



# **Financial Report Package**

**October 2024**

**Prepared for**

**MLTH7 Marsh Landing Townhouse Condo VII**

**By**

**KPG Accounting Services, Inc.**

	Current Balance at 10/31/2024	Prior Month Balance at 09/30/2024	Change
<b>Assets</b>			
<b>OPERATING</b>			
10-1010-00-00    VNB OP 3317	\$ 25,303.09	\$ 17,355.28	\$ 7,947.81
<b>Total OPERATING:</b>	<b>\$ 25,303.09</b>	<b>\$ 17,355.28</b>	<b>\$ 7,947.81</b>
<b>CURRENT ASSETS</b>			
14-1530-00-00    PPD Insurance	\$ 7,565.26	\$ 11,921.20	\$ (4,355.94)
14-1550-00-00    Utility Deposit	465.00	465.00	-
<b>Total CURRENT ASSETS:</b>	<b>\$ 8,030.26</b>	<b>\$ 12,386.20</b>	<b>\$ (4,355.94)</b>
<b>Total Assets:</b>	<b>\$ 33,333.35</b>	<b>\$ 29,741.48</b>	<b>\$ 3,591.87</b>
<b>Liabilities &amp; Equity</b>			
20-2000-00-00    Accounts Payable	\$ 397.01	\$ 375.00	\$ 22.01
20-2001-00-00    Insurance Loan Payable	-	8,614.24	(8,614.24)
<b>OPERATING EQUITY</b>			
30-3900-00-00    Retained Earnings	\$ 23,890.77	\$ 23,890.77	\$ -
<b>Total OPERATING EQUITY:</b>	<b>\$ 23,890.77</b>	<b>\$ 23,890.77</b>	<b>\$ -</b>
<b>Net Income / (Loss)</b>	<b>\$ 9,045.57</b>	<b>\$ (3,138.53)</b>	<b>\$ 12,184.10</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 33,333.35</b>	<b>\$ 29,741.48</b>	<b>\$ 3,591.87</b>

	Current Balance at 10/31/2024	Prior Month Balance at 09/30/2024	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00    VNB RSV 1459	\$ 40,821.99	\$ 38,521.70	\$ 2,300.29
<b>Total RESERVES:</b>	<b>\$ 40,821.99</b>	<b>\$ 38,521.70</b>	<b>\$ 2,300.29</b>
<b>Total Assets:</b>	<b>\$ 40,821.99</b>	<b>\$ 38,521.70</b>	<b>\$ 2,300.29</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE EQUITY</b>			
25-2500-00-00    RSV - General	\$ 7,698.75	\$ 7,520.50	\$ 178.25
25-2534-00-00    RSV - Roof Replacement	15,763.41	14,778.41	985.00
25-2550-00-00    RSV - Painting	10,710.00	10,274.75	435.25
25-2555-00-00    RSV - Driveways	4,800.00	4,200.00	600.00
25-2599-00-00    Unallocated Interest	1,849.83	1,748.04	101.79
<b>Total RESERVE EQUITY:</b>	<b>\$ 40,821.99</b>	<b>\$ 38,521.70</b>	<b>\$ 2,300.29</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 40,821.99</b>	<b>\$ 38,521.70</b>	<b>\$ 2,300.29</b>

# Balance Sheet

MLTH7 Marsh Landing Townhouse Condo VII  
End Date: 10/31/2024

Date: 11/12/2024  
Time: 12:04 am  
Page: 1

## Assets

### OPERATING

10-1010-00-00 VNB OP 3317 \$25,303.09

Total OPERATING:

\$25,303.09

### RESERVES

12-1210-00-00 VNB RSV 1459 40,821.99

Total RESERVES:

\$40,821.99

### CURRENT ASSETS

14-1530-00-00 PPD Insurance 7,565.26

14-1550-00-00 Utility Deposit 465.00

Total CURRENT ASSETS:

