Victoria Square Condominium Association, Inc.

09/30/2022

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Victoria Square Condominium Association, Inc.
Balance Sheet
09/30/2022

c/o Benchmark Property Mgmt
7932 Wiles Road
Coral Springs FL 33065

	ASSETS	
	Current Assets	
1020-001	Popular Community Bank O/A #2006	$ 60,175.26
	Total Current Assets	$ 60,175.26
	Reserve	
1030-001	Popular Community Bank Reserve #2233	$ 96,579.40
	Total Reserve Funds	$ 96,579.40
	Total Cash	$ 156,754.66
	Other Assets	
1073-000	Accounts Receivable - Assessments	$ 6,669.00
1075-000	Accounts Receivable Other	50.00
1110-000	Prepaid Insurance	22,765.66
1177-000	Utility Security Deposits	80.00
	Total Other Assets	$ 29,564.66
	TOTAL ASSETS	$ 186,319.32
	LIABILITIES & OWNER'S FUND BALANCE	
	Liabilities	
2010-000	Accounts Payable	$ (802.54)
2011-000	Insurance Payable	14,116.70
2032-000	Exchange	1,747.22
2200-000	Owner Prepayments	6,905.25
	Total Liabilities	$ 21,966.63
	Reserves	
2410-000	Reserve - Painting	$ 40,067.70
2420-000	Reserve - Roofing	45,220.46
2430-000	Reserve - Paving	5,245.00
2497-002	Reserve - 40 Year Inspection	3,050.10
2499-000	Reserve - Interest/Service Charge	2,996.14
	Total Reserves	$ 96,579.40
	Owner's Fund Balance	
2550-000	Retained Earnings	$ 48,331.76
	Current Earnings	19,441.53

c/o Benchmark Property Mgmt
7932 Wiles Road
Coral Springs FL 33065

Total Owner's Fund Balance	$ 67,773.29
TOTAL LIABILITIES & OWNER'S FUND BALANCE	$ 186,319.32

c/o Benchmark Property Mgmt
7932 Wiles Road
Coral Springs FL 33065

		Month To Date	%	Year To Date	%
	INCOME				
3010-000	Maintenance Fees	$ 16,644.00	99.99%	$ 163,858.00	100.02%
3055-000	Other Income	0.00	0.00%	100.00	0.06%
3500-000	Interest Income	1.01	0.01%	8.33	0.01%
3850-000	Bank Transfer	0.00	0.00%	(148.00)	-0.09%
	TOTAL INCOME	**$ 16,645.01**	**100.00%**	**$ 163,818.33**	**100.00%**
	ADMINISTRATIVE EXPENSE				
5310-000	Management Fees	$ 1,150.00	6.91%	$ 11,050.00	6.75%
5315-000	Office Expenses	92.83	0.56%	1,864.29	1.14%
5320-000	Accounting Fees	0.00	0.00%	1,000.00	0.61%
5321-000	Legal Fees	407.71	2.45%	407.71	0.25%
5330-000	Insurance	4,916.93	29.54%	20,697.06	12.63%
5335-000	License, Permits, Fees	695.50	4.18%	756.75	0.46%
	TOTAL ADMINISTRATIVE EXP	**$ 7,262.97**	**43.63%**	**$ 35,775.81**	**21.84%**
	UTILITIES				
5210-000	Electric	$ 126.31	0.76%	$ 1,019.50	0.62%
5220-000	Water & Sewer	2,795.91	16.80%	26,899.13	16.42%
5240-000	Trash Removal	1,667.20	10.02%	11,125.62	6.79%
	TOTAL UTILITIES	**$ 4,589.42**	**27.57%**	**$ 39,044.25**	**23.83%**
	MAINTENANCE & REPAIRS				
5020-000	Lawn Maintenance Contract	$ 0.00	0.00%	$ 5,681.60	3.47%
5024-000	Pest Control - General	0.00	0.00%	485.00	0.30%
5051-000	Irrigation Repairs & Maintenance	1,081.77	6.50%	3,343.30	2.04%
5100-000	Building Repairs & Maintenance	385.21	2.31%	18,650.36	11.38%
5140-000	Janitorial Service Contract	350.00	2.10%	3,750.00	2.29%
5150-000	Parking Enforcement	74.26	0.45%	10,640.26	6.50%
	TOTAL MAINTENANCE & REPAIRS	**$ 1,891.24**	**11.36%**	**$ 42,550.52**	**25.97%**
	RESERVES				
5610-000	Reserve - Painting	$ 3,660.32	21.99%	$ 10,851.66	6.62%
5620-000	Reserve - Roofing	3,599.64	21.63%	9,359.46	5.71%
5630-000	Reserve - Paving	1,385.00	8.32%	3,745.00	2.29%
5697-002	Reserve - 40 Year Inspection	832.54	5.00%	3,050.10	1.86%
	TOTAL RESERVES	**$ 9,477.50**	**56.94%**	**$ 27,006.22**	**16.49%**
	TOTAL EXPENSES	**$ 23,221.13**	**139.51%**	**$ 144,376.80**	**88.13%**
	NET INCOME (LOSS)	**$ (6,576.12)**	**-39.51%**	**$ 19,441.53**	**11.87%**

Victoria Square Condominium Association, Inc.
Budget Comparison Income Statement
09/30/2022

