

**VILLAS AT RIVERBEND CONDOMINIUM
BALANCE SHEET
November 30, 2024**

ASSETS

PNC Operating Funds	\$67,762.55
Fifth Third Reserve Fund	184,274.05
Kemba Savings	5.00
Kemba CD - 13 mo. @ 5.00%	254,372.99
CME CD - 15 mo. @ 4.23% 1/28/26	200,000.00
CME Savings	50.00
Assessment Receivable	<u>1,671.00</u>
TOTAL ASSETS	<u>\$708,135.59</u>

LIABILITIES AND OWNER'S RESERVE

CURRENT LIABILITIES

Prepaid Assessments	<u>\$7,823.16</u>
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TOTAL LIABILITIES	\$7,823.16
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OWNER'S EQUITY

Reserve Balance 12/31/23	\$539,388.31
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Net Income (Loss) 2024	<u>160,924.12</u>
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TOTAL EQUITY	<u>\$700,312.43</u>
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TOTAL LIABILITY AND EQUITY	<u>\$708,135.59</u>
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Budget Comparison (Accrual) Villas at Riverbend - (riverbe) November 2024

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
REVENUE									
Homeowner's Fees	45,920.00	45,920.00	0.00	0.00	505,120.00	505,120.00	0.00	0.00	551,040.00
Spectrum Service Fee	10,780.00	10,780.00	0.00	0.00	118,580.00	118,580.00	0.00	0.00	129,360.00
Initial Reserve Assessment	0.00	0.00	0.00	0	3,976.00	0.00	3,976.00	0	0.00
Collection and Legal Assessments	0.00	0.00	0.00	0	0.00	300.00	-300.00	-100.00	300.00
Interest Income	0.00	0.00	0.00	0	1,481.16	0.00	1,481.16	0	0.00
Clubhouse Income	200.00	100.00	100.00	100.00	1,110.00	440.00	670.00	152.27	540.00
Late Fees, Fines, Misc Income	10.00	0.00	10.00	0	261.00	0.00	261.00	0	0.00
Transfer to Reserves	-15,000.00	-15,000.00	0.00	0.00	-150,000.00	-165,000.00	15,000.00	9.09	-180,000.00
TOTAL INCOME	41,910.00	41,800.00	110.00	0.26	480,528.16	459,440.00	21,088.16	4.59	501,240.00
EXPENSE:									
ADMINISTRATIVE EXPENSE:									
Management Fee	2,235.00	2,235.00	0.00	0.00	24,586.00	24,586.00	0.00	0.00	26,821.00
Legal & Accounting Fee's	220.00	500.00	280.00	56.00	1,907.50	3,600.00	1,692.50	47.01	3,600.00
Reserve Study	2,000.00	0.00	-2,000.00	0	2,000.00	4,000.00	2,000.00	50.00	4,000.00
Audit Expense	0.00	0.00	0.00	0	0.00	2,500.00	2,500.00	100.00	2,500.00
Tax Expense	0.00	0.00	0.00	0	3.20	1,005.00	1,001.80	99.68	1,005.00
Office Supplies-Copies/Stamps/Newsletter	59.24	300.00	240.76	80.25	1,833.00	3,300.00	1,467.00	44.45	4,000.00
Payment Notices (Coupons)	0.00	0.00	0.00	0	0.00	800.00	800.00	100.00	800.00
Telephone	34.99	105.00	70.01	66.68	594.90	1,155.00	560.10	48.49	1,260.00
Spectrum Bulk Services	11,064.38	10,780.00	-284.38	-2.64	120,931.97	118,580.00	-2,351.97	-1.98	129,360.00
Insurance Expense	4,354.26	3,995.00	-359.26	-8.99	50,836.72	43,940.00	-6,891.72	-15.68	47,946.00
Miscellaneous Expenses	0.00	0.00	0.00	0	0.00	2,000.00	2,000.00	100.00	2,200.00
TOTAL ADMINISTRATIVE EXPENSE	19,967.87	17,915.00	-2,052.87	-11.46	202,693.29	205,471.00	2,777.71	1.35	223,492.00
MAINTENANCE & REPAIR EXPENSES:									
Common Area Maintenance	1,586.86	458.00	-1,128.86	-246.48	14,455.13	5,038.00	-9,417.13	-186.92	5,500.00
Pool Expense	0.00	0.00	0.00	0	9,215.97	7,900.00	-1,315.97	-16.66	7,900.00
Clubhouse Maint	854.43	500.00	-354.43	-70.89	9,217.03	5,500.00	-3,717.03	-67.58	6,000.00
Clubhouse Summer	0.00	0.00	0.00	0	244.91	250.00	5.09	2.04	250.00
Clubhouse Winter	0.00	0.00	0.00	0	0.00	0.00	0.00	0	250.00
Landscape Contract	0.00	8,600.00	8,600.00	100.00	65,870.56	77,400.00	11,529.44	14.90	86,000.00
Landscape & Tree Shrubs Replacement	0.00	0.00	0.00	0	0.00	5,000.00	5,000.00	100.00	5,000.00
Landscape & Tree Shrubs Removal	0.00	0.00	0.00	0	0.00	2,500.00	2,500.00	100.00	2,500.00
Landscape Other	0.00	0.00	0.00	0	7,296.48	1,000.00	-6,296.48	-629.65	1,000.00
Landscapes - Irrigation	0.00	0.00	0.00	0	308.42	300.00	-8.42	-2.81	300.00
Snow Removal	0.00	0.00	0.00	0	7,126.68	9,000.00	1,873.32	20.81	10,000.00
Trash Removal	2,867.61	2,650.00	-217.61	-8.21	28,384.42	29,150.00	765.58	2.63	31,800.00
TOTAL MAINTENANCE & REPAIR EXP	5,308.90	12,208.00	6,899.10	56.51	142,119.60	143,038.00	918.40	0.64	156,500.00
UTILITIES:									
Water/Sewer	18,762.00	8,935.00	-9,827.00	-109.98	94,038.16	98,285.00	4,246.84	4.32	107,223.00
Electric Service	479.91	538.00	58.09	10.80	5,831.09	5,918.00	86.91	1.47	6,467.00
Gas Service	75.87	167.00	91.13	54.57	1,630.32	1,837.00	206.68	11.25	2,010.00
TOTAL UTILITIES	19,317.78	9,640.00	-9,677.78	-100.39	101,499.57	106,040.00	4,540.43	4.28	115,700.00
TOTAL EXPENSE	44,594.55	39,763.00	-4,831.55	-12.15	446,312.46	454,549.00	8,236.54	1.81	495,692.00
INCREASE IN RESERVE	-2,684.55	2,037.00	-4,721.55	-231.79	34,215.70	4,891.00	29,324.70	599.56	5,548.00

