



Seacrest

S E R V I C E S I N C .

Keswick B Condominium Association
Inc.

03/31/2025

Financials

“Leading your community into the future”

Keswick B Condominium Association Inc.

Balance Sheet as of 3/31/2025

	Operating	Reserve	Total
Assets			
Assets			
1001 - Valley National Bank Operating	\$15,009.17		\$15,009.17
1002 - Optimum Bank Operating 0393	\$2,408.82		\$2,408.82
1321 - Optimum Bank Reserve 5103		\$73,591.28	\$73,591.28
1390 - Due From	(\$10,531.00)		(\$10,531.00)
1395 - Due To		\$10,531.00	\$10,531.00
1400 - Maintenance Receivable	\$1,722.27		\$1,722.27
1810 - Prepaid Insurance	\$31,102.06		\$31,102.06
1937 - Suspense Account	\$992.29		\$992.29
Total Assets	\$40,703.61	\$84,122.28	\$124,825.89
Total Assets	\$40,703.61	\$84,122.28	\$124,825.89
Liabilities / Equity			
Liabilities			
2200 - Prepaid Maintenance	\$440.72		\$440.72
2330 - SPA Deposits by Owner's		\$39,312.50	\$39,312.50
Total Liabilities	\$440.72	\$39,312.50	\$39,753.22
Reserves			
3000 - General Reserve		\$28,136.73	\$28,136.73
3100 - Roof Reserve		\$16,977.03	\$16,977.03
3200 - Painting Reserve		(\$8,324.00)	(\$8,324.00)
3300 - Paving Reserve		\$710.96	\$710.96
3610 - Buildings Reserve		\$4,322.00	\$4,322.00
3890 - Interest on Reserves		\$2,987.06	\$2,987.06
Total Reserves		\$44,809.78	\$44,809.78
Equity			
3900 - Fund Balance	\$36,884.27		\$36,884.27
3990 - Current Surplus / Deficit	\$3,378.62		\$3,378.62
Total Equity	\$40,262.89		\$40,262.89
Total Liabilities / Equity	\$40,703.61	\$84,122.28	\$124,825.89

Keswick B Condominium Association Inc.

Statement of Revenues and Expenses 3/1/2025 - 3/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Income							
4000 - Maintenance Income	7,566.24	7,566.25	(.01)	22,698.72	22,698.75	(.03)	90,795.00
4730 - Laundry Income	-	67.00	(67.00)	-	201.00	(201.00)	800.00
4950 - Interest Income	6.23	100.00	(93.77)	31.77	300.00	(268.23)	1,200.00
Total Income	7,572.47	7,733.25	(160.78)	22,730.49	23,199.75	(469.26)	92,795.00
Total Income	7,572.47	7,733.25	(160.78)	22,730.49	23,199.75	(469.26)	92,795.00
Operating Expense							
Administrative Expenses							
5000 - Petty Cash	-	42.00	42.00	-	126.00	126.00	500.00
5010 - Office Supplies & Expenses	-	17.00	17.00	164.38	51.00	(113.38)	200.00
5145 - Fees to Division	-	13.00	13.00	-	39.00	39.00	161.00
5150 - Annual Corporate Reports	-	-	-	80.00	-	(80.00)	-
5300 - Legal Fees	220.32	83.33	(136.99)	220.32	249.99	29.67	1,000.00
5400 - Other Professional Fees	-	108.00	108.00	-	324.00	324.00	1,300.00
5500 - Officer Awards - Gratuities	-	7.00	7.00	300.00	21.00	(279.00)	80.00
5700 - Management Service	837.83	837.83	-	2,513.49	2,513.49	-	10,054.00
5900 - Insurance	3,010.07	4,167.00	1,156.93	9,030.21	12,501.00	3,470.79	50,000.00
Total Administrative Expenses	4,068.22	5,275.16	1,206.94	12,308.40	15,825.48	3,517.08	63,295.00
Grounds Maintenance							
7000 - Landscape Service	160.72	250.00	89.28	285.72	750.00	464.28	3,000.00
7951 - Pest Control - Termite	-	100.00	100.00	-	300.00	300.00	1,200.00
Total Grounds Maintenance	160.72	350.00	189.28	285.72	1,050.00	764.28	4,200.00
Facilities							
8400 - Building Repairs & Maintenance	-	666.67	666.67	1,904.66	2,000.01	95.35	8,000.00
8410 - Miscellaneous Outside Contractors	-	125.00	125.00	-	375.00	375.00	1,500.00
8450 - General Repairs & Maintenance	300.00	250.00	(50.00)	1,552.01	750.00	(802.01)	3,000.00
8459 - Fire Equipment Maintenance	-	-	-	334.95	-	(334.95)	-
8460 - Fire Alarm Systems	-	21.67	21.67	-	65.01	65.01	260.00
8461 - Fire Alarm Monitoring	-	45.00	45.00	-	135.00	135.00	540.00
Total Facilities	300.00	1,108.34	808.34	3,791.62	3,325.02	(466.60)	13,300.00
Reserve Contributions							
9000 - General Reserve	988.71	1,000.00	11.29	2,966.13	3,000.00	33.87	12,000.00
Total Reserve Contributions	988.71	1,000.00	11.29	2,966.13	3,000.00	33.87	12,000.00
Total Expense	5,517.65	7,733.50	2,215.85	19,351.87	23,200.50	3,848.63	92,795.00
Operating Net Total	2,054.82	(.25)	2,055.07	3,378.62	(.75)	3,379.37	-
Net Total	2,054.82	(.25)	2,055.07	3,378.62	(.75)	3,379.37	-

