Financial Report Package

June 2026

Prepared for

MLTH2 Marsh Landing Townhouse Condo II Assn., Inc.

KPG Accounting Services, Inc.

		Current Balance at 6/30/2026	Prior Month Balance at 05/31/2026	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 0447	$ 13,172.34	$ 15,970.39	$ (2,798.05)
10-1090-00-00	Due (From) / To OP	(5,000.00)	(10,000.00)	5,000.00
Total OPERATING:		**$ 8,172.34**	**$ 5,970.39**	**$ 2,201.95**
CURRENT ASSETS				
14-1530-00-00	PPD Insurance	$ 15,980.60	$ 19,363.87	$ (3,383.27)
Total CURRENT ASSETS:		**$ 15,980.60**	**$ 19,363.87**	**$ (3,383.27)**
Total Assets:		**$ 24,152.94**	**$ 25,334.26**	**$ (1,181.32)**
Liabilities & Equity				
20-2000-00-00	Accounts Payable	$ 187.50	$ -	$ 187.50
20-2001-00-00	Insurance Loan Payable	13,568.88	16,961.10	(3,392.22)
20-2015-00-00	PPD Maint Fees	7,748.00	-	7,748.00
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	$ (2,134.74)	$ (2,134.74)	$ -
Total OPERATING EQUITY:		**$ (2,134.74)**	**$ (2,134.74)**	**$ -**
Net Income / (Loss)		**$ 4,783.30**	**$ 10,507.90**	**$ (5,724.60)**
Total Liabilities & Equity:		**$ 24,152.94**	**$ 25,334.26**	**$ (1,181.32)**

		Current Balance at 6/30/2026	Prior Month Balance at 05/31/2026	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 0455	$ 50,117.43	$ 45,021.12	$ 5,096.31
12-1280-00-00	Due From OP	5,000.00	10,000.00	(5,000.00)
Total RESERVES:		**$ 55,117.43**	**$ 55,021.12**	**$ 96.31**
LOAN RECEIVABLE				
18-1890-00-00	Loan Receivable	$ 33,806.66	$ 34,356.69	$ (550.03)
Total LOAN RECEIVABLE:		**$ 33,806.66**	**$ 34,356.69**	**$ (550.03)**
Total Assets:		**$ 88,924.09**	**$ 89,377.81**	**$ (453.72)**
Liabilities & Equity				
RESERVE LIABILITY				
24-2014-00-00	VNB Loan	$ 33,806.66	$ 34,356.69	$ (550.03)
Total RESERVE LIABILITY:		**$ 33,806.66**	**$ 34,356.69**	**$ (550.03)**
RESERVE EQUITY				
25-2505-00-00	Reserves - Pooled	$ 54,648.44	$ 54,648.44	$ -
25-2599-00-00	Unallocated Interest	468.99	372.68	96.31
Total RESERVE EQUITY:		**$ 55,117.43**	**$ 55,021.12**	**$ 96.31**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 88,924.09**	**$ 89,377.81**	**$ (453.72)**

Balance Sheet	Date:	7/8/2026
MLTH2 Marsh Landing Townhouse Condo II Assn., Inc.	Time:	12:01 am
End Date: 06/30/2026	Page:	1

Assets

OPERATING			
10-1010-00-00	VNB OP 0447	$13,172.34	
10-1090-00-00	Due (From) / To OP	(5,000.00)	
Total OPERATING:			$8,172.34
RESERVES			
12-1210-00-00	VNB RSV 0455	50,117.43	
12-1280-00-00	Due From OP	5,000.00	
Total RESERVES:			$55,117.43
CURRENT ASSETS			
14-1530-00-00	PPD Insurance	15,980.60	
Total CURRENT ASSETS:			$15,980.60
LOAN RECEIVABLE			
18-1890-00-00	Loan Receivable	33,806.66	
Total LOAN RECEIVABLE:			$33,806.66
Total Assets:			**$113,077.03**

