

# Victoria Square Condominium Assoc., Inc.

## FINANCIAL STATEMENTS

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*PREPARED FOR THE BOARD OF DIRECTORS*

**October 2024**



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*7124 North Nob Hill Road, Tamarac, FL 33321 (954-718-9903)*

# VICTORIA SQUARE CONDOMINIUM

## FUND BALANCE SHEET

As of: 10/31/2024

### Assets

Run Date: 11/16/2024

Run Time: 11:14 AM

Account	Operating	Reserves	Total
<b>Asset</b>			
01010 Popular Bank Oper	\$55,215.25	\$0.00	\$55,215.25
01020 Popular Bank Reserve	\$0.00	\$107,544.75	\$107,544.75
01110 A/R Maintenance	\$9,596.75	\$0.00	\$9,596.75
01160 A/R Miscellaneous	\$150.00	\$0.00	\$150.00
01210 Utility Deposits	\$80.00	\$0.00	\$80.00
01225 Prepaid Expenses	\$775.00	\$0.00	\$775.00
<b>Asset Total</b>	<b>\$65,817.00</b>	<b>\$107,544.75</b>	<b>\$173,361.75</b>
<b>Total Assets:</b>	<b>\$65,817.00</b>	<b>\$107,544.75</b>	<b>\$173,361.75</b>

### Liabilities

Account	Operating	Reserves	Total
<b>Liability</b>			
03010 Accounts Payable	(\$1,386.24)	\$0.00	(\$1,386.24)
03025 Accrued Expenses	\$1,925.00	\$0.00	\$1,925.00
03110 Exchange	(\$10,013.67)	\$0.00	(\$10,013.67)
03310 Prepaid Member Fees	\$3,404.86	\$0.00	\$3,404.86
<b>Liability Total</b>	<b>(\$6,070.05)</b>	<b>\$0.00</b>	<b>(\$6,070.05)</b>
<b>Total Liabilities:</b>	<b>(\$6,070.05)</b>	<b>\$0.00</b>	<b>(\$6,070.05)</b>

### Equity

Account	Operating	Reserves	Total
<b>Reserves</b>			
05010 Reserve Roof	\$0.00	\$74,699.76	\$74,699.76
05015 Reserve Painting	\$0.00	\$11,825.85	\$11,825.85
05020 Reserve Paving	\$0.00	\$12,322.24	\$12,322.24
05025 Reserve- 40 Year Inspection	\$0.00	\$2,703.51	\$2,703.51
05030 Reserve Interest	\$0.00	\$5,829.87	\$5,829.87
<b>Reserves Total</b>	<b>\$0.00</b>	<b>\$107,381.23</b>	<b>\$107,381.23</b>
<b>Members Equity</b>			
05510 Retained Earnings	\$73,986.18	\$0.00	\$73,986.18
<b>Members Equity Total</b>	<b>\$73,986.18</b>	<b>\$0.00</b>	<b>\$73,986.18</b>
Current Year Net Income/(Loss)	(\$1,935.61)	\$0.00	(\$1,935.61)
<b>Total Equity:</b>	<b>\$72,050.57</b>	<b>\$107,381.23</b>	<b>\$179,431.80</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$65,980.52</b>	<b>\$107,381.23</b>	<b>\$173,361.75</b>

# VICTORIA SQUARE CONDOMINIUM

## INCOME STATEMENT

Start: 10/01/2024 | End: 10/31/2024

### Income

Run Date: 11/16/2024  
Run Time: 11:14 AM

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Income</b>							
06110 Maintenance Income	19,536.00	19,536.00	0.00	195,360.00	195,360.00	0.00	234,432.00
06900 Interest	1.12	0.00	1.12	175.30	0.00	175.30	0.00
<b>Income Total</b>	<b>19,537.12</b>	<b>19,536.00</b>	<b>1.12</b>	<b>195,535.30</b>	<b>195,360.00</b>	<b>175.30</b>	<b>234,432.00</b>
<b>Total Income</b>	<b>19,537.12</b>	<b>19,536.00</b>	<b>1.12</b>	<b>195,535.30</b>	<b>195,360.00</b>	<b>175.30</b>	<b>234,432.00</b>

### Expense

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>UTILITIES</b>							
07010 Refuse	1,359.76	1,916.67	556.91	22,422.16	19,166.70	(3,255.46)	23,000.00
07050 Electricity	84.35	166.67	82.32	1,251.19	1,666.70	415.51	2,000.00
07060 Water / Sewer	505.01	3,208.33	2,703.32	34,194.72	32,083.30	(2,111.42)	38,500.00
07148 Fire Ext.	0.00	45.83	45.83	1,117.01	458.30	(658.71)	550.00
07150 Security	0.00	0.00	0.00	297.04	0.00	(297.04)	0.00
07155 Parking Enforcement	148.52	145.83	(2.69)	1,963.16	1,458.30	(504.86)	1,750.00
<b>UTILITIES Total</b>	<b>2,097.64</b>	<b>5,483.33</b>	<b>3,385.69</b>	<b>61,245.28</b>	<b>54,833.30</b>	<b>(6,411.98)</b>	<b>65,800.00</b>