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 3/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
11B - Valley National Bank Operating Account	16,890.26	-1,881.09	15,009.17	15,009.17	Balanced
11B - Optimum Bank Operating Account	2,408.82	0.00	2,408.82	2,408.82	Balanced
11B - Optimum Bank Reserve Money Market Account	72,602.57	988.71	73,591.28	73,591.28	Balanced

Unreconciled Items

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
11/8/2024	Acct: 011B28593 ACH ...3335		-320.23
1/9/2025	Post Item - Geroge Sweeney ACH RT		-351.83
2/28/2025	Post Item - reserve transfer		-988.71
3/24/2025	Eisinger Law	10017	-220.32
Total 11B - Valley National Bank Operating Account			-1,881.09
11B - Optimum Bank Reserve Money Market Account			
2/26/2025	reserve transfer		988.71
Total 11B - Optimum Bank Reserve Money Market Account			988.71

Reconciled Items

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
3/5/2025	Acct: 011B28582 ACH	ACH	351.83
3/5/2025	Acct: 011B28588 ACH	ACH	351.83
3/5/2025	Acct: 011B28605 ACH	ACH	351.83
3/5/2025	Acct: 011B28639 ACH	ACH	484.24
3/5/2025	Acct: 011B28578 ACH	ACH	484.24
3/5/2025	Acct: 011B28593 ACH	ACH	351.83
3/5/2025	Acct: 011B28598 ACH	ACH	351.83
3/5/2025	Acct: 011B28620 ACH	ACH	351.83
3/5/2025	Acct: 011B28614 ACH	ACH	351.83
3/5/2025	Acct: 011B28661 ACH	ACH	351.83

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 3/31/2025

Date	Description	Check No	Amount
3/5/2025	Acct: 011B28667 ACH	ACH	351.83
3/5/2025	Acct: 011B28673 ACH	ACH	351.83
3/5/2025	Acct: 011B28683 ACH	ACH	484.24
3/5/2025	Acct: 011B28626 ACH	ACH	351.83
3/5/2025	Acct: 011B28643 ACH	ACH	351.83
3/5/2025	Acct: 011B28652 ACH	ACH	351.83
3/7/2025	Lockbox Deposit - Vantaca Lockbox 1		484.24
3/10/2025	Lockbox Deposit - Vantaca Lockbox 1		1,213.66
3/19/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
3/27/2025	Lockbox Deposit - Vantaca Lockbox 1		320.23
3/31/2025	March Interest		6.03
2/12/2025	Meir Alarms, Inc	10012	-240.00
2/26/2025	Pye-Barker Fire & Safety LLC	10013	-94.95
3/4/2025	Post Item - Management Fee		-837.83
3/4/2025	Post Item - reserve transfer		-988.71
3/6/2025	Peter Silbermann	10014	-160.72
3/10/2025	Lori DaCunha	10015	-300.00
3/14/2025	Best Roofing	10016	-834.00

Total 11B - Valley National Bank Operating Account **4,946.29**

11B - Optimum Bank Operating Account

3/1/2025	March Interest		0.20
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Total 11B - Optimum Bank Operating Account **0.20**

11B - Optimum Bank Reserve Money Market Account

2/27/2025	reserve transfer		988.71
3/1/2025	March Interest		231.18
3/28/2025	Mobile Deposit		75.00

Total 11B - Optimum Bank Reserve Money Market Account **1,294.89**

Keswick B Condominium Association Inc.