Liabilities & Equity

20-2000-00-00	Accounts Payable	187.50	
20-2001-00-00	Insurance Loan Payable	13,568.88	
20-2015-00-00	PPD Maint Fees	7,748.00	
RESERVE LIABILITY			
24-2014-00-00	VNB Loan	33,806.66	
Total RESERVE LIABILITY:			$33,806.66
RESERVE EQUITY			
25-2505-00-00	Reserves - Pooled	54,648.44	
25-2599-00-00	Unallocated Interest	468.99	
Total RESERVE EQUITY:			$55,117.43
OPERATING EQUITY			
30-3900-00-00	Retained Earnings	(2,134.74)	
Total OPERATING EQUITY:			($2,134.74)
	Net Income Gain / Loss	4,783.30	
			$4,783.30
Total Liabilities & Equity:			**$113,077.03**

KPG Accounting Services, Inc.

Income Statement

MLTH2 Marsh Landing Townhouse Condo II Assn., Inc.
End Date: 06/30/2026

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
INCOME							
INCOME							
4000 Quarterly Assessments	$ -	$ -	$ -	$ 46,488.00	$ 46,479.50	$ 8.50	$ 92,959.00
4025 Late Fees	-	-	-	137.17	-	137.17	-
TOTAL INCOME	$ -	$ -	$ -	$ 46,625.17	$ 46,479.50	$ 145.67	$ 92,959.00
TOTAL INCOME	**$ 0.00**	**$ -**	**$ -**	**$ 46,625.17**	**$ 46,479.50**	**$ 145.67**	**$ 92,959.00**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	283.25	18.03	1,591.32	1,699.50	108.18	3,399.00
5110 Accounting Services	283.25	229.33	(53.92)	1,994.50	1,375.98	(618.52)	2,752.00
5160 Legal Expenses	-	41.67	41.67	-	250.02	250.02	500.00
TOTAL PROFESSIONAL FEES	$ 548.47	$ 554.25	$ 5.78	$ 3,585.82	$ 3,325.50	($ 260.32)	$ 6,651.00
ADMIN							
5400 Office Supplies	107.15	37.50	(69.65)	223.75	225.00	1.25	450.00
5465 Corp Annual Report	-	10.42	10.42	61.25	62.52	1.27	125.00
5901 Loan Repayment	757.12	757.08	(0.04)	4,542.72	4,542.48	(0.24)	9,085.00
TOTAL ADMIN	$ 864.27	$ 805.00	($ 59.27)	$ 4,827.72	$ 4,830.00	$ 2.28	$ 9,660.00
INSURANCE							
5850 INS - Expense	2,011.65	2,181.92	170.27	12,069.90	13,091.52	1,021.62	26,183.00
5852 INS - Flood	1,371.62	1,330.00	(41.62)	8,229.72	7,980.00	(249.72)	15,960.00
5859 Insurance Appraisal	-	31.67	31.67	-	190.02	190.02	380.00
TOTAL INSURANCE	$ 3,383.27	$ 3,543.59	$ 160.32	$ 20,299.62	$ 21,261.54	$ 961.92	$ 42,523.00
UTILITIES							
6040 Water/Sewer/Trash	741.09	833.33	92.24	4,590.82	4,999.98	409.16	10,000.00
6045 Irrigation Water	-	145.83	145.83	412.03	874.98	462.95	1,750.00
TOTAL UTILITIES	$ 741.09	$ 979.16	$ 238.07	$ 5,002.85	$ 5,874.96	$ 872.11	$ 11,750.00
MAINTENANCE							
6005 Building	-	166.67	166.67	225.00	1,000.02	775.02	2,000.00
6014 Contingency	-	83.33	83.33	-	499.98	499.98	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	85.20	75.00	(10.20)	150.00
6040 Exterminating	-	39.58	39.58	128.16	237.48	109.32	475.00
TOTAL MAINTENANCE	$ -	$ 302.08	$ 302.08	$ 438.36	$ 1,812.48	$ 1,374.12	$ 3,625.00
LANDSCAPING/GROUNDS							
6100 Landscape	187.50	412.50	225.00	1,687.50	2,475.00	787.50	4,950.00
6110 Irrigation Repairs/Service	-	25.00	25.00	-	150.00	150.00	300.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	250.02	250.02	500.00
6130 Mulch/Pine Straw	-	41.67	41.67	-	250.02	250.02	500.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	250.02	250.02	500.00
TOTAL LANDSCAPING/GROUNDS	$ 187.50	$ 562.51	$ 375.01	$ 1,687.50	$ 3,375.06	$ 1,687.56	$ 6,750.00
TOTAL EXPENSES	**$ 5,724.60**	**$ 6,746.59**	**$ 1,021.99**	**$ 35,841.87**	**$ 40,479.54**	**$ 4,637.67**	**$ 80,959.00**
NET ORDINARY INCOME	**($ 5,724.60)**	**($ 6,746.59)**	**$ 1,021.99**	**$ 10,783.30**	**$ 5,999.96**	**$ 4,783.34**	**$ 12,000.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	6,000.00	6,000.00	-	12,000.00
TOTAL RESERVE TRANSFER	$ -	$ -	$ -	$ 6,000.00	$ 6,000.00	$ -	$ 12,000.00
TOTAL EXPENSES	**$ 0.00**	**$ -**	**$ -**	**$ 6,000.00**	**$ 6,000.00**	**$ -**	**$ 12,000.00**
NET OTHER INCOME	**$ 0.00**	**$ 0.00**	**$ -**	**($ 6,000.00)**	**($ 6,000.00)**	**$ -**	**($ 12,000.00)**