Budget Comparison (Accrual)
Villas at Riverbend - (riverbe)
November 2024

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
CAPITAL EXPENSES:									
Capital - Transfer to Reserves	-15,000.00	-15,000.00	0.00	0.00	-150,000.00	-165,000.00	-15,000.00	-9.09	-180,000.00
Concrete/Walks/Curbs/Patios	0.00	45,000.00	45,000.00	100.00	0.00	45,000.00	45,000.00	100.00	45,000.00
Clubhouse - Furniture	0.00	0.00	0.00	0	5,713.21	5,500.00	-213.21	-3.88	5,500.00
Clubhouse - Carpet	0.00	0.00	0.00	0	0.00	1,000.00	1,000.00	100.00	1,000.00
Clubhouse - Appliances	0.00	0.00	0.00	0	0.00	1,000.00	1,000.00	100.00	1,000.00
Clubhouse - other	0.00	0.00	0.00	0	0.00	500.00	500.00	100.00	500.00
Gutter	0.00	0.00	0.00	0	14,646.00	30,000.00	15,354.00	51.18	30,000.00
Pool Improvements	0.00	0.00	0.00	0	2,932.37	20,000.00	17,067.63	85.34	20,000.00
Pool Furniture	0.00	0.00	0.00	0	0.00	4,000.00	4,000.00	100.00	4,000.00
Roof Expense	0.00	0.00	0.00	0	0.00	12,000.00	12,000.00	100.00	12,000.00
Architectural Expenses	0.00	0.00	0.00	0	0.00	5,000.00	5,000.00	100.00	5,000.00
Street Repairs	0.00	0.00	0.00	0	0.00	5,000.00	5,000.00	100.00	5,000.00
TOTAL CAPITAL EXPENSES	-15,000.00	30,000.00	45,000.00	150.00	-126,708.42	-36,000.00	90,708.42	251.97	-51,000.00
NET RESERVE INCREASE(DECREASE)	12,315.45	-27,963.00	40,278.45	144.04	160,924.12	40,891.00	120,033.12	293.54	56,548.00

