VILLAS AT RIVERBEND CONDOMINIUM
BALANCE SHEET
October 31, 2024

ASSETS

PNC Operating Funds	$78,071.10
Fifth Third Reserve Fund	169,284.05
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	1,302.00
TOTAL ASSETS	$703,085.14

LIABILITIES AND OWNER'S RESERVE

CURRENT LIABILITIES		
Prepaid Assessments	$15,088.16	
TOTAL LIABILITIES		$15,088.16
OWNER'S EQUITY		
Reserve Balance 12/31/23	$539,388.31	
Net Income (Loss) 2024	148,608.67	
TOTAL EQUITY		$687,996.98
TOTAL LIABILITY AND EQUITY		$703,085.14

Budget Comparison (Accrual)
Villas at Riverbend - (riverbe)
October 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	459,200.00	459,200.00	0.00	0.00	551,040.00
Spectrum Service Fee	10,780.00	10,780.00	0.00	0.00	107,800.00	107,800.00	0.00	0.00	129,360.00
Initial Reserve Assessment	842.00	0.00	842.00	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	100.00	40.00	60.00	150.00	910.00	340.00	570.00	167.65	540.00
Late Fees, Fines, Misc Income	0.00	0.00	0.00	0	251.00	0.00	251.00	0	0.00
Transfer to Reserves	-15,000.00	-15,000.00	0.00	0.00	-135,000.00	-150,000.00	15,000.00	10.00	-180,000.00
TOTAL INCOME	42,642.00	41,740.00	902.00	2.16	438,618.16	417,640.00	20,978.16	5.02	501,240.00
EXPENSE:									
ADMINISTRATIVE EXPENSE:									
Management Fee	2,235.00	2,235.00	0.00	0.00	22,351.00	22,351.00	0.00	0.00	26,821.00
Legal & Accounting Fee's	0.00	0.00	0.00	0	1,687.50	3,100.00	1,412.50	45.56	3,600.00
Reserve Study	0.00	4,000.00	4,000.00	100.00	0.00	4,000.00	4,000.00	100.00	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	106.30	300.00	193.70	64.57	1,773.76	3,000.00	1,226.24	40.87	4,000.00
Payment Notices (Coupons)	0.00	800.00	800.00	100.00	0.00	800.00	800.00	100.00	800.00
Telephone	34.99	105.00	70.01	66.68	559.91	1,050.00	490.09	46.68	1,260.00
Spectrum Bulk Services	11,064.38	10,780.00	-284.38	-2.64	109,867.59	107,800.00	-2,067.59	-1.92	129,360.00
Insurance Expense	22,214.16	3,995.00	-18,219.16	-456.05	46,482.46	39,950.00	-6,532.46	-16.35	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	35,654.83	22,215.00	-13,439.83	-60.50	182,725.42	187,556.00	4,830.58	2.58	223,492.00
MAINTENANCE & REPAIR EXPENSES:									
Common Area Maintenance	874.68	458.00	-416.68	-90.98	12,868.27	4,580.00	-8,288.27	-180.97	5,500.00
Pool Expense	1,503.00	0.00	-1,503.00	0	9,215.97	7,900.00	-1,315.97	-16.66	7,900.00
Clubhouse Maint	1,401.07	500.00	-901.07	-180.21	8,362.60	5,000.00	-3,362.60	-67.25	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	7,028.92	8,600.00	1,571.08	18.27	65,870.56	68,800.00	2,929.44	4.26	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	300.00	300.00	100.00	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	3,219.42	2,650.00	-569.42	-21.49	25,516.81	26,500.00	983.19	3.71	31,800.00
TOTAL MAINTENANCE & REPAIR EXP	14,027.09	12,508.00	-1,519.09	-12.14	136,810.70	130,830.00	-5,980.70	-4.57	156,500.00
UTILITIES:									
Water/Sewer	2,317.50	8,935.00	6,617.50	74.06	75,276.16	89,350.00	14,073.84	15.75	107,223.00
Electric Service	589.11	538.00	-51.11	-9.50	5,351.18	5,380.00	28.82	0.54	6,467.00
Gas Service	246.92	167.00	-79.92	-47.86	1,554.45	1,670.00	115.55	6.92	2,010.00
TOTAL UTILITIES	3,153.53	9,640.00	6,486.47	67.29	82,181.79	96,400.00	14,218.21	14.75	115,700.00
TOTAL EXPENSE	52,835.45	44,363.00	-8,472.45	-19.10	401,717.91	414,786.00	13,068.09	3.15	495,692.00
INCREASE IN RESERVE	-10,193.45	-2,623.00	-7,570.45	-288.62	36,900.25	2,854.00	34,046.25	1,192.93	5,548.00

