Indian Trail Homeowners Association, Inc.
Balance Sheet
As of August 31, 2026

		Aug 31, 26
ASSETS		
Current Assets		
Checking/Savings		
Valley National-Operating		36,793.08
Valley National-Reserves		614,654.87
Total Checking/Savings		651,447.95
Accounts Receivable		
Accounts Receivable		15,154.38
Total Accounts Receivable		15,154.38
Other Current Assets		
Due to Operating		13,474.00
Prepaid Insurance		7,513.71
Total Other Current Assets		20,987.71
Total Current Assets		687,590.04
Fixed Assets		
Allowance forUncollectibles		-15,960.00
Total Fixed Assets		-15,960.00
Other Assets		
Utility Deposits-FPL		1,143.00
Total Other Assets		1,143.00
TOTAL ASSETS		**672,773.04**
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable		13,673.44
Total Accounts Payable		13,673.44
Credit Cards		
Valley Credit Card		-2,655.81
Total Credit Cards		-2,655.81
Other Current Liabilities		
Accrued expenses		2,800.00
Clearing Account		880.00
Deferred Revenues-Operating		
Deferred Maintenance Income	35,700.00	
Total Deferred Revenues-Operating		35,700.00
Deferred Revenues-Reserves		
Reserve Paint-Contract Liabilit	511.97	
Reserve Road Contract Liability	4,356.99	
Reserve Roof-Contract Liability	719.00	
Total Deferred Revenues-Reserves		5,587.96
Due from Reserves		13,474.00
Pool Tag Deposits		763.00
Rental Security Deposits		2,500.00
Total Other Current Liabilities		61,704.96
Total Current Liabilities		72,722.59
Total Liabilities		72,722.59

Indian Trail Homeowners Association, Inc.
Balance Sheet
As of August 31, 2026

	Aug 31, 26	
Equity		
Fund Balance	5,171.00	
Operating Fund	-10,343.29	
Reserve Funds		
Reserve for Painting	-22,242.64	
Reserve for Roads	2,889.16	
Reserve for Roofs	415,514.29	
Reserve general-contract liab	10,274.00	
Reserve painting-contract lliab	139,199.30	
Reserve roads-contract liab	15,547.01	
Reserve roads-other income	7,742.00	
Reserve roof-contract liab	545.00	
Reserves-General	6,805.76	
Reserves-Pool	4,256.94	
Reserves-Pool.	1,779.20	
Reserves Interest Income	31,897.84	
Total Reserve Funds		614,207.86
Net Income		-8,985.12
Total Equity		600,050.45
TOTAL LIABILITIES & EQUITY		**672,773.04**

Indian Trail Homeowners Association, Inc.
Profit & Loss Budget vs. Actual
August 2026

	Aug 26	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
Maintenance Fee Income	35,700.00	35,700.00	0.00
Total Income	35,700.00	35,700.00	0.00
Gross Profit	35,700.00	35,700.00	0.00
Expense			
Accounting	800.00	1,000.00	-200.00
Bank Charges	0.00	2.50	-2.50
Cable TV	6,734.66	6,604.17	130.49
Electricity	1,483.16	1,666.67	-183.51
Exterminator	72.00	833.33	-761.33
General Maintenance-Kali	3,010.00	3,016.67	-6.67
Insurance Expense	1,073.38	875.00	198.38
Irrigation	0.00	166.67	-166.67
Landscaping and Groundskeeping	4,800.00	5,050.00	-250.00
Office Supplies	50.00	125.00	-75.00
Pool Area Maintenance	2,130.00	175.00	1,955.00
Pool Service	850.00	715.00	135.00
Professional Fees	0.00	166.67	-166.67
Repairs & Maintenance	169.00	666.67	-497.67
RESERVE FUNDING			
Reserves-General	226.20	111.20	115.00
Reserves-Painting	333.60	333.60	0.00
Reserves-Pool	222.40	222.40	0.00
Reserves-Roads	556.00	556.00	0.00
Reserves-Roof	9,896.80	9,896.80	0.00
Total RESERVE FUNDING	11,235.00	11,120.00	115.00
Taxes, Licenses & Fees	0.00	225.00	-225.00
Trash Removal & Recycling	1,343.28	1,250.00	93.28
Tree Trimming & Removal	0.00	1,666.67	-1,666.67
Water & Sewer	351.64	375.00	-23.36
Total Expense	34,102.12	35,700.02	-1,597.90
Net Ordinary Income	1,597.88	-0.02	1,597.90
Net Income	**1,597.88**	**-0.02**	**1,597.90**

