Run Date: 02/19/2025 Run Time: 01:02 PM

BALANCE SHEET As of: 01/31/2025

Assets

Account #	Account Name	Total
OPERATING		
CASH		
01015	iTHINK Laundry	\$6,314.90
01020	Synovus Bank Oper	\$3,491.68
	OPERATING CASH TOTAL:	\$9,806.58
RESERVE CAS	БН	
01076	iTHINK Money Market	\$14,214.61
01082	ITHINK - CD 1003	\$19,619.09
01083	ITHINK - CD 1004	\$21,931.77
	RESERVE CASH TOTAL:	\$55,765.47
ACCOUNTS		
RECEIVABLE		
01210	Assessments Receivable	\$368.61
01223	Misc. Owner Receivables	\$35.00
	ACCOUNTS RECEIVABLE TOTAL:	\$403,61
PREPAYMEN	TS	
01240	Prepaid Expenses	\$1,253.31
01241	Prepaid Uco Expenses	\$4,937.28
	PREPAYMENTS TOTAL:	\$6,190.59
	TOTAL ASSETS:	\$72,166.25
	Liabilities	
Account #	Account Name	Total
LIABILITIES		
02010	Accounts Payable	\$3,702.96
02017	NSF Payable	\$35.00
02025	Prepaid Assessments	\$3,133.32
02080	Laundry Association Funds	\$6,314.90
02095	Homeowners Ref. Overpayments	\$308.88
	LIABILITIES TOTAL:	\$13,495.06
	ERBETTES TOTAL	\$13,433,00
	TOTAL LIABILITIES:	\$13,495.06
	Equity	
Account #	Account Name	Total
RESERVES	Comited and the second	
02590	Capital	\$51,248.00

Account #	Account Name	Total
02591	Interest	\$4,517.47
	RESERVES TOTAL:	\$55,765.47
MEMBERS		
EQUITY 03025	Fund Balances Beginning	\$2,912.09
03023	MEMBERS EQUITY TOTAL:	\$2,912.09
	Current Year Net Income/(Loss)	(\$6.37)
	TOTAL EQUITY:	\$58,671.19
	•	
	TOTAL LIABILITIES AND EQUITY:	\$72,166.25

Run Date: 02/19/2025 Run Time: 01:02 PM

INCOME STATEMENT

Start: 01/01/2025 | End: 01/31/2025

Income

Account			Current			Year to Date	Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME			<u>- 100 - 100</u>			3	SI
04010 Maintenance Assessments	7,006.01	7,009.00	(2.99)	7,006.01	7,009.00	(2.99)	84,108.00
04211 Interest - Money Market	179.72	0.00	179.72	179.72	0.00	179.72	0.00
04220 Late Fee Income	25.00	0.00	25,00	25.00	0.00	25,00	0.00
04230 Laundry Income	60.00	0.00	60.00	60.00	0.00	60.00	0.00
INCOME Total	7,270.73	7,009.00	261.73	7,270.73	7,009.00	261.73	84,108.00
Total Income	7,270.73	7,009.00	261.73	7,270.73	7,009.00	261.73	84,108.00
rotal income	7,270.73	Expens		.,2			,
		,	_		×		W 86
Account	Actual	Dudest	Current Variance	Actual	Budget	Year to Date Variance	Yearly Budget
	Actual	Budget	- variance	Actual	bauger	Variance	Dooge
UTILITIES		_= ==	3 ==	en ==	C . 50	4 33	300.04
05010 Electricity	62.77	64.00	1.23	62.77	64.00	1.23	768.00
05015 Water & Sewer	97.51	92.00	(5.51)	97.51	92.00	(5.51)	1,104.00
05025 Dumpster Rental	25.84	26.00	0.16	25.84	26.00	0.16	312.00
UTILITIES Total	186.12	182.00	(4.12)	186.12	182.00	(4.12)	2,184.00
OPERATING							
05030 Bulbs/Extinguishers	12.49	15.00	2.51	12.49	15.00	2.51	180.00
OPERATING Total	12.49	15.00	2.51	12.49	15.00	2.51	180.00
ADMINISTRAIVE							
07010 Management Fees	1,140.00	1,140.00	0.00	1,140.00	1,140.00	0.00	13,680.00
07020 Accounting/Tax Preparation	0.00	29.00	29.00	0.00	29.00	29,00	348.00
07025 Licenses & Fees	0,00	6.00	6.00	0.00	6.00	6.00	72.00
07026 Fees to the Division	96.00	8.00	(88.00)	96.00	8.00	(88.00)	96.0
07042 UCO Ambulance	34.80	36.00	1.20	34.80	36.00	1.20	432.00
07043 UCO Cable	979.68	980.00	0.32	979.68	980.00	0.32	11,760.00
07044 UCO General Expenses	375.36	375.83	0.47	375.36	375.83	0.47	4,510.00
07044 OCO General Expenses 07046 Uco Reserves	229.20	229.17	(0.03)	229.20	229.17	(0.03)	2,750.00
07047 UCO Pump	80,64	81.00	0.36	80.64	81.00	0.36	972.0
07047 GCG Fump 07048 UCO Security	369.36	370.00	0.64	369.36	370.00	0.64	4,440.00
07049 UCO Transportation	399,60	400.00	0.40	399.60	400.00	0.40	4,800.0
ADMINISTRAIVE Total	3,704.64	3,655.00	(49.64)	3,704.64	3,655.00	(49.64)	43,860.0
GENERAL							
07510 Insurance	2 557 00	2,667.00	0.00	2 667 00	2 667 00	0.00	32,004.00
	2,667.00		0.00	2,667.00	2,667.00 42.00	0.00	
07520 Miscellaneous	19.13	42.00	22.87	19,13	A CONTRACT AN	22.87	504.00
GENERAL Total	2,686.13	2,709.00	22.87	2,686.13	2,709.00	22.87	32,508.00
RESERVES							
08090 Capital	448.00	448.00	0.00	448.00	448.00	0.00	5,376.0
08091 Interest - Transfer to Res.	179.72	0.00	(179.72)	179.72	0.00	(179.72)	0.0
					,		21122
08092 Trf Laundry Deposit to Res	60.00	0.00	(60.00)	60.00	0.00	(60.00)	0.00