Budget Comparison (Accrual)
Villas at Riverbend - (riverbe)
October 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	-135,000.00	-150,000.00	-15,000.00	-10.00	-180,000.00
Concrete/Walks/Curbs/Patios	0.00	0.00	0.00	0	0.00	0.00	0.00	0	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	7,323.00	30,000.00	22,677.00	75.59	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	-7,677.00	15,000.00	22,677.00	151.18	-111,708.42	-66,000.00	45,708.42	69.26	-51,000.00
NET RESERVE INCREASE(DECREASE)	-2,516.45	-17,623.00	15,106.55	85.72	148,608.67	68,854.00	79,754.67	115.83	56,548.00

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

Code	Name	Unit	Amount Receivable	Not Due This Date	0-30 Days	30-60 Days	60-90 Days	Over 90 Days	Available Prepay
burleson	Burleson	102SB	421.00	0.00	421.00	0.00	0.00	0.00	0.00
dietsch	Dietsch	108SB	450.00	0.00	421.00	29.00	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	381.00	30.00	0.00	0.00	0.00
			1,302.00	0.00	1,243.00	59.00	0.00	0.00	0.00

Prepayment Register
riverbe - Villas at Riverbend

Receipt Number	Owner	Date	Post Month	Revenue Account	Receivable Account	Amount	Aut App	Charge Code	Effective Date
riverbe	Villas at Riverbend								
4826	baker - Baker	10/16/24	10/24	2110	2110	268.00	Yes		
4197	white - Whitehouse	07/05/24	07/24	2110	2110	421.00	Yes		
4087	white - Whitehouse	07/10/24	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		
4811	king - King	10/28/24	10/24	2110	2110	421.00	Yes		
4615	rosener - Rosener	09/23/24	09/24	2110	2110	12.00	Yes		
4821	rosener - Rosener	10/23/24	10/24	2110	2110	381.00	Yes		
4508	hager - Hager	09/13/24	09/24	2110	2110	283.00	Yes		
4822	hager - Hager	10/22/24	10/24	2110	2110	381.00	Yes		
4828	shouman - Shouman	10/11/24	10/24	2110	2110	381.00	Yes		
4704	roberson - Roberson	10/03/24	10/24	2110	2110	12.00	Yes		
4808	mobin - Mobin-uddin	10/18/24	10/24	2110	2110	57.00	Yes		
4691	allen - Allen & Karen Weaver	09/30/24	10/24	2110	2110	210.00	Yes		
4824	bakies - Bakies	10/21/24	10/24	2110	2110	381.00	Yes		
4612	amici - Amici	09/23/24	09/24	2110	2110	30.00	Yes		
4814	amici - Amici	10/28/24	10/24	2110	2110	381.00	Yes		
4507	beatty - Beatty	09/16/24	09/24	2110	2110	316.00	Yes		
4825	beatty - Beatty	10/16/24	10/24	2110	2110	421.00	Yes		
4819	karacson - Karacson	10/23/24	10/24	2110	2110	381.00	Yes		
4830	smith - Smith	10/28/24	10/24	2110	2110	421.00	Yes		
4815	tumblin - Tumblin	10/25/24	10/24	2110	2110	421.00	Yes		
4698	plancon - Plancon	09/30/24	10/24	2110	2110	8.16	Yes		
4812	plancon - Plancon	10/25/24	10/24	2110	2110	421.00	Yes		