### BUILDING MAINTENANCE

07210 Repair & Maintenance	135.76	1,666.67	1,530.91	18,277.42	16,666.70	(1,610.72)	20,000.00
07220 Janitorial	450.00	375.00	(75.00)	6,383.51	3,750.00	(2,633.51)	4,500.00
07230 Exterminating	0.00	62.50	62.50	580.50	625.00	44.50	750.00
07240 Fire Equipment Maint & Repair	0.00	41.67	41.67	636.36	416.70	(219.66)	500.00
07250 Surveillance Cameras & Interne	0.00	166.67	166.67	1,109.32	1,666.70	557.38	2,000.00
07320 Plumbing Repairs	0.00	62.50	62.50	140.00	625.00	485.00	750.00
07340 Paving Repairs	0.00	41.67	41.67	0.00	416.70	416.70	500.00
<b>BUILDING MAINTENANCE Total</b>	<b>585.76</b>	<b>2,416.68</b>	<b>1,830.92</b>	<b>27,127.11</b>	<b>24,166.80</b>	<b>(2,960.31)</b>	<b>29,000.00</b>

### GROUND MAINTENANCE

08010 Lawn Maintenance	1,200.00	916.67	(283.33)	8,616.00	9,166.70	550.70	11,000.00
08020 Irrigation	0.00	208.33	208.33	1,280.39	2,083.30	802.91	2,500.00
08030 Tree Trim - Removal	0.00	166.67	166.67	0.00	1,666.70	1,666.70	2,000.00
08050 Landscape Extras	0.00	187.26	187.26	160.50	1,872.60	1,712.10	2,247.10
<b>GROUND MAINTENANCE Total</b>	<b>1,200.00</b>	<b>1,478.93</b>	<b>278.93</b>	<b>10,056.89</b>	<b>14,789.30</b>	<b>4,732.41</b>	<b>17,747.10</b>

### MANAGEMENT

09000 Management Fees	0.00	775.00	775.00	7,750.00	7,750.00	0.00	9,300.00
<b>MANAGEMENT Total</b>	<b>0.00</b>	<b>775.00</b>	<b>775.00</b>	<b>7,750.00</b>	<b>7,750.00</b>	<b>0.00</b>	<b>9,300.00</b>

### ADMINISTRATIVE & OFFICE

09110 Office Expense	76.37	100.00	23.63	302.84	1,000.00	697.16	1,200.00
09120 CPA	0.00	100.00	100.00	0.00	1,000.00	1,000.00	1,200.00
09125 Legal	0.00	104.17	104.17	1,527.50	1,041.70	(485.80)	1,250.00
09140 Fees/Permits	0.00	62.50	62.50	220.34	625.00	404.66	750.00
09150 General Insurance	6,117.16	6,000.00	(117.16)	59,086.85	60,000.00	913.15	72,000.00
<b>ADMINISTRATIVE &amp; OFFICE Total</b>	<b>6,193.53</b>	<b>6,366.67</b>	<b>173.14</b>	<b>61,137.53</b>	<b>63,666.70</b>	<b>2,529.17</b>	<b>76,400.00</b>

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
RESERVES							
09200 Reserve Transfer	3,015.41	3,015.41	0.00	30,154.10	30,154.10	0.00	36,184.90
RESERVES Total	3,015.41	3,015.41	0.00	30,154.10	30,154.10	0.00	36,184.90
Total Expense	13,092.34	19,536.02	6,443.68	197,470.91	195,360.20	(2,110.71)	234,432.00
Net Income	6,444.78	(0.02)	6,444.80	(1,935.61)	(0.20)	(1,935.41)	0.00



# VICTORIA SQUARE CONDOMINIUM

## GENERAL LEDGER DETAIL

Run Date: 11/16/2024  
Run Time: 11:14 AM

As of: Start: 10/01/2024 | End: 10/31/2024

Account				Balance Forward	Debits	Credits	Ending Balance
01010 Popular Bank Oper				\$53,262.73	\$26,190.19	\$24,237.67	\$55,215.25
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/1/2024	AR 139683 - Cash Receipts - Lockbox	860266866			\$385.00	\$0.00	
10/6/2024	AR 138144 - Cash Receipts - Direct Debit	443450985		Automated Payment for Apply Charges Batch #138136	\$7,548.00	\$0.00	
10/7/2024	AR 143075 - Cash Receipts - Lockbox	00117			\$839.00	\$0.00	
10/8/2024	AR 142870 - Cash Receipts - Direct Debit	443811746		One Time Payment	\$250.00	\$0.00	
10/8/2024	AR 143450 - Cash Receipts - Lockbox	3244			\$888.00	\$0.00	
10/9/2024	AR 144400 - Cash Receipts - Lockbox	66078804			\$1,658.00	\$0.00	
10/10/2024	AR 144463 - Cash Receipts - Lockbox	1946			\$888.00	\$0.00	
10/11/2024	AR 144874 - Cash Receipts - Lockbox	5236			\$839.00	\$0.00	
10/14/2024	AR 144922 - Cash Receipts - Manual	118608456			\$444.00	\$0.00	
10/15/2024	AP 145882 - Hand Written Check	10087	CITYCC - CITY OF CORAL SPRINGS - WATER	AUTOPAY SEPTEMBER WATER AND SEWER	\$0.00	\$3,827.82	
10/16/2024	AP 146264 - Print Check	17	AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$0.00	\$403.26	
10/16/2024	AP 146267 - Print Check	18	DIAMB - Diamond Bright Maintenance	SEPTEMBER JANITORIAL SERVICES	\$0.00	\$350.00	
10/16/2024	AP 146270 - Print Check	19	WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$0.00	\$1,836.24	
10/16/2024	AP 146273 - Print Check	20	DIAMB - Diamond Bright Maintenance	JANITORIAL SERVICES	\$0.00	\$100.00	
10/16/2024	AP 146276 - Print Check	21	GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$0.00	\$74.26	
10/16/2024	AP 146279 - Print Check	22	ACCBUS - ACC BUSIINESS	AT&T MAINTENANCE	\$0.00	\$267.50	
10/16/2024	AP 146282 - Print Check	23	BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MOWING SERVICES	\$0.00	\$1,200.00	
10/16/2024	AP 146285 - Print Check	24	CCM - CONSOLIDATED COMMUNITY MANAGEM	OCTOBER PROFESSIONAL MANAGEMENT FEES	\$0.00	\$775.00	
10/16/2024	AP 146289 - Print Check	25	GARING - GARING PROTECTIVE SVCS.	PARKING ENFORCEMENT SERVICES	\$0.00	\$74.26	
10/16/2024	AP 146292 - Print Check	26	GARING - GARING PROTECTIVE SVCS.	PARKING ENFORCEMENT SERVICES	\$0.00	\$74.26	
10/16/2024	AP 146295 - Print Check	27	BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MAINTENANCE	\$0.00	\$600.00	
10/17/2024	AR 147265 - Cash Receipts - Lockbox	15359679			\$385.00	\$0.00	
10/18/2024	AR 147865 - Cash Receipts - Lockbox	1569			\$829.00	\$0.00	
10/20/2024	AR 147698 - Cash	444834851		One Time	\$500.00	\$0.00	