Account		Current				Year to Date		
	Actual	Budget	Variance	Actual	Budget	Variance	Budget	
Total Expense	7,277.10	7,009.00	(268.10)	7,277.10	7,009.00	(268.10)	84,108.00	
Net Income	(6.37)	0.00	(6.37)	(6.37)	0.00	(6.37)	0.00	

Run Date: 02/19/2025 Run Time: 01:02 PM

BEDFORD J CV CONDOMINIUM ASSOC

AGED OWNER BALANCE

As of: 01/31/2025

Account #	Lot	Name/Address	Collection Status	Current	Over 30	Over 60	Over 90	Total
0248	0248	OLIMPIA MARIA ZUCCARELLI 248 Bedford J		\$326.68	\$0.00	\$0.00	\$0.00	\$326.68
0249	0249	ALEXANDER & CHAYA GUTTMAN 249 Bedford J		\$76.93	\$0.00	\$0.00	\$0,00	\$76.93
Commun	ity Total			\$403.61	\$0.00	\$0.00	\$0.00	\$403.61

Report Summary

Code	Account#	Current	Over 30	Over 60	Over 90	Total
A1 - ASSESSMENT	01210	\$368.61	\$0.00	\$0.00	\$0.00	\$368.61
02 - NSF charges	01223	\$35.00	\$0.00	\$0.00	\$0.00	\$35.00
Grand Total:	-	\$403.61	\$0.00	\$0.00	\$0.00	\$403.61

Account#	Account Description	Delinquency Amount
01210	Assessments Receivable	\$368.61
01223	Misc. Owner Receivables	\$35.00
Total:		\$403.61

Total Number of Homes: 2

Run Date: 02/19/2025 Run Time: 01:02 PM

PREPAID OWNERS

As of: 01/31/2025

Owner	Address		Account #	Lot#		Prepaid Balance
CLAIRE KEEFE	237 Bedford J		0237	0237	PP - General	\$416.03
					Total	\$416.03
DOMINICK CHIAPPETTA	240 Bedford J		0240	0240	PP - General	\$303.43
					Total	\$303.43
EFIM KRIMGOLD	243 Bedford J		0243	0243	PP - General	\$369.95
SARRA KRIMGOLD (O)					Total	\$369.95
MORDECHAL LOEB	244 Bedford J		0244	0244	PP - General	\$1,586.55
ESTHER LOEB (O)					Total	\$1,586.55
INGRID CASTILLO	252 Bedford J		0252	0252	PP - General	\$150.30
					Total	\$150.30
JOSEPH GRUNWALD	254 Bedford J		0254	0254	PP - General	\$307.06
AGNES GRUNWALD (O)					Total	\$307.06
Si ASTANZASTORAS — 4118	- N 12-W		- TER	-	PP - General	\$3,133.32
	89 - 9 -			**	Total	\$3,133.32

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GENERAL LEDGER DETAIL

As of: Start: 01/01/2025 | End: 01/31/2025

Account				Balance Forward	Debits	Credits	Ending Balance
01015 iTH	NK Laundry			\$5,616.35	\$698.55	\$0.00	\$6,314.90
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/17/2025	GL 109990 - Journal Entry		ITHINK LAUNDRY DEPOSIT	ITHINK LAUNDRY DEPOSIT	\$60.00	\$0.00	
1/17/2025	GL 111008 - Journal Entry		TRF TO LAUNDRY	TRF TO LAUNDRY	\$638.55	\$0.00	
01020 Syn	ovus Bank Oper			\$4,412.83	\$7,533.74	\$8,454.89	\$3,491.68
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/2/2025	AR 96343 - Cash Receipts - Lockbox	0870923089			\$504.84	\$0.00	
1/6/2025	AR 96957 - Cash Receipts - Lockbox	0000000001			\$4,963.52	\$0.00	
1/8/2025	AR 97943 - Backout Payment	0000000001			\$0.00	\$291.68	
1/9/2025	AR 97553 - Cash Receipts - Lockbox	0000007551			\$249.71	\$0,00	
1/14/2025	AP 98176 - Print Check	349	BFJ - BEDFORD J	ITHINK-800757185 S-31	\$0.00	\$448.00	
1/20/2025	AP 101354 - Print Check	350	BFJ - BEDFORD J	ITHINK #0800757185-S.31	\$0.00	\$2,667.00	
1/21/2025	AR 101605 - Cash Receipts - Lockbox	0000002788			\$840.77	\$0.00	
1/22/2025	AP 101736 - Print Check	351	UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$0.00	\$3,702.96	
1/22/2025	AP 105066 - AP Adjustment	2	WASPRO - WASTE PRO-PALM BEACH	MONTHLY SERVICES EXPENSES	\$0.00	\$25.84	
1/23/2025	AR 101859 - Cash Receipts - Lockbox	0000007553			\$57.35	\$0.00	
1/24/2025	AP 105067 - AP Adjustment	2	PBCWAT - PALM BEACH COUNTY WATER UTIL	MONTHLY SERVICES EXPENSES	\$0.00	\$97.51	
1/27/2025	AP 105068 - AP Adjustment	2	FPL - FLORIDA POWER & LIGHT	MONTHLY SERVICES EXPENSES	\$0.00	\$62.77	
1/28/2025	AP 103554 - Print Check	352	PRUITT - PRUITT'S PROP. MGTM.	MANAGEMENT FEES - FEBRUARY	\$0.00	\$1,140.00	
1/28/2025	AR 103590 - Cash Receipts - Lockbox	0000007555		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$307.06	\$0.00	
1/28/2025	AR 105693 - Cash Receipts - Manual	101186			\$610,49	\$0.00	
1/31/2025	GL 106429 - Journal Entry		SYNOVUS-ANALYSIS ACTIVITY FEE	SYNOVUS- ANALYSIS FEE	\$0.00	\$19.13	
01076 iTH	INK Money Market Source - Entry Type	Check#	Description / Vendor	\$25,882.74 Reference	\$3,125.04 Debits	\$14,793.17 Credits	\$14,214.61
1/3/2025	GL 109977 - Journal		ITHINK S0031 ACC 1629 - CK #1018	ITHINK S0031 ACC	\$0.00	\$638.55	
1/14/2025	₄Entry AP 98175 - Enter Bill		BFJ - BEDFORD J	1629 - CK #1018 ITHINK-800757185	\$448.00	\$0.00	
1/17/2025	GL 111008 - Journal		TRF TO LAUNDRY	S-31 TRF TO LAUNDRY	\$0.00	\$638.55	
1/23/2025	Entry GL 109978 - Journal		ITHINK S0031 ACC 1629 - CK #1019	ITHINK S0031 ACC	\$0.00	\$13,516.07	
1/31/2025	Entry GL 109975 - Journal Entry		REC MONTHLY REFUND INSURANCE	1629 - CK #1019 REC MONTHLY REFUND	\$2,667.00	\$0.00	
1/31/2025	GL 109980 - Journal Entry		ITHINK INTEREST JAN.25	INSURANCE ITHINK INTEREST JAN.25	\$10.04	\$0.00	