Indian Trail Homeowners Association, Inc.
Check Detail
August 2026

Type	Num	Date	Name	Memo	Account	Paid Amount
Bill Pmt -Check	**ACH**	**08/09/2026**	**Comcast**	**8535114100059274 JULY**	**Valley National-...**	
Bill		07/18/2026		8535114100059274 JULY	Cable TV	-6,475.44
TOTAL						-6,475.44
Check	**ACH**	**08/10/2026**	**Kalipersad Boohoo**	**AUGUST MAINTENANCE**	**Valley National-...**	
				AUGUST MAINTENANCE	General Mainten...	-3,010.00
TOTAL						-3,010.00
Bill Pmt -Check	**ACH**	**08/15/2026**	**Raul & Son**	**AUGUST LAWN MAINT**	**Valley National-...**	
Bill		08/15/2026		AUGUST LAWN MAINT	Landscaping and...	-4,800.00
TOTAL						-4,800.00
Bill Pmt -Check	**ACH**	**08/18/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/01/2026		AUGUST	Electricity	-34.25
TOTAL						-34.25
Bill Pmt -Check	**ACH**	**08/18/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/01/2026		AUGUST	Electricity	-396.74
TOTAL						-396.74
Bill Pmt -Check	**ACH**	**08/18/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/01/2026		AUGUST	Electricity	-68.16
TOTAL						-68.16
Bill Pmt -Check	**ACH**	**08/18/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/01/2026		AUGUST	Electricity	-201.22
TOTAL						-201.22
Bill Pmt -Check	**ACH**	**08/18/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/01/2026		AUGUST	Electricity	-144.78
TOTAL						-144.78
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-295.32
TOTAL						-295.32
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-38.49
TOTAL						-38.49
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-114.31
TOTAL						-114.31
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-36.05

Indian Trail Homeowners Association, Inc.
Check Detail
August 2026

Type	Num	Date	Name	Memo	Account	Paid Amount
TOTAL						-36.05
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-38.21
TOTAL						-38.21
Bill Pmt -Check	**ACH**	**08/25/2026**	**FPL**	**AUGUST**	**Valley National-...**	
Bill		08/15/2026		AUGUST	Electricity	-115.63
TOTAL						-115.63
Bill Pmt -Check	**ACH**	**08/26/2026**	**Palm Beach County ...**	**AUGUST**	**Valley National-...**	
Bill		08/05/2026		AUGUST	Water & Sewer	-351.64
TOTAL						-351.64
Bill Pmt -Check	**ACH**	**08/28/2026**	**Waste Pro**	**VOID: AUG**	**Valley National-...**	
TOTAL						0.00
Bill Pmt -Check	**ACH**	**08/29/2026**	**Palm Beach Bookkee...**	**FILE STORAGE**	**Valley National-...**	
Bill		08/25/2026		FILE STORAGE	Office Supplies	-50.00
TOTAL						-50.00
Bill Pmt -Check	**ACH**	**08/29/2026**	**Palm Beach Bookkee...**	**SEPTEMBER BOOKKEEPING**	**Valley National-...**	
Bill		09/01/2026		SEPTEMBER BOOKKEEPING	Accounting	-800.00
TOTAL						-800.00
Bill Pmt -Check	**ONLINE**	**08/13/2026**	**Flamingo Plumbing**	**BACKFLOW CERTIFICATION SEPT 2025**	**Valley National-...**	
Bill	83180616	07/01/2026		BACKFLOW CERTIFICATION SEPT 2025	Repairs & Mainte...	-100.00
TOTAL						-100.00
Bill Pmt -Check	**ONLINE**	**08/27/2026**	**Waste Pro**	**VOID:**	**Valley National-...**	
Bill	287204	07/29/2026		MAY-DUPLICATE CALL TO VERIFY WHERE ...	Trash Removal &...	-1,323.05
Bill	381977	07/31/2026		JULY	Trash Removal &...	-1,343.28
TOTAL						-2,666.33