Account				Balance Forward	Debits	Credits	Ending Balance
	Receipts - Direct			Payment			
10/21/2024	Debit						
10/21/2024	AP 148032 - Void	22	ACCBUS - ACC BUSIINESS	AT&T	\$267.50	\$0.00	
	Check			MAINTENANCE			
10/21/2024	AP 148033 - Void	17	AT&T - AT&T	OCTOBER AT&T	\$403.26	\$0.00	
	Check			MAINTENANCE			
10/21/2024	AP 148047 - Print	28	ACCBUS - ACC BUSIINESS	OCTOBER PHONE	\$0.00	\$403.26	
	Check			AND INTERNET			
				SERVICE			
10/21/2024	AR 150386 - Cash	1842			\$888.00	\$0.00	
	Receipts - Lockbox						
10/24/2024	AR 150401 - Cash	69632938			\$888.00	\$0.00	
	Receipts - Lockbox						
10/25/2024	AR 150288 - Cash	445145836		One Time	\$500.00	\$0.00	
	Receipts - Direct			Payment			
10/25/2024	Debit						
10/25/2024	AP 152210 - Hand	10115	FIRST` - FIRST INSURANCE FUNDING	OCTOBER	\$0.00	\$6,117.16	
	Written Check			INSURANCE			
				PAYMENT			
				AUTOPAY			
10/30/2024	AP 152266 - Print	31	GARING - GARING PROTECTIVE SVCS.	OCTOBER	\$0.00	\$74.26	
	Check			PARKING			
				ENFORCEMENT			
				SERVICES			
10/30/2024	AP 152266 - Print	30	IRWIN N - IRWIN NOZICK	GAS REFUND	\$0.00	\$86.37	
	Check						
10/30/2024	AP 152294 - Void	28	ACCBUS - ACC BUSIINESS	OCTOBER PHONE	\$403.26	\$0.00	
	Check			AND INTERNET			
				SERVICE			
10/30/2024	AP 152295 - Print	32	ACCBUS - ACC BUSIINESS	OCTOBER PHONE	\$0.00	\$403.26	
	Check			AND INTERNET			
				SERVICE			
10/30/2024	AR 154970 - Cash	5185			\$888.00	\$0.00	
	Receipts - Lockbox						
10/31/2024	AR 154985 - Cash	00119			\$444.00	\$0.00	
	Receipts - Lockbox						
10/31/2024	AP 155073 - Print	33	UNIVERSAL - UNIVERSAL WASTE	OCTOBER WASTE	\$0.00	\$3,696.00	
	Check			SERVICE			
10/31/2024	GL 165000 - Journal		RESERVE TRANSFER	TRANSFER	\$0.00	\$3,015.41	
	Entry						
10/31/2024	GL 165002 - Journal		Oct CCm	Oct ccm	\$0.00	\$775.00	
	Entry						
10/31/2024	GL 165005 - Journal		Oct fpl	Oct	\$3,822.81	\$84.35	
	Entry						
10/31/2024	GL 165006 - Misc				\$1,836.24	\$0.00	
	Deposit						
10/31/2024	GL 165007 - Misc				\$1.12	\$0.00	
	Bank Transaction						
10/31/2024	GL 165008 - Misc				\$385.00	\$0.00	
	Deposit						
10/31/2024	GL 165009 - Misc				\$10.00	\$0.00	
	Deposit						
01020 Popular Bank Reserve				\$104,370.49	\$3,174.26	\$0.00	\$107,544.75
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165000 - Journal		RESERVE TRANSFER	TRANSFER	\$3,015.41	\$0.00	
	Entry						
10/31/2024	GL 165010 - Misc				\$158.85	\$0.00	
	Bank Transaction						
01110 A/R Maintenance				\$9,286.75	\$19,536.00	\$19,226.00	\$9,596.75
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/1/2024	AR 138136 - Apply				\$19,536.00	\$0.00	
	Charges						
10/1/2024	AR 138142 - Apply				\$0.00	\$2,162.86	
	PrePays						
10/1/2024	AR 139683 - Cash	860266866			\$0.00	\$385.00	

