6,656.41)
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ -	\$ 9.00	\$ (9.00)
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ 20,861.79	\$ 20,861.79	\$ -
Total OPERATING EQUITY:	\$ 20,861.79	\$ 20,861.79	\$ -
Net Income / (Loss)	\$ 15,489.00	\$ 22,136.41	\$ (6,647.41)
Total Liabilities & Equity:	\$ 36,350.79	\$ 43,007.20	\$ (6,656.41)

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 1459	\$ 48,492.98	\$ 48,373.56	\$ 119.42
Total RESERVES:	\$ 48,492.98	\$ 48,373.56	\$ 119.42
Total Assets:	\$ 48,492.98	\$ 48,373.56	\$ 119.42
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 6,449.75	\$ 6,449.75	\$ -
25-2534-00-00 RSV - Roof Replacement	20,076.41	20,076.41	-
25-2550-00-00 RSV - Painting	16,064.00	16,064.00	-
25-2555-00-00 RSV - Driveway/Sidewalk	4,800.00	4,800.00	-
25-2599-00-00 Unallocated Interest	1,102.82	983.40	119.42
Total RESERVE EQUITY:	\$ 48,492.98	\$ 48,373.56	\$ 119.42
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 48,492.98	\$ 48,373.56	\$ 119.42

Assets

OPERATING

10-1010-00-00 VNB OP 3317 \$31,682.53

Total OPERATING:

\$31,682.53

RESERVES

12-1210-00-00 VNB RSV 1459 48,492.98

Total RESERVES:

\$48,492.98

CURRENT ASSETS

14-1530-00-00 PPD Insurance 4,203.26

14-1550-00-00 Utility Deposit 465.00

Total CURRENT ASSETS:

\$4,668.26

Total Assets:

\$84,843.77

Liabilities & Equity

RESERVE EQUITY

25-2500-00-00 RSV - General 6,449.75

25-2534-00-00 RSV - Roof Replacement 20,076.41

25-2550-00-00 RSV - Painting 16,064.00

25-2555-00-00 RSV - Driveway/Sidewalk 4,800.00

25-2599-00-00 Unallocated Interest 1,102.82

Total RESERVE EQUITY:

\$48,492.98

OPERATING EQUITY

30-3900-00-00 Retained Earnings 20,861.79

Total OPERATING EQUITY:

\$20,861.79

Net Income Gain / Loss

15,489.00

\$15,489.00

Total Liabilities & Equity:

\$84,843.77

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 85,104.00	\$ 85,080.00	\$ 24.00	\$ 85,080.00
4005 Application Fees	-	-	-	100.00	-	100.00	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00
5110 Accounting Services	200.00	224.58	24.58	2,495.00	2,470.38	(24.62)	2,695.00
5160 Legal Expenses	-	41.67	41.67	812.00	458.37	(353.63)	500.00
TOTAL PROFESSIONAL FEES	\$ 457.50	\$ 523.75	\$ 66.25	\$ 6,139.50	\$ 5,761.25	(\$ 378.25)	\$ 6,285.00
ADMIN							
5400 Office Supplies	66.40	41.67	(24.73)	358.45	458.37	99.92	500.00
5465 Corp Annual Report	-	6.33	6.33	61.25	69.63	8.38	76.00
5470 Licenses/Fees	-	4.00	4.00	158.88	44.00	(114.88)	48.00
TOTAL ADMIN	\$ 66.40	\$ 52.00	(\$ 14.40)	\$ 578.58	\$ 572.00	(\$ 6.58)	\$ 624.00
INSURANCE							
5850 INS - Expense	2,235.51	2,912.50	676.99	25,252.52	32,037.50	6,784.98	34,950.00
5852 INS - Flood	1,298.84	1,388.17	89.33	14,436.24	15,269.87	833.63	16,658.00
5859 Insurance Appraisal	-	29.17	29.17	385.00	320.87	(64.13)	350.00
TOTAL INSURANCE	\$ 3,534.35	\$ 4,329.84	\$ 795.49	\$ 40,073.76	\$ 47,628.24	\$ 7,554.48	\$ 51,958.00
UTILITIES							
6040 Water/Sewer/Trash	615.16	687.50	72.34	6,895.39	7,562.50	667.11	8,250.00
6045 Irrigation Water	-	83.33	83.33	1,115.77	916.63	(199.14)	1,000.00
TOTAL UTILITIES	\$ 615.16	\$ 770.83	\$ 155.67	\$ 8,011.16	\$ 8,479.13	\$ 467.97	\$ 9,250.00
MAINTENANCE							
6005 Building	600.00	166.67	(433.33)	1,399.00	1,833.37	434.37	2,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	137.50	137.50	150.00
6040 Exterminating	-	122.00	122.00	1,265.00	1,342.00	77.00	1,464.00
TOTAL MAINTENANCE	\$ 600.00	\$ 301.17	(\$ 298.83)	\$ 2,664.00	\$ 3,312.87	\$ 648.87	\$ 3,614.00
LANDSCAPING/GROUNDS							
6100 Landscape	450.00	412.50	(37.50)	4,650.00	4,537.50	(112.50)	4,950.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	183.37	183.37	200.00
6120 Tree & Shrub Trimming	-	41.67	41.67	275.00	458.37	183.37	500.00
6130 Mulch/Pine Straw	924.00	66.67	(857.33)	924.00	733.37	(190.63)	800.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	458.37	458.37	500.00
TOTAL LANDSCAPING/GROUNDS	\$ 1,374.00	\$ 579.18	(\$ 794.82)	\$ 5,849.00	\$ 6,370.98	\$ 521.98	\$ 6,950.00
TOTAL EXPENSES	\$ 6,647.41	\$ 6,556.77	(\$ 90.64)	\$ 63,316.00	\$ 72,124.47	\$ 8,808.47	\$ 78,681.00
NET ORDINARY INCOME	(\$ 6,647.41)	(\$ 6,556.77)	(\$ 90.64)	\$ 21,888.00	\$ 12,955.53	\$ 8,932.47	\$ 6,399.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	6,399.00	6,399.00	-	6,399.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 6,399.00	\$ 6,399.00	\$ -	\$ 6,399.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 6,399.00	\$ 6,399.00	\$ -	\$ 6,399.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 6,399.00)	(\$ 6,399.00)	\$ -	(\$ 6,399.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 85,104.00	\$ 85,080.00	\$ 24.00	\$ 85,080.00
4005-00-00 Application Fees	-	-	-	100.00	-	100.00	-
Total INCOME	\$ -	\$ -	\$ -	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00
5110-00-00 Accounting Services	200.00	224.58	24.58	2,495.00	2,470.38	(24.62)	2,695.00
5160-00-00 Legal Expenses	-	41.67	41.67	812.00	458.37	(353.63)	500.00
Total PROFESSIONAL FEES	\$ 457.50	\$ 523.75	\$ 66.25	\$ 6,139.50	\$ 5,761.25	(\$378.25)	\$ 6,285.00
ADMIN							
5400-00-00 Office Supplies	66.40	41.67	(24.73)	358.45	458.37	99.92	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	69.63	8.38	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	158.88	44.00	(114.88)	48.00
Total ADMIN	\$ 66.40	\$ 52.00	(\$ 14.40)	\$ 578.58	\$ 572.00	(\$6.58)	\$ 624.00
INSURANCE							
5850-00-00 INS - Expense	2,235.51	2,912.50	676.99	25,252.52	32,037.50	6,784.98	34,950.00
5852-00-00 INS - Flood	1,298.84	1,388.17	89.33	14,436.24	15,269.87	833.63	16,658.00
5859-00-00 Insurance Appraisal	-	29.17	29.17	385.00	320.87	(64.13)	350.00
Total INSURANCE	\$ 3,534.35	\$ 4,329.84	\$ 795.49	\$ 40,073.76	\$ 47,628.24	\$7,554.48	\$ 51,958.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	615.16	687.50	72.34	6,895.39	7,562.50	667.11	8,250.00
6045-00-00 Irrigation Water	-	83.33	83.33	1,115.77	916.63	(199.14)	1,000.00
Total UTILITIES	\$ 615.16	\$ 770.83	\$ 155.67	\$ 8,011.16	\$ 8,479.13	\$467.97	\$ 9,250.00
MAINTENANCE							
6005-00-00 Building	600.00	166.67	(433.33)	1,399.00	1,833.37	434.37	2,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	137.50	137.50	150.00
6040-00-00 Exterminating	-	122.00	122.00	1,265.00	1,342.00	77.00	1,464.00
Total MAINTENANCE	\$ 600.00	\$ 301.17	(\$ 298.83)	\$ 2,664.00	\$ 3,312.87	\$648.87	\$ 3,614.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	450.00	412.50	(37.50)	4,650.00	4,537.50	(112.50)	4,950.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	183.37	183.37	200.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	275.00	458.37	183.37	500.00
6130-00-00 Mulch/Pine Straw	924.00	66.67	(857.33)	924.00	733.37	(190.63)	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	458.37	458.37	500.00
Total LANDSCAPING/GROUNDS	\$ 1,374.00	\$ 579.18	(\$ 794.82)	\$ 5,849.00	\$ 6,370.98	\$521.98	\$ 6,950.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	6,399.00	6,399.00	-	6,399.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 6,399.00	\$ 6,399.00	\$0.00	\$ 6,399.00
Total OPERATING EXPENSE	\$ 6,647.41	\$ 6,556.77	(\$ 90.64)	\$ 69,715.00	\$ 78,523.47	\$ 8,808.47	\$ 85,080.00
Net Income:	(\$ 6,647.41)	(\$ 6,556.77)	(\$ 90.64)	\$ 15,489.00	\$ 6,556.53	\$ 8,932.47	\$ 0.00