Indian Trail Homeowners Association, Inc.
General Ledger
As of August 31, 2026

Type	Date	Num	Name	Memo	Split	Amount	Balance
Valley National-Operating							58,619.65
Deposit	08/04/2026			Deposit	Undeposi...	1,700.00	60,319.65
Bill Pmt -Check	08/09/2026	ACH	Comcast	8535114100059274 JULY	Accounts ...	-6,475.44	53,844.21
Check	08/10/2026	ACH	Kalipersad Boohoo	AUGUST MAINTENANCE	General ...	-3,010.00	50,834.21
Deposit	08/11/2026			Deposit	Undeposi...	900.00	51,734.21
Deposit	08/11/2026			Deposit	Undeposi...	275.00	52,009.21
Bill Pmt -Check	08/13/2026	ONL...	Flamingo Plumbing	BACKFLOW CERTIFICATION SEPT 2025	Accounts ...	-100.00	51,909.21
Deposit	08/13/2026			Deposit	Undeposi...	875.00	52,784.21
Bill Pmt -Check	08/15/2026	ACH	Raul & Son	AUGUST LAWN MAINT	Accounts ...	-4,800.00	47,984.21
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Accounts ...	-34.25	47,949.96
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Accounts ...	-396.74	47,553.22
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Accounts ...	-68.16	47,485.06
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Accounts ...	-201.22	47,283.84
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Accounts ...	-144.78	47,139.06
Deposit	08/21/2026			Deposit	Undeposi...	875.00	48,014.06
General Journal	08/25/2026			AUGUST RESERVE FUNDING	-SPLIT-	-11,235.00	36,779.06
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-295.32	36,483.74
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-38.49	36,445.25
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-114.31	36,330.94
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-36.05	36,294.89
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-38.21	36,256.68
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Accounts ...	-115.63	36,141.05
Bill Pmt -Check	08/26/2026	ACH	Palm Beach County Water Utilities ...	AUGUST	Accounts ...	-351.64	35,789.41
Deposit	08/26/2026			Deposit	Undeposi...	850.00	36,639.41
Bill Pmt -Check	08/27/2026	ONL...	Waste Pro	VOID:	Accounts ...	-2,666.33	33,973.08
Deposit	08/28/2026			Deposit	-SPLIT-	1,945.00	35,918.08
Bill Pmt -Check	08/28/2026	ACH	Waste Pro	VOID: AUG	Accounts ...	0.00	35,918.08
Deposit	08/28/2026			Deposit	-SPLIT-	1,725.00	37,643.08
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookkeeping	FILE STORAGE	Accounts ...	-50.00	37,593.08
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookkeeping	SEPTEMBER BOOKKEEPING	Accounts ...	-800.00	36,793.08
Total Valley National-Operating						-21,826.57	36,793.08
Valley National-Reserves							602,545.62
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	11,235.00	613,780.62
Deposit	08/31/2026			Interest	Reserves...	874.25	614,654.87
Total Valley National-Reserves						12,109.25	614,654.87
Accounts Receivable							24,299.38
Payment	08/04/2026	ach	121		Undeposi...	-1,700.00	22,599.38
Payment	08/11/2026	220	065		Undeposi...	-900.00	21,699.38
Payment	08/11/2026	ach	098		Undeposi...	-275.00	21,424.38
Payment	08/13/2026	143	118		Undeposi...	-875.00	20,549.38
Payment	08/21/2026	1874	043		Undeposi...	-875.00	19,674.38
Payment	08/26/2026	ach	004		Undeposi...	-850.00	18,824.38
Payment	08/28/2026	7018	071		Undeposi...	-1,095.00	17,729.38
Payment	08/28/2026	19-7...	053		Undeposi...	-400.00	17,329.38
Payment	08/28/2026	19-8...	053		Undeposi...	-450.00	16,879.38
Payment	08/28/2026	369	076		Undeposi...	-875.00	16,004.38
Payment	08/28/2026	372	076		Undeposi...	-850.00	15,154.38
Total Accounts Receivable						-9,145.00	15,154.38
Due to Operating							13,474.00
Total Due to Operating							13,474.00
Prepaid Insurance							8,587.09
General Journal	08/30/2026			AUGUST PREPAID INSURANCE EXP (5 OF 1...	Insurance...	-1,073.38	7,513.71
Total Prepaid Insurance						-1,073.38	7,513.71
Undeposited Funds							0.00
Payment	08/04/2026	ach	121		Accounts ...	1,700.00	1,700.00
Deposit	08/04/2026	ach	121	Deposit	Valley Na...	-1,700.00	0.00
Payment	08/11/2026	220	065		Accounts ...	900.00	900.00
Deposit	08/11/2026	220	065	Deposit	Valley Na...	-900.00	0.00
Payment	08/11/2026	ach	098		Accounts ...	275.00	275.00
Deposit	08/11/2026	ach	098	Deposit	Valley Na...	-275.00	0.00
Payment	08/13/2026	143	118		Accounts ...	875.00	875.00
Deposit	08/13/2026	143	118	Deposit	Valley Na...	-875.00	0.00
Payment	08/21/2026	1874	043		Accounts ...	875.00	875.00
Deposit	08/21/2026	1874	043	Deposit	Valley Na...	-875.00	0.00
Payment	08/26/2026	ach	004		Accounts ...	850.00	850.00
Deposit	08/26/2026	ach	004	Deposit	Valley Na...	-850.00	0.00
Payment	08/28/2026	7018	071		Accounts ...	1,095.00	1,095.00
Payment	08/28/2026	19-7...	053		Accounts ...	400.00	1,495.00
Payment	08/28/2026	19-8...	053		Accounts ...	450.00	1,945.00
Deposit	08/28/2026	7018	071	Deposit	Valley Na...	-1,095.00	850.00
Deposit	08/28/2026	19-7...	053	Deposit	Valley Na...	-400.00	450.00
Deposit	08/28/2026	19-8...	053	Deposit	Valley Na...	-450.00	0.00
Payment	08/28/2026	369	076		Accounts ...	875.00	875.00
Payment	08/28/2026	372	076		Accounts ...	850.00	1,725.00
Deposit	08/28/2026	369	076	Deposit	Valley Na...	-875.00	850.00
Deposit	08/28/2026	372	076	Deposit	Valley Na...	-850.00	0.00
Total Undeposited Funds						0.00	0.00
Allowance forUncollectibles							-15,960.00
Total Allowance forUncollectibles							-15,960.00
Utility Deposits-FPL							1,143.00