c/o Benchmark Property Mgmt
7932 Wiles Road
Coral Springs FL 33065

		MTD Actual	MTD Budget	$ Var	% Var	YTD Actual	YTD Budget	YTD $ VAR	YTD % Var	Annual Budget
	INCOME									
3010-000	Maintenance Fees	$ 16,644.00	$ 16,954	$ 310.00	(1.83)%	$ 163,858.00	$ 152,586	$ (11,272.00)	7.39 %	$ 203,446
3055-000	Other Income	0.00	0	0.00	0.00 %	100.00	0	(100.00)	0.00 %	0
3500-000	Interest Income	1.01	0	(1.01)	0.00 %	8.33	0	(8.33)	0.00 %	0
3850-000	Bank Transfer	0.00	0	0.00	0.00 %	(148.00)	0	148.00	0.00 %	0
	TOTAL INCOME	**$ 16,645.01**	**$ 16,954**	**$ 308.99**	**(1.82)%**	**$ 163,818.33**	**$ 152,586**	**$ (11,232.33)**	**7.36 %**	**$ 203,446**
	ADMINISTRATIVE EXPENSE									
5310-000	Management Fees	$ 1,150.00	$ 667	$ (483.00)	72.41 %	$ 11,050.00	$ 6,003	$ (5,047.00)	84.07 %	$ 8,000
5315-000	Office Expenses	92.83	83	(9.83)	11.84 %	1,864.29	747	(1,117.29)	149.57 %	1,000
5320-000	Accounting Fees	0.00	83	83.00	(100.00)%	1,000.00	747	(253.00)	33.87 %	1,000
5321-000	Legal Fees	407.71	83	(324.71)	391.22 %	407.71	747	339.29	(45.42)%	1,000
5330-000	Insurance	4,916.93	3,192	(1,724.93)	54.04 %	20,697.06	28,728	8,030.94	(27.96)%	38,300
5335-000	License, Permits, Fees	695.50	83	(612.50)	737.95 %	756.75	747	(9.75)	1.31 %	1,000
	TOTAL ADMINISTRATIVE EXP	**$ 7,262.97**	**$ 4,191**	**$ (3,071.97)**	**73.30 %**	**$ 35,775.81**	**$ 37,719**	**$ 1,943.19**	**(5.15)%**	**$ 50,300**
	UTILITIES									
5210-000	Electric	$ 126.31	$ 133	$ 6.69	(5.03)%	$ 1,019.50	$ 1,197	$ 177.50	(14.83)%	$ 1,600
5220-000	Water & Sewer	2,795.91	3,333	537.09	(16.11)%	26,899.13	29,997	3,097.87	(10.33)%	40,000
5240-000	Trash Removal	1,667.20	1,500	(167.20)	11.15 %	11,125.62	13,500	2,374.38	(17.59)%	18,000
	TOTAL UTILITIES	**$ 4,589.42**	**$ 4,966**	**$ 376.58**	**(7.58)%**	**$ 39,044.25**	**$ 44,694**	**$ 5,649.75**	**(12.64)%**	**$ 59,600**
	MAINTENANCE & REPAIRS									
5020-000	Lawn Maintenance Contract	$ 0.00	$ 875	$ 875.00	(100.00)%	$ 5,681.60	$ 7,875	$ 2,193.40	(27.85)%	$ 10,500
5021-000	Landscaping	0.00	500	500.00	(100.00)%	0.00	4,500	4,500.00	(100.00)%	6,000
5022-000	Tree Trimming	0.00	125	125.00	(100.00)%	0.00	1,125	1,125.00	(100.00)%	1,500
5024-000	Pest Control - General	0.00	83	83.00	(100.00)%	485.00	747	262.00	(35.07)%	1,000
5051-000	Irrigation Repairs & Maintenan	1,081.77	458	(623.77)	136.19 %	3,343.30	4,122	778.70	(18.89)%	5,500
5100-000	Building Repairs & Maintenance	385.21	1,167	781.79	(66.99)%	18,650.36	10,503	(8,147.36)	77.57 %	14,000
5100-008	Plumbing Repairs & Maintenance	0.00	83	83.00	(100.00)%	0.00	747	747.00	(100.00)%	1,000
5100-009	Paving Repairs & Maintenance	0.00	83	83.00	(100.00)%	0.00	747	747.00	(100.00)%	1,000
5132-000	Fire Extinguishers	0.00	63	63.00	(100.00)%	0.00	567	567.00	(100.00)%	750
5133-000	Fire Equipment	0.00	83	83.00	(100.00)%	0.00	747	747.00	(100.00)%	1,000
5140-000	Janitorial Service Contract	350.00	667	317.00	(47.53)%	3,750.00	6,003	2,253.00	(37.53)%	8,000
5150-000	Parking Enforcement	74.26	1,417	1,342.74	(94.76)%	10,640.26	12,753	2,112.74	(16.57)%	17,000
	TOTAL MAINTENANCE & REPAIRS	**$ 1,891.24**	**$ 5,604**	**$ 3,712.76**	**(66.25)%**	**$ 42,550.52**	**$ 50,436**	**$ 7,885.48**	**(15.63)%**	**$ 67,250**
	RESERVES									
5610-000	Reserve - Painting	$ 3,660.32	$ 899	$ (2,761.32)	307.15 %	$ 10,851.66	$ 8,091	$ (2,760.66)	34.12 %	$ 10,784
5620-000	Reserve - Roofing	3,599.64	720	(2,879.64)	399.95 %	9,359.46	6,480	(2,879.46)	44.44 %	8,639
5630-000	Reserve - Paving	1,385.00	295	(1,090.00)	369.49 %	3,745.00	2,655	(1,090.00)	41.05 %	3,540
5697-002	Reserve - 40 Year Inspection	832.54	278	(554.54)	199.47 %	3,050.10	2,502	(548.10)	21.91 %	3,333
	TOTAL RESERVES	**$ 9,477.50**	**$ 2,192**	**$ (7,285.50)**	**332.37 %**	**$ 27,006.22**	**$ 19,728**	**$ (7,278.22)**	**36.89 %**	**$ 26,296**
	TOTAL EXPENSES	**$ 23,221.13**	**$ 16,953**	**$ (6,268.13)**	**36.97 %**	**$ 144,376.80**	**$ 152,577**	**$ 8,200.20**	**(5.37)%**	**$ 203,446**
	NET INCOME (LOSS)	**$ (6,576.12)**	**$ 1**	**$ 6,577.12**	**(999.99)%**	**$ 19,441.53**	**$ 9**	**$ (19,432.53)**	**999.99 %**	**$ 0**

For Accounts to ZZZZZZZZ

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
1020-001	Popular Community Bank O/A #2006				Beginning Balance			57,112.31
		ACK	VS001-002059	09/01/2022	Benchmark Property		1,150.00	
		ACK	VS001-002060	09/01/2022			2,191.00	
	First Insurance Fund	JER	00019540	09/01/2022	VS-Insurance ACH		7,058.35	
		3 Payments * 1st payment due 7/25/22 April/May 2022 Renewal						
		ACK	VS001-002062	09/02/2022	Diamond Brite Maint		350.00	
		ACK	VS001-002063	09/02/2022	Ryan Associates Inc		1,081.77	
		RCP	00464441	09/02/2022	Lockbox	770.00		
		RCP	00464562	09/06/2022	Lockbox	533.00		
		ACK	VS001-002064	09/07/2022	Alida Operating Co I		74.26	
		ACK	VS001-002065	09/07/2022	City of Coral Spring		695.50	
		RCP	00465814	09/07/2022	Lockbox	385.00		
		RCP	00465975	09/08/2022	Lockbox	1,540.00		
		RCP	00466133	09/09/2022	Lockbox	2,310.00		
		RCP	00466288	09/12/2022	Lockbox	2,310.00		
		ACK	VS001-002066	09/13/2022	Diamond Brite Maint		50.00	
		ACK	VS001-002067	09/13/2022	Virtual CNS		127.20	
		RCP	00466459	09/13/2022	Lockbox	1,540.00		
		ACK	VS001-002068	09/14/2022	Alida Operating Co I		74.26	
		RCP	00466575	09/14/2022	Lockbox	820.00		
		RRP	00466507	09/14/2022	AB1 LLC,		148.00	
		RCP	00466966	09/15/2022	RM Cash Proc Post	50.00		
		RCP	00466892	09/16/2022	Lockbox	1,925.00		
		ACK	VS001-002069	09/19/2022	ACC Business		133.75	
		ACK	VS001-002070	09/19/2022	Benchmark Property M		92.83	
	First Insurance Fund	JE	00099898	09/19/2022	Online Payment		2,071.21	
		Down Pmt on Property Insurance Total Premium $4,084/2 Qtr Pmts Remain						
		RCP	00467082	09/19/2022	Lockbox	410.00		
		RCP	00467341	09/20/2022	Lockbox	385.00		
		ACK	VS001-002071	09/27/2022	Steven S. Valancy		407.71	
		RCP	00467640	09/27/2022	Lockbox	1,155.00		
		RCP	00467890	09/28/2022	Lockbox	517.00		
		RCP	00468068	09/29/2022	Lockbox	1,155.00		
	Interest	JE	00101221	09/30/2022	Sept Bank Rec	1.01		
	First Insurance Fund	JE	00101222	09/30/2022	Reverse Entry	7,058.35		
	First Insurance Fund	JE	00101222	09/30/2022	Reverse Entry	7,058.35		
	Waste Pro	JE	00101223	09/30/2022	ACH		1,667.20	
	FPL	JE	00101223	09/30/2022	ACH		52.29	
	FPL	JE	00101223	09/30/2022	ACH		74.02	
	Coral Springs Utilit	JE	00101223	09/30/2022	ACH		2,795.91	
	Nov,Dec.Jan,Feb Res	JE	00101226	09/30/2022	3/2/22 Cash Mgmt Trn		7,286.50	
		RCP	00468299	09/30/2022	Lockbox	722.00		
					Account Total	30,644.71	27,581.76	3,062.95
					Ending Balance			60,175.26
1030-001	Popular Community Bank Reserve #2233				Beginning Balance			94,365.59
	Reserves	JER	00019541	09/01/2022	VS - Reserve	2,191.00		
	Interest	JE	00101221	09/30/2022	Sept Bank Rec	22.81		
					Account Total	2,213.81	0.00	2,213.81
					Ending Balance			96,579.40
1073-000	Accounts Receivable - Assessments				Beginning Balance			6,075.00
					Sub Ledger Activity	594.00		
					Account Total	594.00	0.00	594.00
					Ending Balance			6,669.00
1075-000	Accounts Receivable Other				Beginning Balance			578.75
					Sub Ledger Activity		528.75	
					Account Total	0.00	528.75	-528.75
					Ending Balance			50.00
1110-000	Prepaid Insurance				Beginning Balance			25,611.38
	Insurance Accrual	JER	00019539	09/01/2022	VS-Insurance Accrual		2,845.72	
		Total Premiums $34,148.54 April/May 2022 - 2023						