Aged Receivables Summary
Villas at Riverbend (riverbe)
As of mm/yy: Nov 2024

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Code	Name	Unit	Amount Receivable	Not Due This Date	0-30 Days	30-60 Days	60-90 Days	Over 90 Days	Available Prepay
dietsch	Dietsch	108SB	450.00	0.00	421.00	29.00	0.00	0.00	0.00
roberson	Roberson	217SB	369.00	0.00	369.00	0.00	0.00	0.00	0.00
burrough	Burroughs	278SB	20.00	0.00	20.00	0.00	0.00	0.00	0.00
parsons	Parsons	8511SW	411.00	0.00	0.00	381.00	30.00	0.00	0.00
perkins	Perkins	8630SW	421.00	0.00	421.00	0.00	0.00	0.00	0.00
			<u>1,671.00</u>	<u>0.00</u>	<u>1,231.00</u>	<u>410.00</u>	<u>30.00</u>	<u>0.00</u>	<u>0.00</u>

Prepayment Register **riverbe - Villas at Riverbend**

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Receipt Number	Owner	Date	Post Month	Revenue Account	Receivable Account	Amount	Aut App	Charge Code	Effective Date
riverbe	Villas at Riverbend								
5013	baker - Baker	11/18/24	11/24	2110	2110	255.00	Yes		
4197	white - Whitehouse	07/05/24	07/24	2110	2110	421.00	Yes		
4396	white - Whitehouse	08/05/24	08/24	2110	2110	421.00	Yes		
4284	white - Whitehouse	08/05/24	08/24	2110	2110	421.00	Yes		
4605	white - Whitehouse	09/05/24	09/24	2110	2110	421.00	Yes		
4821	rosener - Rosener	10/23/24	10/24	2110	2110	12.00	Yes		
4822	hager - Hager	10/22/24	10/24	2110	2110	283.00	Yes		
5016	mobin - Mobin-uddin	11/19/24	11/24	2110	2110	57.00	Yes		
5005	allen - Allen & Karen Weaver	10/30/24	11/24	2110	2110	210.00	Yes		
4814	amici - Amici	10/28/24	10/24	2110	2110	30.00	Yes		
4825	beatty - Beatty	10/16/24	10/24	2110	2110	316.00	Yes		
4812	plancon - Plancon	10/25/24	10/24	2110	2110	8.16	Yes		
4689	bhattach1 - Bhattacharya	10/02/24	10/24	2110	2110	349.00	Yes		
4827	bhattach1 - Bhattacharya	10/12/24	10/24	2110	2110	430.00	Yes		
4991	bhattach1 - Bhattacharya	11/08/24	11/24	2110	2110	430.00	Yes		
4994	everett - Everett	11/04/24	11/24	2110	2110	2.00	Yes		
4809	meyer - Meyer	10/28/24	10/24	2110	2110	5.00	Yes		
4817	dowling - Dowling	10/24/24	10/24	2110	2110	334.00	Yes		
4017	bhattach2 - Bhattacharya	06/27/24	06/24	2110	2110	69.00	Yes		
4205	bhattach2 - Bhattacharya	07/15/24	07/24	2110	2110	430.00	Yes		
4415	bhattach2 - Bhattacharya	08/16/24	08/24	2110	2110	430.00	Yes		
4496	bhattach2 - Bhattacharya	08/30/24	09/24	2110	2110	330.00	Yes		
4695	bhattach2 - Bhattacharya	09/27/24	10/24	2110	2110	330.00	Yes		
4810	bhattach2 - Bhattacharya	10/29/24	10/24	2110	2110	330.00	Yes		
5000	bhattach2 - Bhattacharya	10/31/24	11/24	2110	2110	430.00	Yes		
4816	livingst - Livingston	10/25/24	10/24	2110	2110	381.00	Yes		
4993	sullivan - Sullivan	11/04/24	11/24	2110	2110	22.00	Yes		
4998	martinb - Martin	11/01/24	11/24	2110	2110	240.00	Yes		
4906	carroll - Carroll	11/05/24	11/24	2110	2110	421.00	Yes		
4813	sheppard - Sheppard	10/25/24	10/24	2110	2110	5.00	Yes		
						7,823.16			
						7,823.16			