Indian Trail Homeowners Association, Inc.
General Ledger
As of August 31, 2026

Type	Date	Num	Name	Memo	Split	Amount	Balance
Total Utility Deposits-FPL							1,143.00
Accounts Payable							-11,785.27
Bill	08/01/2026	23125	Nanny Pools	AUGUST POOL SERVICE	Pool Serv...	-850.00	-12,635.27
Bill	08/01/2026		Palm Beach Bookkeeping	AUGUST BOOKKEEPING	Accounting	-800.00	-13,435.27
Bill	08/01/2026		FPL	AUGUST	Electricity	-34.25	-13,469.52
Bill	08/01/2026		FPL	AUGUST	Electricity	-68.16	-13,537.68
Bill	08/01/2026		FPL	AUGUST	Electricity	-144.78	-13,682.46
Bill	08/01/2026		FPL	AUGUST	Electricity	-201.22	-13,883.68
Bill	08/01/2026		FPL	AUGUST	Electricity	-396.74	-14,280.42
Bill	08/05/2026		Palm Beach County Water Utilities ...	AUGUST	Water & ...	-351.64	-14,632.06
Bill Pmt -Check	08/09/2026	ACH	Comcast	8535114100059274 JULY	Valley Na...	6,475.44	-8,156.62
Bill Pmt -Check	08/13/2026	ONL...	Flamingo Plumbing	BACKFLOW CERTIFICATION SEPT 2025	Valley Na...	100.00	-8,056.62
Bill	08/15/2026		Raul & Son	AUGUST LAWN MAINT	Landscap...	-4,800.00	-12,856.62
Bill Pmt -Check	08/15/2026	ACH	Raul & Son	AUGUST LAWN MAINT	Valley Na...	4,800.00	-8,056.62
Bill	08/15/2026		FPL	AUGUST	Electricity	-36.05	-8,092.67
Bill	08/15/2026		FPL	AUGUST	Electricity	-38.21	-8,130.88
Bill	08/15/2026		FPL	AUGUST	Electricity	-38.49	-8,169.37
Bill	08/15/2026		FPL	AUGUST	Electricity	-114.31	-8,283.68
Bill	08/15/2026		FPL	AUGUST	Electricity	-115.63	-8,399.31
Bill	08/15/2026		FPL	AUGUST	Electricity	-295.32	-8,694.63
Bill	08/18/2026		Comcast	8535114100059274 AUGUST	Cable TV	-6,734.66	-15,429.29
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Valley Na...	34.25	-15,395.04
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Valley Na...	396.74	-14,998.30
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Valley Na...	68.16	-14,930.14
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Valley Na...	201.22	-14,728.92
Bill Pmt -Check	08/18/2026	ACH	FPL	AUGUST	Valley Na...	144.78	-14,584.14
Bill	08/19/2026	23340	Nanny Pools	PUMP FEEDER AND POOL LIGHT	Pool Area...	-2,130.00	-16,714.14
Bill	08/25/2026		Palm Beach Bookkeeping	FILE STORAGE	Office Su...	-50.00	-16,764.14
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	295.32	-16,468.82
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	38.49	-16,430.33
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	114.31	-16,316.02
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	36.05	-16,279.97
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	38.21	-16,241.76
Bill Pmt -Check	08/25/2026	ACH	FPL	AUGUST	Valley Na...	115.63	-16,126.13
Bill Pmt -Check	08/26/2026	ACH	Palm Beach County Water Utilities ...	AUGUST	Valley Na...	351.64	-15,774.49
Bill	08/27/2026	8684...	Highland Pest Control	BAIT BOXES	Extermina...	-72.00	-15,846.49
Bill Pmt -Check	08/27/2026	ONL...	Waste Pro	VOID:	Valley Na...	2,666.33	-13,180.16
Bill Pmt -Check	08/28/2026	ACH	Waste Pro	VOID: AUG	Valley Na...	0.00	-13,180.16
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookkeeping	FILE STORAGE	Valley Na...	50.00	-13,130.16
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookkeeping	SEPTEMBER BOOKKEEPING	Valley Na...	800.00	-12,330.16
Bill	08/31/2026		Waste Pro	AUGUST	Trash Re...	-1,343.28	-13,673.44
Total Accounts Payable						-1,888.17	-13,673.44
Valley Credit Card							2,824.81
Credit Card Charge	08/01/2026		Lowes		Repairs &...	-169.00	2,655.81
Total Valley Credit Card						-169.00	2,655.81
Accrued expenses							-2,800.00
Total Accrued expenses							-2,800.00
Clearing Account							-880.00
Total Clearing Account							-880.00
Deferred Revenues-Operating							-71,400.00
Deferred Maintenance Income							-71,400.00
General Journal	08/01/2026			TO RECORD AUGUST MAINT FEE INCOME	Maintena...	35,700.00	-35,700.00
Total Deferred Maintenance Income						35,700.00	-35,700.00
Total Deferred Revenues-Operating						35,700.00	-35,700.00
Deferred Revenues-Reserves							-5,587.96
Reserve Paint-Contract Liabilit							-511.97
Total Reserve Paint-Contract Liabilit							-511.97
Reserve Road Contract Liability							-4,356.99
Total Reserve Road Contract Liability							-4,356.99
Reserve Roof-Contract Liability							-719.00
Total Reserve Roof-Contract Liability							-719.00
Total Deferred Revenues-Reserves							-5,587.96
Due from Reserves							-13,474.00
Total Due from Reserves							-13,474.00
Pool Tag Deposits							-763.00
Total Pool Tag Deposits							-763.00
Rental Security Deposits							-2,500.00
Total Rental Security Deposits							-2,500.00
Fund Balance							-5,171.00
Total Fund Balance							-5,171.00
Operating Fund							10,343.29
Total Operating Fund							10,343.29
Reserve Funds							-602,098.61
Reserve for Painting							22,576.24