For Accounts to ZZZZZZZZ

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
					Account Total	0.00	2,845.72	-2,845.72
					Ending Balance			22,765.66
1177-000	Utility Security Deposits				Beginning Balance			80.00
					Ending Balance			80.00
2010-000	Accounts Payable				Beginning Balance			802.54
					Ending Balance			802.54
2011-000	Insurance Payable				Beginning Balance			-7,058.35
	First Insurance Fund	JER	00019540	09/01/2022	VS-Insurance ACH	7,058.35		
		3 Payments * 1st payment due 7/25/22 April/May 2022 Renewal						
	First Insurance Fund	JE	00101222	09/30/2022	Reverse Entry		7,058.35	
	First Insurance Fund	JE	00101222	09/30/2022	Reverse Entry		7,058.35	
					Account Total	7,058.35	14,116.70	-7,058.35
					Ending Balance			-14,116.70
2032-000	Exchange				Beginning Balance			-1,747.22
					Ending Balance			-1,747.22
2200-000	Owner Prepayments				Beginning Balance			-7,105.00
					Sub Ledger Activity	199.75		
					Account Total	199.75	0.00	199.75
					Ending Balance			-6,905.25
2410-000	Reserve - Painting				Beginning Balance			-39,168.70
	Reserves	JER	00019541	09/01/2022	VS - Reserve		899.00	
					Account Total	0.00	899.00	-899.00
					Ending Balance			-40,067.70
2420-000	Reserve - Roofing				Beginning Balance			-44,500.46
	Reserves	JER	00019541	09/01/2022	VS - Reserve		720.00	
					Account Total	0.00	720.00	-720.00
					Ending Balance			-45,220.46
2430-000	Reserve - Paving				Beginning Balance			-4,950.00
	Reserves	JER	00019541	09/01/2022	VS - Reserve		295.00	
					Account Total	0.00	295.00	-295.00
					Ending Balance			-5,245.00
2497-002	Reserve - 40 Year Inspection				Beginning Balance			-2,773.10
		JER	00019541	09/01/2022	VS - Reserve		277.00	
					Account Total	0.00	277.00	-277.00
					Ending Balance			-3,050.10
2499-000	Reserve - Interest/Service Charge				Beginning Balance			-2,973.33
	Interest	JE	00101221	09/30/2022	Sept Bank Rec		22.81	
					Account Total	0.00	22.81	-22.81
					Ending Balance			-2,996.14
2550-000	Retained Earnings				Beginning Balance			-48,331.76
					Ending Balance			-48,331.76
3010-000	Maintenance Fees				Beginning Balance			-147,214.00
		RMC	00465105	09/01/2022	RM Charges		16,940.00	
		RCR	00467404	09/21/2022	RM Credits	296.00		
					Account Total	296.00	16,940.00	-16,644.00
					Ending Balance			-163,858.00
3055-000	Other Income				Beginning Balance			-100.00
					Ending Balance			-100.00
3500-000	Interest Income				Beginning Balance			-7.32
	Interest	JE	00101221	09/30/2022	Sept Bank Rec		1.01	
					Account Total	0.00	1.01	-1.01
					Ending Balance			-8.33
3850-000	Bank Transfer				Beginning Balance			148.00

For Accounts to ZZZZZZZZ

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
					Ending Balance			148.00
5020-000	Lawn Maintenance Contract				Beginning Balance			5,681.60
					Ending Balance			5,681.60
5024-000	Pest Control - General				Beginning Balance			485.00
					Ending Balance			485.00
5051-000	Irrigation Repairs & Maintenance				Beginning Balance			2,261.53
	Aug 22 Wet Check & Reprs	AVC	00321094	09/02/2022	Ryan Associates Inc	1,081.77		
					Account Total	1,081.77	0.00	1,081.77
					Ending Balance			3,343.30
5100-000	Building Repairs & Maintenance				Beginning Balance			18,265.15
	8.26-9.8.22 Parking enforcement	AVC	00321340	09/07/2022	Alida Operating Co I	74.26		
	Bulk Trash	AVC	00321756	09/13/2022	Diamond Brite Maint	50.00		
	Power surge protectors	AVC	00321757	09/13/2022	Virtual CNS	127.20		
	Aug 22 Internet for Cameras Acct #50000005352	AVC	00322048	09/19/2022	ACC Business	133.75		
					Account Total	385.21	0.00	385.21
					Ending Balance			18,650.36
5140-000	Janitorial Service Contract				Beginning Balance			3,400.00
	Sep 22 Janitorial Svc	AVC	00321092	09/02/2022	Diamond Brite Maint	350.00		
					Account Total	350.00	0.00	350.00
					Ending Balance			3,750.00
5150-000	Parking Enforcement				Beginning Balance			10,566.00
	9.9-9.22.22 Parking enforcement	AVC	00321829	09/14/2022	Alida Operating Co I	74.26		
					Account Total	74.26	0.00	74.26
					Ending Balance			10,640.26
5210-000	Electric				Beginning Balance			893.19
	FPL	JE	00101223	09/30/2022	ACH	52.29		
	FPL	JE	00101223	09/30/2022	ACH	74.02		
					Account Total	126.31	0.00	126.31
					Ending Balance			1,019.50
5220-000	Water & Sewer				Beginning Balance			24,103.22
	Coral Springs Utilit	JE	00101223	09/30/2022	ACH	2,795.91		
					Account Total	2,795.91	0.00	2,795.91
					Ending Balance			26,899.13
5240-000	Trash Removal				Beginning Balance			9,458.42
	Waste Pro	JE	00101223	09/30/2022	ACH	1,667.20		
					Account Total	1,667.20	0.00	1,667.20
					Ending Balance			11,125.62
5310-000	Management Fees				Beginning Balance			9,900.00
	VS - Mgmt Fee	AVC	00320694	09/01/2022	Benchmark Property	1,150.00		
					Account Total	1,150.00	0.00	1,150.00
					Ending Balance			11,050.00
5315-000	Office Expenses				Beginning Balance			1,771.46
		ACR	00008828	09/19/2022	Benchmark Property M		102.00	
	8.5-9.6.22 Postage, Copies & Env	AVC	00322049	09/19/2022	Benchmark Property M	102.00		
		incorrect amount						
	8.5-9.6.22 Postage, Copies & Env	AVC	00322052	09/19/2022	Benchmark Property M	92.83		
					Account Total	194.83	102.00	92.83
					Ending Balance			1,864.29
5320-000	Accounting Fees				Beginning Balance			1,000.00
					Ending Balance			1,000.00

