Financial Report Package

June 2026

Prepared for

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

KPG Accounting Services, Inc.

KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating	Date:	7/8/2026
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.	Time:	12:01 am
End Date: 06/30/2026	Page:	1

		Current Balance at 6/30/2026	Prior Month Balance at 05/31/2026	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 3727	$ 19,001.81	$ 19,312.04	$ (310.23)
Total OPERATING:		**$ 19,001.81**	**$ 19,312.04**	**$ (310.23)**
CURRENT ASSETS				
14-1562-00-00	PPD Insurance	$ 24,931.44	$ 28,200.77	$ (3,269.33)
Total CURRENT ASSETS:		**$ 24,931.44**	**$ 28,200.77**	**$ (3,269.33)**
Total Assets:		**$ 43,933.25**	**$ 47,512.81**	**$ (3,579.56)**
Liabilities & Equity				
20-2000-00-00	Accounts Payable	$ 176.83	$ 161.04	$ 15.79
20-2001-00-00	Insurance Loan Payable	26,588.53	28,701.65	(2,113.12)
20-2015-00-00	PPD Maint Fees	7,500.00	3,750.00	3,750.00
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	$ 3,185.64	$ 3,185.64	$ -
Total OPERATING EQUITY:		**$ 3,185.64**	**$ 3,185.64**	**$ -**
Net Income / (Loss)		**$ 6,482.25**	**$ 11,714.48**	**$ (5,232.23)**
Total Liabilities & Equity:		**$ 43,933.25**	**$ 47,512.81**	**$ (3,579.56)**

		Current Balance at 6/30/2026	Prior Month Balance at 05/31/2026	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 2153	$ 42,973.07	$ 42,881.34	$ 91.73
Total RESERVES:		**$ 42,973.07**	**$ 42,881.34**	**$ 91.73**
Total Assets:		**$ 42,973.07**	**$ 42,881.34**	**$ 91.73**
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	$ 42,451.76	$ 42,451.76	$ -
25-2599-00-00	Unallocated Interest	521.31	429.58	91.73
Total RESERVE EQUITY:		**$ 42,973.07**	**$ 42,881.34**	**$ 91.73**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 42,973.07**	**$ 42,881.34**	**$ 91.73**

KPG Accounting Services, Inc.

Balance Sheet
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.
End Date: 06/30/2026

Assets			
OPERATING			
10-1010-00-00	VNB OP 3727	$19,001.81	
Total OPERATING:			$19,001.81
RESERVES			
12-1210-00-00	VNB RSV 2153	42,973.07	
Total RESERVES:			$42,973.07
CURRENT ASSETS			
14-1562-00-00	PPD Insurance	24,931.44	
Total CURRENT ASSETS:			$24,931.44
Total Assets:			**$86,906.32**
Liabilities & Equity			
20-2000-00-00	Accounts Payable	176.83	
20-2001-00-00	Insurance Loan Payable	26,588.53	
20-2015-00-00	PPD Maint Fees	7,500.00	
RESERVE EQUITY			
25-2500-00-00	RSV - General	42,451.76	
25-2599-00-00	Unallocated Interest	521.31	
Total RESERVE EQUITY:			$42,973.07
OPERATING EQUITY			
30-3900-00-00	Retained Earnings	3,185.64	
Total OPERATING EQUITY:			$3,185.64
	Net Income Gain / Loss	6,482.25	
			$6,482.25
Total Liabilities & Equity:			**$86,906.32**

KPG Accounting Services, Inc.