Account				Balance Forward	Debits		Ending Balance
01080 ITHII	VK - CD 1001			\$21,835.27	\$96.50	\$21,931.77	\$0.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
	GL 109987 - Journal Entry GL 109980 - Journal Entry		Close of CD 1001 opening new CD 1004 ITHINK INTEREST JAN.25	Close of CD 1001 for opening new CD 1004 account. ITHINK INTEREST JAN.25	\$0.00 \$96.50	\$21,931.77 \$0.00	
01082 ITHII	NK - CD 1003			\$19,545.91	\$73.18	\$0.00	\$19,619.09
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/31/2025	GL 109980 - Journal Entry		ITHINK INTEREST JAN.25	ITHINK INTEREST JAN.25	\$73.18	\$0.00	
01083 ITHI	NK - CD 1004 Source - Entry Type	Check#	Description / Vendor	\$0.00 Reference	\$21,931.77 Debits	\$0.00 Credits	\$21,931.77
	GL 109987 - Journal Entry		Close of CD 1001 opening new CD 1004	Close of CD 1001 for opening new CD 1004 account.	\$21,931.77	\$0.00	
	essments Receivable		Description / Vendor	\$226.65 Reference	\$7,297.69 Debits	\$7,155.73 Credits	\$368.61
Date	Source - Entry Type	Check#	Description / Vendot	Reference	\$7,006.01	\$0.00	
	AR 95903 - Apply Charges AR 95904 - Apply				\$0.00	\$1,219.68	
A. 20	PrePalds AR 96343 - Cash	0870923089			\$0.00	\$504.84	
1/6/2025	Receipts - Lockbox AR 96957 - Cash	0000000001			\$0.00	\$4,685.33	
1/8/2025	Receipts - Lockbox AR 97943 - Backout	0000000001			\$291.68	\$0.00	
1/9/2025	Payment AR 97553 - Cash Receipts - Lockbox	0000007551			\$0.00	\$249.71	
1/21/2025	AR 101605 - Cash Receipts - Lockbox	0000000280			\$0,00	\$156.76	
1/23/2025	AR 101859 - Cash Receipts - Lockbox	0000007553			\$0.00	\$57.35	
1/28/2025	AR 105693 - Cash Receipts - Manual	101186			\$0.00	\$282.06	
01220 Late	e Fees Receivable Source - Entry Type	Check#	Description / Vendor	\$0.00 Reference	\$25.00 Debits	\$25.00 Credits	
1/1/2025	AR 101850 -				\$25.00	\$0,00	
1/28/2025	Adjustment AR 105693 - Cash Receipts - Manual	101186			\$0.00	\$25.00	Í
01223 Mis	c. Owner Receivabl	es Check#	Description / Vendor	\$0.00 Reference	\$35,00 Debits	\$0.00 Credits	
	AR 97944 - Apply NSF	0000000001			\$35.00	\$0.00	
01240 Pre	paid Expenses Source - Entry Type	Check#	Description / Vendor	\$1,361.80 Reference	\$1,165.84 Debits	\$1,274.33 Credits	
1/1/2025	GL 95443 - Journal		REC. MO. PREPAID EXPENSES	GEN JR	\$0.00	\$1,165.84	L
	Entry GL 95808 - Journal		RECLASS PREPAID EXP. DBPR 2025	RECLASS PREPAID	\$0.00	\$96.00)
1/9/2025	Entry GL 97428 - Journal Entry		RECLASS MONTHLY EXPENSE PYE BARKER	EXP. DBPR 2025 RECLASS MONTHLY EXPENSE PYE	\$0.00	\$12,49	9
1/22/2025	AP 105065 - Enter Bill		WASPRO - WASTE PRO-PALM BEACH	BARKER MONTHLY SERVICES	\$25,84	\$0.00)
1/28/2025	5 AP 103553 - Enter Bill		PRUITT - PRUITT'S PROP. MGTM.	EXPENSES MANAGEMENT	\$1,140.00	\$0.00)