For Accounts to ZZZZZZZZ

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
5321-000	Legal Fees				Beginning Balance			0.00
	#3228 Violation Lett	AVC	00322414	09/27/2022	Steven S. Valancy	407.71		
					Account Total	407.71	0.00	407.71
					Ending Balance			407.71
5330-000	Insurance				Beginning Balance			15,780.13
	Insurance Accrual	JER	00019539	09/01/2022	VS-Insurance Accrual	2,845.72		
		Total Premiums $34,148.54 April/May 2022 - 2023						
	First Insurance Fund	JE	00099898	09/19/2022	Online Payment	2,071.21		
		Down Pmt on Property Insurance Total Premium $4,084/2 Qtr Pmts Remain						
					Account Total	4,916.93	0.00	4,916.93
					Ending Balance			20,697.06
5335-000	License, Permits, Fees				Beginning Balance			61.25
	Annual Fire inspection Cust #105170	AVC	00321337	09/07/2022	City of Coral Spring	139.10		
	Annual Fire inspection Cust #105173	AVC	00321338	09/07/2022	City of Coral Spring	139.10		
	Annual Fire inspection Cust #105171	AVC	00321339	09/07/2022	City of Coral Spring	139.10		
	Annual Fire inspection Cust #105172	AVC	00321341	09/07/2022	City of Coral Spring	139.10		
	Annual Fire inspection Cust #106349	AVC	00321342	09/07/2022	City of Coral Spring	139.10		
					Account Total	695.50	0.00	695.50
					Ending Balance			756.75
5610-000	Reserve - Painting				Beginning Balance			7,191.34
	VS-Reserves	AVC	00320827	09/01/2022		899.00		
	Nov,Dec.Jan,Feb Res	JE	00101226	09/30/2022	3/2/22 Cash Mgmt Trn	2,761.32		
					Account Total	3,660.32	0.00	3,660.32
					Ending Balance			10,851.66
5620-000	Reserve - Roofing				Beginning Balance			5,759.82
	VS-Reserves	AVC	00320827	09/01/2022		720.00		
	Nov,Dec.Jan,Feb Res	JE	00101226	09/30/2022	3/2/22 Cash Mgmt Trn	2,879.64		
					Account Total	3,599.64	0.00	3,599.64
					Ending Balance			9,359.46
5630-000	Reserve - Paving				Beginning Balance			2,360.00
	VS-Reserves	AVC	00320827	09/01/2022		295.00		
	Nov,Dec.Jan,Feb Res	JE	00101226	09/30/2022	3/2/22 Cash Mgmt Trn	1,090.00		
					Account Total	1,385.00	0.00	1,385.00
					Ending Balance			3,745.00
5697-002	Reserve - 40 Year Inspection				Beginning Balance			2,217.56
	VS-Reserves	AVC	00320827	09/01/2022		277.00		
	Nov,Dec.Jan,Feb Res	JE	00101226	09/30/2022	3/2/22 Cash Mgmt Trn	555.54		
					Account Total	832.54	0.00	832.54
					Ending Balance			3,050.10
					Entity Totals	64,329.75	64,329.75	0.00

Bank VS001 OP1 Pop Comm
#2006
For Entities VS to VS
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
B10AP	Benchmark Property Mgmt	00320694	09/01/2022	1,150.00	0.00	VS001	002059	C	09/01/2022	1,150.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	VS - Mgmt Fee				VS	5310-000		RV000000790005	1,150.00
V1123	Victoria Square Condo	00320827	09/01/2022	2,191.00	0.00	VS001	002060	C	09/01/2022	2,191.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	VS-Reserves				VS	5610-000		RV000007530003	899.00
	Victoria Square Condo	VS-Reserves				VS	5620-000		RV000007530003	720.00
	Victoria Square Condo	VS-Reserves				VS	5630-000		RV000007530003	295.00
	Victoria Square Condo	VS-Reserves				VS	5697-002		RV000007530003	277.00
D1027	Diamond Brite Maint Inc	00321092	09/02/2022	350.00	0.00	VS001	002062	C	09/02/2022	350.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Sep 22 Janitorial Svc				VS	5140-000		7131	350.00
R1542	Ryan Associates Inc	00321094	09/02/2022	1,081.77	0.00	VS001	002063	C	09/02/2022	1,081.77
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Aug 22 Wet Check & Reprs				VS	5051-000		2854	1,081.77
A3689	Alida Operating Co Inc	00321340	09/07/2022	74.26	0.00	VS001	002064	C	09/07/2022	74.26
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	8.26-9.8.22 Parking enforcement				VS	5100-000		71007	74.26
C1123	City of Coral Springs	00321337	09/07/2022	139.10	0.00	VS001	002065	C	09/07/2022	139.10
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Annual Fire inspection Cust #105170				VS	5335-000		2022000861	139.10
C1123	City of Coral Springs	00321338	09/07/2022	139.10	0.00	VS001	002065	C	09/07/2022	139.10
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Annual Fire inspection Cust #105173				VS	5335-000		2022000864	139.10
C1123	City of Coral Springs	00321339	09/07/2022	139.10	0.00	VS001	002065	C	09/07/2022	139.10
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Annual Fire inspection Cust #105171				VS	5335-000		2022000862	139.10
C1123	City of Coral Springs	00321341	09/07/2022	139.10	0.00	VS001	002065	C	09/07/2022	139.10
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Annual Fire inspection Cust #105172				VS	5335-000		2022000863	139.10
C1123	City of Coral Springs	00321342	09/07/2022	139.10	0.00	VS001	002065	C	09/07/2022	139.10
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Annual Fire inspection Cust #106349				VS	5335-000		2022000865	139.10
D1027	Diamond Brite Maint Inc	00321756	09/13/2022	50.00	0.00	VS001	002066	C	09/13/2022	50.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Bulk Trash				VS	5100-000		7140	50.00
V1068	Virtual CNS	00321757	09/13/2022	127.20	0.00	VS001	002067	C	09/13/2022	127.20
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Power surge protectors				VS	5100-000		8716	127.20
A3689	Alida Operating Co Inc	00321829	09/14/2022	74.26	0.00	VS001	002068	C	09/14/2022	74.26
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	9.9-9.22.22 Parking enforcement				VS	5150-000		71092	74.26
A3684	ACC Business	00322048	09/19/2022	133.75	0.00	VS001	002069	C	09/19/2022	133.75
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	Aug 22 Internet for Cameras Acct #50000005352				VS	5100-000		222430783	133.75
B1000	Benchmark Property Mgmt.	00322052	09/19/2022	92.83	0.00	VS001	002070	C	09/19/2022	92.83

