



Seacrest

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

Keswick B Condominium Association
Inc.

01/31/2025

Financials

“Leading your community into the future”

Keswick B Condominium Association Inc.

Balance Sheet as of 1/31/2025

	Operating	Reserve	Total
Assets			
Assets			
1001 - Valley National Bank Operating	\$25,163.78		\$25,163.78
1002 - Optimum Bank Operating 0393	\$3,022.80		\$3,022.80
1321 - Optimum Bank Reserve 5103		\$49,359.55	\$49,359.55
1390 - Due From	(\$30,531.00)		(\$30,531.00)
1395 - Due To		\$30,531.00	\$30,531.00
1400 - Maintenance Receivable	\$2,284.84		\$2,284.84
1810 - Prepaid Insurance	\$37,122.20		\$37,122.20
1937 - Suspense Account	\$992.29		\$992.29
Total Assets	\$38,054.91	\$79,890.55	\$117,945.46
Total Assets	\$38,054.91	\$79,890.55	\$117,945.46
Liabilities / Equity			
Liabilities			
2000 - Accounts Payable	\$360.62		\$360.62
2200 - Prepaid Maintenance	\$440.72		\$440.72
2330 - SPA Deposits by Owner's		\$39,312.50	\$39,312.50
Total Liabilities	\$801.34	\$39,312.50	\$40,113.84
Reserves			
3000 - General Reserve		\$24,547.20	\$24,547.20
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		\$2,344.86	\$2,344.86
Total Reserves		\$40,578.05	\$40,578.05
Equity			
3900 - Fund Balance	\$36,884.27		\$36,884.27
3990 - Current Surplus / Deficit	\$369.30		\$369.30
Total Equity	\$37,253.57		\$37,253.57
Total Liabilities / Equity	\$38,054.91	\$79,890.55	\$117,945.46

Keswick B Condominium Association Inc.

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

	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)	7,566.24	7,566.25	(.01)	90,795.00
4730 - Laundry Income	-	67.00	(67.00)	-	67.00	(67.00)	800.00
4950 - Interest Income	17.34	100.00	(82.66)	17.34	100.00	(82.66)	1,200.00
Total Income	7,583.58	7,733.25	(149.67)	7,583.58	7,733.25	(149.67)	92,795.00
Total Income	7,583.58	7,733.25	(149.67)	7,583.58	7,733.25	(149.67)	92,795.00
Operating Expense							
Administrative Expenses							
5000 - Petty Cash	-	42.00	42.00	-	42.00	42.00	500.00
5010 - Office Supplies & Expenses	-	17.00	17.00	-	17.00	17.00	200.00
5145 - Fees to Division	-	13.00	13.00	-	13.00	13.00	161.00
5150 - Annual Corporate Reports	80.00	-	(80.00)	80.00	-	(80.00)	-
5300 - Legal Fees	-	83.33	83.33	-	83.33	83.33	1,000.00
5400 - Other Professional Fees	-	108.00	108.00	-	108.00	108.00	1,300.00
5500 - Officer Awards - Gratuities	-	7.00	7.00	-	7.00	7.00	80.00
5700 - Management Service	837.83	837.83	-	837.83	837.83	-	10,054.00
5900 - Insurance	3,010.07	4,167.00	1,156.93	3,010.07	4,167.00	1,156.93	50,000.00
Total Administrative Expenses	3,927.90	5,275.16	1,347.26	3,927.90	5,275.16	1,347.26	63,295.00
Grounds Maintenance							
7000 - Landscape Service	125.00	250.00	125.00	125.00	250.00	125.00	3,000.00
7951 - Pest Control - Termite	-	100.00	100.00	-	100.00	100.00	1,200.00
Total Grounds Maintenance	125.00	350.00	225.00	125.00	350.00	225.00	4,200.00
Facilities							
8400 - Building Repair & Maintenance	920.66	666.67	(253.99)	920.66	666.67	(253.99)	8,000.00
8410 - Miscellaneous Outside Contractors	-	125.00	125.00	-	125.00	125.00	1,500.00
8450 - General Repairs & Maintenance	1,252.01	250.00	(1,002.01)	1,252.01	250.00	(1,002.01)	3,000.00
8460 - Fire Alarm Systems	-	21.67	21.67	-	21.67	21.67	260.00
8461 - Fire Alarm Monitoring	-	45.00	45.00	-	45.00	45.00	540.00
Total Facilities	2,172.67	1,108.34	(1,064.33)	2,172.67	1,108.34	(1,064.33)	13,300.00
Reserve Contributions							
9000 - General Reserve	988.71	1,000.00	11.29	988.71	1,000.00	11.29	12,000.00
Total Reserve Contributions	988.71	1,000.00	11.29	988.71	1,000.00	11.29	12,000.00
Total Expense	7,214.28	7,733.50	519.22	7,214.28	7,733.50	519.22	92,795.00
Operating Net Total	369.30	(.25)	369.55	369.30	(.25)	369.55	-
Net Total	369.30	(.25)	369.55	369.30	(.25)	369.55	-