Account				Balance Forward	Debits	Credits	Ending Balance
				FEES - FEBRUARY			
01241 Prep Date	oaid Uco Expenses Source - Entry Type	Check#	Description / Vendor	\$0.00 Reference	\$7,405.92 Debits	\$2,468.64 Credits	\$4,937.28
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR	\$0,00	\$2,468.64	
1/22/2025	AP 101735 - Enter Bill		UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$3,702.96	\$0.00	
1/22/2025	AP 101737 - Enter Bill		UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$3,702.96	\$0.00	
Date	ounts Payable Source - Entry Type	Check#	Description / Vendor	\$0.00 Reference	\$8,144.08 Debits	\$11,847.04 Credits	(\$3,702.96
1/14/2025	AP 98175 - Enter Bill		BFJ - BEDFORD J	ITHINK-800757185	\$0.00	\$448.00	
1/14/2025	AP 98176 - Print	349	BFJ - BEDFORD J	S-31 ITHINK-800757185	\$448.00	\$0.00	
1/20/2025	Check AP 101353 - Enter		BFJ - BEDFORD J	S-31 ITHINK	\$0.00	\$2,667.00	
1/20/2025	Bills - Separate Check AP 101354 - Print	350	BFJ - BEDFORD J	#0800757185-5.31 ITHINK #0800757185-5.31	\$2,667.00	\$0.00	
1/22/2025	Check AP 101735 - Enter Bill		UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$0.00	\$3,702.96	
1/22/2025	AP 101736 - Print Check	351	UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$3,702.96	\$0.00	
1/22/2025	AP 101737 - Enter Bill		UCO - UNITED CIVIC ORGANIZATION	2025 UCO FEES - Partial Paym	\$0.00	\$3,702.96	
1/22/2025	AP 105065 - Enter Bill		WASPRO - WASTE PRO-PALM BEACH	MONTHLY SERVICES	\$0.00	\$25,84	
1/22/2025	AP 105066 - AP Adjustment	2	WASPRO - WASTE PRO-PALM BEACH	EXPENSES MONTHLY SERVICES	\$25.84	\$0.00	
1/24/2025	AP 105064 - Enter Bill		PBCWAT - PALM BEACH COUNTY WATER UTIL	EXPENSES MONTHLY SERVICES	\$0.00	\$97.51	
1/24/2025	AP 105067 - AP Adjustment	2	PBCWAT - PALM BEACH COUNTY WATER UTIL	EXPENSES MONTHLY SERVICES	\$97.51	\$0.00	
1/27/2025	AP 105063 - Enter Bill		FPL - FLORIDA POWER & LIGHT	EXPENSES MONTHLY SERVICES	\$0.00	\$62.77	
1/27/2025	AP 105068 - AP Adjustment	2	FPL - FLORIDA POWER & LIGHT	EXPENSES MONTHLY SERVICES	\$62.77	\$0.00	
1/28/2025	AP 103553 - Enter Bill		PRUITT - PRUITT'S PROP. MGTM.	EXPENSES MANAGEMENT FEES - FEBRUARY	\$0.00	\$1,140.00	
1/28/2025	AP 103554 - Print Check	352	PRUITT - PRUITT'S PROP. MGTM.	MANAGEMENT FEES - FEBRUARY	\$1,140.00	\$0.00	
02017 NSF	Payable Source - Entry Type	Check#	Description / Vendor	\$0.00 Reference	\$0.00 Debits	\$35.00 Credits	
1/8/2025	GL 97947 - Journal Entry		Reclass acc NSF Unit 248	Reclass acc NSF Unit 248	\$0.00	\$35.00	0.
02025 Pre Date	paid Assessments Source - Entry Type	Check#	Description / Vendor	(\$2,780.31) Reference	\$1,219.68 Debits	\$1,572.69 Credits	10-010 120 00 00 00 00 00 00 00 00 00 00 00 00 0
Cartalogue, Cartago	AR 95904 - Apply	¥ - V			\$1,219.68	\$0.00	7.000.00.00.00.00.00.00.00.00.00.00.00.0
10 1950 10 1000000000000000000000000000000000	PrePaids AR 96957 - Cash	0000000001			\$0.00	\$278.19	
51 (5)	Receipts - Lockbox AR 101605 - Cash	0000002788			\$0.00	\$684.01	
1/28/2025	Receipts - Lockbox AR 103590 - Cash	0000007555			\$0.00	\$307.06	
1/28/2025	Receipts - Lockbox AR 105693 - Cash	101186			\$0.00	\$303.43	

Account				Balance Forward	Debits	Credits E	nding Balance
	Receipts - Manual						
02080 Laur Date	ndry Association Fu Source - Entry Type	nds Check#	Description / Vendor	(\$5,616.35) Reference	\$0.00 Debits	\$698.55 Credits	(\$6,314.90)
1/17/2025	GL 109976 - Journal	W 8-3-4.	TRF TO LAUNDRY	TRF TO LAUNDRY	\$0.00	\$638.55	
1/17/2025	Entry GL 109990 - Journal Entry		ITHINK LAUNDRY DEPOSIT	ITHINK LAUNDRY DEPOSIT	\$0,00	\$60.00	
02095 Hon	neowners Ref. Over	rpayments		(\$308.88)	\$0.00	\$0.00	(\$308.88)
02590 Cap	ital			(\$62,926.17)	\$14,793.17	\$3,115.00	(\$51,248.00)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	99 GI 09501
1/1/2025	GL 95445 - Journal	10	REC. MO. RESERVE TRF	GEN JR	\$0.00	\$448.00	
1/3/2025	Entry GL 109977 - Journal Entry		ITHINK S0031 ACC 1629 - CK #1018	ITHINK S0031 ACC 1629 - CK #1018	\$638.55	\$0.00	
1/17/2025	GL 109976 - Journal		TRF TO LAUNDRY	TRF TO LAUNDRY	\$638.55	\$0.00	
1/23/2025	Entry GL 109978 - Journal Entry		ITHINK 50031 ACC 1629 - CK #1019	ITHINK 50031 ACC 1629 - CK #1019	\$13,516.07	\$0.00	
1/31/2025	GL 109975 - Journal Entry		REC MONTHLY REFUND INSURANCE	REC MONTHLY REFUND INSURANCE	\$0.00	\$2,667.00	
02591 Inte	erest			(\$4,337.75)	\$0.00	\$179.72	(\$4,517.47)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	(i -),
1/31/2025	GL 111009 - Journal Entry		TRF. INTEREST TO RESERVES JAN.25	TRF. INTEREST TO RESERVES JAN.25	\$0.00	\$179.72	3. 2. d
03025 Fun	d Balances Beginnii	ng		(\$2,912.09)	\$0.00	\$0.00	(\$2,912.09)
04010 Mai	intenance Assessme	ents		\$0.00	\$0.00	\$7,006.01	(\$7,006.01)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/1/2025	AR 95903 - Apply Charges				\$0.00	\$7,006.01	
04211 Inte	erest - Money Mark	et		\$0.00	\$0.00	\$179.72	(\$179.72)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	5.32
1/31/2025	GL 109980 - Journal Entry		ITHINK INTEREST JAN.25	ITHINK INTEREST JAN.25	\$0.00	\$179.72	
04220 Late	e Fee Income			\$0,00	\$0.00	\$25.00	(\$25.00)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/1/2025	AR 101850 - Adjustment				\$0.00	\$25.00	
04230 Laui	ndry Income			\$0.00	\$0.00	\$60.00	(\$60.00)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	3.1
1/17/2025	GL 109990 - Journal Entry		ITHINK LAUNDRY DEPOSIT	ITHINK LAUNDRY DEPOSIT	\$0,00	\$60.00	
05010 Elec	tricity			\$0.00	\$62.77	\$0.00	\$62.77
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
1/27/2025	AP 105063 - Enter Bill		FPL - FLORIDA POWER & LIGHT	MONTHLY SERVICES EXPENSES	\$62.77	\$0.00	
05015 Wat	ter & Sewer			\$0.00	\$97.51	\$0.00	\$97.51
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	7J1.JI
1/24/2025	AP 105064 - Enter Bill		PBCWAT - PALM BEACH COUNTY WATER	MONTHLY	\$97.51	\$0.00	
			UTIL	SERVICES EXPENSES	<u> </u>	g	
05025 Dun	npster Rental			\$0.00	\$25.84	\$0.00	\$25.84
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	W

