



Seacrest

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

Keswick B Condominium Association
Inc.

09/30/2025

Financials

“Leading your community into the future”

Keswick B Condominium Association Inc.

Balance Sheet as of 9/30/2025

	Operating	Reserve	Total
Assets			
Assets			
1001 - Valley National Bank Operating	\$47,370.83		\$47,370.83
1002 - Optimum Bank Operating 0393	\$2,316.88		\$2,316.88
1321 - Optimum Bank Reserve 5103		\$45,670.92	\$45,670.92
1390 - Due From	(\$9,531.00)		(\$9,531.00)
1395 - Due To		\$9,531.00	\$9,531.00
1400 - Maintenance Receivable	\$1,423.35		\$1,423.35
1810 - Prepaid Insurance	\$13,041.64		\$13,041.64
Total Assets	\$54,621.70	\$55,201.92	\$109,823.62
Total Assets	\$54,621.70	\$55,201.92	\$109,823.62
Liabilities / Equity			
Liabilities			
2330 - SPA Deposits by Owner's		\$39,312.50	\$39,312.50
Total Liabilities		\$39,312.50	\$39,312.50
Reserves			
3000 - General Reserve		\$28,291.73	\$28,291.73
3100 - Roof Reserve		(\$16,092.97)	(\$16,092.97)
3200 - Painting Reserve		(\$7,160.00)	(\$7,160.00)
3300 - Paving Reserve		\$920.96	\$920.96
3610 - Buildings Reserve		\$5,552.00	\$5,552.00
3890 - Interest on Reserves		\$4,377.70	\$4,377.70
Total Reserves		\$15,889.42	\$15,889.42
Equity			
3900 - Fund Balance	\$36,884.27		\$36,884.27
3990 - Current Surplus / Deficit	\$17,737.43		\$17,737.43
Total Equity	\$54,621.70		\$54,621.70
Total Liabilities / Equity	\$54,621.70	\$55,201.92	\$109,823.62

Keswick B Condominium Association Inc.

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	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)	68,096.16	68,096.25	(.09)	90,795.00
4300 - Returned Check Fees	-	-	-	25.00	-	25.00	-
4730 - Laundry Income	-	67.00	(67.00)	333.00	603.00	(270.00)	800.00
4950 - Interest Income	6.81	100.00	(93.19)	93.48	900.00	(806.52)	1,200.00
Total Income	7,573.05	7,733.25	(160.20)	68,547.64	69,599.25	(1,051.61)	92,795.00
Total Income	7,573.05	7,733.25	(160.20)	68,547.64	69,599.25	(1,051.61)	92,795.00
Operating Expense							
Administrative Expenses							
5000 - Petty Cash	-	42.00	42.00	-	378.00	378.00	500.00
5010 - Office Supplies & Expenses	408.83	17.00	(391.83)	643.07	153.00	(490.07)	200.00
5120 - Bank Charges	-	-	-	7.70	-	(7.70)	-
5145 - Fees to Division	-	13.00	13.00	-	117.00	117.00	161.00
5150 - Annual Corporate Reports	-	-	-	80.00	-	(80.00)	-
5200 - Accounting Fees	-	-	-	175.00	-	(175.00)	-
5300 - Legal Fees	-	83.33	83.33	220.32	749.97	529.65	1,000.00
5400 - Other Professional Fees	-	108.00	108.00	-	972.00	972.00	1,300.00
5500 - Officer Awards - Gratuities	500.00	7.00	(493.00)	800.00	63.00	(737.00)	80.00
5700 - Management Service	837.83	837.83	-	7,540.47	7,540.47	-	10,054.00
5900 - Insurance	3,010.07	4,167.00	1,156.93	27,090.63	37,503.00	10,412.37	50,000.00
Total Administrative Expenses	4,756.73	5,275.16	518.43	36,557.19	47,476.44	10,919.25	63,295.00
Grounds Maintenance							
7000 - Landscape Service	-	250.00	250.00	535.72	2,250.00	1,714.28	3,000.00
7951 - Pest Control - Termite	-	100.00	100.00	-	900.00	900.00	1,200.00
Total Grounds Maintenance	-	350.00	350.00	535.72	3,150.00	2,614.28	4,200.00
Facilities							
8400 - Building Repairs & Maintenance	-	666.67	666.67	1,904.66	6,000.03	4,095.37	8,000.00
8410 - Miscellaneous Outside Contractors	-	125.00	125.00	-	1,125.00	1,125.00	1,500.00
8450 - General Repairs & Maintenance	-	250.00	250.00	2,912.51	2,250.00	(662.51)	3,000.00
8460 - Fire Alarm Systems	-	21.67	21.67	-	195.03	195.03	260.00
8461 - Fire Alarm Monitoring	-	45.00	45.00	-	405.00	405.00	540.00
Total Facilities	-	1,108.34	1,108.34	4,817.17	9,975.06	5,157.89	13,300.00
Reserve Contributions							
9000 - General Reserve	989.00	1,000.00	11.00	8,900.13	9,000.00	99.87	12,000.00
Total Reserve Contributions	989.00	1,000.00	11.00	8,900.13	9,000.00	99.87	12,000.00
Total Expense	5,745.73	7,733.50	1,987.77	50,810.21	69,601.50	18,791.29	92,795.00
Operating Net Total	1,827.32	(.25)	1,827.57	17,737.43	(2.25)	17,739.68	-
Net Total	1,827.32	(.25)	1,827.57	17,737.43	(2.25)	17,739.68	-