Cash Disbursement - 3/31/2025

Date	CheckNo	Description	Amount
1001 - 11B - Valley National Bank Operating Account			
3/4/2025	Misc Check	Post Item - Management Fee	837.83
	5700 - Management Service - Post Item		837.83
3/4/2025	Misc Check	Post Item - reserve transfer	988.71
	9000 - General Reserve - Post Item		988.71
3/6/2025	Check 10014	Peter Silbermann Inv # 030325	160.72
	7000 - Landscape Service - Keswick signs deco refund		160.72
3/10/2025	Check 10015	Lori DaCunha Inv # 030925	300.00
	8450 - General Repairs & Maintenance - Repair due to water damage-reimbursment		300.00
3/14/2025	Check 10016	Best Roofing Inv # 154708ST	834.00
	8400 - Building Repairs & Maintenance - Roof repair & cleaned gutters		834.00
3/24/2025	Check 10017	Eisinger Law Inv # 456369	220.32
	5300 - Legal Fees - discuss violation issue related to unit 39		220.32
		Total	3,341.58

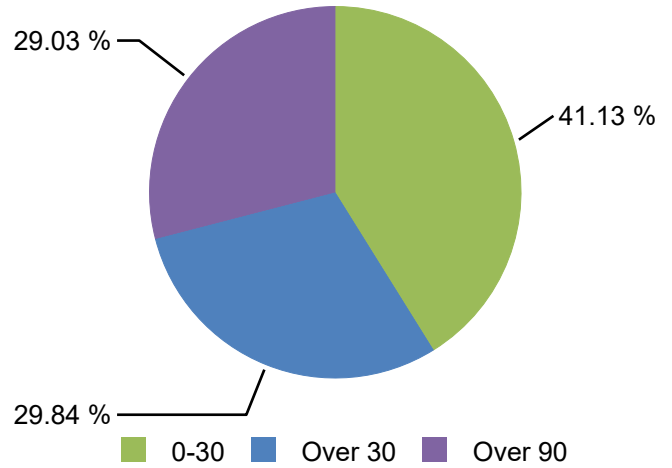
Keswick B Condominium Association Inc.

AR Aging - 3/31/2025

SUMMARY

Charge	Balance
Monthly Maintenance Fee (3)	\$1,222.27
Violation (1)	\$500.00
Total	\$1,722.27

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
011B28679 - 39 Keswick B - Sotomayor	\$351.83	\$193.66	-	\$500.00	\$1,045.49
Monthly Maintenance Fee	\$351.83	\$193.66	-	-	\$545.49
Violation	-	-	-	\$500.00	\$500.00
011B28593 - 24 Keswick B - Sweeney	\$351.83	\$320.23	-	-	\$672.06
Monthly Maintenance Fee	\$351.83	\$320.23	-	-	\$672.06
011B28632 - 30 Keswick B - Wilson	\$4.72	-	-	-	\$4.72
Monthly Maintenance Fee	\$4.72	-	-	-	\$4.72
Total:	\$708.38	\$513.89	\$0.00	\$500.00	\$1,722.27
Property Count:	3	2	0	1	

Keswick B Condominium Association Inc.

Pre Paid Homeowners For 3/31/2025

Account	Property	Owner Name	Credit Amount
011B28683	40 Keswick B	Peter Silbermann	440.72
		Total	440.72

(** indicates previous owners)

Keswick B Condominium Association Inc.

AP Aging for Ending Date: 3/31/2025

Provider	Current	Over 30	Over 60	Over 90	Total
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Total



Last Statement:
Statement Ending:
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March 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK040125083507 60 000000000 7678 004



KESWICK B CONDOMINIUM ASSOCIATION INC
OPERATING ACCOUNT
C/O SEACREST SERVICES INC
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

- Email: contactus@valley.com
- Visit Us Online: www.valley.com
- Mail To: 1720 Route 23, Wayne, NJ 07470

160 0000620 0001-0004 7678

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7450

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

KESWICK B CONDOMINIUM ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$11,943.97		\$8,402.50		\$3,456.21		\$16,890.26

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$11,943.97
03/03	ACH DEBIT KESWICK B CONDO ACH Single 250303 9591896477	-\$988.71		\$10,955.26
03/03	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-\$837.83		\$10,117.43
03/03	CHECK 10012	-\$240.00		\$9,877.43
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$10,229.26
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$10,581.09
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$10,932.92
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$11,284.75
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$11,636.58
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$11,988.41
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$12,340.24
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$12,692.07
03/06	ACH CREDIT Keswick B Condom OwnerDraft 250306		\$351.83	\$13,043.90
03/06	ACH CREDIT		\$351.83	\$13,395.73





Account Number:
Statement Date:
Page :