Account				Balance Forward	Debits	Credits	Ending Balance
Receipts - Lockbox							
10/6/2024	AR 138144 - Cash Receipts - Direct Debit	443450985		Automated Payment for Apply Charges Batch #138136	\$0.00	\$7,453.00	
10/7/2024	AR 143075 - Cash Receipts - Lockbox	00117			\$0.00	\$839.00	
10/8/2024	AR 142870 - Cash Receipts - Direct Debit	443811746		One Time Payment	\$0.00	\$250.00	
10/8/2024	AR 143450 - Cash Receipts - Lockbox	3244			\$0.00	\$844.00	
10/9/2024	AR 144400 - Cash Receipts - Lockbox	66078804			\$0.00	\$1,608.00	
10/10/2024	AR 144463 - Cash Receipts - Lockbox	1946			\$0.00	\$816.14	
10/11/2024	AR 144874 - Cash Receipts - Lockbox	5236			\$0.00	\$839.00	
10/14/2024	AR 144922 - Cash Receipts - Manual	118608456			\$0.00	\$444.00	
10/17/2024	AR 147265 - Cash Receipts - Lockbox	15359679			\$0.00	\$385.00	
10/18/2024	AR 147865 - Cash Receipts - Lockbox	67669735			\$0.00	\$385.00	
10/20/2024	AR 147698 - Cash Receipts - Direct Debit	444834851		One Time Payment	\$0.00	\$500.00	
10/21/2024	AR 150386 - Cash Receipts - Lockbox	1842			\$0.00	\$78.00	
10/24/2024	AR 150401 - Cash Receipts - Lockbox	69632938			\$0.00	\$888.00	
10/25/2024	AR 150288 - Cash Receipts - Direct Debit	445145836		One Time Payment	\$0.00	\$500.00	
10/30/2024	AR 154970 - Cash Receipts - Lockbox	14936114			\$0.00	\$444.00	
10/31/2024	AR 154985 - Cash Receipts - Lockbox	00119			\$0.00	\$405.00	
01160 A/R Miscellaneous				\$150.00	\$0.00	\$0.00	\$150.00
01210 Utility Deposits				\$80.00	\$0.00	\$0.00	\$80.00
01225 Prepaid Expenses				\$0.00	\$775.00	\$0.00	\$775.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165002 - Journal Entry		Oct CCm	Oct ccm	\$775.00	\$0.00	
03010 Accounts Payable				(\$2,241.02)	\$12,924.93	\$9,297.67	\$1,386.24
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/1/2024	AP 155070 - Enter Bills - Separate Check		UNIVERSAL - UNIVERSAL WASTE	OCTOBER WASTE SERVICE	\$0.00	\$3,696.00	
10/4/2024	AP 140567 - Enter Bill		BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MOWING SERVICES	\$0.00	\$1,200.00	
10/4/2024	AP 140826 - Enter Bill		GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$0.00	\$74.26	
10/8/2024	AP 143304 - Enter Bill		AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$0.00	\$403.26	
10/8/2024	AP 143306 - Enter Bill		WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$0.00	\$1,836.24	
10/16/2024	AP 146264 - Print Check	17	AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$403.26	\$0.00	
10/16/2024	AP 146267 - Print Check	18	DIAMB - Diamond Bright Maintenance	SEPTEMBER JANITORIAL SERVICES	\$350.00	\$0.00	

Account				Balance Forward	Debits	Credits	Ending Balance
10/16/2024	AP 146270 - Print Check	19	WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$1,836.24	\$0.00	
10/16/2024	AP 146273 - Print Check	20	DIAMB - Diamond Bright Maintenance	JANITORIAL SERVICES	\$100.00	\$0.00	
10/16/2024	AP 146276 - Print Check	21	GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
10/16/2024	AP 146279 - Print Check	22	ACCBUS - ACC BUSIINESS	AT&T MAINTENANCE	\$267.50	\$0.00	
10/16/2024	AP 146282 - Print Check	23	BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MOWING SERVICES	\$1,200.00	\$0.00	
10/16/2024	AP 146285 - Print Check	24	CCM - CONSOLIDATED COMMUNITY MANAGEM	OCTOBER PROFESSIONAL MANAGEMENT FEES	\$775.00	\$0.00	
10/16/2024	AP 146289 - Print Check	25	GARING - GARING PROTECTIVE SVCS.	PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
10/16/2024	AP 146292 - Print Check	26	GARING - GARING PROTECTIVE SVCS.	PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
10/16/2024	AP 146295 - Print Check	27	BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MAINTENANCE	\$600.00	\$0.00	
10/21/2024	AP 148000 - Enter Bill		GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$0.00	\$74.26	
10/21/2024	AP 148032 - Void Check	22	ACCBUS - ACC BUSIINESS	AT&T MAINTENANCE	\$0.00	\$267.50	
10/21/2024	AP 148033 - Void Check	17	AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$0.00	\$403.26	
10/21/2024	AP 148035 - AP Adjustment		ACCBUS - ACC BUSIINESS	AT&T MAINTENANCE	\$267.50	\$0.00	
10/21/2024	AP 148036 - AP Adjustment		AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$403.26	\$0.00	
10/21/2024	AP 148038 - Enter Bill		ACCBUS - ACC BUSIINESS	OCTOBER PHONE AND INTERNET SERVICE	\$0.00	\$403.26	
10/21/2024	AP 148047 - Print Check	28	ACCBUS - ACC BUSIINESS	OCTOBER PHONE AND INTERNET SERVICE	\$403.26	\$0.00	
10/29/2024	AP 152012 - Enter Bill		DIAMB - Diamond Bright Maintenance	NOV JANITORIAL SERVICE	\$0.00	\$450.00	
10/30/2024	AP 152251 - Enter Bills - Separate Check		IRWIN N - IRWIN NOZICK	GAS REFUND	\$0.00	\$86.37	
10/30/2024	AP 152266 - Print Check	31	GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
10/30/2024	AP 152266 - Print Check	30	IRWIN N - IRWIN NOZICK	GAS REFUND	\$86.37	\$0.00	
10/30/2024	AP 152294 - Void Check	28	ACCBUS - ACC BUSIINESS	OCTOBER PHONE AND INTERNET SERVICE	\$0.00	\$403.26	
10/30/2024	AP 152295 - Print Check	32	ACCBUS - ACC BUSIINESS	OCTOBER PHONE AND INTERNET SERVICE	\$403.26	\$0.00	
10/31/2024	AP 155073 - Print Check	33	UNIVERSAL - UNIVERSAL WASTE	OCTOBER WASTE SERVICE	\$3,696.00	\$0.00	
10/31/2024	AP 165012 - AP Adjustment		WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$1,836.24	\$0.00	
03025 Accrued Expenses				(\$1,925.00)	\$0.00	\$0.00	(\$1,925.00)
03110 Exchange				\$10,398.67	\$0.00	\$385.00	\$10,013.67
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	