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 9/30/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
11B - Valley National Bank Operating Account	47,370.83	0.00	47,370.83	47,370.83	Balanced
11B - Optimum Bank Operating Account	2,316.88	0.00	2,316.88	2,316.88	Balanced
11B - Optimum Bank Reserve Money Market Account	45,670.92	0.00	45,670.92	45,670.92	Balanced

Unreconciled Items

Date	Description	Check No	Amount
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(No Items)

Total (No Items)

Reconciled Items

Date	Description	Check No	Amount
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11B - Valley National Bank Operating Account

9/5/2025	Acct: 011B28639 ACH	ACH	484.24
9/5/2025	Acct: 011B28643 ACH	ACH	351.83
9/5/2025	Acct: 011B28652 ACH	ACH	351.83
9/5/2025	Acct: 011B28661 ACH	ACH	351.83
9/5/2025	Acct: 011B28667 ACH	ACH	351.83
9/5/2025	Acct: 011B28673 ACH	ACH	351.83
9/5/2025	Acct: 011B28683 ACH	ACH	484.24
9/5/2025	Acct: 011B28578 ACH	ACH	484.24
9/5/2025	Acct: 011B28582 ACH	ACH	351.83
9/5/2025	Acct: 011B28588 ACH	ACH	351.83
9/5/2025	Acct: 011B28593 ACH	ACH	672.06
9/5/2025	Acct: 011B28598 ACH	ACH	351.83
9/5/2025	Acct: 011B28605 ACH	ACH	351.83
9/5/2025	Acct: 011B28614 ACH	ACH	351.83
9/5/2025	Acct: 011B28620 ACH	ACH	351.83
9/5/2025	Acct: 011B28626 ACH	ACH	351.83
9/9/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
9/12/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 9/30/2025

Date	Description	Check No	Amount
9/15/2025	Lockbox Deposit - Vantaca Lockbox 1		484.24
9/15/2025	Transfer from 11B - Optimum Bank Reserve Money Market Account - CAK Builders Inv KB091225		10,400.00
9/19/2025	Transfer from 11B - Optimum Bank Reserve Money Market Account - Transfer to operating in order to pay an invoice to CAK Builders approved by Peter		26,000.00
9/30/2025	September Interest		6.61
9/5/2025	Post Item - Management Fee		-837.83
9/10/2025	Seacrest Services, Inc	10025	-5.79
9/11/2025	Josephine Criccho	10026	-250.00
9/15/2025	Transfer to 11B - Optimum Bank Reserve Money Market Account - Monthly Reserve		-989.00
9/15/2025	CAK Builders, Inc	10027	-10,400.00
9/17/2025	Seacrest Services, Inc	10028	-5.54
9/18/2025	Peter Silbermann	10029	-159.90
9/18/2025	Peter Silbermann	10030	-237.60
9/22/2025	CAK Builders, Inc	10031	-26,000.00
9/26/2025	Josephine Criccho	10032	-250.00