\$8,030.26

**Total Assets:**

**\$74,155.34**

## Liabilities & Equity

20-2000-00-00 Accounts Payable 397.01

### RESERVE EQUITY

25-2500-00-00 RSV - General 7,698.75

25-2534-00-00 RSV - Roof Replacement 15,763.41

25-2550-00-00 RSV - Painting 10,710.00

25-2555-00-00 RSV - Driveways 4,800.00

25-2599-00-00 Unallocated Interest 1,849.83

Total RESERVE EQUITY:

\$40,821.99

### OPERATING EQUITY

30-3900-00-00 Retained Earnings 23,890.77

Total OPERATING EQUITY:

\$23,890.77

Net Income Gain / Loss 9,045.57

\$9,045.57

**Total Liabilities & Equity:**

**\$74,155.34**

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
TOTAL INCOME	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
TOTAL INCOME	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	250.00	264.00	14.00	2,650.00	2,640.00	(10.00)	3,168.00
5110 Accounting Services	155.00	157.92	2.92	1,845.00	1,579.20	(265.80)	1,895.00
5160 Legal Expenses	-	-	-	1,500.00	-	(1,500.00)	-
TOTAL PROFESSIONAL FEES	\$405.00	\$421.92	\$16.92	\$5,995.00	\$4,219.20	(\$1,775.80)	\$5,063.00
ADMIN							
5400 Office Supplies	21.00	41.67	20.67	317.19	416.70	99.51	500.00
5465 Corp Annual Report	-	6.35	6.35	-	63.50	63.50	76.25
5470 Licenses/Fees	-	4.00	4.00	-	40.00	40.00	48.00
5975 Contingency	-	39.50	39.50	-	395.00	395.00	473.98
TOTAL ADMIN	\$21.00	\$91.52	\$70.52	\$317.19	\$915.20	\$598.01	\$1,098.23
INSURANCE							
5850 INS - Expense	3,057.11	2,695.83	(361.28)	30,061.13	26,958.30	(3,102.83)	32,350.00
5852 INS - Flood	1,298.83	1,321.92	23.09	13,728.63	13,219.20	(509.43)	15,863.00
5859 Insurance Appraisal	-	29.17	29.17	-	291.70	291.70	350.00
TOTAL INSURANCE	\$4,355.94	\$4,046.92	(\$309.02)	\$43,789.76	\$40,469.20	(\$3,320.56)	\$48,563.00
UTILITIES							
6040 Water/Sewer/Trash	640.45	666.67	26.22	6,635.62	6,666.70	31.08	8,000.00
6045 Irrigation Water	4.01	83.33	79.32	707.50	833.30	125.80	1,000.00
TOTAL UTILITIES	\$644.46	\$750.00	\$105.54	\$7,343.12	\$7,500.00	\$156.88	\$9,000.00
MAINTENANCE							
6005 Building	-	166.67	166.67	699.00	1,666.70	967.70	2,000.00
6010 Repair / Maint	312.00	-	(312.00)	312.00	-	(312.00)	-
6020 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6040 Exterminating	-	72.17	72.17	738.36	721.70	(16.66)	866.00
TOTAL MAINTENANCE	\$312.00	\$251.34	(\$60.66)	\$1,749.36	\$2,513.40	\$764.04	\$3,016.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	375.00	-	3,750.00	3,750.00	-	4,500.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00
6120 Tree & Shrub Trimming	-	37.50	37.50	1,200.00	375.00	(825.00)	450.00
6130 Mulch/Pine Straw	-	66.67	66.67	-	666.70	666.70	800.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00
TOTAL LANDSCAPING/GROUNDS	\$375.00	\$537.51	\$162.51	\$4,950.00	\$5,375.10	\$425.10	\$6,450.00
TOTAL EXPENSES	\$6,113.40	\$6,099.21	(\$14.19)	\$64,144.43	\$60,992.10	(\$3,152.33)	\$73,190.23
NET ORDINARY INCOME	\$14,382.60	\$14,396.85	(\$14.25)	\$17,839.57	\$20,992.13	(\$3,152.56)	\$8,794.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	2,198.50	2,198.50	-	8,794.00	8,794.00	-	8,794.00