Account				Balance Forward	Debits	Credits	Ending Balance
10/31/2024	GL 165008 - Misc Deposit				\$0.00	\$385.00	
03310 Prepaid Member Fees				(\$3,569.86)	\$2,162.86	\$1,997.86	(\$3,404.86)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/1/2024	AR 138142 - Apply PrePays				\$2,162.86	\$0.00	
10/6/2024	AR 138144 - Cash Receipts - Direct Debit	443451074		Automated Payment for Apply Charges Batch #138136	\$0.00	\$95.00	
10/8/2024	AR 143450 - Cash Receipts - Lockbox	1753			\$0.00	\$44.00	
10/9/2024	AR 144400 - Cash Receipts - Lockbox	66228692			\$0.00	\$50.00	
10/10/2024	AR 144463 - Cash Receipts - Lockbox	8576			\$0.00	\$71.86	
10/18/2024	AR 147865 - Cash Receipts - Lockbox	1569			\$0.00	\$444.00	
10/21/2024	AR 150386 - Cash Receipts - Lockbox	1842			\$0.00	\$810.00	
10/30/2024	AR 154970 - Cash Receipts - Lockbox	5185			\$0.00	\$444.00	
10/31/2024	AR 154985 - Cash Receipts - Lockbox	00119			\$0.00	\$39.00	
05010 Reserve Roof				(\$72,786.23)	\$0.00	\$1,913.53	(\$74,699.76)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165001 - Journal Entry		MONTHLY RESERVES	RESERVES	\$0.00	\$1,913.53	
05015 Reserve Painting				(\$11,069.72)	\$0.00	\$756.13	(\$11,825.85)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165001 - Journal Entry		MONTHLY RESERVES	RESERVES	\$0.00	\$756.13	
05020 Reserve Paving				(\$12,042.82)	\$0.00	\$279.42	(\$12,322.24)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165001 - Journal Entry		MONTHLY RESERVES	RESERVES	\$0.00	\$279.42	
05025 Reserve- 40 Year Inspection				(\$2,637.18)	\$0.00	\$66.33	(\$2,703.51)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165001 - Journal Entry		MONTHLY RESERVES	RESERVES	\$0.00	\$66.33	
05030 Reserve Interest				(\$5,671.02)	\$0.00	\$158.85	(\$5,829.87)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165010 - Misc Bank Transaction				\$0.00	\$158.85	
05510 Retained Earnings				(\$73,986.18)	\$0.00	\$0.00	(\$73,986.18)
06110 Maintenance Income				(\$175,824.00)	\$0.00	\$19,536.00	(\$195,360.00)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/1/2024	AR 138136 - Apply Charges				\$0.00	\$19,536.00	
06900 Interest				(\$174.18)	\$0.00	\$1.12	(\$175.30)
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165007 - Misc Bank Transaction				\$0.00	\$1.12	
07010 Refuse				\$21,062.40	\$5,532.24	\$4,172.48	\$22,422.16
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	

