



Financial Report Package

December 2025

Prepared for

**MLTH2 Marsh Landing Townhouse Condo II
Assn., Inc.**

KPG Accounting Services, Inc.

	Current Balance at 12/31/2025	Prior Month Balance at 11/30/2025	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 0447	\$ 11,827.81	\$ 12,840.59	\$ (1,012.78)
10-1090-00-00 Due (From) / To OP	(10,000.00)	(10,000.00)	-
Total OPERATING:	\$ 1,827.81	\$ 2,840.59	\$ (1,012.78)
CURRENT ASSETS			
14-1530-00-00 PPD Insurance	\$ 36,280.22	\$ 39,663.49	\$ (3,383.27)
Total CURRENT ASSETS:	\$ 36,280.22	\$ 39,663.49	\$ (3,383.27)
Total Assets:	\$ 38,108.03	\$ 42,504.08	\$ (4,396.05)
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 509.57	\$ -	\$ 509.57
20-2001-00-00 Insurance Loan Payable	33,922.20	37,314.42	(3,392.22)
20-2015-00-00 PPD Maint Fees	5,811.00	1.00	5,810.00
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ (1,417.35)	\$ (1,417.35)	\$ -
Total OPERATING EQUITY:	\$ (1,417.35)	\$ (1,417.35)	\$ -
Net Income / (Loss)	\$ (717.39)	\$ 6,606.01	\$ (7,323.40)
Total Liabilities & Equity:	\$ 38,108.03	\$ 42,504.08	\$ (4,396.05)

	Current Balance at 12/31/2025	Prior Month Balance at 11/30/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 0455	\$ 39,052.21	\$ 38,956.00	\$ 96.21
12-1280-00-00 Due From OP	10,000.00	10,000.00	-
Total RESERVES:	\$ 49,052.21	\$ 48,956.00	\$ 96.21
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 37,085.00	\$ 37,622.65	\$ (537.65)
Total LOAN RECEIVABLE:	\$ 37,085.00	\$ 37,622.65	\$ (537.65)
Total Assets:	\$ 86,137.21	\$ 86,578.65	\$ (441.44)
Liabilities & Equity			
RESERVE EQUITY			
25-2014-00-00 VNB Loan	\$ 37,085.00	\$ 37,622.65	\$ (537.65)
25-2500-00-00 Roof Replacement	37,024.35	37,024.35	-
25-2501-00-00 Painting Reserve	(5,117.38)	(5,117.38)	-
25-2503-00-00 Driveway/Walkways	8,518.16	8,518.16	-
25-2504-00-00 General Reserves	5,973.21	5,973.21	-
25-2599-00-00 Unallocated Interest	2,653.87	2,557.66	96.21
Total RESERVE EQUITY:	\$ 86,137.21	\$ 86,578.65	\$ (441.44)
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 86,137.21	\$ 86,578.65	\$ (441.44)

Assets

OPERATING

10-1010-00-00	VNB OP 0447	\$11,827.81	
10-1090-00-00	Due (From) / To OP	(10,000.00)	

Total OPERATING: \$1,827.81

RESERVES

12-1210-00-00	VNB RSV 0455	39,052.21	
12-1280-00-00	Due From OP	10,000.00	

Total RESERVES: \$49,052.21

CURRENT ASSETS

14-1530-00-00	PPD Insurance	36,280.22	
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Total CURRENT ASSETS: \$36,280.22

LOAN RECEIVABLE

18-1890-00-00	Loan Receivable	37,085.00	
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Total LOAN RECEIVABLE: \$37,085.00

Total Assets: \$124,245.24

Liabilities & Equity

20-2000-00-00	Accounts Payable	509.57	
20-2001-00-00	Insurance Loan Payable	33,922.20	
20-2015-00-00	PPD Maint Fees	5,811.00	

RESERVE EQUITY

25-2014-00-00	VNB Loan	37,085.00	
25-2500-00-00	Roof Replacement	37,024.35	
25-2501-00-00	Painting Reserve	(5,117.38)	
25-2503-00-00	Driveway/Walkways	8,518.16	
25-2504-00-00	General Reserves	5,973.21	
25-2599-00-00	Unallocated Interest	2,653.87	

Total RESERVE EQUITY: \$86,137.21

OPERATING EQUITY

30-3900-00-00	Retained Earnings	(1,417.35)	
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Total OPERATING EQUITY: (\$1,417.35)

Net Income Gain / Loss	(717.39)	
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(\$717.39)