TOTAL RESERVE TRANSFER	\$2,198.50	\$2,198.50	\$-	\$8,794.00	\$8,794.00	\$-	\$8,794.00
TOTAL EXPENSES	\$2,198.50	\$2,198.50	\$-	\$8,794.00	\$8,794.00	\$-	\$8,794.00
NET OTHER INCOME	(\$2,198.50)	(\$2,198.50)	\$-	(\$8,794.00)	(\$8,794.00)	\$-	(\$8,794.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
Total INCOME	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
Total OPERATING INCOME	\$20,496.00	\$20,496.06	(\$0.06)	\$81,984.00	\$81,984.23	(\$0.23)	\$81,984.23
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	250.00	264.00	14.00	2,650.00	2,640.00	(10.00)	3,168.00
5110-00-00 Accounting Services	155.00	157.92	2.92	1,845.00	1,579.20	(265.80)	1,895.00
5160-00-00 Legal Expenses	-	-	-	1,500.00	-	(1,500.00)	-
Total PROFESSIONAL FEES	\$405.00	\$421.92	\$16.92	\$5,995.00	\$4,219.20	(\$1,775.80)	\$5,063.00
ADMIN							
5400-00-00 Office Supplies	21.00	41.67	20.67	317.19	416.70	99.51	500.00
5465-00-00 Corp Annual Report	-	6.35	6.35	-	63.50	63.50	76.25
5470-00-00 Licenses/Fees	-	4.00	4.00	-	40.00	40.00	48.00
5975-00-00 Contingency	-	39.50	39.50	-	395.00	395.00	473.98
Total ADMIN	\$21.00	\$91.52	\$70.52	\$317.19	\$915.20	\$598.01	\$1,098.23
INSURANCE							
5850-00-00 INS - Expense	3,057.11	2,695.83	(361.28)	30,061.13	26,958.30	(3,102.83)	32,350.00
5852-00-00 INS - Flood	1,298.83	1,321.92	23.09	13,728.63	13,219.20	(509.43)	15,863.00
5859-00-00 Insurance Appraisal	-	29.17	29.17	-	291.70	291.70	350.00
Total INSURANCE	\$4,355.94	\$4,046.92	(\$309.02)	\$43,789.76	\$40,469.20	(\$3,320.56)	\$48,563.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	640.45	666.67	26.22	6,635.62	6,666.70	31.08	8,000.00
6045-00-00 Irrigation Water	4.01	83.33	79.32	707.50	833.30	125.80	1,000.00
Total UTILITIES	\$644.46	\$750.00	\$105.54	\$7,343.12	\$7,500.00	\$156.88	\$9,000.00
MAINTENANCE							
6005-00-00 Building	-	166.67	166.67	699.00	1,666.70	967.70	2,000.00
6010-00-00 Repair / Maint	312.00	-	(312.00)	312.00	-	(312.00)	-
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6040-00-00 Exterminating	-	72.17	72.17	738.36	721.70	(16.66)	866.00
Total MAINTENANCE	\$312.00	\$251.34	(\$60.66)	\$1,749.36	\$2,513.40	\$764.04	\$3,016.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	375.00	375.00	-	3,750.00	3,750.00	-	4,500.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00
6120-00-00 Tree & Shrub Trimming	-	37.50	37.50	1,200.00	375.00	(825.00)	450.00
6130-00-00 Mulch/Pine Straw	-	66.67	66.67	-	666.70	666.70	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00
Total LANDSCAPING/GROUNDS	\$375.00	\$537.51	\$162.51	\$4,950.00	\$5,375.10	\$425.10	\$6,450.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	2,198.50	2,198.50	-	8,794.00	8,794.00	-	8,794.00
Total RESERVE TRANSFER	\$2,198.50	\$2,198.50	\$-	\$8,794.00	\$8,794.00	\$0.00	\$8,794.00
Total OPERATING EXPENSE	\$8,311.90	\$8,297.71	(\$14.19)	\$72,938.43	\$69,786.10	(\$3,152.33)	\$81,984.23
Net Income:	\$12,184.10	\$12,198.35	(\$14.25)	\$9,045.57	\$12,198.13	(\$3,152.56)	\$0.00