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Expense Distribution

riverbe - Villas at Riverbend

Check Date: 11/2024 - 11/2024

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Ctrl#	Invoice Number	Invoice Date	Property	Payee	Name	Amount	Check Number	Check Date	Description
1120 Fifth Third Reserve Fund									
678	manage-678	11/29/24	riverbe	riverbe	Villas at Riverbend	15,000.00 15,000.00	1552	11/29/24	Monthly Transfer to Reserves
3250 Transfer to Reserves									
678	manage-678	11/29/24	riverbe	riverbe	Villas at Riverbend	15,000.00 15,000.00	1552	11/29/24	Monthly Transfer to Reserves
4410 Management Fee									
642	manage-642	11/01/24	riverbe	pmm	Patterson Merkle Managememe	2,235.00 2,235.00	1517	11/08/24	Management Fee: Nov
4450 Legal & Accounting Fee's									
651	110524	11/05/24	riverbe	williams	Williams & Strohm, LLC	220.00 220.00	1529	11/14/24	Legal services
4452 Reserve Study									
655	24109236R	11/15/24	riverbe	reserve	Reserve Advisors	2,000.00 2,000.00	1530	11/19/24	Contract 111481 Retainer
4470 Office Supplies-Copies/Stamps/News/letter									
653	Ck Req	11/13/24	riverbe	blanc	Craig Bland	49.24 49.24	1521	11/14/24	wood screws, Green Thickdeck,printer
4475 Telephone									
659	0198455111324	11/13/24	riverbe	spectrum	Spectrum	34.99 34.99	1535	11/26/24	Phone 11/13/24 - 12/12/24
4477 Spectrum Bulk Services									
649	0188936103024	10/30/24	riverbe	spectrum	Spectrum	11,064.38 11,064.38	1527	11/14/24	Bulk Internet & Cable
4480 Insurance Expense									
647	114016	11/01/24	riverbe	arden	Arden Insurance Services	4,354.26 4,354.26	1520	11/14/24	Insurance Installment 2 of 8
4610 Common Area Maintenance									
641	pr-641	11/01/24	riverbe	pmm	Patterson Merkle Managememe	150.06	1517	11/08/24	Payroll weeks ending: 10/12-10/25/24
653	Ck Req	11/13/24	riverbe	blanc	Craig Bland	7.47	1521	11/14/24	wood screws, Green Thickdeck,printer
657	pr-657	11/14/24	riverbe	pmm	Patterson Merkle Managememe	211.55	1532	11/19/24	Payroll weeks ending: 10/26-11/8/24
660	INV1777	11/21/24	riverbe	cinco	Cinco de mayo landscaping	645.00	1533	11/26/24	8490 cut roots & fix concrete
661	8878403	11/06/24	riverbe	plunkett	Plunkett's Pest Control	159.43	1534	11/26/24	232 Stonebend squirrels
662		11/29/24	riverbe	pmm	Patterson Merkle Managememe	213.27	1537	11/27/24	Maint van miles and on call service
663	pr-663	11/29/24	riverbe	pmm	Patterson Merkle Managememe	200.08	1538	11/29/24	Payroll weeks ending: 11/9-11/22/24