Account				Balance Forward	Debits	Credits	Ending Balance
10/1/2024	AP 155070 - Enter Bills - Separate Check		UNIVERSAL - UNIVERSAL WASTE	OCTOBER WASTE SERVICE	\$3,696.00	\$0.00	
10/8/2024	AP 143306 - Enter Bill		WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$1,836.24	\$0.00	
10/31/2024	GL 165005 - Journal Entry		Oct rev	Oct rev	\$0.00	\$500.00	
10/31/2024	GL 165006 - Misc Deposit				\$0.00	\$1,836.24	
10/31/2024	AP 165012 - AP Adjustment		WP - WASTE PRO 119-POMPANO	SEPTEMBER WASTE SERVICE	\$0.00	\$1,836.24	
07050 Electricity				\$1,166.84	\$84.35	\$0.00	\$1,251.19
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165005 - Journal Entry		Oct fpl	Oct	\$84.35	\$0.00	
07060 Water / Sewer				\$33,689.71	\$3,827.82	\$3,322.81	\$34,194.72
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/15/2024	AP 145882 - Hand Written Check	10087	CITYCC - CITY OF CORAL SPRINGS - WATER	AUTOPAY SEPTEMBER WATER AND SEWER	\$3,827.82	\$0.00	
10/31/2024	GL 165005 - Journal Entry		Oct rev	Oct rev	\$0.00	\$3,322.81	
07148 Fire Ext.				\$1,117.01	\$0.00	\$0.00	\$1,117.01
07150 Security				\$297.04	\$0.00	\$0.00	\$297.04
07155 Parking Enforcement				\$1,814.64	\$148.52	\$0.00	\$1,963.16
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/4/2024	AP 140826 - Enter Bill		GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
10/21/2024	AP 148000 - Enter Bill		GARING - GARING PROTECTIVE SVCS.	OCTOBER PARKING ENFORCEMENT SERVICES	\$74.26	\$0.00	
07210 Repair & Maintenance				\$18,141.66	\$806.52	\$670.76	\$18,277.42
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/8/2024	AP 143304 - Enter Bill		AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$403.26	\$0.00	
10/21/2024	AP 148035 - AP Adjustment		ACCBUS - ACC BUSIINESS	AT&T MAINTENANCE	\$0.00	\$267.50	
10/21/2024	AP 148036 - AP Adjustment		AT&T - AT&T	OCTOBER AT&T MAINTENANCE	\$0.00	\$403.26	
10/21/2024	AP 148038 - Enter Bill		ACCBUS - ACC BUSIINESS	OCTOBER PHONE AND INTERNET SERVICE	\$403.26	\$0.00	
07220 Janitorial				\$5,933.51	\$450.00	\$0.00	\$6,383.51
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/29/2024	AP 152012 - Enter Bill		DIAMB - Diamond Bright Maintenance	NOV JANITORIAL SERVICE	\$450.00	\$0.00	
07230 Exterminating				\$580.50	\$0.00	\$0.00	\$580.50
07240 Fire Equipment Maint & Repair				\$636.36	\$0.00	\$0.00	\$636.36
07250 Surveillance Cameras & Interne				\$1,109.32	\$0.00	\$0.00	\$1,109.32
07320 Plumbing Repairs				\$140.00	\$0.00	\$0.00	\$140.00
08010 Lawn Maintenance				\$7,416.00	\$1,200.00	\$0.00	\$8,616.00
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/4/2024	AP 140567 - Enter Bill		BESTLA - BEST LAWN SERVICE OF AMERICA	LAWN MOWING SERVICES	\$1,200.00	\$0.00	

Account				Balance Forward	Debits	Credits	Ending Balance
08020 Irrigation				\$1,280.39	\$0.00	\$0.00	\$1,280.39
08050 Landscape Extras				\$160.50	\$0.00	\$0.00	\$160.50
09000 Management Fees				\$7,750.00	\$0.00	\$0.00	\$7,750.00
09110 Office Expense				\$226.47	\$86.37	\$10.00	\$302.84
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/30/2024	AP 152251 - Enter Bills - Separate Check		IRWIN N - IRWIN NOZICK	GAS REFUND	\$86.37	\$0.00	
10/31/2024	GL 165009 - Misc Deposit				\$0.00	\$10.00	
09125 Legal				\$1,527.50	\$0.00	\$0.00	\$1,527.50
09140 Fees/Permits				\$220.34	\$0.00	\$0.00	\$220.34
09150 General Insurance				\$52,969.69	\$6,117.16	\$0.00	\$59,086.85
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/25/2024	AP 152210 - Hand Written Check	10115	FIRST` - FIRST INSURANCE FUNDING	OCTOBER INSURANCE PAYMENT AUTOPAY	\$6,117.16	\$0.00	
09200 Reserve Transfer				\$27,138.69	\$3,015.41	\$0.00	\$30,154.10
Date	Source - Entry Type	Check#	Description / Vendor	Reference	Debits	Credits	
10/31/2024	GL 165001 - Journal Entry		MONTHLY RESERVES	RESERVES	\$3,015.41	\$0.00	
Total:				\$0.00	\$86,031.63	\$86,031.63	\$0.00

## Aged Open Items

VICTORIA SQUARE CONDOMINIUM

As of: 10/31/2024

Run Date: 11/16/2024

Run Time: 11:14 AM

Item #	Vendor	Invoice	Date	Current	31-60	61-90	Over 90
152012	DIAMB-Diamond Bright Maintenance 07220 Janitorial	7901	10/29/2024	\$450.00	\$0.00	\$0.00	\$0.00
Total				\$450.00	\$0.00	\$0.00	\$0.00

Grand Total \$450.00



**VICTORIA SQUARE CONDOMINIUM**  
**BANK RECONCILIATION**  
Statement Date: 10/31/2024

Run Date: 11/16/2024  
Run Time: 11:02 AM

Reconciliation Summary: 4 - POPULAR COMMUNITY BANK				GL Account: 01010 - Popular Bank Oper	
Bank Statement Balance	\$61,725.14	Account Balance		\$55,215.25	
GL Account Balance	\$55,215.25	+ Uncleared Payments		\$6,509.89	
Difference	\$6,509.89	- Uncleared Deposits		\$0.00	
		Reconciling Balance		\$61,725.14	
		- Statement Balance		\$61,725.14	
		Difference		\$0.00	