Account				Balance Fo	orward	Debits	Credits Er	iding Balance
1/1/2025	GL 95443 - Journal Entry		REC. MO. PREPAID EXPENSES	GEN JR		\$25.84	\$0.00	
	s/Extinguishers				\$0.00	\$12.49	\$0.00	\$12.49
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/9/2025	GL 97428 - Journal Entry		RECLASS MONTHLY EXPENSE PYE BARKER	RECLASS M EXPENSE PY BARKER		\$12.49	\$0.00	
07010 Mar	nagement Fees				\$0.00	\$1,140.00	\$0.00	\$1,140.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95443 - Journal Entry		REC. MO, PREPAID EXPENSES	GEN JR		\$1,140.00	\$0.00	
07026 Fees	to the Division				\$0.00	\$96.00	\$0.00	\$96.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95808 - Journal Entry		RECLASS PREPAID EXP. DBPR 2025	RECLASS PE EXP. DBPR :		\$96.00	\$0.00	
07035 Offic	ce Supplies & Exper	ise			\$0.00	\$35.00	\$35.00	\$0.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/8/2025	AR 97944 - Apply NSF	0000000001				\$0.00	\$35.00	
1/8/2025	GL 97947 - Journal Entry		Reclass acc NSF Unit 248	Reclass acc Unit 248	NSF	\$35.00	\$0.00	
07042 UCC) Ambulance				\$0.00	\$34.80	\$0.00	\$34.80
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95444 - Journal Entry	200	RC. MO. UCO EXPENSES	GEN JR		\$34.80	\$0,00	
07043 UCO	Cable				\$0.00	\$979.68	\$0.00	\$979.68
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR		\$979.68	\$0.00	
07044 UCC	General Expenses				\$0.00	\$375.36	\$0.00	\$375.36
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR		\$375.36	\$0,00	
07046 Uco	Reserves				\$0.00	\$229.20	\$0.00	\$229.20
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR		\$229.20	\$0.00	M) W, 19
07047 UCO	Pump				\$0.00	\$80.64	\$0.00	\$80.64
Date	Source - Entry Type	Check#	Description / Vendor	Reference	ere retreg may cremate juich	Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR	(22)	\$80.64	\$0.00	
07048 UCO					\$0.00	\$369.36	\$0.00	\$369.36
10000000000000000000000000000000000000	Source - Entry Type	Check#	Description / Vendor	Reference	130 1010	Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR	300	\$369.36	\$0,00	
07049 UCO	Transportation				\$0.00	\$399.60	\$0.00	\$399.60
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/1/2025	GL 95444 - Journal Entry		RC. MO. UCO EXPENSES	GEN JR		\$399.60	\$0.00	
07510 Insu	rance				\$0.00	\$2,667.00	\$0.00	\$2,667.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference		Debits	Credits	
1/20/2025	AP 101353 - Enter	······································	BFJ - BEDFORD J	ITHINK	······································	\$2,667.00	\$0.00	

Account				Balance Forward	Debits	Credits	Ending Balance
07520 Mis	cellaneous			\$0.00	\$19.13	\$0.00	
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	0.
1/31/2025	GL 106429 - Journal Entry		SYNOVUS-ANALYSIS ACTIVITY FEE	SYNOVUS- ANALYSIS FEE	\$19.13	\$0.00	
08090 Cap	ital			\$0.00	\$448.00	\$0.00	\$448.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	80.50 - 00.109-0005800400
1/1/2025	GL 95445 - Journal Entry		REC. MO. RESERVE TRF	GEN JR	\$448.00	\$0.00	
08091 Inte	rest - Transfer to F	Res.		\$0.00	\$179.72	\$0.00	\$179.72
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	¥2.50.2
1/31/2025	GL 111009 - Journal Entry		TRF. INTEREST TO RESERVES JAN.25	TRF. INTEREST TO RESERVES JAN.25	\$179.72	\$0.00	
08092 Trf	Laundry Deposit to	Res		\$0.00	\$60.00	\$0.00	\$60.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	400.00
1/17/2025	GL 109990 - Journal Entry		ITHINK LAUNDRY DEPOSIT	ITHINK LAUNDRY DEPOSIT	\$60.00	\$0.00	
Total:				\$0.00	\$80,857.26	\$80,857.26	\$0.00

BANK RECONCILIATION

Statement Date: 1/31/2025

Reconciliation Summary: 061100606B - SYNOVUS BANK 3		GL Account: 0102	0 - Synovus Bank Oper
Bank Statement Balance	\$2,881.19	Account Balance	\$3,491.68
GL Account Balance	\$3,491.68	+ Uncleared Payments	\$0.00
Difference	(\$610.49)	- Uncleared Deposits	\$610.49
		Reconciling Balance	\$2,881.19
		- Statement Balance	\$2,881.19
		Difference	\$0.00