Total 11B - Valley National Bank Operating Account 4,805.59

11B - Optimum Bank Operating Account

9/1/2025	September Interest		0.20
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Total 11B - Optimum Bank Operating Account 0.20

11B - Optimum Bank Reserve Money Market Account

9/1/2025	September Interest		224.95
9/15/2025	Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve		989.00
9/15/2025	Transfer to 11B - Valley National Bank Operating Account - CAK Builders Inv KB091225		-10,400.00
9/19/2025	Transfer to 11B - Valley National Bank Operating Account - Transfer to operating in order to pay an invoice to CAK Builders approved by Peter		-26,000.00

Total 11B - Optimum Bank Reserve Money Market Account -35,186.05

Keswick B Condominium Association Inc.

Cash Disbursement - 9/30/2025

Date	CheckNo	Description	Amount
1001 - 11B - Valley National Bank Operating Account			
9/5/2025	Auto Draft	Post Item - Management Fee	837.83
		5700 - Management Service - Post Item	837.83
9/10/2025	Check 10025	Seacrest Services, Inc Inv # 163396	5.79
		5010 - Office Supplies & Expenses - Mailling fees-July	5.79
9/11/2025	Check 10026	Josephine Criccho Inv # 091025	250.00
		5500 - Officer Awards - Gratuities - Monthly Officer award	250.00
9/15/2025	Transfer Out	Transfer to 11B - Optimum Bank Reserve Money Market Account - Monthly Reserve	989.00
		1321 - Optimum Bank Reserve 5103 - Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve	989.00
9/15/2025	Check 10027	CAK Builders, Inc Inv # KB091225	10,400.00
		3100 - Roof Reserve - Job start/material delivery _ 1st Invoice	10,400.00
9/17/2025	Check 10028	Seacrest Services, Inc Inv # 163861	5.54
		5010 - Office Supplies & Expenses - Mailing Fee-August	5.54
9/18/2025	Check 10029	Peter Silbermann Inv # 091825	159.90
		5010 - Office Supplies & Expenses - Reimb for renewal -Zoom license for Board paid	159.90
9/18/2025	Check 10030	Peter Silbermann Inv # 091825-	237.60
		5010 - Office Supplies & Expenses - Reimb for renewal -HOA Express subscription paid	237.60
9/22/2025	Check 10031	CAK Builders, Inc Inv # KB091825	26,000.00
		3100 - Roof Reserve - Shingles loaded _ Invoice # 2	26,000.00
9/26/2025	Check 10032	Josephine Criccho Inv # 100125	250.00
		5500 - Officer Awards - Gratuities - Monthly Officer award_October 2025	250.00
Total			39,135.66

Keswick B Condominium Association Inc.

Cash Disbursement - 9/30/2025

Date	CheckNo	Description	Amount
1321 - 11B - Optimum Bank Reserve Money Market Account			
9/15/2025	Transfer Out	Transfer to 11B - Valley National Bank Operating Account - CAK Builders Inv KB091225	10,400.00
		1001 - Valley National Bank Operating - Transfer from 11B - Optimum Bank Reserve Money Market Account - CAK Builders Inv KB091225	10,400.00
9/19/2025	Transfer Out	Transfer to 11B - Valley National Bank Operating Account - Transfer to operating in order to pay an invoice to CAK Builders approved by Peter	26,000.00
		1001 - Valley National Bank Operating - Transfer from 11B - Optimum Bank Reserve Money Market Account - Transfer to operating in order to pay an invoice to CAK Builders approved by Peter	26,000.00
Total			36,400.00