Bank VS001 OP1 Pop Comm
#2006
For Entities VS to VS
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	8.5-9.6.22 Postage, Copies & Env				VS	5315-000		00006504	92.83
S1051	Steven S. Valancy	00322414	09/27/2022	407.71	0.00	VS001	002071	C	09/27/2022	407.71
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Victoria Square Condo	#3228 Violation Lett				VS	5321-000		82017	407.71
	Totals			6,428.28	0.00					6,428.28

Computer Checks: 6,428.28
Manual Checks: 0.00

Bank Balance As Of 09/30/2022	62,165.58
Outstanding Checks AP	-481.97
Journal Entries GL	-296.00
Adjusted Bank Balance	61,387.61
Book Balance As Of 09/30/2022	60,175.26
Interest Income	0.00
Bank Charges	0.00
Adjustments: Avidpay	1,212.35
Adjusted Book Balance	61,387.61

Check	Date	Vendor		Type	Amount
002068	09/14/2022	A3689	Alida Operating Co Inc	C	74.26
002071	09/27/2022	S1051	Steven S. Valancy	C	407.71
			Report Total		481.97

Batch	Date	Description	Amount
		Bank Code Total	0.00

POPULAR.

Last statement: August 31, 2022
This statement: September 30, 2022
Total days in statement period: 30

5100842006
(16)

Direct inquiries to:
Customer Care Center,
1-800-377-0800

VICTORIA SQUARE CONDO
ASSOCIATION, INC.
C/O BENCHMARK PROPERTY MANAGEMENT
7392 WILES RD
CORAL SPRINGS FL 33067

Popular Bank
P.O. Box 4890
Miami Lakes, FL 33014

GOOD NEWS. EFFECTIVE 10/11/2022, WE ARE MAKING CHANGES TO OUR STANDARD OVERDRAFT PRACTICES, INCLUDING ELIMINATING SOME OVERDRAFT NON- SUFFICIENT FUNDS (NSF) FEES. FOR MORE INFORMATION, PLEASE VISIT POPBANK.US/OVERDRAFT, GO TO YOUR BRANCH, OR CONTACT OUR CUSTOMER CARE CENTER AT 1.800.377.0800 MONDAY- FRIDAY 7:30AM-12:00AM ET AND SATURDAY- SUNDAY 9:00AM-6:00PM ET.

Pab Business Interest Checking

Account number	5100842006	Beginning balance	$62,482.87
Enclosures	16	Total additions	16,528.01
Low balance	$58,607.19	Total subtractions	16,845.30
Average balance	$62,717.32	Ending balance	$62,165.58
Avg collected balance	$61,332.00		
Interest paid year to date	$8.33		

CHECKS

Number	Date	Amount	Control
2053	09-06	1,971.60	000007067081020
2054	09-12	50.00	000007067547070
2056 *	09-07	1,850.62	000007067187260
2057	09-09	143.88	000007067405210
2058	09-06	74.26	000007067073550
2059	09-08	1,150.00	000007032975180
2060	09-23	2,191.00	000005546087840
2061	09-13	148.00	000007033121940
2062	09-16	350.00	000007067871250
2063	09-12	1,081.77	000007067569230
2064	09-15	74.26	000007067817230
2065	09-22	695.50	000007033584720
2066	09-21	50.00	000007068080690
2067	09-20	127.20	000007033426260
2069 *	09-29	133.75	000007033998990
2070	09-21	92.83	000007068080870

* Skip in check sequence

PLEASE ADVISE US OF ANY CHANGES OF ADDRESS

BALANCE YOUR ACCOUNT IN 5 EASY STEPS!

BEFORE YOU BEGIN, DO THE FOLLOWING IN YOUR CHECKBOOK:

- **ADD ANY DEPOSITS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK; AND**
- **SUBTRACT ANY ITEMS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK.**

1	**Enter the balance shown on this statement.** The balance is the Ending Total found in the *"Daily Activity"* section of your statement.	$
2	**Total all outstanding deposits that appear in your checkbook *but that do not appear on this statement.*** (Use Chart A to easily add up your outstanding deposits.)	$
3	**Add the totals from Steps 1 and 2. Enter it here.**	$
4	**Total all outstanding withdrawals that appear in your checkbook *but that do not appear on this statement.*** (Use Chart B to easily add up your outstanding withdrawals.)	$
5	**Subtract the total in Step 4 from, the total in Step 3.**	$

This should be the Balance In your Checkbook

CHART A

	OUTSTANDING DEPOSIT	DEPOSIT AMOUNT	
Example:	Deposit	$ 100	50
	TOTAL:	$	

CHART B

	OUTSTANDING WITHDRAWAL	WITHDRAWAL AMOUNT	
Example:	Debit Credit Purchase	$ 100	50
	TOTAL:	$	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(FOR CONSUMER ACCOUNTS ONLY. FOR BUSINESS ACCOUNTS, PLEASE REFER TO THE BUSINESS BANKING DISCLOSURE AND AGREEMENT) WRITE US AT THE ADDRESS OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT AS SOON AS YOU CAN.

If you think your statement or a receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error and the date it appears on your statement.

We will investigate your complaint and will correct any error promptly. We will tell you the results of our investigation within 10 business days after we hear from you (20 business days if the transfer involved a new account). An account is considered new for 30 days after the first deposit is made. However, if we need more time, we may take up to 45 days to investigate your complaint or question (90 days if the transfer involved a new account, point of sale card transaction or a transfer that was initiated outside the U.S.) if we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you. We will tell you the results of our investigation within three business days after completing our investigation.

LOST OR STOLEN ATM OR DEBIT CARD: If your ATM or Debit Card is lost or stolen, in order to protect your rights, you must report it immediately by calling our Customer Care Center at the phone number on the front of this statement. **(FOR DEBIT CARDS ONLY)** When our Customer Care Center is closed, you may call Mastercard® directly at 1-800-307-7309 to report your Debit Card lost or stolen and then contact us on the following business day to arrange a replacement card.