Check #	Date	Source / Bate	ch Reference	Status		Deposits	Payments	
	1/28/2025	AR 105693	Cash Receipts - Manual	Uncleared		610.49	0.00	
					Totals	\$610.49	\$0.00	

Statement of Account

Last statement:

December 31, 2024

This statement:

January 31, 2025

Total days in statement period: 31 211-221-560-1

165

Page 1 of 2

Direct inquiries to: 888-796-6887

BEDFORD J CV CONDOMINIUM ASSOCIATION INC C/O PRUITT'S PROPERTY MANAGEMENT 4895 GARDNER LN LAKE WORTH FL 33463-5324

Summary of Account Balance

Account		Number	Ending Balance
Commercial Checking	2	11-221-560-1	\$2,881:19

Beginning balance	4,687.83		
		The course Project Burning or other courses	pure the contract of the contr
Deposits/Credits	6,923.25	Low balance	2,881.19
Withdrawals/Debits	8,729.89	Average balance	8,366.96
Ending balance	2,881.19	Average collected balance	8,298.00

Checks

Number	Date	Amount
348	01/27	275.00
349	01/22	448.00
350	01/22	2,667.00

Number	Date	Amount	
351	01/31	3,702.96	
352	01/30	1,140.00	
* Skip in check s	sequence	****	

Other Debits

Date	Transaction Type	Description	Amount
01-08	ACH Ret Debits (Ac)	RETURN SETTLE A ACH RETURN RETURN ITEM SETTLE	291.68
01-22	Preauthorized Wd	WASTE PRO WEST P 5616888912 250122	25.84
01-24	Preauthorized Wd	PBC WATER UTILI WATER BILL 250124	97.51
01-27	Preauthorized Wd	FPL DIRECT DEBIT ELEC PYMT 250127	62.77
01-31	Maintenance Fee	ANALYSIS ACTIVITY FOR 12/24	19.13

Deposits/Other Credits

Date	Transaction Type	Description	Amount
01-02	Lock Box Deposit		504.84
01-06	Preauthorized Credit	BEDFORD J CONDO LOCKBOX INTERNET LOCKBOX A CH DATA	4,963.52
01-09	Lock Box Deposit		249.71
01-21	Lock Box Deposit		840.77
01-23	Lock Box Deposit	WARRY 80 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	57.35
01-28	Lock Box Deposit		307.06



January 31, 2025 211-221-560-1 BEDFORD J CV CONDOMINIUM ASSOCIATION

Balance Summary

Date	Amount	Date	Amount	Date	Amount
12-31	4,687.83	01-21	10,954.99	01-27	7,436.22
01-02	5,192.67	01-22	7,814.15	01-28	7,743.28
01-06	10,156.19	01-23	7,871.50	01-30	6,603.28
01-08	9,864.51	01-24	7,773.99	01-31	2,881.19
01-09	10,114.22	Mile			11.0 *

Checks and D	ebits Outstanding	 ←	BA	LANCING YOUR CHECKBOOK	
Check No.	Check No. Amount			ow these easy steps to reconcile your checkbook to the "Eance" shown on the front of this statement:	nding
			(1) > (2)	Make sure that all the transactions listed on this statement entered in your checkbook register, including all deposits check card transactions, ATM transactions and other defamounts are the same in both places. Mark the checks and other debits in your checkbook that	s, credits, checks, bits. Make sure the
		s−.	(2)	by the bank; mark the credits in your checkbook that have bank.	
			(3)	Enter all the items that have not yet been paid by the bar outstanding. These are items that are not shown on this s not appeared on any previous statement.	
			(4)	Enter the "Ending Balance" shown on this statement	S
			(5)	Add (+) deposits not shown on this statement (if any)	+
		<u> </u>	(*)	(i any)	\$
		/ /	(6)	Subtract(-) checks and/or other outstanding debits	-
			(7)	Balance should equal the balance in your checkbook	\$
Total	•	←			

If your account does not balance, please check the following:

- Have you added and subtracted correctly both in your checkbook register and in steps 3-6 above?
- Have you correctly entered the amounts of each deposit, credit, check, check card transaction or other debit in your checkbook?
- Do all checks and other debits you have marked as paid appear on this statement? Are any still outstanding that you have marked as paid?
- Have all deposits been added to your checkbook record and do the amounts agree with the amounts on this statement?
- Have you carried the correct balance forward from one checkbook register page to the next?
- Are you sure that all items you show as outstanding are not on this statement or any previous statement?

ADDITIONAL WAYS TO MANAGE YOUR ACCOUNT

To check your balance between statements and track pending credits or debits. take advantage of:

- · Internet Banking
- Mobile Banking
- · Touchtone Banking

Information on these convenient options is available from your banker and through our website.

ELECTRONIC FUND TRANSFERS PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account, you can call us at the telephone number indicated on page one of this statement to find out whether or not the deposits have been made.

ELECTRONIC FUND TRANSFER DISCLOSURE

In case of errors or questions about your electronic transfers: If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please telephone us at the number or write us at the address indicated on page one of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about. 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.

We will investigate your complaint and will correct any error promptly. For consumer/personal accounts, if we take more than 10 business days to do this, we will recredit your account for the amount you think is in error so that you may have use of the money during the time it takes us to complete the investigation.

ORDER OF PAYMENT

This section describes our general practice for paying transactions from your account. We may vary the order of payment if items are presented that cannot be returned unpaid. We reserve the right to change how we pay transactions from your account and will provide you notice of these changes.

After the close of the business day, we add your deposits and other credits to your account. We then deduct any fees and charges owed to the bank. Finally, we deduct all items presented for payment The order these items are deducted from your account balance is based upon the type of transaction and, for electronic transactions, when the transaction was performed by you or was received by us.

First, we pay outgoing wire transactions in the order they were made. Then, we pay electronic transactions (First, we pay preauthorized ACH debits, then ATM transactions, and then check card transactions.) in the order they were performed by you or were received by us. Next, we pay unnumbered checks and other items drawn on your account by dollar amount in ascending order. Finally, we pay checks drawn on your account in ascending check number order. For business and commercial accounts: All checks and other items drawn on your account are paid by dollar amount in descending order.