Expense Distribution

riverbe - Villas at Riverbend

Check Date: 11/2024 - 11/2024

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Name	Amount	Check Number	Check Date	Description
4670 Clubhouse Maint						1,586.86			
652	737129	10/24/24	riverbe	martin	Martin Carpet Cleaning Co.	45.15	1526	11/14/24	Mat cleaning wood screws, Green Thickdeck,printer tarps for furniture; fitness room key Clubhouse cleaning: November
653	Ck Req	11/13/24	riverbe	blandc	Craig Bland	27.79	1521	11/14/24	
656	Ck Req	11/19/24	riverbe	blandc	Craig Bland	381.49	1531	11/19/24	
658	November	11/26/24	riverbe	steal	Renee Steal	400.00	1536	11/26/24	
						854.43			
4750 Trash Removal									
646	918559	11/01/24	riverbe	local	Local Waste Services	2,515.80	1525	11/14/24	Trash Service November
654	V70991902	11/05/24	riverbe	vector	Vector97	351.81	1528	11/14/24	
						2,867.61			
4810 Water/Sewer									
645	690001000	10/23/24	riverbe	delco	Del-Co Water Co Inc	2,285.00	1524	11/14/24	Water 9/16/24 - 10/14/24
648	RIVVVV	11/01/24	riverbe	delaware	Delaware County Regional S	16,497.00	1523	11/14/24	
						18,762.00			
4820 Electric Service									
643	10742937724	10/24/24	riverbe	aep	American Electric Power	18.68	1518	11/14/24	Electric service 9/25/24 - 10/23/24
644	10834044330	10/28/24	riverbe	aep	American Electric Power	461.23	1519	11/14/24	
						479.91			
4830 Gas Service									
650	14747312016	11/05/24	riverbe	columbia	Columbia Gas	75.87	1522	11/14/24	Gas service 10/04/24 - 11/04/24
						75.87			
5051 Capital - Transfer to Reserves									
678	manage-678	11/29/24	riverbe	riverbe	Villas at Riverbend	-15,000.00	1552	11/29/24	Monthly Transfer to Reserves
						-15,000.00			
						59,584.55			

General Ledger (Accrual)
Villas at Riverbend - (riverbe)
November 2024

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Property	Date	Period	Description	Control	Refer	Debit	Credit	Balance	Remarks
4610			Common Area Maintenanc					12,868.27	= Beginning Balance =
riverbe	11/01/24	11/24	(pmm) Patterson Merkle Ma	P-641	pr-641	150.06		13,018.33	Payroll weeks ending: 10/12
riverbe	11/06/24	11/24	(plunkett) Plunkett's Pest Co	P-661	8878403	159.43		13,177.76	232 Stonebend squirrels
riverbe	11/13/24	11/24	(blandc) Craig Bland	P-653	Ck Req	7.47		13,185.23	wood screws, Green Thicld
riverbe	11/14/24	11/24	(pmm) Patterson Merkle Ma	P-657	pr-657	211.55		13,396.78	Payroll weeks ending: 10/26
riverbe	11/21/24	11/24	(cinco) Cinco de mayo lands	P-660	INV1777	645.00		14,041.78	8490 cut roots & fix concret
riverbe	11/29/24	11/24	(pmm) Patterson Merkle Ma	P-662		213.27		14,255.05	Maint van miles and on call
riverbe	11/29/24	11/24	(pmm) Patterson Merkle Ma	P-663	pr-663	200.08		14,455.13	Payroll weeks ending: 11/9-1
			NetChange= 1,586.86					14,455.13	= Ending Balance =
4640			Pool Expense					9,215.97	= Beginning Balance =
			NetChange= 0.00					9,215.97	= Ending Balance =
4670			Clubhouse Maint					8,362.60	= Beginning Balance =
riverbe	10/24/24	11/24	(martin) Martin Carpet Clean	P-652	737129	45.15		8,407.75	Mat cleaning
riverbe	11/13/24	11/24	(blandc) Craig Bland	P-653	Ck Req	27.79		8,435.54	wood screws, Green Thicld
riverbe	11/19/24	11/24	(blandc) Craig Bland	P-656	Ck Req	381.49		8,817.03	tarps for furniture; fitness
riverbe	11/26/24	11/24	(steal) Renee Steal	P-658	November	400.00		9,217.03	Clubhouse cleaning: Novem
			NetChange= 854.43					9,217.03	= Ending Balance =
4671			Clubhouse Summer					244.91	= Beginning Balance =
			NetChange= 0.00					244.91	= Ending Balance =
4710			Landscape Contract					65,870.56	= Beginning Balance =
			NetChange= 0.00					65,870.56	= Ending Balance =
4720			Landscape Other					7,296.48	= Beginning Balance =
			NetChange= 0.00					7,296.48	= Ending Balance =
4725			Landscapes - Irrigation					308.42	= Beginning Balance =
			NetChange= 0.00					308.42	= Ending Balance =
4730			Snow Removal					7,126.68	= Beginning Balance =
			NetChange= 0.00					7,126.68	= Ending Balance =
4750			Trash Removal					25,516.81	= Beginning Balance =
riverbe	11/01/24	11/24	(local) Local Waste Services	P-646	918559	2,515.80		28,032.61	Trash Service November
riverbe	11/05/24	11/24	(vector) Vector97	P-654	VT0991902	351.81		28,384.42	Vector Savings Share Nove
			NetChange= 2,867.61					28,384.42	= Ending Balance =
4810			Water/Sewer					75,276.16	= Beginning Balance =
riverbe	10/23/24	11/24	(delco) Del-Co Water Co Inc	P-645	690001000	2,265.00		77,541.16	Water 9/16/24 - 10/14/24
riverbe	11/01/24	11/24	(delaware) Delaware County	P-648	RIVVVV	16,497.00		94,038.16	Sewer Service 11/01/24 - 01
			NetChange= 18,762.00					94,038.16	= Ending Balance =
4820			Electric Service					5,351.18	= Beginning Balance =
riverbe	10/24/24	11/24	(aep) American Electric Pow	P-643	10742937724	18.68		5,369.86	Electric service 9/25/24 - 1
riverbe	10/28/24	11/24	(aep) American Electric Pow	P-644	10834044330	461.23		5,831.09	Electric service 9/25/24 - 1
			NetChange= 479.91					5,831.09	= Ending Balance =
4830			Gas Service					1,554.45	= Beginning Balance =
riverbe	11/05/24	11/24	(columbia) Columbia Gas	P-650	14747312016	75.87		1,630.32	Gas service 10/04/24 - 11/0
			NetChange= 75.87					1,630.32	= Ending Balance =
						24,626.68	0.00		