"The Check Clearing for the 21 Century Act or "Check 21" effective as of October 28, 2004, allows banks to replace original checks with "substitute checks". A substitute check is the legal equivalent of an original check. You can use it the same way you would use the original check". You may use a substitute check as proof of payment just like the original check. In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). If you believe that you have suffered a loss related to a substitute check that you received and that was posted to your account, please contact us. You may call Customer Care Center at 1-800-377-0800 during the hours of 7:30 am – 12:00 am ET, Monday through Friday and 9:00 am – 6:00 pm ET, Saturday and Sunday or in writing at Popular, Attn: Customer Care Center P.O. Box 4906 Miami Lakes, FL 33014. You may also contact Popular via Teletypewriter (TTY/TDD) for account information and services at 1-888-801-4871. You must contact us within 14 calendar days of the date we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why a substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/ or the following information to help us identify the substitute check: information such as the check number, the name of the person who wrote the check, and the amount of the check.

POPULAR.

OTHER DEBITS

Date	Description	Subtractions
09-07	'Preauthorized Wd WASTE PRO MIAMI3056517011220907 000242071759159619	1,667.20
09-16	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT220916 000111000010836894	52.29
09-16	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT220916 000111000010836901	74.02
09-20	'Preauthorized Wd FIRST INSURANCEINSURANCE220920 41046038 000071925331313131	2,071.21
09-27	'Preauthorized Wd CORALCONCUTILITY220927 000211274452188352	2,795.91

CREDITS

Date	Description	Additions
09-02	'Lock Box Deposit 000000007032776740	770.00
09-06	'Lock Box Deposit 000000007032844920	533.00
09-07	'Lock Box Deposit 000000007067247700	385.00
09-08	'Lock Box Deposit 000000007067340840	1,540.00
09-09	'Lock Box Deposit 000000007067425730	2,310.00
09-12	'Lock Box Deposit 000000007067604480	2,310.00
09-13	'Lock Box Deposit 000000007067730280	1,540.00
09-14	'Lock Box Deposit 000000007033207530	820.00
09-16	'Lock Box Deposit 000000007067902650	1,925.00
09-19	'Lock Box Deposit 000000007068047740	410.00
09-20	'Lock Box Deposit 000000007033471530	385.00
09-21	'Mail/Courier Deposit 000000005546081210	50.00
09-26	'Lock Box Deposit 000000007068242290	1,155.00
09-28	'Lock Box Deposit 000000007068306320	517.00
09-29	'Lock Box Deposit 000000007034012140	1,155.00
09-30	'Lock Box Deposit 000000007034074360	722.00
09-30	'Interest Credit 000000000000000000	1.01

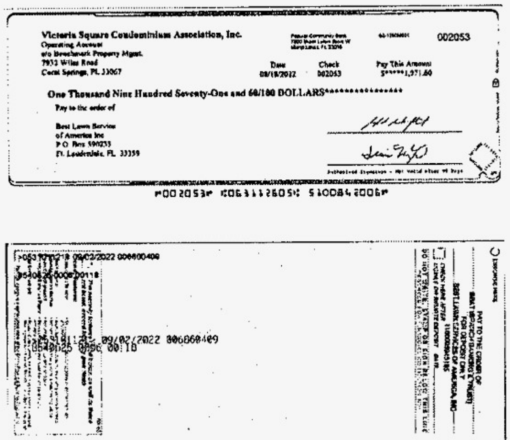
POPULAR.

DAILY BALANCES

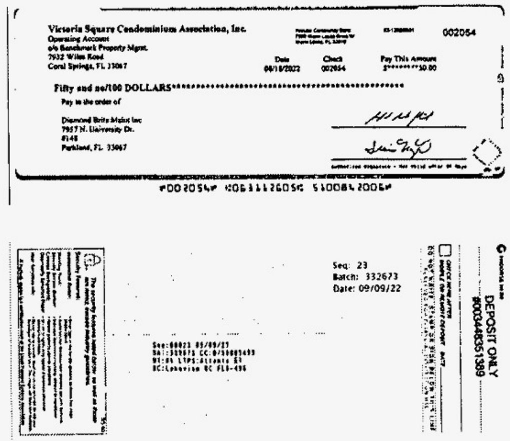
Date	Amount	Date	Amount	Date	Amount
08-31	62,482.87	09-13	63,733.54	09-22	63,736.23
09-02	63,252.87	09-14	64,553.54	09-23	61,545.23
09-06	61,740.01	09-15	64,479.28	09-26	62,700.23
09-07	58,607.19	09-16	65,927.97	09-27	59,904.32
09-08	58,997.19	09-19	66,337.97	09-28	60,421.32
09-09	61,163.31	09-20	64,524.56	09-29	61,442.57
09-12	62,341.54	09-21	64,431.73	09-30	62,165.58

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00



Check # 2053, Posted 09-06-22, Amount 1,971.60



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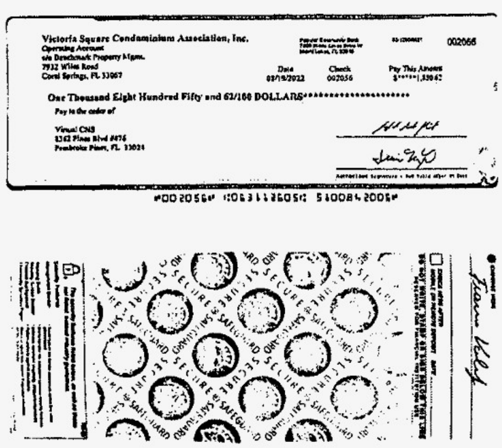

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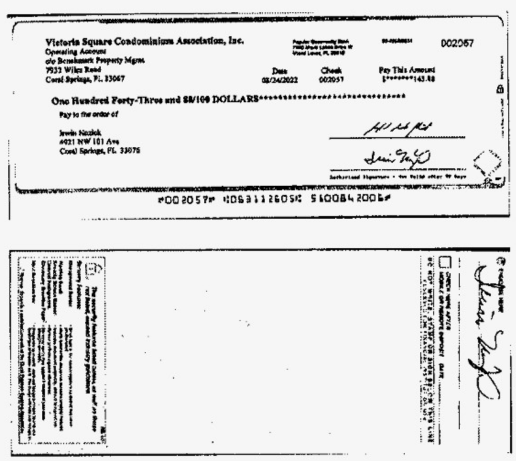

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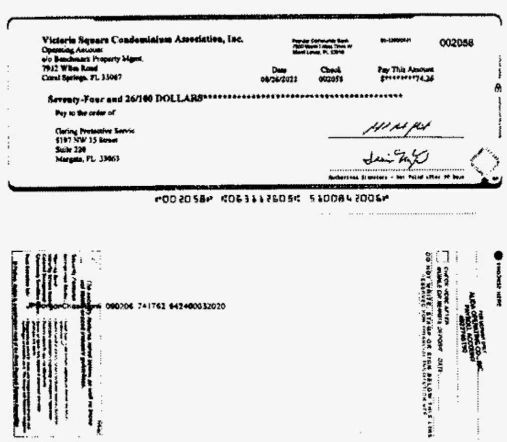