Income Statement

MLTH3 Marsh Landing Townhouse Condo. III Assoc, 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	$ -	$ -	$ -	$ 45,000.00	$ 44,990.50	$ 9.50	$ 89,981.00
4025 Late Fees	-	-	-	53.13	-	53.13	-
TOTAL INCOME	$ -	$ -	$ -	$ 45,053.13	$ 44,990.50	$ 62.63	$ 89,981.00
TOTAL INCOME	**$ 0.00**	**$ -**	**$ -**	**$ 45,053.13**	**$ 44,990.50**	**$ 62.63**	**$ 89,981.00**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	1,591.32	1,591.50	0.18	3,183.00
5110 Accounting Services	234.58	234.58	-	1,702.48	1,407.48	(295.00)	2,815.00
TOTAL PROFESSIONAL FEES	$ 499.80	$ 499.83	$ 0.03	$ 3,293.80	$ 2,998.98	($ 294.82)	$ 5,998.00
ADMIN							
5400 Office Supplies	32.97	41.67	8.70	163.19	250.02	86.83	500.00
5465 Corp Annual Report	-	9.08	9.08	61.25	54.48	(6.77)	109.00
TOTAL ADMIN	$ 32.97	$ 50.75	$ 17.78	$ 224.44	$ 304.50	$ 80.06	$ 609.00
INSURANCE							
5850 INS - Expense	1,937.03	2,393.50	456.47	11,622.18	14,361.00	2,738.82	28,722.00
5852 INS - Flood	1,332.30	1,497.75	165.45	7,522.30	8,986.50	1,464.20	17,973.00
5859 Insurance Appraisal	-	26.25	26.25	-	157.50	157.50	315.00
TOTAL INSURANCE	$ 3,269.33	$ 3,917.50	$ 648.17	$ 19,144.48	$ 23,505.00	$ 4,360.52	$ 47,010.00
UTILITIES							
6040 Water/Sewer/Trash	708.55	750.00	41.45	4,495.70	4,500.00	4.30	9,000.00
6045 Irrigation Water	169.58	133.33	(36.25)	791.96	799.98	8.02	1,600.00
TOTAL UTILITIES	$ 878.13	$ 883.33	$ 5.20	$ 5,287.66	$ 5,299.98	$ 12.32	$ 10,600.00
MAINTENANCE							
6005 Building	-	208.33	208.33	-	1,249.98	1,249.98	2,500.00
6012 Roof Maintenance	-	83.33	83.33	-	499.98	499.98	1,000.00
6014 Contingency	-	83.33	83.33	-	499.98	499.98	1,000.00
6020 Fire Extinguisher Service	-	16.67	16.67	-	100.02	100.02	200.00
6030 Dryer Vent Cleaning	312.00	41.67	(270.33)	312.00	250.02	(61.98)	500.00
6040 Exterminating	240.00	72.00	(168.00)	480.00	432.00	(48.00)	864.00
TOTAL MAINTENANCE	$ 552.00	$ 505.33	($ 46.67)	$ 792.00	$ 3,031.98	$ 2,239.98	$ 6,064.00
LANDSCAPING/GROUNDS							
6100 Landscape	-	375.00	375.00	1,950.00	2,250.00	300.00	4,500.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	100.02	100.02	200.00
6120 Tree & Shrub Trimming	-	58.33	58.33	900.00	349.98	(550.02)	700.00
6130 Mulch/Pine Straw	-	66.67	66.67	478.50	400.02	(78.48)	800.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	250.02	250.02	500.00
TOTAL LANDSCAPING/GROUNDS	$ -	$ 558.34	$ 558.34	$ 3,328.50	$ 3,350.04	$ 21.54	$ 6,700.00
TOTAL EXPENSES	**$ 5,232.23**	**$ 6,415.08**	**$ 1,182.85**	**$ 32,070.88**	**$ 38,490.48**	**$ 6,419.60**	**$ 76,981.00**
NET ORDINARY INCOME	**($ 5,232.23)**	**($ 6,415.08)**	**$ 1,182.85**	**$ 12,982.25**	**$ 6,500.02**	**$ 6,482.23**	**$ 13,000.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	6,500.00	6,500.00	-	13,000.00
TOTAL RESERVE TRANSFER	$ -	$ -	$ -	$ 6,500.00	$ 6,500.00	$ -	$ 13,000.00
TOTAL EXPENSES	**$ 0.00**	**$ -**	**$ -**	**$ 6,500.00**	**$ 6,500.00**	**$ -**	**$ 13,000.00**
NET OTHER INCOME	**$ 0.00**	**$ 0.00**	**$ -**	**($ 6,500.00)**	**($ 6,500.00)**	**$ -**	**($ 13,000.00)**

KPG Accounting Services, Inc.