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

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$484.24	\$13,879.97
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$484.24	\$14,364.21
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$351.83	\$14,716.04
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$351.83	\$15,067.87
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$351.83	\$15,419.70
03/06	Keswick B Condom OwnerDraft 250306			
03/06	ACH CREDIT		\$484.24	\$15,903.94
03/06	Keswick B Condom OwnerDraft 250306			
03/07	LOCK BOX DEPOSIT		\$484.24	\$16,388.18
03/10	LOCK BOX DEPOSIT		\$1,213.66	\$17,601.84
03/14	CHECK 10014	-\$160.72		\$17,441.12
03/17	CHECK 10015	-\$300.00		\$17,141.12
03/18	CHECK 10016	-\$834.00		\$16,307.12
03/19	LOCK BOX DEPOSIT		\$351.83	\$16,658.95
03/26	CHECK 10013	-\$94.95		\$16,564.00
03/27	LOCK BOX DEPOSIT		\$320.23	\$16,884.23
03/31	INTEREST CREDIT		\$6.03	\$16,890.26
Ending Balance				\$16,890.26

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
03/03	10012	\$240.00	03/17	10015	\$300.00
03/26	10013	\$94.95	03/18	10016	\$834.00
03/14	10014	\$160.72			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$15,775.00	Annual % Yield Earned	0.45%
Year-to-Date Interest Paid	\$31.37	Interest Paid	\$6.03

OVERDRAFT FEES



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



160 0000621 0002-0004 7678



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

Account Number:
Statement Date:
Page :

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Check Images for Account XXXXXX7450

160 0000622 0003-0004 7678

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10012
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 2/12/2025

PAY TO THE ORDER OF MEIR ALARMS, INC \$ 240.00

Two Hundred Forty Dollars and 00/100

Meir Alarms, Inc
5645 Coral Ridge Drive Site 222
Coral Springs, FL 33076

MEMO Invoice: 20273

0000010012 0212013831 42607450*

03/03/2025 # 10012 \$240.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10015
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 3/10/2025

PAY TO THE ORDER OF LORI DACUNHA \$ 300.00

Three Hundred Dollars and 00/100

Lori DaCunha
25 Keswick B
Deerfield Beach, FL 33442

MEMO Invoice: 030925

0000010015 03102013831 42607450*

03/17/2025 # 10015 \$300.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10013
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 2/28/2025

PAY TO THE ORDER OF PYS-BARKER FIRE & SAFETY, LLC \$ 94.95

Ninety-Four Dollars and 95/100

Pys-Barker Fire & Safety, LLC
160 SW 12th Ave Ste 105
Deerfield Beach, FL 33442-1114

MEMO Invoice: IV00445057

0000010013 02282013831 42607450*

03/26/2025 # 10013 \$94.95

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10016
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 3/14/2025

PAY TO THE ORDER OF BEST ROOFING \$ 834.00

Eight Hundred Thirty-Four Dollars and 00/100

Best Roofing
1800 NE 12th Ter
Fort Lauderdale, FL 33305

MEMO Invoice: 154708ST

0000010016 03142013831 42607450*

03/18/2025 # 10016 \$834.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10014
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 3/06/2025

PAY TO THE ORDER OF PETER SILBERMANN \$ 160.72

One Hundred Sixty Dollars and 72/100

Peter Silbermann
40 Keswick B
Deerfield Beach, FL 33442

MEMO Invoice: 030325

0000010014 03062013831 42607450*

03/14/2025 # 10014 \$160.72





Account Number:

XXXXXX7450

Statement Date:

03/31/2025

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

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.

160 0000623 0004-0004 7678





2929 E. Commercial Blvd.
Ft. Lauderdale, FL 33308

STATEMENT

KESWICK B CONDO ASSOC INC
40 KESWICK B
DEERFIELD BEACH FL 33442-2085

ACTIVITY THROUGH **MAR 31 25**
STATEMENT NUMBER 310005103

SUMMARY OF YOUR ACTIVITY

BEGINNING BALANCE		71307.68
DEPOSIT AMOUNT	+	1063.71
WITHDRAWAL AMOUNT	-	.00
SERVICE CHARGE	-	.00
INTEREST PAID	+	231.18
ENDING BALANCE	=	72602.57

OPTIMUM MONEY MARKET	0310005103			BALANCE SUMMARY
ACTIVITY BEGINNING	MAR 01 25	WITHDRAWALS	DEPOSITS	\$ 71307.68
MAR 03 KESWICK B CONDO ACH Single CCD			988.71	\$ 72296.39
MAR 28 BUSINESS MOBILE DEPOSIT			75.00	\$ 72371.39
MAR 31 INTEREST PAID 3/01 THROUGH 3/31			231.18	\$ 72602.57
THE AVERAGE BALANCE FOR 0310005103		IN THIS STATEMENT PERIOD WAS \$		72242.28

INTEREST PAID THIS YEAR: \$ 567.20

INTEREST RATE AS OF:
MAR 01 03.76

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER		ACCOUNT BALANCE	MATURITY DATE
OPTIMUM MONEY MARKET	0310005103	\$	72,602.57	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$	72,602.57	