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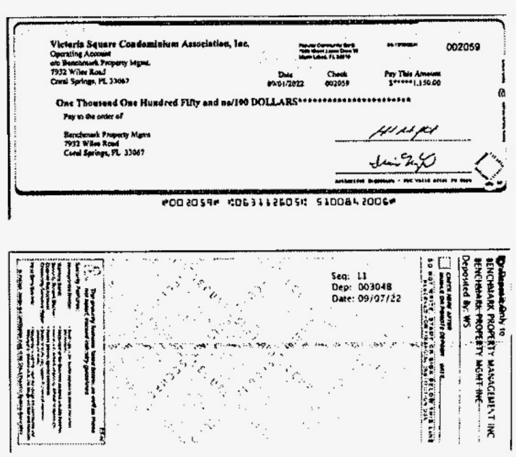
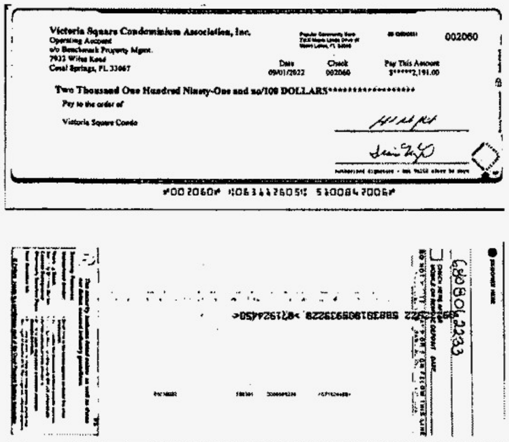
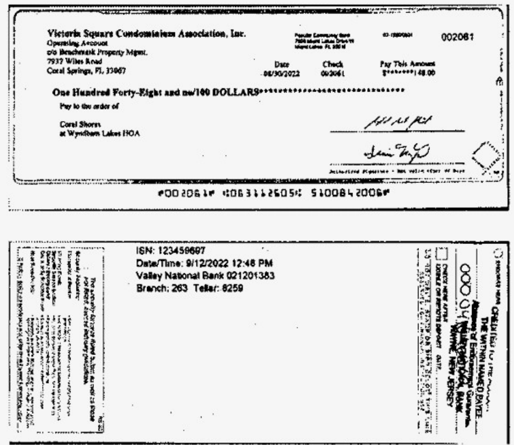


Check # 2059, Posted 09-08-22, Amount 1,150.00

VICTORIA SQUARE CONDO
September 30, 2022



Check # 2060, Posted 09-23-22, Amount 2,191.00



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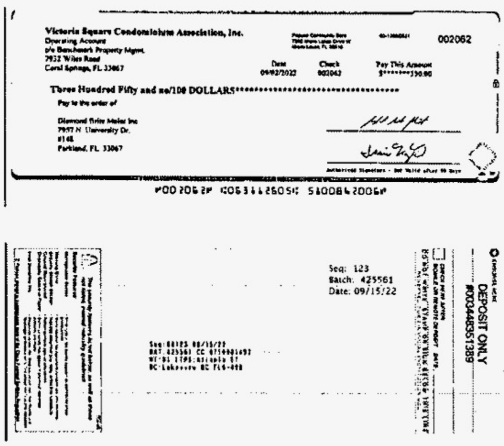

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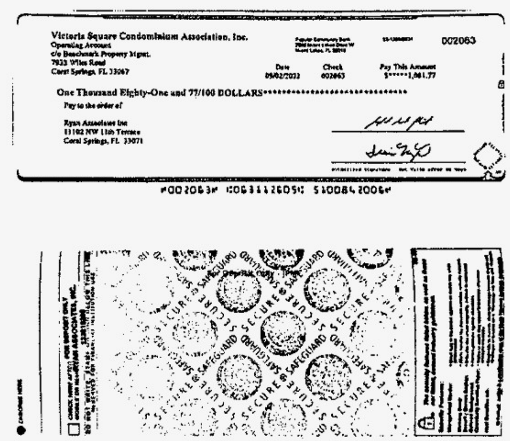

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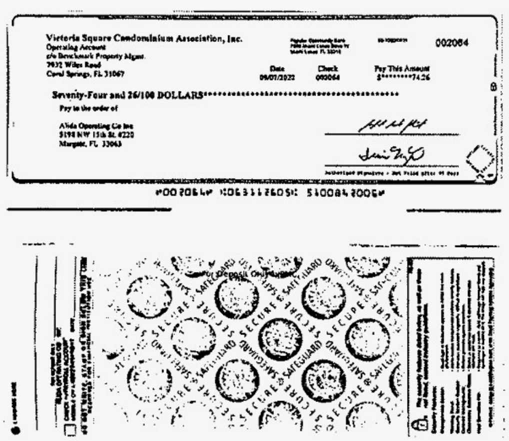

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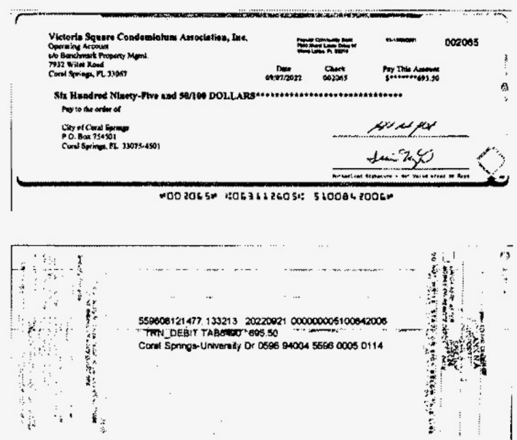

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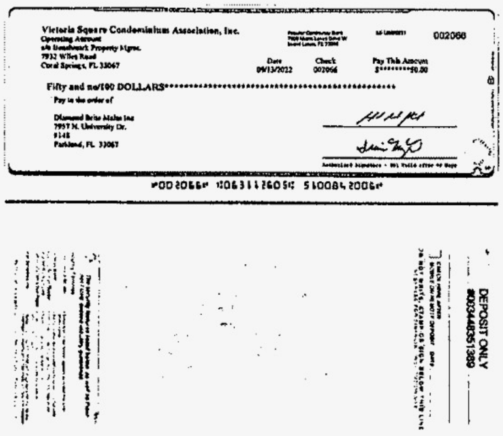

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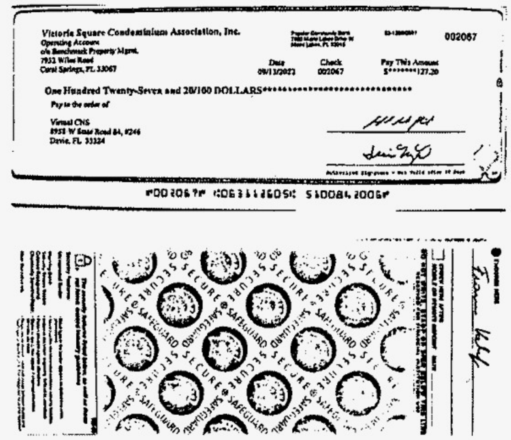