Total Liabilities & Equity: \$124,245.24

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 88,368.00	\$ 88,368.00	\$ -	\$ 88,368.00
4005 Application Fees	-	-	-	100.00	-	100.00	-
4025 Late Fees	-	-	-	157.86	-	157.86	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 88,625.86	\$ 88,368.00	\$ 257.86	\$ 88,368.00
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 88,625.86	\$ 88,368.00	\$ 257.86	\$ 88,368.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	257.50	275.00	17.50	3,090.00	3,300.00	210.00	3,300.00
5110 Accounting Services	195.00	219.62	24.62	2,635.00	2,635.00	-	2,635.00
5160 Legal Expenses	-	41.63	41.63	842.50	500.00	(342.50)	500.00
TOTAL PROFESSIONAL FEES	\$ 452.50	\$ 536.25	\$ 83.75	\$ 6,567.50	\$ 6,435.00	(\$ 132.50)	\$ 6,435.00
ADMIN							
5400 Office Supplies	16.77	37.50	20.73	523.94	450.00	(73.94)	450.00
5465 Corp Annual Report	48.00	-	(48.00)	210.05	-	(210.05)	-
5901 Loan Repayment	757.12	757.12	-	9,085.44	9,085.00	(0.44)	9,085.00
TOTAL ADMIN	\$ 821.89	\$ 794.62	(\$ 27.27)	\$ 9,819.43	\$ 9,535.00	(\$ 284.43)	\$ 9,535.00
INSURANCE							
5850 INS - Expense	2,391.65	1,791.63	(600.02)	24,727.13	21,500.00	(3,227.13)	21,500.00
5852 INS - Flood	1,371.62	1,562.50	190.88	16,229.28	18,750.00	2,520.72	18,750.00
TOTAL INSURANCE	\$ 3,763.27	\$ 3,354.13	(\$ 409.14)	\$ 40,956.41	\$ 40,250.00	(\$ 706.41)	\$ 40,250.00
UTILITIES							
6040 Water/Sewer/Trash	771.09	833.37	62.28	8,293.54	10,000.00	1,706.46	10,000.00
6045 Irrigation Water	-	145.87	145.87	1,262.71	1,750.00	487.29	1,750.00
TOTAL UTILITIES	\$ 771.09	\$ 979.24	\$ 208.15	\$ 9,556.25	\$ 11,750.00	\$ 2,193.75	\$ 11,750.00
MAINTENANCE							
6005 Building	57.58	166.63	109.05	1,482.80	2,000.00	517.20	2,000.00
6020 Fire Extinguisher Service	83.07	12.50	(70.57)	83.07	150.00	66.93	150.00
6040 Exterminating	-	39.62	39.62	1,090.79	475.00	(615.79)	475.00
TOTAL MAINTENANCE	\$ 140.65	\$ 218.75	\$ 78.10	\$ 2,656.66	\$ 2,625.00	(\$ 31.66)	\$ 2,625.00
LANDSCAPING/GROUNDS							
6100 Landscape	450.00	412.50	(37.50)	5,180.00	4,950.00	(230.00)	4,950.00
6110 Irrigation Repairs/Service	-	25.00	25.00	-	300.00	300.00	300.00
6120 Tree & Shrub Trimming	-	41.63	41.63	525.00	500.00	(25.00)	500.00
6130 Mulch/Pine Straw	924.00	41.63	(882.37)	924.00	500.00	(424.00)	500.00
6135 Sod/Plants Replacement	-	41.63	41.63	-	500.00	500.00	500.00
TOTAL LANDSCAPING/GROUNDS	\$ 1,374.00	\$ 562.39	(\$ 811.61)	\$ 6,629.00	\$ 6,750.00	\$ 121.00	\$ 6,750.00
TOTAL EXPENSES	\$ 7,323.40	\$ 6,445.38	(\$ 878.02)	\$ 76,185.25	\$ 77,345.00	\$ 1,159.75	\$ 77,345.00
NET ORDINARY INCOME	(\$ 7,323.40)	(\$ 6,445.38)	(\$ 878.02)	\$ 12,440.61	\$ 11,023.00	\$ 1,417.61	\$ 11,023.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	13,158.00	13,158.00	-	13,158.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 13,158.00	\$ 13,158.00	\$ -	\$ 13,158.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 13,158.00	\$ 13,158.00	\$ -	\$ 13,158.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 13,158.00)	(\$13,158.00)	\$ -	(\$ 13,158.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 88,368.00	\$ 88,368.00	\$ -	\$ 88,368.00