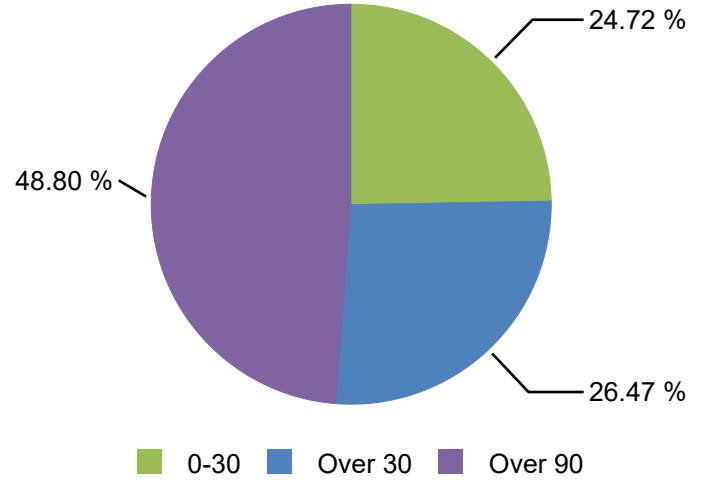
Keswick B Condominium Association Inc.

AR Aging - 9/30/2025

SUMMARY

Charge	Balance
Monthly Maintenance Fee (2)	\$1,398.35
Return Payment Fee (1)	\$25.00
Total	\$1,423.35

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
011B28679 - 39 Keswick B - Sotomayor					
Coll Status: With Attorney	\$351.83	\$376.83	-	\$694.66	\$1,423.32
Monthly Maintenance Fee	\$351.83	\$351.83	-	\$694.66	\$1,398.32
Return Payment Fee	-	\$25.00	-	-	\$25.00
011B28632 - 30 Keswick B - Wilson					
Monthly Maintenance Fee	\$0.03	-	-	-	\$0.03
Total:	\$351.86	\$376.83	\$0.00	\$694.66	\$1,423.35
Property Count:	2	1	0	1	

Keswick B Condominium Association Inc.

Pre Paid Homeowners For 9/30/2025

Account	Property	Owner Name	Credit Amount
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Total

*(** indicates previous owners)*

Keswick B Condominium Association Inc.

AP Aging for Ending Date: 9/30/2025

Provider	Current	Over 30	Over 60	Over 90	Total
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Total



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

Last Statement:
Statement Ending:
Page:

August 31, 2025
September 30, 2025
1 of 4

1 M0656BLK100125071340 51 000000000 7950 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

151 0000581 0001-0004 7950

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7450

SUMMARY FOR THE PERIOD: 09/01/25 - 09/30/25

KESWICK B CONDOMINIUM ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$42,565.24		\$43,941.25		\$39,135.66		\$47,370.83

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$42,565.24
09/02	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-\$837.83		\$41,727.41
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$42,079.24
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$42,431.07
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$42,782.90
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$43,134.73
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$43,486.56
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$43,838.39
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$44,190.22
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$44,542.05
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$44,893.88
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$45,245.71
09/08	ACH CREDIT Keswick B Condom OwnerDraft 250908		\$351.83	\$45,597.54
09/08	ACH CREDIT		\$484.24	\$46,081.78





Account Number:
Statement Date:
Page :