Check #	Date	Source / Batch Reference	Status	Deposits	Payments
33	10/31/2024	AP 155073 UNIVERSAL - UNIVERSAL WASTE	Uncleared	0.00	3,696.00
31	10/30/2024	AP 152266 GARING - GARING PROTECTIVE SVCS.	Uncleared	0.00	74.26
30	10/30/2024	AP 152266 IRWIN N - IRWIN NOZICK	Uncleared	0.00	86.37
32	10/30/2024	AP 152295 ACCBUS - ACC BUSIINESS	Uncleared	0.00	403.26
18	10/16/2024	AP 146267 DIAMB - Diamond Bright Maintenance	Uncleared	0.00	350.00
20	10/16/2024	AP 146273 DIAMB - Diamond Bright Maintenance	Uncleared	0.00	100.00
23	10/16/2024	AP 146282 BESTLA - BEST LAWN SERVICE OF ...	Uncleared	0.00	1,200.00
27	10/16/2024	AP 146295 BESTLA - BEST LAWN SERVICE OF ...	Uncleared	0.00	600.00
<b>Totals</b>				<b>\$0.00</b>	<b>\$6,509.89</b>



Last statement: September 30, 2024  
This statement: October 31, 2024  
Total days in statement period: 31

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5100842006  
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Direct inquiries to:  
Customer Care Center,  
1-800-377-0800

VICTORIA SQUARE CONDO  
ASSOCIATION, INC.  
C/O CCM  
7124 N NOB HILL RD  
TAMARAC FL 33321-1841

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

## Pab Business Interest Checking

Account number	5100842006	Beginning balance	\$58,098.04
Enclosures	7	Total additions	20,898.36
Low balance	\$56,646.80	Total subtractions	17,271.26
Average balance	\$66,826.04	Ending balance	\$61,725.14
Avg collected balance	\$66,000.00		
Interest paid year to date	\$11.74		

## CHECKS

Number	Date	Amount	Control
13	10-18	350.00	000007073096540
14	10-16	267.50	000007072895090
21 *	10-29	74.26	000007073661370
24 *	10-22	775.00	000007186393980
25	10-29	74.26	000007073661340
26	10-29	74.26	000007073661350
29 *	10-31	775.00	000007186517500

\* Skip in check sequence

## OTHER DEBITS

Date	Description	Subtractions
10-04	'Preauthorized Wd WASTE PRO MIAMI3056517011241004 000242071754550651	1,836.24
10-16	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT241016 000111000015586555	38.15
10-16	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT241016 000111000015586627	46.20
10-28	'Cash Mgmt Trsfr Dr REF 3020506LFUNDS TRANSFER TODEP XXXXXX2233 FROMMTHLY RESERVE TRANSFER 000997001028050648	3,015.41
10-28	'Preauthorized Wd FIRST INSURANCEINSURANCE241028 900-101146389 000071925338001383	6,117.16
10-31	'Preauthorized Wd CORALCONCUTILITY241031 000211274450553533	3,827.82

*Thank you for banking with Popular*



VICTORIA SQUARE CONDO  
October 31, 2024

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### CREDITS

Date	Description	Additions
10-01	'Lock Box Deposit 000000007071758070	385.00
10-07	'Lock Box Deposit 000000007105692830	839.00
10-08	'Preauthorized Credit PayLease.comSettlement241008 000022118186446 000111924689984601	7,548.00
10-08	'Lock Box Deposit 000000007105823950	888.00
10-09	'Preauthorized Credit PayLease.comSettlement241009 000022132077790 000111924680042498	250.00
10-09	'Lock Box Deposit 000000007072354490	1,658.00
10-10	'Lock Box Deposit 000000007072483600	888.00
10-11	'Preauthorized Credit PropayTransfer241011 000091000010407919	444.00
10-11	'Lock Box Deposit 000000007106006630	839.00
10-17	'Lock Box Deposit 000000007073009500	385.00
10-18	'Lock Box Deposit 000000007106255880	829.00
10-21	'Lock Box Deposit 000000007106327240	888.00
10-22	'Preauthorized Credit PayLease.comSettlement241022 000022213057242 000111924680538987	500.00
10-24	'Lock Box Deposit 000000007073397670	888.00
10-25	'Preauthorized Credit VICTORIA SQUAREAVIDPAYREF*CK*100383*2407 22*WASTE PRO 119POMPANO\158301746\109383621\158301746 000041001038239349	1,836.24
10-28	'Preauthorized Credit PayLease.comSettlement241028 000022245116838 000111924680706687	500.00
10-30	'Lock Box Deposit 000000007073762290	888.00
10-31	'Lock Box Deposit 000000007106732560	444.00
10-31	'Interest Credit 000000000000000000	1.12

### DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	58,098.04	10-08	65,921.80	10-16	69,648.95
10-01	58,483.04	10-09	67,829.80	10-17	70,033.95
10-04	56,646.80	10-10	68,717.80	10-18	70,512.95
10-07	57,485.80	10-11	70,000.80	10-21	71,400.95



**POPULAR®**

VICTORIA SQUARE CONDO  
October 31, 2024

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5100842006

<b>Date</b>	<b>Amount</b>
10-22	71,125.95
10-24	72,013.95
10-25	73,850.19

<b>Date</b>	<b>Amount</b>
10-28	65,217.62
10-29	64,994.84

<b>Date</b>	<b>Amount</b>
10-30	65,882.84
10-31	61,725.14

**OVERDRAFT/RETURN ITEM FEES**

	<b>Total for this period</b>	<b>Total year-to-date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00