Filters: Minimum Balance - 0.00 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
- -					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# Payables Aging Report

MLTH7 Marsh Landing Townhouse Condo VII  
As Of 10/31/2024

Date: 11/12/2024  
Time: 12:04 am  
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Vendor				Current	Over 30	Over 60	Over 90	Balance
Impeccable Property Maintenance								
Invoice #	Date	Check Memo						
102944	10/28/2024	Monthly lawn service - October		\$375.00	\$0.00	\$0.00	\$0.00	
GL Account	Amount	Paid	Description					
62-6100-00-00	\$375.00	\$0.00	Landscape Contract					
				\$375.00	\$0.00	\$0.00	\$0.00	\$375.00
KPG Accounting - Office Expenses/Misc invoices								
Invoice #	Date	Check Memo						
87547	10/28/2024	Addendum for 10/28/2024		\$18.00	\$0.00	\$0.00	\$0.00	
GL Account	Amount	Paid	Description					
54-5400-00-00	\$13.50	\$0.00	Quarterly Billing Package - MLTH7 4th Qtr 2024 ACH Mailed Stmts					
54-5400-00-00	\$4.50	\$0.00	Quarterly Billing Package - MLTH7 4th Qtr 2024 REG Mailed Stmts					
				\$18.00	\$0.00	\$0.00	\$0.00	\$18.00
Marsh Landing Community Association at Estero, Inc								
Invoice #	Date	Check Memo						
MLCA07	10/25/2024	October 2024 usage		\$4.01	\$0.00	\$0.00	\$0.00	
10/25/24								
GL Account	Amount	Paid	Description					
58-6045-00-00	\$4.01	\$0.00	Water - Irrigation					
				\$4.01	\$0.00	\$0.00	\$0.00	\$4.01
Totals:				\$397.01	\$0.00	\$0.00	\$0.00	\$397.01