Type	Date	Num	Name	Memo	Split	Amount	Balance
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	-333.60	22,242.64
Total Reserve for Painting						-333.60	22,242.64
Reserve for Roads							-2,333.16
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	-556.00	-2,889.16
Total Reserve for Roads						-556.00	-2,889.16
Reserve for Roofs							-405,617.49
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	-9,896.80	-415,514.29
Total Reserve for Roofs						-9,896.80	-415,514.29
Reserve general-contract liab							-10,274.00
Total Reserve general-contract liab							-10,274.00
Reserve painting-contract lliab							-139,199.30
Total Reserve painting-contract lliab							-139,199.30
Reserve roads-contract liab							-15,547.01
Total Reserve roads-contract liab							-15,547.01
Reserve roads-other income							-7,742.00
Total Reserve roads-other income							-7,742.00
Reserve roof-contract liab							-545.00
Total Reserve roof-contract liab							-545.00
Reserves-General							-6,579.56
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	-226.20	-6,805.76
Total Reserves-General						-226.20	-6,805.76
Reserves-Pool							-4,256.94
Total Reserves-Pool							-4,256.94
Reserves-Pool.							-1,556.80
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	-222.40	-1,779.20
Total Reserves-Pool.						-222.40	-1,779.20
Reserves Interest Income							-31,023.59
Deposit	08/31/2026			Interest	Valley Na...	-874.25	-31,897.84
Total Reserves Interest Income						-874.25	-31,897.84
Total Reserve Funds						-12,109.25	-614,207.86
Application Fee							-150.00
Total Application Fee							-150.00
Attorney Fees Recovered							-752.00
Total Attorney Fees Recovered							-752.00
Background Check Income							-75.00
Total Background Check Income							-75.00
Maintenance Fee Income							-249,900.00
General Journal	08/01/2026			TO RECORD AUGUST MAINT FEE INCOME	Deferred ...	-35,700.00	-285,600.00
Total Maintenance Fee Income						-35,700.00	-285,600.00
Other Income							-105.61
Total Other Income							-105.61
Owner Interest Income							-286.72
Total Owner Interest Income							-286.72
Accounting							5,750.00
Bill	08/01/2026		Palm Beach Bookkeeping	AUGUST BOOKKEEPING	Accounts ...	800.00	6,550.00
Total Accounting						800.00	6,550.00
Background Check							35.00
Total Background Check							35.00
Bad Debt							336.72
Total Bad Debt							336.72
Cable TV							45,315.00
Bill	08/18/2026		Comcast	8535114100059274 AUGUST	Accounts ...	6,734.66	52,049.66
Total Cable TV						6,734.66	52,049.66
Electricity							12,016.58
Bill	08/01/2026		FPL	AUGUST	Accounts ...	34.25	12,050.83
Bill	08/01/2026		FPL	AUGUST	Accounts ...	68.16	12,118.99
Bill	08/01/2026		FPL	AUGUST	Accounts ...	144.78	12,263.77
Bill	08/01/2026		FPL	AUGUST	Accounts ...	201.22	12,464.99
Bill	08/01/2026		FPL	AUGUST	Accounts ...	396.74	12,861.73
Bill	08/15/2026		FPL	AUGUST	Accounts ...	36.05	12,897.78
Bill	08/15/2026		FPL	AUGUST	Accounts ...	38.21	12,935.99
Bill	08/15/2026		FPL	AUGUST	Accounts ...	38.49	12,974.48
Bill	08/15/2026		FPL	AUGUST	Accounts ...	114.31	13,088.79
Bill	08/15/2026		FPL	AUGUST	Accounts ...	115.63	13,204.42