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 1/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
11B - Valley National Bank Operating Account	26,404.67	-1,240.89	25,163.78	25,163.78	Balanced
11B - Optimum Bank Operating Account	22.80	3,000.00	3,022.80	3,022.80	Balanced
11B - Optimum Bank Reserve Money Market Account	49,359.55	0.00	49,359.55	49,359.55	Balanced

Unreconciled Items

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
11/8/2024	Acct: 011B28593 ACH ...3335		-320.23
1/31/2025	Fast Signs	10009	-920.66
Total 11B - Valley National Bank Operating Account			-1,240.89
11B - Optimum Bank Operating Account			
12/26/2024	Transfer from 11B - Valley National Bank Operating Account - Transfer to Optimum Bnk operating per Peter Silverman		3,000.00
Total 11B - Optimum Bank Operating Account			3,000.00

Reconciled Items

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
1/5/2025	Acct: 011B28582 ACH	ACH	351.83
1/5/2025	Acct: 011B28588 ACH	ACH	351.83
1/5/2025	Acct: 011B28593 ACH	ACH	351.83
1/5/2025	Acct: 011B28598 ACH	ACH	351.83
1/5/2025	Acct: 011B28605 ACH	ACH	351.83
1/5/2025	Acct: 011B28683 ACH	ACH	484.24
1/5/2025	Acct: 011B28614 ACH	ACH	351.83
1/5/2025	Acct: 011B28620 ACH	ACH	351.83
1/5/2025	Acct: 011B28626 ACH	ACH	351.83
1/5/2025	Acct: 011B28639 ACH	ACH	484.24
1/5/2025	Acct: 011B28643 ACH	ACH	351.83
1/5/2025	Acct: 011B28652 ACH	ACH	351.83
1/5/2025	Acct: 011B28578 ACH	ACH	484.24
1/5/2025	Acct: 011B28661 ACH	ACH	351.83
1/5/2025	Acct: 011B28667 ACH	ACH	351.83
1/5/2025	Acct: 011B28673 ACH	ACH	351.83
1/8/2025	LB		484.24
1/27/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
1/29/2025	Lockbox Deposit - Vantaca Lockbox 1		640.46
1/31/2025	January Interest		17.34
1/2/2025	Seacrest Services, Inc	10003	-54.44
1/2/2025	Division of FI Condominiums, Timeshares and Mobile Homes	10004	-80.00
1/6/2025	The Plastridge Agency, Inc	10005	-40,132.28
1/7/2025	Property Consulting Group	10006	-1,100.00
1/9/2025	Post Item - Geroge Sweeney ACH RT		-351.83
1/16/2025	Mesmen, Inc	10007	-152.01
1/29/2025	Seacrest Services, Inc	10008	-1,125.00
1/30/2025	Post Item - Management Fee		-837.83
1/31/2025	Post Item - reserve transfer		-988.71
Total 11B - Valley National Bank Operating Account			-37,301.72

11B - Optimum Bank Reserve Money Market Account

12/16/2024	Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve		833.33
Total 11B - Optimum Bank Reserve Money Market Account			833.33

Keswick B Condominium Association Inc.

Cash Disbursement - 1/31/2025

Date	CheckNo	Description	Amount
1001 - 11B - Valley National Bank Operating Account			
1/2/2025	Check 10003	Seacrest Services, Inc Inv # 158421	54.44
		5010 - Office Supplies & Expenses - Notice of 2nd meeting/postage	54.44
1/2/2025	Check 10004	Division of FI Condominiums, Timeshares and Mobile Homes Inv # 727837	80.00
		5150 - Annual Corporate Reports - Department of Business & Professional Regulation - Annual Fee Statement for 2025	80.00
1/6/2025	Check 10005	The Plastridge Agency, Inc Inv # 25	40,132.28
		1810 - Prepaid Insurance - Premium insurance payment	40,132.28
1/7/2025	Check 10006	Property Consulting Group Inv # 15-03014-1	1,100.00
		3610 - Buildings Reserve - SIRS-Balance due	1,100.00
1/9/2025	Misc Check	Post Item - Geroge Sweeney ACH RT	351.83
		1937 - Suspense Account - Post Item - George Sweeney ACH RT	351.83
1/16/2025	Check 10007	Mesmen, Inc Inv # 95274	152.01
		8450 - General Repairs & Maintenance - Labor charge to repair dryer	152.01
1/29/2025	Check 10008	Seacrest Services, Inc Inv # 157856	1,125.00
		7000 - Landscape Service - install red mulch 2 pallets & other plants serviced	1,125.00
1/30/2025	Misc Check	Post Item - Management Fee	837.83
		5700 - Management Service - Post Item	837.83
1/31/2025	Misc Check	Post Item - reserve transfer	988.71
		9000 - General Reserve - Post Item	988.71
1/31/2025	Check 10009	Fast Signs Inv # 013025	920.66
		8400 - Building Repair & Maintenance - Signes for Keswick building	920.66
		Total	45,742.76