4005-00-00 Application Fees	-	-	-	100.00	-	100.00	-
4025-00-00 Late Fees	-	-	-	157.86	-	157.86	-
Total INCOME	\$ -	\$ -	\$ -	\$ 88,625.86	\$ 88,368.00	\$257.86	\$ 88,368.00
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 88,625.86	\$ 88,368.00	\$ 257.86	\$ 88,368.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	257.50	275.00	17.50	3,090.00	3,300.00	210.00	3,300.00
5110-00-00 Accounting Services	195.00	219.62	24.62	2,635.00	2,635.00	-	2,635.00
5160-00-00 Legal Expenses	-	41.63	41.63	842.50	500.00	(342.50)	500.00
Total PROFESSIONAL FEES	\$ 452.50	\$ 536.25	\$ 83.75	\$ 6,567.50	\$ 6,435.00	(\$132.50)	\$ 6,435.00
ADMIN							
5400-00-00 Office Supplies	16.77	37.50	20.73	523.94	450.00	(73.94)	450.00
5465-00-00 Corp Annual Report	48.00	-	(48.00)	210.05	-	(210.05)	-
5901-00-00 Loan Repayment	757.12	757.12	-	9,085.44	9,085.00	(0.44)	9,085.00
Total ADMIN	\$ 821.89	\$ 794.62	(\$ 27.27)	\$ 9,819.43	\$ 9,535.00	(\$284.43)	\$ 9,535.00
INSURANCE							
5850-00-00 INS - Expense	2,391.65	1,791.63	(600.02)	24,727.13	21,500.00	(3,227.13)	21,500.00
5852-00-00 INS - Flood	1,371.62	1,562.50	190.88	16,229.28	18,750.00	2,520.72	18,750.00
Total INSURANCE	\$ 3,763.27	\$ 3,354.13	(\$ 409.14)	\$ 40,956.41	\$ 40,250.00	(\$706.41)	\$ 40,250.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	771.09	833.37	62.28	8,293.54	10,000.00	1,706.46	10,000.00
6045-00-00 Irrigation Water	-	145.87	145.87	1,262.71	1,750.00	487.29	1,750.00
Total UTILITIES	\$ 771.09	\$ 979.24	\$ 208.15	\$ 9,556.25	\$ 11,750.00	\$2,193.75	\$ 11,750.00
MAINTENANCE							
6005-00-00 Building	57.58	166.63	109.05	1,482.80	2,000.00	517.20	2,000.00
6020-00-00 Fire Extinguisher Service	83.07	12.50	(70.57)	83.07	150.00	66.93	150.00
6040-00-00 Exterminating	-	39.62	39.62	1,090.79	475.00	(615.79)	475.00
Total MAINTENANCE	\$ 140.65	\$ 218.75	\$ 78.10	\$ 2,656.66	\$ 2,625.00	(\$31.66)	\$ 2,625.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	450.00	412.50	(37.50)	5,180.00	4,950.00	(230.00)	4,950.00
6110-00-00 Irrigation Repairs/Service	-	25.00	25.00	-	300.00	300.00	300.00
6120-00-00 Tree & Shrub Trimming	-	41.63	41.63	525.00	500.00	(25.00)	500.00
6130-00-00 Mulch/Pine Straw	924.00	41.63	(882.37)	924.00	500.00	(424.00)	500.00
6135-00-00 Sod/Plants Replacement	-	41.63	41.63	-	500.00	500.00	500.00
Total LANDSCAPING/GROUNDS	\$ 1,374.00	\$ 562.39	(\$ 811.61)	\$ 6,629.00	\$ 6,750.00	\$121.00	\$ 6,750.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	13,158.00	13,158.00	-	13,158.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 13,158.00	\$ 13,158.00	\$0.00	\$ 13,158.00
Total OPERATING EXPENSE	\$ 7,323.40	\$ 6,445.38	(\$ 878.02)	\$ 89,343.25	\$ 90,503.00	\$ 1,159.75	\$ 90,503.00
Net Income:	(\$ 7,323.40)	(\$ 6,445.38)	(\$ 878.02)	(\$ 717.39)	(\$ 2,135.00)	\$ 1,417.61	(\$ 2,135.00)