BANK RECONCILIATION

Statement Date: 1/31/2025

Reconciliation Summary: 267077627 ITHINK		GL Account: 01076 - iTHINK Money Marke	
Bank Statement Balance	\$14,214.61	Account Balance	\$14,214.61
GL Account Balance	\$14,214.61	+ Uncleared Payments	\$0.00
Difference	\$0.00	- Uncleared Deposits	\$0.00
		Reconciling Balance	\$14,214.61
		- Statement Balance	\$14,214.61
		Difference	\$0.00

Check #	Date	Source / Batch Reference	Status	Deposits	Payments
			**************************************	Totals \$0.00	\$0.00

Run Date: 02/19/2025 Run Time: 12:57 PM

BEDFORD J CV CONDOMINIUM ASSOC

BANK RECONCILIATION Statement Date: 1/31/2025

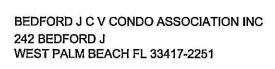
Reconciliation Summary: 267077627	7 ITHINK	GL Account: 01015 - iTHINK Laund		
Bank Statement Balance	\$6,314.90	Account Balance	\$6,314.90	
GL Account Balance	\$6,314.90	+ Uncleared Payments	\$0.00	
Difference	\$0.00	- Uncleared Deposits	\$0.00	
		Reconciling Balance	\$6,314.90	
		- Statement Balance	\$6,314.90	
		Difference	\$0.00	

Check #	Date	Source / Batch Reference	Status	<u> </u>	Deposits	Payments
			.=	Totals	\$0.00	\$0.00



P.O. Box 5090 Boca Raton, FL 33431-0890

Statement Page 1 of 4
Account Number XXXXXX185
Statement Period 01/01/2025-01/31/2025





S 0001 SAV 201008604 (Joint owner: Lari J Crocco)			*,		
Trans	Eff				
Date	Date	Description	Withdrawals	Deposits	Balance
Jan 01		Starting Balance			\$5.12
Jan 31		Closing DateNew Balance			\$5.12

Trans	Eff		United 19		
Date	Date	Description	Withdrawals	Deposits	Balance
Jan 01		Starting Balance			\$25,882.74
Jan 03		Withdrawal Check #1018 Tracer 1012787	\$-638.55		\$25,244.19
Jan 17		Withdrawal Transfer to Share 0571	\$-638.55		\$24,605.64
Jan 21		Deposit		\$448.00	\$25,053.64
Jan 21		Deposit		\$2,667.00	\$27,720.64
Jan 23		Withdrawal Check #1019 Tracer 1004594	\$-13,516.07		\$14,204.57
Jan 31		Deposit Annual Percentage Yield Earned: 0.53% For the Period from 01/01 through 01/31.		\$10.04	\$14,214.61
Jan 31		Closing DateNew Balance			\$14,214.6

Cleared	Checks	Recap
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Check Number	Date	Amount Check Number	Date	Amount Check Number	Date	Amount
				F.		

1018 Jan 03 \$638.55 1019 Jan 23 \$13,516.07

S 0571 LAUNDRY (Joint owner: Lori J Crocco)

Description	Withdrawals	Deposits	Balance
Starting Balance			\$5,616.35
Deposit		\$60.00	\$5,676.35
Deposit Transfer from Share 0031		\$638.55	\$6,314.90
Closing DateNew Balance			\$6,314.90
	Starting Balance Deposit Deposit Transfer from Share 0031	Starting Balance Deposit Deposit Transfer from Share 0031	Starting Balance Deposit \$60.00 Deposit Transfer from Share 0031 \$638.55

1 1001 12 MONTH CERTIFICATE (Joint owner: Janet Feuer) (Joint owner: Lori J Crocco)

Statement Page 2 of 4 Account Number XXXXXX185 Statement Period 01/01/2025-01/31/2025

1 1001 12 MONTH CERTIFICATE (Joint owner: Janet Feuer) (Joint owner; Lori J Crocco) (Continued)

Trans					**
Date		Description	Withdrawals	Deposits	Balance
Jan 01 St	arting Balance				\$21,835.27
Jan 05 Deposit Annual Percentage Yield Earned: 5.25% For the Period from 12/05 through 01/04.				\$95.15	\$21,930.42
	eposit Annual Percent/05 through 01/05.	tage Yield Earned: 2,27% For the Period from		\$1.35	\$21,931.77
Jan 06 W	ithdrawal		\$-21,931.77		\$0.00
Jan 31 Cl	osing DateNew Ba	lance			\$0.00
Cert ID	Matures On	Dividend Rate			
1001	01/05/2026	2.250%			

1 1003 5 MONTH PROMO CERT (Joint owner: Janet Feuer) (Joint owner: Lori J Crocco)

Trans		C. C. The second states and the			
Date		Description	Withdrawals	Deposits	Balance
Jan 01	Starting Balance				\$19,545.91
	n 11 Deposit Annual Percentage Yield Earned: 4.50% For the Period from 12/11 through 01/10.			\$73.18	\$19,619.09
Jan 31	Closing DateNew Ba	lance			\$19,619.09
Cert ID	Matures On	Dividend Rate			
1003	05/11/2025	4.400%			

1 1004 7 MONTH PROMO CERT (Joint owner: Janet Feuer) (Joint owner: Lori J Crocco)

Trans	2	101 Mark		0.0	
Date		Description	Withdrawals	Deposits	Balance
Jan 06 Sta	arting Balance			150	\$0.00
Jan 06 De	posit			\$21,931.77	\$21,931.77
Jan 31 Clo	osing DateNew Ba	lance			\$21,931.77
Cert ID	Matures On	Dividend Rate			
1004	08/06/2025	4.160%			

YEAR TO	DATE DIVIDENDS/INTEREST	EARNED

Shares	Dividends/Interest	Penalties	Withholding	2000 000 000 000 000 0
0001	\$0.00	\$0.00	\$0.00	
0031	\$10.04	\$0.00	\$0.00	
0571	\$0.00	\$0.00	\$0.00	
1001	\$96.50	\$0.00	\$0.00	
1003	\$73.18	\$0.00	\$0.00	
1004	\$0.00	\$0.00	\$0.00	
Totals	\$179.72	\$0.00	\$0.00	50