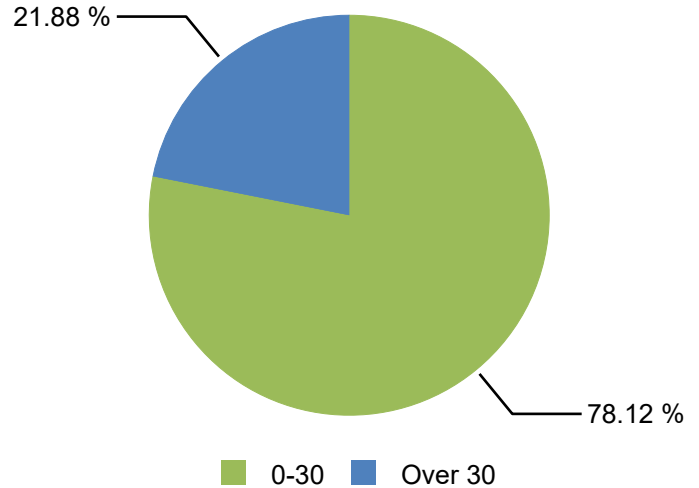
Keswick B Condominium Association Inc.

AR Aging - 1/31/2025

SUMMARY

Charge	Balance
Monthly Maintenance Fee (5)	\$1,784.84
Violation (1)	\$500.00
Total	\$2,284.84

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
011B28679 - 39 Keswick B - Sotomayor					
Coll Status: Notice Of Late Assessment (NOLA)	\$351.83	\$500.00	-	-	\$851.83
Monthly Maintenance Fee	\$351.83	-	-	-	\$351.83
Violation	-	\$500.00	-	-	\$500.00
011B28632 - 30 Keswick B - Wilson	\$440.72	-	-	-	\$440.72
Monthly Maintenance Fee	\$440.72	-	-	-	\$440.72
011B28658 - 35 Keswick B - Grossman	\$351.83	-	-	-	\$351.83
Monthly Maintenance Fee	\$351.83	-	-	-	\$351.83
011B28593 - 24 Keswick B - Sweeney					
Coll Status: Notice Of Late Assessment (NOLA)	\$320.23	-	-	-	\$320.23
Monthly Maintenance Fee	\$320.23	-	-	-	\$320.23
011B28605 - 26 Keswick B - Malin					
Coll Status: Notice Of Late Assessment (NOLA)	\$320.23	-	-	-	\$320.23
Monthly Maintenance Fee	\$320.23	-	-	-	\$320.23
Total:	\$1,784.84	\$500.00	\$0.00	\$0.00	\$2,284.84
Property Count:	5	1	0	0	

Keswick B Condominium Association Inc.

Pre Paid Homeowners For 1/31/2025

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: 1/31/2025

Provider	Current	Over 30	Over 60	Over 90	Total
EISINGER LAW Inv # 455224 on 12/27/2024 - Email reviewing reg violation - Legal Fees	0.00	235.62	0.00	0.00	235.62
SEACREST SERVICES, INC Inv # 159798 on 1/10/2025 - quarterly fertilization - Landscape Service	125.00	0.00	0.00	0.00	125.00
Total	125.00	235.62	0.00	0.00	360.62



Last Statement:
Statement Ending:
Page:

December 31, 2024
January 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK020125064845 65 000000000 7606 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

165 0000653 0001-0004 42607450 7606

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7450

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

KESWICK B CONDOMINIUM ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$63,706.39		\$7,520.38		\$44,822.10		\$26,404.67

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$63,706.39
01/02	ACH DEBIT SEACREST SERVICE ACH Collec 250102	-\$821.40		\$62,884.99
01/02	CHECK 10003	-\$54.44		\$62,830.55
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$63,182.38
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$63,534.21
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$63,886.04
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$64,237.87
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$64,589.70
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$64,941.53
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$65,293.36
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$65,645.19
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$65,997.02
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$66,348.85
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$66,700.68