XXXXXX7450
 09/30/2025
 2 of 4

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

151 0000582 0002-0004 7950

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
09/08	Keswick B Condom OwnerDraft 250908			
09/08	ACH CREDIT		\$484.24	\$46,566.02
09/08	Keswick B Condom OwnerDraft 250908			
09/08	ACH CREDIT		\$484.24	\$47,050.26
09/08	Keswick B Condom OwnerDraft 250908			
09/08	ACH CREDIT		\$672.06	\$47,722.32
09/08	Keswick B Condom OwnerDraft 250908			
09/08	ACH CREDIT		\$351.83	\$48,074.15
09/08	Keswick B Condom OwnerDraft 250908			
09/09	LOCK BOX DEPOSIT		\$351.83	\$48,425.98
09/11	CHECK 10025	-\$5.79		\$48,420.19
09/12	LOCK BOX DEPOSIT		\$351.83	\$48,772.02
09/15	LOCK BOX DEPOSIT		\$484.24	\$49,256.26
09/16	ACH CREDIT		\$10,400.00	\$59,656.26
09/16	Keswick B Condom Transfer 250916 L339373			
09/16	ACH DEBIT	-\$989.00		\$58,667.26
09/16	Keswick B Condom Transfer 250916 L339139			
09/17	CHECK 10028	-\$5.54		\$58,661.72
09/18	CHECK 10027	-\$10,400.00		\$48,261.72
09/23	ACH CREDIT		\$26,000.00	\$74,261.72
09/23	Keswick B Condom Transfer 250923 L341121			
09/24	CHECK 10026	-\$250.00		\$74,011.72
09/29	CHECK 10031	-\$26,000.00		\$48,011.72
09/30	CHECK 10029	-\$159.90		\$47,851.82
09/30	CHECK 10030	-\$237.60		\$47,614.22
09/30	CHECK 10032	-\$250.00		\$47,364.22
09/30	INTEREST CREDIT		\$6.61	\$47,370.83
Ending Balance				\$47,370.83

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
09/11	10025	\$5.79	09/30	10029	\$159.90
09/24	10026	\$250.00	09/30	10030	\$237.60
09/18	10027	\$10,400.00	09/29	10031	\$26,000.00
09/17	10028	\$5.54	09/30	10032	\$250.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$52,609.00	Annual % Yield Earned	0.15%
Year-to-Date Interest Paid	\$80.93	Interest Paid	\$6.61



OVERDRAFT FEES

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





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

Check Images for Account XXXXXX7450

151 0000583 0003-0004 7950

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10025
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/10/2025

PAY TO THE ORDER OF SEACREST SERVICES, INC \$ 5.79
Five Dollars and 79/100 *****

Seacrest Services, Inc
2101 Centrepark West Dr Ste 110
West Palm Beach, FL 33409

MEMO Invoice: 163396

⑈00000⑈10025⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/11/2025 # 10025 \$5.79

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10029
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/18/2025

PAY TO THE ORDER OF PETER SILBERMANN \$ 159.90
One Hundred Fifty-Nine Dollars and 90/100 *****

Peter Silbermann
40 Keswick B
Deerfield Beach, FL 33442

MEMO Invoice: 091825

⑈00000⑈10029⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/30/2025 # 10029 \$159.90

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10026
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/11/2025

PAY TO THE ORDER OF JOSEPHINE CRICCHO \$ 250.00
Two Hundred Fifty Dollars and 00/100 *****

Josephine Criccho
169 Durham C
Deerfield Beach, FL 33442

MEMO Invoice: 091025

⑈00000⑈10026⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/24/2025 # 10026 \$250.00

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10030
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/18/2025

PAY TO THE ORDER OF PETER SILBERMANN \$ 237.60
Two Hundred Thirty-Seven Dollars and 60/100 *****

Peter Silbermann
40 Keswick B
Deerfield Beach, FL 33442

MEMO Invoice: 091825

⑈00000⑈10030⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/30/2025 # 10030 \$237.60

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10027
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/15/2025

PAY TO THE ORDER OF CAK BUILDERS, INC \$ 10,400.00
Ten Thousand Four Hundred Dollars and 00/100 *****

CAK Builders, Inc
6202 Alan Rd
Margate, FL 33063

MEMO Invoice: KB091225

⑈00000⑈10027⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/18/2025 # 10027 \$10,400.00

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10031
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/22/2025

PAY TO THE ORDER OF CAK BUILDERS, INC \$ 26,000.00
Twenty-Six Thousand Dollars and 00/100 *****

CAK Builders, Inc
6202 Alan Rd
Margate, FL 33063

MEMO Invoice: KB091825

⑈00000⑈10031⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/29/2025 # 10031 \$26,000.00

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10028
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/17/2025

PAY TO THE ORDER OF SEACREST SERVICES, INC \$ 5.54
Five Dollars and 54/100 *****

Seacrest Services, Inc
2101 Centrepark West Dr Ste 110
West Palm Beach, FL 33409

MEMO Invoice: 163861

⑈00000⑈10028⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/17/2025 # 10028 \$5.54