Income Statement - Operating

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

06/30/2026

Date: 7/8/2026
Time: 12:02 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	$ -	$ -	$ -	$ 45,000.00	$ 44,990.50	$ 9.50	$ 89,981.00
4025-00-00 Late Fees	-	-	-	53.13	-	53.13	-
Total INCOME	$ -	$ -	$ -	$ 45,053.13	$ 44,990.50	$62.63	$ 89,981.00
Total OPERATING INCOME	**$ 0.00**	**$ -**	**$ -**	**$ 45,053.13**	**$ 44,990.50**	**$ 62.63**	**$ 89,981.00**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.25	0.03	1,591.32	1,591.50	0.18	3,183.00
5110-00-00 Accounting Services	234.58	234.58	-	1,702.48	1,407.48	(295.00)	2,815.00
Total PROFESSIONAL FEES	$ 499.80	$ 499.83	$ 0.03	$ 3,293.80	$ 2,998.98	($294.82)	$ 5,998.00
ADMIN							
5400-00-00 Office Supplies	32.97	41.67	8.70	163.19	250.02	86.83	500.00
5465-00-00 Corp Annual Report	-	9.08	9.08	61.25	54.48	(6.77)	109.00
Total ADMIN	$ 32.97	$ 50.75	$ 17.78	$ 224.44	$ 304.50	$80.06	$ 609.00
INSURANCE							
5850-00-00 INS - Expense	1,937.03	2,393.50	456.47	11,622.18	14,361.00	2,738.82	28,722.00
5852-00-00 INS - Flood	1,332.30	1,497.75	165.45	7,522.30	8,986.50	1,464.20	17,973.00
5859-00-00 Insurance Appraisal	-	26.25	26.25	-	157.50	157.50	315.00
Total INSURANCE	$ 3,269.33	$ 3,917.50	$ 648.17	$ 19,144.48	$ 23,505.00	$4,360.52	$ 47,010.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	708.55	750.00	41.45	4,495.70	4,500.00	4.30	9,000.00
6045-00-00 Irrigation Water	169.58	133.33	(36.25)	791.96	799.98	8.02	1,600.00
Total UTILITIES	$ 878.13	$ 883.33	$ 5.20	$ 5,287.66	$ 5,299.98	$12.32	$ 10,600.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	-	1,249.98	1,249.98	2,500.00
6012-00-00 Roof Maintenance	-	83.33	83.33	-	499.98	499.98	1,000.00
6014-00-00 Contingency	-	83.33	83.33	-	499.98	499.98	1,000.00
6020-00-00 Fire Extinguisher Service	-	16.67	16.67	-	100.02	100.02	200.00
6030-00-00 Dryer Vent Cleaning	312.00	41.67	(270.33)	312.00	250.02	(61.98)	500.00
6040-00-00 Exterminating	240.00	72.00	(168.00)	480.00	432.00	(48.00)	864.00
Total MAINTENANCE	$ 552.00	$ 505.33	($ 46.67)	$ 792.00	$ 3,031.98	$2,239.98	$ 6,064.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	-	375.00	375.00	1,950.00	2,250.00	300.00	4,500.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	100.02	100.02	200.00
6120-00-00 Tree & Shrub Trimming	-	58.33	58.33	900.00	349.98	(550.02)	700.00
6130-00-00 Mulch/Pine Straw	-	66.67	66.67	478.50	400.02	(78.48)	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	250.02	250.02	500.00
Total LANDSCAPING/GROUNDS	$ -	$ 558.34	$ 558.34	$ 3,328.50	$ 3,350.04	$21.54	$ 6,700.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	6,500.00	6,500.00	-	13,000.00
Total RESERVE TRANSFER	$ -	$ -	$ -	$ 6,500.00	$ 6,500.00	$0.00	$ 13,000.00
Total OPERATING EXPENSE	**$ 5,232.23**	**$ 6,415.08**	**$ 1,182.85**	**$ 38,570.88**	**$ 44,990.48**	**$ 6,419.60**	**$ 89,981.00**
Net Income:	**($ 5,232.23)**	**($ 6,415.08)**	**$ 1,182.85**	**$ 6,482.25**	**$ 0.02**	**$ 6,482.23**	**$ 0.00**

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

1 M0656BLK070126112113 52 000000000 1152 004

MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

1152 0004783 0001-0004 1152

Account Statement

HOA BUSINESS CHECKING - XXXXXX3727

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

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$19,312.04	+	$3,750.00	-	$3,748.23	=	$19,313.81

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$19,312.04
06/01	CHECK 10164	-$154.04		$19,158.00
06/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260602 17726	-$4.52		$19,153.48
06/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260602 17639	-$7.00		$19,146.48
06/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260602 17606	-$265.22		$18,881.26
06/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260602 17727	-$234.58		$18,646.68
06/02	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 260602 303883	-$2,113.12		$16,533.56
06/17	ACH CREDIT AIBILLPAYMC BILLPAY 260617 37		$1,875.00	$18,408.56
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$105.86		$18,302.70
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$114.20		$18,188.50
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$118.37		$18,070.13
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$120.04		$17,950.09
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$122.54		$17,827.55
06/18	ACH DEBIT BONITA SPRINGS U A/R 260618	-$127.54		$17,700.01