Indian Trail Homeowners Association, Inc.
General Ledger
As of August 31, 2026

Type	Date	Num	Name	Memo	Split	Amount	Balance
Bill	08/15/2026		FPL	AUGUST	Accounts ...	295.32	13,499.74
Total Electricity						1,483.16	13,499.74
Exterminator							5,754.00
Bill	08/27/2026	8684...	Highland Pest Control	BAIT BOXES	Accounts ...	72.00	5,826.00
Total Exterminator						72.00	5,826.00
General Maintenance-Kali							21,300.02
Check	08/10/2026	ACH	Kalipersad Boohoo	AUGUST MAINTENANCE	Valley Na...	3,010.00	24,310.02
Total General Maintenance-Kali						3,010.00	24,310.02
Insurance Expense							7,463.59
General Journal	08/30/2026			AUGUST PREPAID INSURANCE EXP (5 OF 1...	Prepaid I...	1,073.38	8,536.97
Total Insurance Expense						1,073.38	8,536.97
Irrigation							836.00
Total Irrigation							836.00
Landscaping and Groundskeeping							38,747.72
Bill	08/15/2026		Raul & Son	AUGUST LAWN MAINT	Accounts ...	4,800.00	43,547.72
Total Landscaping and Groundskeeping						4,800.00	43,547.72
Office Supplies							1,313.47
Bill	08/25/2026		Palm Beach Bookkeeping	FILE STORAGE	Accounts ...	50.00	1,363.47
Total Office Supplies						50.00	1,363.47
Pool Area Maintenance							2,030.00
Bill	08/19/2026	23340	Nanny Pools	PUMP FEEDER AND POOL LIGHT	Accounts ...	2,130.00	4,160.00
Total Pool Area Maintenance						2,130.00	4,160.00
Pool Service							5,680.00
Bill	08/01/2026	23125	Nanny Pools	AUGUST POOL SERVICE	Accounts ...	850.00	6,530.00
Total Pool Service						850.00	6,530.00
Professional Fees							2,977.60
Total Professional Fees							2,977.60
Repairs & Maintenance							8,648.96
Credit Card Charge	08/01/2026		Lowes		Valley Cr...	169.00	8,817.96
Total Repairs & Maintenance						169.00	8,817.96
RESERVE FUNDING							78,533.81
Reserves-General							1,472.21
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	226.20	1,698.41
Total Reserves-General						226.20	1,698.41
Reserves-Painting							2,335.20
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	333.60	2,668.80
Total Reserves-Painting						333.60	2,668.80
Reserves-Pool							1,556.80
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	222.40	1,779.20
Total Reserves-Pool						222.40	1,779.20
Reserves-Roads							3,892.00
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	556.00	4,448.00
Total Reserves-Roads						556.00	4,448.00
Reserves-Roof							69,277.60
General Journal	08/25/2026			AUGUST RESERVE FUNDING	Valley Na...	9,896.80	79,174.40
Total Reserves-Roof						9,896.80	79,174.40
Total RESERVE FUNDING						11,235.00	89,768.81
Taxes, Licenses & Fees							300.35
Total Taxes, Licenses & Fees							300.35
Trash Removal & Recycling							10,624.20
Bill	08/31/2026		Waste Pro	AUGUST	Accounts ...	1,343.28	11,967.48
Total Trash Removal & Recycling						1,343.28	11,967.48
Tree Trimming & Removal							11,700.00
Total Tree Trimming & Removal							11,700.00
Water & Sewer							2,489.31
Bill	08/05/2026		Palm Beach County Water Utilities ...	AUGUST	Accounts ...	351.64	2,840.95
Total Water & Sewer						351.64	2,840.95
TOTAL						**0.00**	**0.00**

Indian Trail Homeowners Association, Inc.
Reconciliation Summary
Valley National-Operating, Period Ending 08/31/2026

	Aug 31, 26	
Beginning Balance		60,120.50
Cleared Transactions		
Checks and Payments - 21 items	-31,991.07	
Deposits and Credits - 9 items	9,145.00	
Total Cleared Transactions	-22,846.07	
Cleared Balance		**37,274.43**
Uncleared Transactions		
Checks and Payments - 7 items	-2,117.34	
Deposits and Credits - 3 items	1,635.99	
Total Uncleared Transactions	-481.35	
Register Balance as of 08/31/2026		**36,793.08**
New Transactions		
Checks and Payments - 8 items	-14,388.16	
Deposits and Credits - 1 item	890.00	
Total New Transactions	-13,498.16	
Ending Balance		**23,294.92**