**Villas at Riverbend
Bank Reconcilement
November 30, 2024**

Bank Balance	\$97,681.02
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Less O/S Checks:	#	1306	\$77.09
	#	1381	\$45.15
	#	1382	\$78.71
	#	1401	\$116.75
	#	1501	\$15,000.00
	#	1533	\$645.00
	#	1534	\$159.43
	#	1535	\$34.99
	#	1536	\$400.00
	#	1537	\$213.27
	#	1538	\$200.08
	#	1552	\$15,000.00

Future Check Cleared Current Month #

Deposit In Transit	\$2,052.00

	\$67,762.55
	=====

Book Balance	\$67,762.55
--------------	-------------

\$67,762.55
=====

\$0.00

Treasury Enterprise Plan

PNC Bank



For the Period 11/01/2024 to 11/29/2024

Primary Account Number: XX-XXXX-6233

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Number of enclosures: 0

THE VILLAS AT RIVERBEND CONDOMINIUM
ASSOC
STE 230
4900 REED RD
COLUMBUS OH 43220-3164

For 24-hour banking sign on to
 PNC Bank Online Banking on pnc.com
FREE Online Bill Pay

For customer service call 1-877-BUS-BNKG

Para servicio en español, 1-877-BUS-BNKG

Moving? Please contact your local branch

Visit us at PNC.com/smallbusiness

IMPORTANT ACCOUNT NOTIFICATION

PNC Online Banking is an easy and convenient way to manage your cash flow. Enroll in PNC Online Banking by visiting PNC.com/Enroll. To enroll, you will need your business employer identification number (EIN) or Social Security Number (SSN), Online Access PIN and PNC Account Number. Your Online Access PIN is a 4-digit number that you may have set when you opened your account or received in the mail after opening your account.

IMPORTANT ACCOUNT INFORMATION

Effective January 1, 2025, charges for certain Treasury Management services will change. The impact of these changes on your business will depend on the mix of services you use at PNC and your transaction volume. If applicable, the fees for some of the services may be reduced or offset by the Earnings Credit for your account.