1152 0004784 0002-0004 1152

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
06/22	LOCK BOX DEPOSIT		$1,875.00	$19,575.01
06/26	CHECK 10165	-$240.00		$19,335.01
06/29	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260629 18073	-$21.20		$19,313.81
Ending Balance				**$19,313.81**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
06/01	10164	$154.04	06/26	10165	$240.00

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

OVERDRAFT FEES

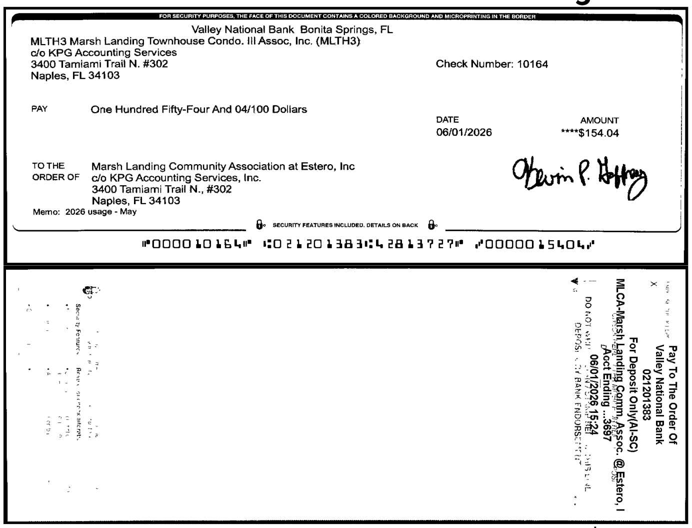
	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00
Total Return Fees	$0.00	$0.00

Valley

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

1152 0004785 0003-0004 1152

Check Images for Account XXXXXX3727


FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10164

PAY One Hundred Fifty-Four And 04/100 Dollars

DATE 06/01/2026 AMOUNT ****$154.04

TO THE ORDER OF Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N., #302
Naples, FL 34103

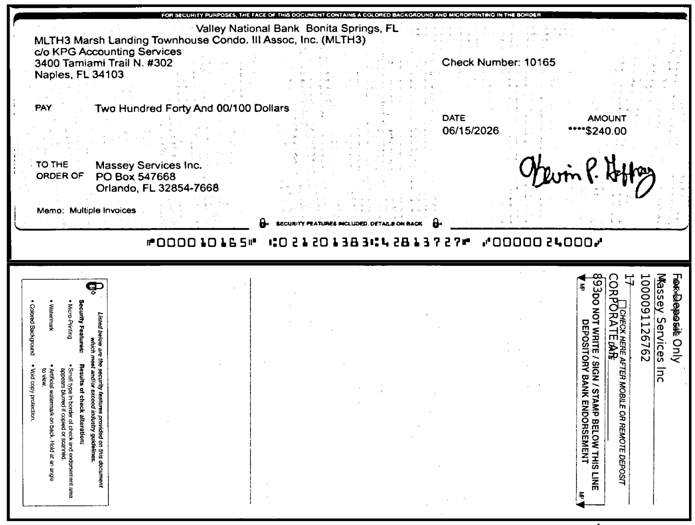
Memo: 2026 usage - May

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈0000010164⑈ ⑆021201383⑆4281372 7⑈ ⑈0000015404⑈

Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3697
06/01/2026 15:24

06/01/2026 # 10164 $154.04


FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10165

PAY Two Hundred Forty And 00/100 Dollars

DATE 06/15/2026 AMOUNT ****$240.00

TO THE ORDER OF Massey Services Inc.
PO Box 547668
Orlando, FL 32854-7668

Memo: Multiple Invoices

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈0000010165⑈ ⑆021201383⑆4281372 7⑈ ⑈0000024000⑈

For Deposit Only
Massey Services Inc
1000091126762
17
CORPORATE AR
893
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

06/26/2026 # 10165 $240.00

Valley

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

1152 0004786 0004-0004 1152

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.

1 0004786 0004-0004 M0656BLK070126112113 52 L 1152

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

1 M0656BLK070126112113 87 000000000 2287 002

MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

2287 0008687 0001-0002 2287

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2153

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

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$42,881.34	+	$91.73	-	$0.00	=	$42,973.07

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$42,881.34
06/30	INTEREST CREDIT		$91.73	$42,973.07
Ending Balance				**$42,973.07**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$42,881.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$521.31	Interest Paid	$91.73

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

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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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