# General Ledger Trial Balance with Details

MLTH7 Marsh Landing Townhouse Condo VII

Accts: 10-1000-00-00 To: 97-9999-07-00 Dates: 10/1/2024 - 10/31/2024

Date: 11/12/2024

Time: 12:04 am

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1010-00-00	VNB OP 3317	\$17,355.28	\$20,496.00	\$12,548.19	\$25,303.09
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	765029	\$ -	\$ 250.00	VNB OP 3317 Inv # 1674; NextGen Community Management, LLC Chk # 0 Inv: 1674 NextGen Community Management, LLC	
10/01/2024	765816	-	155.00	VNB OP 3317 Inv # 85234; KPG Accounting Services, Inc. Chk # 0 Inv: 85234 KPG Accounting Services, Inc.	
10/01/2024	766158	-	4,307.12	VNB OP 3317 Inv # FLS-211144 9/30/24; IPFS Corporation Chk # 0 Inv: FLS-211144 9/30/24 IPFS Corporation	
10/01/2024	767053	1,708.00	-	Deposit from batch 22328	
10/03/2024	773616	15,372.00	-	Deposit from batch 22270	
10/03/2024	774992	-	142.32	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	774994	-	104.69	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	774996	-	108.79	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	774998	-	106.34	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	775000	-	91.61	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	775010	-	86.70	VNB OP 3317 Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities	
10/03/2024	775483	1,708.00	-	Deposit from batch 22355	
10/03/2024	775494	-	375.00	VNB OP 3317 Inv # 102921; Impeccable Property Maintenance Chk # 0 Inv: 102921 Impeccable Property Maintenance	
10/08/2024	782959	1,708.00	-	Deposit from batch 22448	
10/10/2024	783589	-	2,198.50	Funds Transfer	
10/17/2024	787142	-	312.00	VNB OP 3317 Inv # 68956-1; Lint Out, Inc. Chk # 0 Inv: 68956-1 Lint Out, Inc.	
10/17/2024	787144	-	3.00	VNB OP 3317 Inv # 85839; KPG Accounting - Office Expenses/Misc invoices Chk # 0 Inv: 85839 KPG Accounting - Office Expenses/Misc invoices	
10/31/2024	795776	-	4,307.12	VNB OP 3317 Inv # FLS-211144 10/30/24; IPFS Corporation Chk # 0 Inv: FLS-211144 10/30/24 IPFS Corporation	
12-1210-00-00	VNB RSV 1459	38,521.70	2,300.29	-	40,821.99
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783589	\$ 2,198.50	\$ -	Funds Transfer	
10/31/2024	796695	101.79	-	Interest	
14-1400-00-00	Accounts Receivable	-	20,496.00	20,496.00	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	767053	\$ -	\$ 1,708.00	Deposit from batch 22328	
10/01/2024	542871	20,496.00	-	Assessment - Homeowner - Batch 17487	
10/03/2024	773616	-	15,372.00	Deposit from batch 22270	
10/03/2024	775483	-	1,708.00	Deposit from batch 22355	
10/08/2024	782959	-	1,708.00	Deposit from batch 22448	
14-1530-00-00	PPD Insurance	11,921.20	-	4,355.94	7,565.26
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/07/2024	701963	\$ -	\$ 407.75	Selective Ins - Flood 23072-23078 Lone Oak 08/07/24-25	
10/30/2024	630388	-	3,948.19	IPFS - Umbrella, Property, Package, Flood	
14-1550-00-00	Utility Deposit	465.00	-	-	465.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
20-2000-00-00	Accounts Payable	(375.00)	10,349.69	10,371.70	(397.01)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	765027	\$ -	\$ 250.00	Accounts Payable Inv # 1674	

# General Ledger Trial Balance with Details

MLTH7 Marsh Landing Townhouse Condo VII

Accts: 10-1000-00-00 To: 97-9999-07-00 Dates: 10/1/2024 - 10/31/2024

Date: 11/12/2024

Time: 12:04 am

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/01/2024	765029	250.00	-		Inv: 1674 NextGen Community Management, LLC Accounts Payable Inv # 1674; NextGen Community Management, LLC Chk # 0 Inv: 1674 NextGen Community Management, LLC
10/01/2024	765636	-	155.00		Accounts Payable Inv # 85234 Inv: 85234 KPG Accounting Services (Mang)
10/01/2024	765816	155.00	-		Accounts Payable Inv # 85234; KPG Accounting Services, Inc. Chk # 0 Inv: 85234 KPG Accounting Services, Inc.
10/01/2024	766144	-	4,307.12		Accounts Payable Inv # FLS-211144 9/30/24 Inv: FLS-211144 9/30/24 IPFS Corporation
10/01/2024	766158	4,307.12	-		Accounts Payable Inv # FLS-211144 9/30/24; IPFS Corporation Chk # 0 Inv: FLS-211144 9/30/24 IPFS Corporation
10/03/2024	774976	-	86.70		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774978	-	142.32		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774980	-	104.69		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774982	-	108.79		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774984	-	106.34		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774986	-	91.61		Accounts Payable Inv: Bonita Springs Utilities
10/03/2024	774992	142.32	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	774994	104.69	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	774996	108.79	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	774998	106.34	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	775000	91.61	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	775010	86.70	-		Accounts Payable Inv # ; Bonita Springs Utilities Chk # 0 Inv: Bonita Springs Utilities
10/03/2024	775494	375.00	-		Accounts Payable Inv # 102921; Impeccable Property Maintenance Chk # 0 Inv: 102921 Impeccable Property Maintenance
10/04/2024	787121	-	3.00		Accounts Payable Inv # 85839 Inv: 85839 KPG Accounting - Office Expenses/Misc invoices
10/10/2024	787123	-	312.00		Accounts Payable Inv # 68956-1 Inv: 68956-1 Lint Out, Inc.
10/17/2024	787142	312.00	-		Accounts Payable Inv # 68956-1; Lint Out, Inc. Chk # 0 Inv: 68956-1 Lint Out, Inc.
10/17/2024	787144	3.00	-		Accounts Payable Inv # 85839; KPG Accounting - Office Expenses/Misc invoices Chk # 0 Inv: 85839 KPG Accounting - Office Expenses/Misc invoices
10/25/2024	805590	-	4.01		Accounts Payable Inv # MLCA07 10/25/24 Inv: MLCA07 10/25/24 Marsh Landing Community Association at Estero, Inc
10/28/2024	805592	-	18.00		Accounts Payable Inv # 87547 Inv: 87547 KPG Accounting - Office Expenses/Misc invoices
10/28/2024	805595	-	375.00		Accounts Payable Inv # 102944 Inv: 102944 Impeccable Property Maintenance
10/31/2024	795774	-	4,307.12		Accounts Payable Inv # FLS-211144 10/30/24