Income Statement - Operating

MLTH2 Marsh Landing Townhouse Condo II Assn., Inc.

06/30/2026

Date:	7/8/2026
Time:	12:01 am
Page:	1

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	$ -	$ -	$ -	$ 46,488.00	$ 46,479.50	$ 8.50	$ 92,959.00
4025-00-00 Late Fees	-	-	-	137.17	-	137.17	-
Total INCOME	$ -	$ -	$ -	$ 46,625.17	$ 46,479.50	$145.67	$ 92,959.00
Total OPERATING INCOME	**$ 0.00**	**$ -**	**$ -**	**$ 46,625.17**	**$ 46,479.50**	**$ 145.67**	**$ 92,959.00**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	283.25	18.03	1,591.32	1,699.50	108.18	3,399.00
5110-00-00 Accounting Services	283.25	229.33	(53.92)	1,994.50	1,375.98	(618.52)	2,752.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	250.02	250.02	500.00
Total PROFESSIONAL FEES	$ 548.47	$ 554.25	$ 5.78	$ 3,585.82	$ 3,325.50	($260.32)	$ 6,651.00
ADMIN							
5400-00-00 Office Supplies	107.15	37.50	(69.65)	223.75	225.00	1.25	450.00
5465-00-00 Corp Annual Report	-	10.42	10.42	61.25	62.52	1.27	125.00
5901-00-00 Loan Repayment	757.12	757.08	(0.04)	4,542.72	4,542.48	(0.24)	9,085.00
Total ADMIN	$ 864.27	$ 805.00	($ 59.27)	$ 4,827.72	$ 4,830.00	$2.28	$ 9,660.00
INSURANCE							
5850-00-00 INS - Expense	2,011.65	2,181.92	170.27	12,069.90	13,091.52	1,021.62	26,183.00
5852-00-00 INS - Flood	1,371.62	1,330.00	(41.62)	8,229.72	7,980.00	(249.72)	15,960.00
5859-00-00 Insurance Appraisal	-	31.67	31.67	-	190.02	190.02	380.00
Total INSURANCE	$ 3,383.27	$ 3,543.59	$ 160.32	$ 20,299.62	$ 21,261.54	$961.92	$ 42,523.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	741.09	833.33	92.24	4,590.82	4,999.98	409.16	10,000.00
6045-00-00 Irrigation Water	-	145.83	145.83	412.03	874.98	462.95	1,750.00
Total UTILITIES	$ 741.09	$ 979.16	$ 238.07	$ 5,002.85	$ 5,874.96	$872.11	$ 11,750.00
MAINTENANCE							
6005-00-00 Building	-	166.67	166.67	225.00	1,000.02	775.02	2,000.00
6014-00-00 Contingency	-	83.33	83.33	-	499.98	499.98	1,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	85.20	75.00	(10.20)	150.00
6040-00-00 Exterminating	-	39.58	39.58	128.16	237.48	109.32	475.00
Total MAINTENANCE	$ -	$ 302.08	$ 302.08	$ 438.36	$ 1,812.48	$1,374.12	$ 3,625.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	187.50	412.50	225.00	1,687.50	2,475.00	787.50	4,950.00
6110-00-00 Irrigation Repairs/Service	-	25.00	25.00	-	150.00	150.00	300.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	250.02	250.02	500.00
6130-00-00 Mulch/Pine Straw	-	41.67	41.67	-	250.02	250.02	500.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	250.02	250.02	500.00
Total LANDSCAPING/GROUNDS	$ 187.50	$ 562.51	$ 375.01	$ 1,687.50	$ 3,375.06	$1,687.56	$ 6,750.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	6,000.00	6,000.00	-	12,000.00
Total RESERVE TRANSFER	$ -	$ -	$ -	$ 6,000.00	$ 6,000.00	$0.00	$ 12,000.00
Total OPERATING EXPENSE	**$ 5,724.60**	**$ 6,746.59**	**$ 1,021.99**	**$ 41,841.87**	**$ 46,479.54**	**$ 4,637.67**	**$ 92,959.00**