Indian Trail Homeowners Association, Inc.
Reconciliation Detail
Valley National-Operating, Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						60,120.50
Cleared Transactions						
Checks and Payments - 21 items						
Bill Pmt -Check	07/27/2026	BILL ...	Nanny Pools	X	-850.00	-850.00
Check	07/27/2026	BILL ...	Valley National Bank	X	-219.50	-1,069.50
Bill Pmt -Check	08/09/2026	ACH	Comcast	X	-6,475.44	-7,544.94
Check	08/10/2026	ACH	Kalipersad Boohoo	X	-3,010.00	-10,554.94
Bill Pmt -Check	08/13/2026	ONLINE	Flamingo Plumbing	X	-100.00	-10,654.94
Bill Pmt -Check	08/15/2026	ACH	Raul & Son	X	-4,800.00	-15,454.94
Bill Pmt -Check	08/18/2026	ACH	FPL	X	-396.74	-15,851.68
Bill Pmt -Check	08/18/2026	ACH	FPL	X	-201.22	-16,052.90
Bill Pmt -Check	08/18/2026	ACH	FPL	X	-144.78	-16,197.68
Bill Pmt -Check	08/18/2026	ACH	FPL	X	-68.16	-16,265.84
Bill Pmt -Check	08/18/2026	ACH	FPL	X	-34.25	-16,300.09
General Journal	08/25/2026			X	-11,235.00	-27,535.09
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-295.32	-27,830.41
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-115.63	-27,946.04
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-114.31	-28,060.35
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-38.49	-28,098.84
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-38.21	-28,137.05
Bill Pmt -Check	08/25/2026	ACH	FPL	X	-36.05	-28,173.10
Bill Pmt -Check	08/26/2026	ACH	Palm Beach County ...	X	-351.64	-28,524.74
Bill Pmt -Check	08/27/2026	ONLINE	Waste Pro	X	-2,666.33	-31,191.07
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookke...	X	-800.00	-31,991.07
Total Checks and Payments					-31,991.07	-31,991.07
Deposits and Credits - 9 items						
Deposit	08/04/2026			X	1,700.00	1,700.00
Deposit	08/11/2026			X	275.00	1,975.00
Deposit	08/11/2026			X	900.00	2,875.00
Deposit	08/13/2026			X	875.00	3,750.00
Deposit	08/21/2026			X	875.00	4,625.00
Deposit	08/26/2026			X	850.00	5,475.00
Bill Pmt -Check	08/28/2026	ACH	Waste Pro	X	0.00	5,475.00
Deposit	08/28/2026			X	1,725.00	7,200.00
Deposit	08/28/2026			X	1,945.00	9,145.00
Total Deposits and Credits					9,145.00	9,145.00
Total Cleared Transactions					-22,846.07	-22,846.07
Cleared Balance					-22,846.07	37,274.43
Uncleared Transactions						
Checks and Payments - 7 items						
Bill Pmt -Check	07/13/2022	3XY5N	Kalipersad Boohoo		-35.30	-35.30
Invoice	02/22/2023	7551	053		-300.00	-335.30
Bill Pmt -Check	08/30/2023	4ZT7B	Raymond Alfini		-22.30	-357.60
Bill Pmt -Check	04/29/2024	98CY0	Raymond Alfini		-130.00	-487.60
Bill Pmt -Check	12/11/2024	BILL ...	Highland Pest Control		-1,548.00	-2,035.60
Bill Pmt -Check	07/30/2025	BILL ...	Amy Knickerbocker		-31.74	-2,067.34
Bill Pmt -Check	08/29/2026	ACH	Palm Beach Bookke...		-50.00	-2,117.34
Total Checks and Payments					-2,117.34	-2,117.34
Deposits and Credits - 3 items						
Deposit	06/13/2022				800.00	800.00
General Journal	07/31/2022				5.99	805.99
Deposit	01/15/2024				830.00	1,635.99
Total Deposits and Credits					1,635.99	1,635.99
Total Uncleared Transactions					-481.35	-481.35
Register Balance as of 08/31/2026					-23,327.42	36,793.08

Indian Trail Homeowners Association, Inc.
Reconciliation Detail
Valley National-Operating, Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
New Transactions						
Checks and Payments - 8 items						
Bill Pmt -Check	09/04/2026	BILL ...	Nanny Pools		-2,130.00	-2,130.00
Bill Pmt -Check	09/04/2026	BILL ...	Nanny Pools		-850.00	-2,980.00
Bill Pmt -Check	09/04/2026	BILL ...	Greentone Irrigation		-396.00	-3,376.00
Bill Pmt -Check	09/08/2026	BILL ...	Highland Pest Control		-1,644.00	-5,020.00
Bill Pmt -Check	09/08/2026	BILL ...	Konyk & Lemme		-1,375.50	-6,395.50
Bill Pmt -Check	09/08/2026	BILL ...	Nanny Pools		-850.00	-7,245.50
Check	09/08/2026	BILL ...	Valley National Bank		-408.00	-7,653.50
Bill Pmt -Check	09/09/2026	ACH	Comcast		-6,734.66	-14,388.16
Total Checks and Payments					-14,388.16	-14,388.16
Deposits and Credits - 1 item						
Deposit	09/28/2026				890.00	890.00
Total Deposits and Credits					890.00	890.00
Total New Transactions					-13,498.16	-13,498.16
Ending Balance					**-36,825.58**	**23,294.92**

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

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INDIAN TRAIL HOMEOWNERS ASSOCIATION INC
OPERATING ACCOUNT
C/O PALM BEACH BOOKKEEPING
PO BOX 14531
NORTH PALM BEACH FL 33408-0531

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

343 0001753 0001-0003 343

Account Statement

HOA BUSINESS CHECKING - XXXXXX9957

SUMMARY FOR THE PERIOD: 08/01/26 - 08/31/26 *INDIAN TRAIL HOMEOWNERS ASSOCIATION INC*

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$60,120.50	+	$9,145.00	-	$31,991.07	=	$37,274.43