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/31/2024	795776	4,307.12	-		
	Inv: FLS-211144 10/30/24 IPFS Corporation				
	Accounts Payable Inv # FLS-211144 10/30/24; IPFS Corporation Chk # 0				
	Inv: FLS-211144 10/30/24 IPFS Corporation				
20-2001-00-00	Insurance Loan Payable	(8,614.24)	8,614.24	-	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	766144	\$ 4,307.12	\$ -	Insurance Loan Payable	
	Inv: FLS-211144 9/30/24 IPFS Corporation				
10/31/2024	795774	4,307.12	-	Insurance Loan Payable	
	Inv: FLS-211144 10/30/24 IPFS Corporation				
25-2500-00-00	RSV - General	(7,520.50)	-	178.25	(7,698.75)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783591	\$ -	\$ 178.25	RSV - General	
25-2534-00-00	RSV - Roof Replacement	(14,778.41)	-	985.00	(15,763.41)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783591	\$ -	\$ 985.00	RSV - Roof Replacement	
25-2550-00-00	RSV - Painting	(10,274.75)	-	435.25	(10,710.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783591	\$ -	\$ 435.25	RSV - Painting	
25-2555-00-00	RSV - Driveways	(4,200.00)	-	600.00	(4,800.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783591	\$ -	\$ 600.00	RSV - Driveways	
25-2599-00-00	Unallocated Interest	(1,748.04)	-	101.79	(1,849.83)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/31/2024	796695	\$ -	\$ 101.79	Interest	
30-3900-00-00	Retained Earnings	(23,890.77)	-	-	(23,890.77)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4000-00-00	Quarterly Assessments	(61,488.00)	-	20,496.00	(81,984.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	542871	\$ -	\$ 20,496.00	Assessment - Homeowner - Batch 17487	
51-5000-00-00	Management Fees	2,400.00	250.00	-	2,650.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	765027	\$ 250.00	\$ -	Property Management Fee	
	Inv: 1674 NextGen Community Management, LLC				
51-5110-00-00	Accounting Services	1,690.00	155.00	-	1,845.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/01/2024	765636	\$ 155.00	\$ -	Management Fee	
	Inv: 85234 KPG Accounting Services (Mang)				
51-5160-00-00	Legal Expenses	1,500.00	-	-	1,500.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
54-5400-00-00	Office Supplies	296.19	21.00	-	317.19
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/04/2024	787121	\$ 3.00	\$ -	Boxes stored per box/per month fee - Boxes in storage	
	Inv: 85839 KPG Accounting - Office Expenses/Misc invoices				
10/28/2024	805592	4.50	-	Quarterly Billing Package - MLTH7 4th Qtr 2024 REG Mailed Stmt	
	Inv: 87547 KPG Accounting - Office Expenses/Misc invoices				
10/28/2024	805592	13.50	-	Quarterly Billing Package - MLTH7 4th Qtr 2024 ACH Mailed Stmt	
	Inv: 87547 KPG Accounting - Office Expenses/Misc invoices				
55-5850-00-00	INS - Expense	27,004.02	3,057.11	-	30,061.13
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/30/2024	630388	\$ 172.83	\$ -	INS - Expense - Umbrella	
10/30/2024	630388	383.78	-	INS - Expense - Package	
10/30/2024	630388	2,312.50	-	PPD Insurance - Property	
10/30/2024	630388	188.00	-	INS - Expense - Finance & Doc Stamp	