Net Income:	**($ 5,724.60)**	**($ 6,746.59)**	**$ 1,021.99**	**$ 4,783.30**	**($ 0.04)**	**$ 4,783.34**	**$ 0.00**

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

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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

1508 0006246 0001-0003 1508

Account Statement

HOA BUSINESS CHECKING - XXXXXX0447

SUMMARY FOR THE PERIOD: 06/01/26 - 06/30/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$15,970.39	+	$7,748.00	-	$5,546.05	=	$18,172.34

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$15,970.39
06/02	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260602 17787	-$1.52		$15,968.87
06/02	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260602 17596	-$265.22		$15,703.65
06/02	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260602 17786	-$283.25		$15,420.40
06/15	ACH DEBIT FIRST INSURANCE INSURANCE 260615 900-105440150	-$3,392.22		$12,028.18
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$114.20		$11,913.98
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$123.38		$11,790.60
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$109.19		$11,681.41
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$115.04		$11,566.37
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$130.05		$11,436.32
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$149.23		$11,287.09
06/22	LOCK BOX DEPOSIT		$3,874.00	$15,161.09
06/22	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-$757.12		$14,403.97
06/24	LOCK BOX DEPOSIT		$1,937.00	$16,340.97

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

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
06/26	LOCK BOX DEPOSIT		$1,937.00	$18,277.97
06/29	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260629 18075	-$105.63		$18,172.34
Ending Balance				**$18,172.34**

OVERDRAFT FEES

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

1508 0006248 0003-0003 1508

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

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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

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Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX0455

SUMMARY FOR THE PERIOD: 06/01/26 - 06/30/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$45,021.12	+	$96.31	-	$0.00	=	$45,117.43

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$45,021.12
06/30	INTEREST CREDIT		$96.31	$45,117.43
Ending Balance				**$45,117.43**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$45,021.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$565.22	Interest Paid	$96.31

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

1509 0006250 0002-0002 1509

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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