OVERDRAFT AND RETURNED ITEM FEES

	Total Overdraft Fees		Total Returned Item Fees	
Shares	Total for This Period	Total Year-to-Date	Total for This Period	Total Year-to-Date
S0001	\$0.00	\$0.00	\$0.00	\$0.00

Statement Page 3 of 4 Account Number XXXXXX185 Statement Period 01/01/2025-01/31/2025

D0571 \$0.00 \$0.00 \$0 C1001 \$0.00 \$0.00 \$0 C1003 \$0.00 \$0.00 \$0	.00 \$0.00	-	\$0.0	\$0.00	Totals
D0571 \$0.00 \$0.00 \$0 C1001 \$0.00 \$0.00 \$0	.00 \$0.00		\$0.0	\$0.00	C1004
D0571 \$0.00 \$0.00 \$0	.00 \$0.00		\$0.0	\$0.00	C1003
	.00 \$0.00		\$0.0	\$0.00	C1001
\$0.00 \$0.00 \$0	.00 \$0.00		\$0.0	\$0.00	D0571
D0031 \$0.00 \$0.00 \$c.00	.00 \$0.00		\$0.0	\$0.00	D0031

ADDRESS CHANGES

If you inform the Credit Union immediately, in writing, of any changes of address, your statements won't be delayed, and you won't miss important mail and announcements.

You may change your address in Online Banking at ithinkfi.org. To change your address by mail, please include a copy of your photo ID, such as a Driver's License, for verification. Individual account numbers are not needed. For name changes, please contact our office. If the address on your ID does not match the address change you've requested, please also include proof of residence, such as a copy of your utility bill. Please print.

Mail to: Member Services, iTHINKFI, P.O. Box 5090, Boca Raton, FL 33431-0890 – or fax to: 561.226.5415

MEMBER NAME	MEMBER NUMBER	l
NEW MAILING ADDRESS		APARTMENT #
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	CELL PHONE NUM	IBER
EMAIL ADDRESS		
MEMBER SIGNATURE	7 0 0	DATE

IMPORTANTI COMPLETE, DETACH AND RETURN THIS TOP PORTION TO AUTHORIZE ADDRESS CHANGESI

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Call Telephone Banking toll-free 24 hours a day to access your accounts.

Nationwide: 1,800,888,3900 Boca Raton area 561,266,2100 Atlanta area 770,429,6520

Online Banking at Ithinkfi.org

NOTICE OF NEGATIVE INFORMATION

In accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACT), this notice is to Inform you that we may provide negative information to the Experian, Equifax and/or Transunion Credit Bureaus and/or ChexSystems about you and any joint signers or coborrowers, regarding an insolvency, delinquency, late payment, negative balance, NSF history or default on your account(s) to be included in your credit report and financial records.

RETAIN THIS STATEMENT, IT IS A PERMANENT RECORD OF YOUR ACCOUNT(S).

To balance your checkbook with this statement ...

...Review paid checks on the other side by number and check them off in your checkbook. List in the boxes at left any check still outstanding, including those written in a prior statement period. Subtract from your checkbook balance any checks or other paid items which you have not already recorded.

...Check the deposits shown on this statement against those in your checkbook. Be sure to enter in your checkbook any you might have missed. List <u>below</u> any deposits you made which do not appear on the statement. If any of these deposits were made prior to statement date, notify the Gredit Union.

...Subtract the service charge(s), if any, from your checkbook balance.

...Complete the form below. The final figure should agree with your checkbook balance. If it does not, see "Hints for finding differences" below.

NEW BALANCE FROM STATEMENT	\$	CHECKBOOK BALANCE	\$
ADD DEPOSITS NOT SHOWN ON		ADD DEPOSITS, PAYROLLS, DIVIDENDS,	
STATEMENT	\$	AND CREDITS NOT ENTERED IN CHECKBOOK	\$
		SUBTRACT CHARGES, LOAN PAYMENTS,	
SUBTRACT TOTAL OF CHECKS NOT PAID		TRANSFERS, AND WITHDRAWALS NOT	
AND STILL OUTSTANDING	\$	ENTERED IN CHECKBOOK	\$
REVISED STATEMENT BALANCE	S	REVISED CHECKBOOK BALANCE	\$
	<u> </u>	THESE TOTALS SHOULD AGREE	

HINTS FOR FINDING DIFFERENCES:

- · Recheck the additions, subtractions and corrections on this form as well as in your checkbook.
- Verify the carry-over of the balance from page to page in your checkbook.
- Make sure you have subtracted any Automated Clearing House (ACH), Bill Pay, debit card and/or service charge(s), if any, from your checkbook balance.
- Compare the amount of each check on your statement with the amount you recorded in your checkbook. Any error or exception should be reported immediately.

IN CASE OF ERROR OR INQUIRIES

If you think your statement is wrong, or if you need more information about a transaction on your statement, contact the branch nearest you or write us on a separate sheet at P.O. Box 5090, Boca Raton, FL 33431-0890 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Please provide the following in your letter:

- · Your name, Member number and signature
- The dollar amount, date, check number and/or merchant name of the suspected error
- A description of the error and explain why you believe there is an error (or if there is a transaction you don't recognize). Include any receipts or supporting documentation. 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 researching, but you are still obligated to pay any part of your statement that is not in question. While we investigate your inquiries, we cannot report you as delinquent or take any action to collect the amount you question.

DEPOSITS

Checks and other items received for deposit are subject to the provisions of the Uniform Commercial Code (UCC) or any applicable collection agreement, including our Funds Availability Hold Policy.

INTEREST CHARGES

Your interest charges are computed by multiplying the daily periodic rate times the unpaid balance for each day that balance is outstanding.

Each payment is used first to pay all late charges and then to pay all interest charges due through the date of the payment and the remainder is applied to reduce the unpaid principal balance. The unpaid balance is the principal amount outstanding at the close of business each day after all transactions have been entered.

For more information, please refer to your account disclosures, fee schedules and agreements.