Treasury Management services, which may be subject to change, include but are not limited to Automated Clearing House (ACH), Cash Logistics, Cash Flow Insight, Account Reconciliation, Direct to Debit, Electronic Data Interchange (EDI), ePayments, Integrated Payables, Integrated Receivables, Invoice Automation, PINACLE, PayerExpress, Print Mail, Purchase Card, Real Time Payments, Remote Deposit, Wire Transfer services.

Among the changes that become effective January 1, 2025, the following Wire Fees will be impacted for Business Banking clients, including but not limited to the following:

The fee for INCOMING BOOK TRANSFERS will be \$5.50 each.

The fee for INCOMING INTERNATIONAL WIRE TRANSFERS will be \$21 each.

The fee for WIRE TRANSFER MANUAL REPAIR will be \$18 each.

The fee for WIRE COPIES will be \$21 each.

We would be happy to review with you the changes that are applicable to your account and discuss other services or options that may address the evolving needs of your business. Current Treasury Management charges are listed on your monthly statement, if applicable.

If you are interested in a review, please contact Treasury Management Client Care (TMCC) at 1-800-669-1518.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Schedules of Service Charges and Fees and our Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

Treasury Enterprise Plan

 For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 11/01/2024 to 11/29/2024

THE VILLAS AT RIVERBEND CONDOMINIUM

Primary Account Number: XX-XXXX-6233

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Treasury Enterprise Plan Account Number: XX-XXXX-6233 - continued

Effective October 14, 2024, the \$3.00 fee for Debit Card Cash Advances completed in PNC Bank Branches has been eliminated.

Treasury Enterprise Plan Summary

Account number: XX-XXXX-6233

THE VILLAS AT RIVERBEND CONDOMINIUM
ASSOC

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
99,635.48	47,224.00	49,178.46	97,681.02
		Average ledger balance	Average collected balance
		118,147.52	117,864.59

Deposits and Other Additions

Description	Items	Amount
Deposits	1	8,448.00
ACH Additions	2	38,776.00
Total	3	47,224.00

Checks and Other Deductions

Description	Items	Amount
Checks	22	49,178.46
Total	22	49,178.46

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
11/01	99,635.48	11/12	129,779.74	11/21	107,845.58
11/04	99,179.56	11/13	138,227.74	11/22	104,977.97
11/05	99,274.61	11/18	137,766.51	11/25	104,300.43
11/06	132,516.61	11/19	135,482.83	11/26	102,300.43
11/07	132,164.80	11/20	118,985.83	11/27	97,681.02

Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
11/13	8,448.00	Deposit	001613482

ACH Additions

Date posted	Amount	Transaction description	Reference number
11/05	5,534.00	ACH Settlement Payments Riverbend6233	00024310906430752
11/06	33,242.00	ACH Settlement Payments Riverbend6233	00024311911162242

Checks and Other Deductions

Checks and Substitute Checks

* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
11/05	1508 *	4,354.26	019780078	11/05	1515	531.54	019171206	11/18	1519	461.23	015197990
11/05	1512 *	500.00	019391295	11/05	1516	53.15	019221217	11/27	1520	4,354.26	010541779
11/04	1513	455.92	018588254	11/12	1517	2,385.06	001362141	11/25	1521	84.50	019946839
11/07	1514	351.81	009527128	11/19	1518	18.68	016229378	11/21	1522	75.87	070746165

Checks and Substitute Checks continued on next page

Treasury Enterprise Plan

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pnc.com/mybusiness/

For the Period 11/01/2024 to 11/29/2024
THE VILLAS AT RIVERBEND CONDOMINIUM
Primary Account Number: XX-XXXX-6233
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Treasury Enterprise Plan Account Number: XX-XXXX-6233 - continued

Checks and Substitute Checks - continued

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
11/20	1523	16,497.00	017341147	11/21	1527	11,064.38	017568765	11/26	1530	2,000.00	009197711
11/19	1524	2,265.00	016699202	11/22	1528	351.81	018119193	11/25	1531	381.49	019946838
11/22	1525	2,515.80	018285251	11/27	1529	220.00	010263828	11/25	1532	211.55	002062128
11/27	1526	45.15	004226985								