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$60,120.50
08/03	ACH DEBIT VALLEY NATIONAL ONLINE PMT 260803 CKF472703373POS	-$219.50		$59,901.00
08/03	ACH DEBIT NANNY POOLS ONLINE PMT 260803 CKF472703373POS	-$850.00		$59,051.00
08/04	ACH CREDIT Indian Trail OnlinePay 260804 21362		$1,700.00	$60,751.00
08/10	ACH DEBIT KALIPERSAD BOOHO ONLINE PMT 260810 CKF472703373POS	-$3,010.00		$57,741.00
08/11	ACH CREDIT Indian Trail OnlinePay 260811 21363		$275.00	$58,016.00
08/11	LOCK BOX DEPOSIT		$900.00	$58,916.00
08/11	ACH DEBIT COMCAST-XFINITY CABLE SVCS 260811	-$6,475.44		$52,440.56
08/13	ACH DEBIT FlamingoPlumbing WEB PMTS 260813	-$100.00		$52,340.56
08/14	LOCK BOX DEPOSIT		$875.00	$53,215.56
08/14	ACH DEBIT RAUL AND SON ONLINE PMT 260814 CKF472703373POS	-$4,800.00		$48,415.56
08/18	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260818	-$34.25		$48,381.31
08/18	ACH DEBIT	-$68.16		$48,313.15

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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	FPL DIRECT DEBIT ELEC PYMT 260818			
08/18	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260818	-$144.78		$48,168.37
08/18	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260818	-$201.22		$47,967.15
08/18	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260818	-$396.74		$47,570.41
08/21	LOCK BOX DEPOSIT		$875.00	$48,445.41
08/25	PHONE/INTERNET TRNFR REF 2370530L FUNDS TRANSFER TO DEP XX8929 FROM FUNDS TRANSFER	-$11,235.00		$37,210.41
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$36.05		$37,174.36
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$38.21		$37,136.15
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$38.49		$37,097.66
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$114.31		$36,983.35
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$115.63		$36,867.72
08/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260825	-$295.32		$36,572.40
08/25	ACH DEBIT DESIRED RESULT A SALE 260825	-$800.00		$35,772.40
08/26	ACH CREDIT Indian Trail OnlinePay 260826 21364		$850.00	$36,622.40
08/26	ACH DEBIT PBC WATER UTILI WATER BILL 260826	-$351.64		$36,270.76
08/28	DEPOSIT		$1,945.00	$38,215.76
08/28	LOCK BOX DEPOSIT		$1,725.00	$39,940.76
08/28	ACH DEBIT 0115 WastePro We PAYMENT 260827	-$2,666.33		$37,274.43
Ending Balance				**$37,274.43**

OVERDRAFT FEES

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

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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. 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.

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Indian Trail Homeowners Association, Inc.
Reconciliation Summary
Valley National-Reserves, Period Ending 08/31/2026

	Aug 31, 26	
Beginning Balance		602,545.62
Cleared Transactions		
Deposits and Credits - 2 items	12,109.25	
Total Cleared Transactions	12,109.25	
Cleared Balance		**614,654.87**
Register Balance as of 08/31/2026		614,654.87
Ending Balance		614,654.87

Indian Trail Homeowners Association, Inc.
Reconciliation Detail
Valley National-Reserves, Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						602,545.62
Cleared Transactions						
Deposits and Credits - 2 items						
General Journal	08/25/2026			X	11,235.00	11,235.00
Deposit	08/31/2026			X	874.25	12,109.25
Total Deposits and Credits					12,109.25	12,109.25
Total Cleared Transactions					12,109.25	12,109.25
Cleared Balance					12,109.25	614,654.87
Register Balance as of 08/31/2026					12,109.25	614,654.87
Ending Balance					**12,109.25**	**614,654.87**

Valley

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

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INDIAN TRAIL HOMEOWNERS ASSOCIATION INC
RESERVE ACCOUNT
C/O PALM BEACH BOOKKEEPING
PO BOX 14531
NORTH PALM BEACH FL 33408-0531

398 0001947 0001-0002 398

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8929

SUMMARY FOR THE PERIOD: 08/01/26 - 08/31/26

INDIAN TRAIL HOMEOWNERS ASSOCIATION INC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$602,545.62	+	$12,109.25	-	$0.00	=	$614,654.87

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$602,545.62
08/25	PHONE/INTERNET TRNFR REF 2370530L FUNDS TRANSFER FRM DEP XX9957 FROM FUNDS TRANSFER		$11,235.00	$613,780.62
08/31	INTEREST CREDIT		$874.25	$614,654.87
Ending Balance				**$614,654.87**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$605,082.00	Annual % Yield Earned	1.71%
Year-to-Date Interest Paid	$6,435.66	Interest Paid	$874.25

OVERDRAFT FEES

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

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

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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. 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.

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