# General Ledger Trial Balance with Details

MLTH7 Marsh Landing Townhouse Condo VII

Accts: 10-1000-00-00 To: 97-9999-07-00 Dates: 10/1/2024 - 10/31/2024

Date: 11/12/2024

Time: 12:04 am

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5852-00-00	INS - Flood	\$12,429.80	\$1,298.83	\$-	\$13,728.63
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/07/2024	701963	\$ 407.75	\$ -	Selective Ins - Flood 23072-23078 Lone Oak 08/07/24-25	
10/30/2024	630388	420.67	-	IPFS - Umbrella, Property, Package, Flood	
10/30/2024	630388	440.08	-	IPFS - Umbrella, Property, Package, Flood	
10/30/2024	630388	14.75	-	IPFS - Umbrella, Property, Package, Flood	
10/30/2024	630388	15.58	-	IPFS - Umbrella, Property, Package, Flood	
58-6040-00-00	Water/Sewer/Trash	5,995.17	640.45	-	6,635.62
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/03/2024	774976	\$ 86.70	\$ -	Water/Sewer/Trash Inv: Bonita Springs Utilities	
10/03/2024	774978	142.32	-	L015551-C0062055/ 23076 & 23078 Lone Oak Dr Inv: Bonita Springs Utilities	
10/03/2024	774980	104.69	-	L015551-C0062055/ 23062 & 23064 Lone Oak Dr Inv: Bonita Springs Utilities	
10/03/2024	774982	108.79	-	Water/Sewer/Trash Inv: Bonita Springs Utilities	
10/03/2024	774984	106.34	-	Water/Sewer/Trash Inv: Bonita Springs Utilities	
10/03/2024	774986	91.61	-	L012030-C0062055/ 23082 & 23084 Lone Oak Dr Inv: Bonita Springs Utilities	
58-6045-00-00	Irrigation Water	703.49	4.01	-	707.50
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/25/2024	805590	\$ 4.01	\$ -	Water - Irrigation Inv: MLCA07 10/25/24 Marsh Landing Community Association at Estero, Inc	
60-6005-00-00	Building	699.00	-	-	699.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
60-6010-00-00	Repair / Maint	-	312.00	-	312.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	787123	\$ 312.00	\$ -	Repair / Maint Inv: 68956-1 Lint Out, Inc.	
60-6040-00-00	Exterminating	738.36	-	-	738.36
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
62-6100-00-00	Landscape	3,375.00	375.00	-	3,750.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/28/2024	805595	\$ 375.00	\$ -	Landscape Contract Inv: 102944 Impeccable Property Maintenance	
62-6120-00-00	Tree & Shrub Trimming	1,200.00	-	-	1,200.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
85-9010-00-00	Reserve Contribution	6,595.50	2,198.50	-	8,794.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10/10/2024	783591	\$ 2,198.50	\$ -	Reserve Contribution	
<b>Totals:</b>		<b>\$0.00</b>	<b>\$70,568.12</b>	<b>\$70,568.12</b>	<b>\$0.00</b>

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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#### VNB Oper 3317 Summary

Ending Account Balance:	\$ 25,303.09
Uncleared Items:	\$-
Adjusted Balance:	\$ 25,303.09
Bank Ending Balance:	\$ 25,303.09
Difference:	\$-

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

VNB Reserve 1459 Summary					
Ending Account Balance:					\$ 40,821.99
Uncleared Items:					\$-
Adjusted Balance:					\$ 40,821.99
Bank Ending Balance:					\$ 40,821.99
Difference:					\$-