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

Last Statement:
Statement Ending:
Page:

November 30, 2025
December 31, 2025
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1 M0656BLK010126103847 65 000000000 1665 004



MARSH LANDING TOWNHOUSE CONDO II ASSOC
C/O KPG ACCOUNTING SERVICES
OPERATING ACCOUNT
3400 TAMiami TRL N SUITE 302
NAPLES FL 34103-3717



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING - XXXXXX0447

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$13,215.59		\$5,810.00		\$6,817.78		\$12,207.81

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$13,215.59
12/01	CHECK 5062	-\$375.00		\$12,840.59
12/02	ACH DEBIT	-\$195.00		\$12,645.59
	MLTH2 Marsh Land Vendor Pay 251202 14263			
12/02	ACH DEBIT	-\$257.50		\$12,388.09
	MLTH2 Marsh Land Vendor Pay 251202 14143			
12/04	ACH DEBIT	-\$1.52		\$12,386.57
	MLTH2 Marsh Land Vendor Pay 251204 14372			
12/15	ACH DEBIT	-\$3,392.22		\$8,994.35
	FIRST INSURANCE INSURANCE 251215 900-105440150			
12/16	ACH DEBIT	-\$11.75		\$8,982.60
	MLTH2 Marsh Land Vendor Pay 251216 14471			
12/17	ACH DEBIT	-\$87.51		\$8,895.09
	BONITA SPRINGS U A/R 251217			
12/17	ACH DEBIT	-\$112.53		\$8,782.56
	BONITA SPRINGS U A/R 251217			
12/17	ACH DEBIT	-\$124.21		\$8,658.35
	BONITA SPRINGS U A/R 251217			
12/17	ACH DEBIT	-\$127.54		\$8,530.81
	BONITA SPRINGS U A/R 251217			
12/17	ACH DEBIT	-\$143.39		\$8,387.42
	BONITA SPRINGS U A/R 251217			
12/17	ACH DEBIT	-\$175.91		\$8,211.51
	BONITA SPRINGS U A/R 251217			
12/22	CHECK 5063	-\$999.00		\$7,212.51



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
12/22	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-\$757.12		\$6,455.39
12/26	CHECK 5065	-\$57.58		\$6,397.81
12/29	LOCK BOX DEPOSIT		\$1,937.00	\$8,334.81
12/30	LOCK BOX DEPOSIT		\$1,937.00	\$10,271.81
12/31	LOCK BOX DEPOSIT		\$1,936.00	\$12,207.81
Ending Balance				\$12,207.81

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
12/01	5062	\$375.00	12/26	5065*	\$57.58
12/22	5063	\$999.00			

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

OVERDRAFT FEES

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





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

Account Number:
Statement Date:
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Check Images for Account XXXXXX0447

Valley National Bank Bonita Springs, FL
c/o KPG Accounting Services, Inc. (MLTH2)
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5062

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 11/24/2025 AMOUNT ****\$375.00

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

Memo: Monthly lawn service - November

9463000005602611/28/202594630000056026
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

12/01/2025 # 5062 \$375.00

Valley National Bank Bonita Springs, FL
c/o KPG Accounting Services, Inc. (MLTH2)
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5065

PAY Fifty-Seven And 58/100 Dollars

DATE 12/18/2025 AMOUNT ****\$57.58

TO THE ORDER OF Al Zipperle
22946 Lone Oak Dr
Estero, FL 33928

Memo: Reimbursement - building supplies - Amazon

946300000560512/18/202594630000056051
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

12/26/2025 # 5065 \$57.58

Valley National Bank Bonita Springs, FL
c/o KPG Accounting Services, Inc. (MLTH2)
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5063

PAY Nine Hundred Ninety-Nine And 00/100 Dollars

DATE 12/15/2025 AMOUNT ****\$999.00

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

Memo: Multiple invoices

94840000022127812/19/2025948400000221278
ITC-7D17A4 - Back Office-610
Teller - RT# 272480678

12/22/2025 # 5063 \$999.00





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

Account Number:

XXXXXX0447

Statement Date:

12/31/2025

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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.





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

Last Statement:
Statement Ending:
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December 31, 2025
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1 M0656BLK010126103847 66 000000000 1666 002



MARSH LANDING TOWNHOUSE CONDO II ASSOC
C/O KPG ACCOUNTING SERVICES INC
RESERVE ACCOUNT
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103-3717



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX0455

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$39,994.60		\$96.21		\$0.00		\$40,090.81

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$39,994.60
12/31	INTEREST CREDIT		\$96.21	\$40,090.81
Ending Balance				\$40,090.81

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$39,994.00	Annual % Yield Earned	2.87%
Year-to-Date Interest Paid	\$1,298.96	Interest Paid	\$96.21

OVERDRAFT FEES

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





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

Account Number:

XXXXXX0455

Statement Date:

12/31/2025

Page :

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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.