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VICTORIA SQUARE CONDOMINIUM  
400 Connecticut Community Mgmt.  
7124 N Robt HSB Road  
Tamarac, FL 33321  
(561) 716-9903

POPULAR COMMUNITY BANK

CHECK NO. 9/1/2024 ACERUS

CHECK DATE

CHECK AMOUNT  
2187.50

PAY TO THE ORDER OF  
TWENTY HUNDRED SIXTY SEVEN DOLLARS AND 50/100 CENTS

ACAC BUSINESS  
P.O. BOX 5077  
CAMC, STEAM R, 60197

*Kevin Nguyen*

AUTHORIZED SIGNATURE

⑆000016⑆ 0063112605⑆ 5100842006⑆

[illegible]

Check # 0014, Posted 10-16-24, Amount 267.50

VICTORIA SQUARE CONDOMINIUM  
 c/o Consultative Community Mgmt.  
 7124 N Hob Hill Road  
 Tempe, RI 03321  
 (844) 718-9933

POPULAR COMMUNITY BANK  
 CHECK NO. CHECK DATE VENDOR NO.  
 24 10/16/2024 0024

CHECK AMOUNT  
 \$775.00

Pay  
 Exactly SEVEN HUNDRED SEVENTY FIVE DOLLARS AND 00/100 CENTS

PAY TO THE ORDER OF CONSULTATIVE COMMUNITY MANAGEMENT  
 7124 N HOB HILL ROAD  
 TAMPA, FL 33311

AUTHORIZED SIGNATURE

⑆000026⑆ 0033112005⑆ 5100842006⑆

[illegible]

Check # 0024, Posted 10-22-24, Amount 775.00

VICTORIA SQUARE CONDOMINIUM  
 c/o Condosystem Community Mgmt.  
 7114 N Hob Hill Road  
 Tempe, AZ 85281  
 (504) 718-9900

POPULAR COMMUNITY BANK  
 CHECK # 1016234 DATING 10/16/2006  
 CHECK AMOUNT \$74.36

PAY TO THE ORDER OF  
 SEVENTY FOUR DOLLARS AND 26/100 CENTS  
 GARYING PROTECTIVE SVCS.  
 5187 NW 13TH STREET STE 220  
 MARGATE FL 33067

AUTHORIZED SIGNATURE  
 [Signature]

⑆000025⑆ 100334326050 5100842006⑆

[illegible]

Check # 0026, Posted 10-29-24, Amount 74.26



VICTORIA SQUARE CONDO  
October 31, 2024

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VICTORIA SQUARE CONDOMINIUM  
POPULAR COMMUNITY BANK  
Consolidated Community Mgmt.  
24 N Hob 188 Road  
Tampa FL 33631  
(813) 718-9903

CHECK NO. 29 CHECK DATE 10/1/2024 VENDOR NO. 004

PAY TO THE ORDER OF SEVEN HUNDRED SEVENTY FIVE DOLLARS AND 00/100 CENTS

CHECK AMOUNT \$775.00

Pay Exactly

CONSOLIDATED COMMUNITY MANAGEM  
7124 N HOB 188 ROAD  
TAMPA FL 33631

AUTHORIZED SIGNATURE

⑈000029⑈ ⑈053112505⑈ 5100842006⑈

10312024 502560001430290 071824408

10312024 302560 0001430290 -071824408

PAY TO THE ORDER OF

CHECK NUMBER 29

Check # 0029, Posted 10-31-24, Amount 775.00



VICTORIA SQUARE CONDOMINIUM  
BANK RECONCILIATION  
Statement Date: 10/31/2024

Run Date: 11/16/2024  
Run Time: 11:03 AM

Reconciliation Summary: 4 - POPULAR COMMUNITY BANK		GL Account: 01020 - Popular Bank Reserve	
Bank Statement Balance	\$107,544.75	Account Balance	\$107,544.75
GL Account Balance	\$107,544.75	+ Uncleared Payments	\$0.00
Difference	\$0.00	- Uncleared Deposits	\$0.00
		Reconciling Balance	\$107,544.75
		- Statement Balance	\$107,544.75
		Difference	\$0.00

Check #	Date	Source / Batch Reference	Status	Deposits	Payments
Totals				\$0.00	\$0.00



**POPULAR.**

Last statement: September 30, 2024  
This statement: October 31, 2024  
Total days in statement period: 31

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6808062233  
(0)

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

VICTORIA SQUARE CONDO ASSOC INC  
RESERVES  
C/O CCM  
7124 N NOB HILL RD  
TAMARAC FL 33321-1841

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

## Pab Platinum Bus MM

Account number	6808062233
Low balance	\$104,370.49
Average balance	\$104,759.58
Avg collected balance	\$104,759.00
Interest paid year to date	\$1,248.70

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$104,370.49
10-28	'Cash Mgmt Trsfr Cr REF 3020506L FUNDS TRANSFER FRM DEP XXXXXX2006 FROM MTHLY RESERVE TRAN SFER 997001028050648	3,015.41		107,385.90
10-31	'Interest Credit 0000000000000000	158.85		107,544.75
10-31	Ending totals	3,174.26	0.00	\$107,544.75






### 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*

## BALANCE YOUR ACCOUNT IN 5 EASY STEPS!

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

**This should be the Balance  
In your Checkbook**

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

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

(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 4908 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.