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

Last Statement:  
Statement Ending:  
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1 M0656BLK110124085058 09 000000000 1109 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](mailto:contactus@valley.com)



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



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX3317

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$17,385.04		\$20,496.00		\$12,577.95		\$25,303.09

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$17,385.04
10/01	LOCK BOX DEPOSIT		\$1,708.00	\$19,093.04
10/01	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 241001 211144	-\$4,307.12		\$14,785.92
10/01	CHECK 9078	-\$29.76		\$14,756.16
10/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 241002 9055	-\$155.00		\$14,601.16
10/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 241002 8972	-\$250.00		\$14,351.16
10/04	ACH CREDIT MLTH7 Marsh Land OnlinePay 241004 22355		\$1,708.00	\$16,059.16
10/04	ACH CREDIT MLTH7 Marsh Land ASSN DUES 241004		\$15,372.00	\$31,431.16
10/07	ACH DEBIT AVIDPAY SERVICE AVIDPAY REF*CK*144550*2410 03*Impeccable Prop erty Maintenan\156 624633\107478991\1	-\$375.00		\$31,056.16
10/08	LOCK BOX DEPOSIT		\$1,708.00	\$32,764.16
10/11	ACH DEBIT MLTH7 Marsh Land CincXfer 241011 D4389	-\$2,198.50		\$30,565.66
10/18	ACH DEBIT MLTH7 Marsh Land Vendor Pay 241018 9210	-\$3.00		\$30,562.66
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$86.70		\$30,475.96
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$91.61		\$30,384.35



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

Account Number:  
Statement Date:  
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$104.69		\$30,279.66
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$106.34		\$30,173.32
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$108.79		\$30,064.53
10/18	ACH DEBIT BONITA SPRINGS U A/R 241018	-\$142.32		\$29,922.21
10/18	ACH DEBIT AVIDPAY SERVICE AVIDPAY REF*CK*146286*2410 17*Lint Out Inc\15 7808565\108725139\ 157808565	-\$312.00		\$29,610.21
10/31	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 241031 211144	-\$4,307.12		\$25,303.09
Ending Balance				\$25,303.09

CHECKS IN ORDER

Date	Number	Amount
10/01	9078	\$29.76

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







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

### Check Images for Account XXXXXX3317

Valley National Bank, Bonita Springs, FL		Check Number: 9078	
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N., #302 Naples, FL 34103			
PAY	Twenty-Nine And 76/100 Dollars	DATE	AMOUNT
		09/26/2024	***\$29.76
TO THE ORDER OF	Marsh Landing Community Association at Estero, Inc c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N., #302 Naples, FL 34103 Memo: September 2024 Usage		
SECURITY FEATURES INCLUDED: DETAILS ON BACK			
⑈000009078⑈ ⑆021201383⑆ 2753317⑆ ⑆0000002976⑆			

Pay To The Order Of  
Marsh Landing Bank  
021201383  
MLCA Marsh Landing Comm. Assoc. @ Estero, I  
Acct Ending :3897  
DO NOT WRITE IN THESE SPACES

2409-25 5:027/2024 2:11:10 PM 26 1128332

10/01/2024

# 9078

\$29.76

1109 0004485 0003-0004 42753317 1109





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

Account Number:

XXXXXX3317

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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.**





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

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Statement Ending:  
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1 M0656BLK110124085058 19 000000000 2519 002



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



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 - XXXXXX1459

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$38,521.70		\$2,300.29		\$0.00		\$40,821.99

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$38,521.70
10/11	ACH CREDIT		\$2,198.50	\$40,720.20
	MLTH7 Marsh Land CincXfer 241011 C4389			
10/31	INTEREST CREDIT		\$101.79	\$40,821.99
Ending Balance				\$40,821.99

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$40,011.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$1,031.56	Interest Paid	\$101.79





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

Account Number:

XXXXXX1459

Statement Date:

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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.**