Last Statement:
Statement Ending:
Page:

October 31, 2025
November 30, 2025
1 of 4

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

1 M0656BLK112925063435 21 000000000 1121 004



MARSH LANDING TOWNHOUSE CONDOMINIUM VII
OPERATING ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103

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

1121 0004548 0001-0004 1121

Account Statement

HOA BUSINESS CHECKING - XXXXXX3317

SUMMARY FOR THE PERIOD: 11/01/25 - 11/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$35,179.59		\$0.00		\$2,198.06		\$32,981.53

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$35,179.59
11/03	CHECK 9108	-\$375.00		\$34,804.59
11/04	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251104 13927	-\$9.00		\$34,795.59
11/04	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251104 13881	-\$200.00		\$34,595.59
11/04	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251104 13765	-\$257.50		\$34,338.09
11/07	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251107 14043	-\$66.40		\$34,271.69
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$88.35		\$34,183.34
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$90.02		\$34,093.32
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$98.36		\$33,994.96
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$105.86		\$33,889.10
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$115.04		\$33,774.06
11/13	ACH DEBIT BONITA SPRINGS U A/R 251113	-\$117.53		\$33,656.53
11/17	CHECK 9109	-\$600.00		\$33,056.53
11/24	CHECK 9110	-\$75.00		\$32,981.53
Ending Balance				\$32,981.53





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

Account Number:
Statement Date:
Page :

XXXXXX3317
11/30/2025
2 of 4

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/03	9108	\$375.00	11/24	9110	\$75.00
11/17	9109	\$600.00			

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

OVERDRAFT FEES

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

1121 0004549 0002-0004 1121





Statement Number:
Statement Date:
Page :

XXXXXX3317
11/30/2025
3 of 4

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

Check Images for Account XXXXXX3317

1121 0004550 0003-0004 1121

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9108

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 10/24/2025 AMOUNT ****\$375.00

TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133

Memo: Monthly town service - October

94350000037308610/31/2025943500000373086
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYER
LAWRENCE CREDIT UNION
SUNSHINE BOARDS, MI

11/03/2025 # 9108 \$375.00

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9110

PAY Seventy-Five And 00/100 Dollars

DATE 11/17/2025 AMOUNT ****\$75.00

TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133

Memo: Fertilization, insect, fungus, weed control on turf

945600000004841311/21/20259456000000048413
ITC-5309DD - Back Office-612
Teller - RT# 272480678

CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYER
LAWRENCE CREDIT UNION
DO NOT WRITE BELOW THIS LINE
DEPOSITION BANK ENCLOSURE

11/24/2025 # 9110 \$75.00

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9109

PAY Six Hundred And 00/100 Dollars

DATE 11/07/2025 AMOUNT ****\$600.00

TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133

Memo: Pressure washing driveways/sidewalks of each building

94490000025172911/14/2025944900000251729
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYER
LAWRENCE CREDIT UNION
DO NOT WRITE BELOW THIS LINE
DEPOSITION BANK ENCLOSURE

11/17/2025 # 9109 \$600.00





Account Number:

XXXXXX3317

Statement Date:

11/30/2025

Page :

4 of 4

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

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.

1121 0004551 0004-0004 1121





Last Statement:
Statement Ending:
Page:

October 31, 2025
November 30, 2025
1 of 3

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

1 M0656BLK112925063435 75 000000000 2475 003



MARSH LANDING TOWNHOUSE CONDOMINIUM VII
RESERVE ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N
NAPLES FL 34103

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

2475 0009616 0001-0003 2475

Account Statement

Effective 12/7/2025, the following fees will be implemented/increased as follows:

FEE DESCRIPTION	FEE
ATM Balance Inquiry at a NON-Valley ATM	\$2
Returned Deposited Item	\$15
Overdraft Paid Item Fee	\$35 per paid item, maximum of 5 charges per day
Expedited Debit Card Mailing	\$35

PROPERTY MANAGEMENT MMA - XXXXXX1459

SUMMARY FOR THE PERIOD: 11/01/25 - 11/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$48,373.56		\$119.42		\$0.00		\$48,492.98

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$48,373.56
11/30	INTEREST CREDIT		\$119.42	\$48,492.98
Ending Balance				\$48,492.98

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$48,373.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$1,086.43	Interest Paid	\$119.42





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

Account Number:
Statement Date:
Page :

XXXXXX1459
11/30/2025
2 of 3

OVERDRAFT FEES

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

2475 0009617 0002-0003 2475





Account Number:

XXXXXX1459

Statement Date:

11/30/2025

Page :

3 of 3

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

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.

2475 0009618 0003-0003 2475