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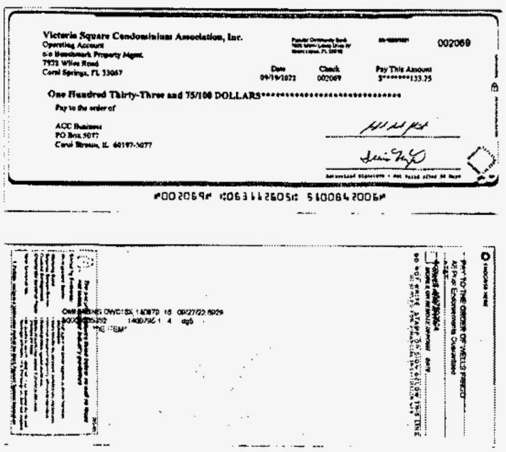
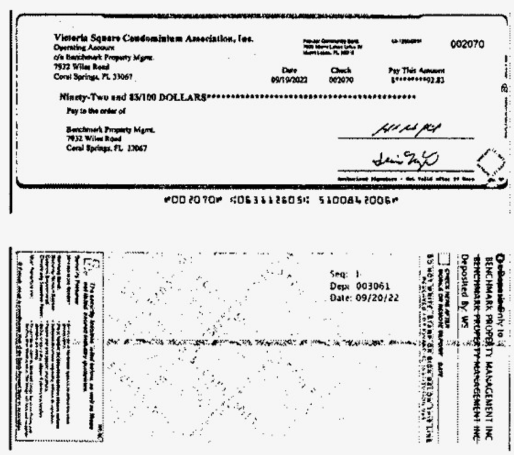


Check # 2069, Posted 09-29-22, Amount 133.75



Check # 2070, Posted 09-21-22, Amount 92.83

Bank Balance As Of 09/30/2022	96,579.40
Adjusted Bank Balance	96,579.40
Book Balance As Of 09/30/2022	96,579.40
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	96,579.40

Batch	Date	Description	Amount
		Bank Code Total	0.00

POPULAR.

6808062233
(0)

Last statement: August 31, 2022
This statement: September 30, 2022
Total days in statement period: 30

Direct inquiries to:
Customer Care Center,
1-800-377-0800

Popular Bank
P.O. Box 4890
Miami Lakes, FL 33014

VICTORIA SQUARE CONDO ASSOC INC
RESERVES
C/O BENCHMARK PROPERTY MANAGEMENT
7392 WILES RD
CORAL SPRINGS FL 33067

GOOD NEWS. EFFECTIVE 10/11/2022, WE ARE MAKING CHANGES TO OUR STANDARD OVERDRAFT PRACTICES, INCLUDING ELIMINATING SOME OVERDRAFT NON- SUFFICIENT FUNDS (NSF) FEES. FOR MORE INFORMATION, PLEASE VISIT POPBANK.US/OVERDRAFT, GO TO YOUR BRANCH, OR CONTACT OUR CUSTOMER CARE CENTER AT 1.800.377.0800 MONDAY- FRIDAY 7:30AM-12:00AM ET AND SATURDAY- SUNDAY 9:00AM-6:00PM ET.

Pab Platinum Bus MM

Account number	6808062233
Low balance	$94,365.59
Average balance	$94,949.86
Avg collected balance	$94,949.00
Interest paid year to date	$86.12

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
08-31	Beginning balance			$94,365.59
09-23	'Mail/Courier Deposit 000005546087830	2,191.00		96,556.59
09-30	'Interest Credit 000000000000000	22.81		96,579.40
09-30	**Ending totals**	**2,213.81**	**0.00**	**$96,579.40**

OVERDRAFT/RETURN ITEM FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

Thank you for banking with Popular

PLEASE ADVISE US OF ANY CHANGES OF ADDRESS

BALANCE YOUR ACCOUNT IN 5 EASY STEPS!

BEFORE YOU BEGIN, DO THE FOLLOWING IN YOUR CHECKBOOK:

- **ADD ANY DEPOSITS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK; AND**
- **SUBTRACT ANY ITEMS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK.**

1	**Enter the balance shown on this statement.** The balance is the Ending Total found in the *"Daily Activity"* section of your statement.	$
2	**Total all outstanding deposits that appear in your checkbook *but that do not appear on this statement.*** (Use Chart A to easily add up your outstanding deposits.)	$
3	**Add the totals from Steps 1 and 2. Enter it here.**	$
4	**Total all outstanding withdrawals that appear in your checkbook *but that do not appear on this statement.*** (Use Chart B to easily add up your outstanding withdrawals.)	$
5	**Subtract the total in Step 4 from, the total in Step 3.**	$

This should be the Balance In your Checkbook

CHART A

	OUTSTANDING DEPOSIT	DEPOSIT AMOUNT	
Example:	Deposit	$ 100	50
	TOTAL:	$	

CHART B

	OUTSTANDING WITHDRAWAL	WITHDRAWAL AMOUNT	
Example:	Debit Credit Purchase	$ 100	50
	TOTAL:	$	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(FOR CONSUMER ACCOUNTS ONLY. FOR BUSINESS ACCOUNTS, PLEASE REFER TO THE BUSINESS BANKING DISCLOSURE AND AGREEMENT) WRITE US AT THE ADDRESS OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT AS SOON AS YOU CAN.

If you think your statement or a receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error and the date it appears on your statement.

We will investigate your complaint and will correct any error promptly. We will tell you the results of our investigation within 10 business days after we hear from you (20 business days if the transfer involved a new account). An account is considered new for 30 days after the first deposit is made. However, if we need more time, we may take up to 45 days to investigate your complaint or question (90 days if the transfer involved a new account, point of sale card transaction or a transfer that was initiated outside the U.S.) if we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you. We will tell you the results of our investigation within three business days after completing our investigation.

LOST OR STOLEN ATM OR DEBIT CARD: If your ATM or Debit Card is lost or stolen, in order to protect your rights, you must report it immediately by calling our Customer Care Center at the phone number on the front of this statement. **(FOR DEBIT CARDS ONLY)** When our Customer Care Center is closed, you may call Mastercard® directly at 1-800-307-7309 to report your Debit Card lost or stolen and then contact us on the following business day to arrange a replacement card.

"The Check Clearing for the 21 Century Act or "Check 21" effective as of October 28, 2004, allows banks to replace original checks with "substitute checks". A substitute check is the legal equivalent of an original check. You can use it the same way you would use the original check". You may use a substitute check as proof of payment just like the original check. In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). If you believe that you have suffered a loss related to a substitute check that you received and that was posted to your account, please contact us. You may call Customer Care Center at 1-800-377-0800 during the hours of 7:30 am – 12:00 am ET, Monday through Friday and 9:00 am – 6:00 pm ET, Saturday and Sunday or in writing at Popular, Attn: Customer Care Center P.O. Box 4906 Miami Lakes, FL 33014. You may also contact Popular via Teletypewriter (TTY/TDD) for account information and services at 1-888-801-4871. You must contact us within 14 calendar days of the date we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why a substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/ or the following information to help us identify the substitute check: information such as the check number, the name of the person who wrote the check, and the amount of the check.