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
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$67,052.51
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$351.83	\$67,404.34
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$484.24	\$67,888.58
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$484.24	\$68,372.82
01/07	ACH CREDIT Keswick B Condom OwnerDraft 250107		\$484.24	\$68,857.06
01/08	LOCK BOX DEPOSIT		\$484.24	\$69,341.30
01/09	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R03 George A Sweeney 0011B28593 ORIGINAL ENTRY EFF DATE = 250107	-\$351.83		\$68,989.47
01/14	CHECK 10004	-\$80.00		\$68,909.47
01/15	CHECK 10005	-\$40,132.28		\$28,777.19
01/22	CHECK 10007	-\$152.01		\$28,625.18
01/23	CHECK 10006	-\$1,100.00		\$27,525.18
01/27	LOCK BOX DEPOSIT		\$351.83	\$27,877.01
01/29	LOCK BOX DEPOSIT		\$640.46	\$28,517.47
01/29	CHECK 10008	-\$1,125.00		\$27,392.47
01/30	ACH DEBIT SEACREST SERVICE ACH Collec 250130	-\$16.43		\$27,376.04
01/31	ACH DEBIT KESWICK B CONDO ACH Single 250131 9591896477	-\$988.71		\$26,387.33
01/31	INTEREST CREDIT		\$17.34	\$26,404.67
Ending Balance				\$26,404.67

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/02	10003	\$54.44	01/23	10006	\$1,100.00
01/14	10004	\$80.00	01/22	10007	\$152.01
01/15	10005	\$40,132.28	01/29	10008	\$1,125.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$45,339.00	Annual % Yield Earned	0.45%
Year-to-Date Interest Paid	\$17.34	Interest Paid	\$17.34



OVERDRAFT FEES

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



165 0000654 0002-0004 42607450 7606



Account Number:
Statement Date:
Page :

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01/31/2025
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX7450

165 0000655 0003-0004 42607450 7606

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10003
1/02/2025

PAY TO THE ORDER OF SEACREST SERVICES, INC \$ 54.44

Fifty-Four Dollars and 44/100 *****

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

MEMO Invoice: 158421

#0000010003# ⑆021201383⑆ 42607450#

01/02/2025 # 10003 \$54.44

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10006
1/07/2025

PAY TO THE ORDER OF PROPERTY CONSULTING GROUP \$ 1,100.00

One Thousand One Hundred Dollars and 00/100 *****

Property Consulting Group
405 S Federal Hwy Ste 300
Pompano Beach, FL 33062

MEMO Invoice: 15-03014-1

#0000010006# ⑆021201383⑆ 42607450#

01/23/2025 # 10006 \$1,100.00

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10004
1/02/2025

PAY TO THE ORDER OF DIVISION OF FL CONDOMINIUMS, TIMESHARES AND MOBILE HOMES \$ 80.00

Eighty Dollars and 00/100 *****

Division of Fl Condominiums, Timeshares and Mobile Homes
2901 Black Stone Rd
Tallahassee, FL 32301-0783

MEMO Invoice: 727837

#0000010004# ⑆021201383⑆ 42607450#

01/14/2025 # 10004 \$80.00

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10007
1/16/2025

PAY TO THE ORDER OF MESMEN, INC \$ 152.01

One Hundred Fifty-Two Dollars and 1/100 *****

Mesmen, Inc
4100 N Powerline Rd Ste Y2
Pompano Beach, FL 33073

MEMO Invoice: 65274

#0000010007# ⑆021201383⑆ 42607450#

01/22/2025 # 10007 \$152.01

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10005
1/06/2025

PAY TO THE ORDER OF THE PLASTRIDGE AGENCY, INC \$ 40,132.28

Forty Thousand One Hundred Thirty-Two Dollars and 28/100 *****

The Plastridge Agency, Inc
820 NE 6th Ave
Delray Beach, FL 33483

MEMO Invoice: 25

#0000010005# ⑆021201383⑆ 42607450#

01/15/2025 # 10005 \$40,132.28

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

Keswick B Condominium Association Inc.
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409

VALLEY NATIONAL BANK 10008
1/29/2025

PAY TO THE ORDER OF SEACREST SERVICES, INC \$ 1,125.00

One Thousand One Hundred Twenty-Five Dollars and 00/100 *****

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

MEMO Invoice: 157856

#0000010008# ⑆021201383⑆ 42607450#

01/29/2025 # 10008 \$1,125.00





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.

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