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

Keswick B Condominium Association Inc. VALLEY NATIONAL BANK 10032
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 9/28/2025

PAY TO THE ORDER OF JOSEPHINE CRICCHO \$ 250.00
Two Hundred Fifty Dollars and 00/100 *****

Josephine Criccho
169 Durham C
Deerfield Beach, FL 33442

MEMO Invoice: 100125

⑈00000⑈10032⑈ ⑆02⑆20⑆1383⑆ 42607450⑈

09/30/2025 # 10032 \$250.00





Account Number:

XXXXXX7450

Statement Date:

09/30/2025

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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.

151 0000584 0004-0004 7950





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

STATEMENT

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

ACTIVITY THROUGH **SEP 30 25**
STATEMENT NUMBER 310000393

SUMMARY OF YOUR ACTIVITY

BEGINNING BALANCE		2316.68
DEPOSIT AMOUNT	+	.00
WITHDRAWAL AMOUNT	-	.00
SERVICE CHARGE	-	.00
INTEREST PAID	+	.20
ENDING BALANCE	=	2316.88

7/1/25 AMT AVAILABLE FROM CHECK DEP
NON-NEXT DAY ITEMS INCREASED TO
\$275 & AMT FOR EXCEPTION HOLDS
AND NEW ACCOUNTS TO \$6725

NOT FOR PROFIT	0310000393			BALANCE SUMMARY
ACTIVITY BEGINNING	AUG 30 25	WITHDRAWALS	DEPOSITS	\$ 2316.68
SEP 30 INTEREST PAID	8/30 THROUGH 9/30		.20	\$ 2316.88
THE AVERAGE BALANCE FOR 0310000393 IN THIS STATEMENT PERIOD WAS \$				2316.68

.10% ANNUAL PERCENTAGE YIELD EARNED IS BASED ON \$.20 INTEREST EARNED FOR 32 DAYS

INTEREST PAID THIS YEAR: \$ 1.71

INTEREST RATE AS OF:
AUG 30 00.10

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	ACCOUNT BALANCE	MATURITY DATE
NOT FOR PROFIT	0310000393	\$ 2,316.88	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$ 2,316.88	



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

STATEMENT

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

ACTIVITY THROUGH **SEP 30 25**
STATEMENT NUMBER 310005103

SUMMARY OF YOUR ACTIVITY

BEGINNING BALANCE		80856.97
DEPOSIT AMOUNT	+	989.00
WITHDRAWAL AMOUNT	-	36400.00
SERVICE CHARGE	-	.00
INTEREST PAID	+	224.95
ENDING BALANCE	=	45670.92

7/1/25 AMT AVAILABLE FROM CHECK DEP
NON-NEXT DAY ITEMS INCREASED TO
\$275 & AMT FOR EXCEPTION HOLDS
AND NEW ACCOUNTS TO \$6725

OPTIMUM MONEY MARKET ACTIVITY BEGINNING	0310005103 AUG 30 25	WITHDRAWALS	DEPOSITS	BALANCE SUMMARY
SEP 16 Keswick B Condom Transfer L339139	250915 CCD		989.00	\$ 80856.97 \$ 81845.97
SEP 16 Keswick B Condom Transfer L339373	250915 CCD	10400.00		\$ 71445.97
SEP 23 Keswick B Condom Transfer L341121	250922 CCD	26000.00		\$ 45445.97
SEP 30 INTEREST PAID 8/30 THROUGH 9/30			224.95	\$ 45670.92
THE AVERAGE BALANCE FOR 0310005103 IN THIS STATEMENT PERIOD WAS \$				69945.56

INTEREST PAID THIS YEAR: \$ 1,968.84

INTEREST RATE AS OF:
AUG 30 03.66

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	ACCOUNT BALANCE	MATURITY DATE
OPTIMUM MONEY MARKET	0310005103	\$ 45,670.92	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$ 45,670.92	