4818	johnston - Johnston	10/23/24	10/24	2110	2110	421.00	Yes		
4820	hearon - Hearon	10/23/24	10/24	2110	2110	421.00	Yes		
4509	bhattac1 - Bhattacharya	09/13/24	09/24	2110	2110	300.00	Yes		
4689	bhattac1 - Bhattacharya	10/02/24	10/24	2110	2110	430.00	Yes		
4827	bhattac1 - Bhattacharya	10/12/24	10/24	2110	2110	430.00	Yes		
4702	everett - Everett	10/05/24	10/24	2110	2110	2.00	Yes		
4620	meyer - Meyer	09/25/24	09/24	2110	2110	5.00	Yes		
4809	meyer - Meyer	10/28/24	10/24	2110	2110	421.00	Yes		
4613	dowling - Dowling	09/23/24	09/24	2110	2110	334.00	Yes		
4817	dowling - Dowling	10/24/24	10/24	2110	2110	421.00	Yes		
4009	bhattac2 - Bhattacharya	06/24/24	06/24	2110	2110	160.00	Yes		
4017	bhattac2 - Bhattacharya	06/27/24	06/24	2110	2110	330.00	Yes		
4205	bhattac2 - Bhattacharya	07/15/24	07/24	2110	2110	430.00	Yes		
4415	bhattac2 - Bhattacharya	08/16/24	08/24	2110	2110	430.00	Yes		
4496	bhattac2 - Bhattacharya	08/30/24	09/24	2110	2110	330.00	Yes		
4695	bhattac2 - Bhattacharya	09/27/24	10/24	2110	2110	330.00	Yes		
4810	bhattac2 - Bhattacharya	10/29/24	10/24	2110	2110	330.00	Yes		
4621	livingst - Livingston	09/25/24	09/24	2110	2110	381.00	Yes		
4816	livingst - Livingston	10/25/24	10/24	2110	2110	381.00	Yes		
4685	sullivan - Sullivan	10/02/24	10/24	2110	2110	22.00	Yes		
4687	martinb - Martin	10/02/24	10/24	2110	2110	240.00	Yes		
4807	wheeler - Wheeler	10/28/24	10/24	2110	2110	421.00	Yes		
4626	sheppard - Sheppard	09/25/24	09/24	2110	2110	5.00	Yes		
4813	sheppard - Sheppard	10/25/24	10/24	2110	2110	421.00	Yes		
						15,088.16			
						15,088.16			

Check Register
All Bank Accounts
Villas at Riverbend - (riverbe)

Chk Ctrl# Inv Ctrl#	Check Nu Inv Num	Rcn	Chk Date Inv Date	Post Mnth	Bank Exp Acct	Payee Ppty	Payee Name Account Name	Amount	Notes
511	1489		10/03/24	10/24	vrb	aep	American Electric P	571.24	
512	1490		10/03/24	10/24	vrb	aep	American Electric P	17.87	
513	1491		10/03/24	10/24	vrb	ais	Ais Affinity Insuranc	35.00	
514	1492		10/03/24	10/24	vrb	delco	Del-Co Water Co In	2,317.50	
515	1493		10/03/24	10/24	vrb	geswein	Geswein Insurance	2,546.00	
516	1494		10/03/24	10/24	vrb	local	Local Waste Servic	2,515.80	
517	1495		10/03/24	10/24	vrb	sandys	Sandy's Pool Servic	1,503.00	
518	1496		10/03/24	10/24	vrb	steal	Renee Steal	400.00	
519	1497		10/03/24	10/24	vrb	windward	Windward Printing &	53.15	
520	1498		10/08/24	10/24	vrb	martin	Martin Carpet Clean	45.15	
521	1499		10/08/24	10/24	vrb	vector	Vector97	351.81	
522	1500		10/11/24	10/24	vrb	pmm	Patterson Merkle M	2,415.33	
523	1501		10/11/24	10/24	vrb	riverbe	Villas at Riverbend	15,000.00	
524	1502		10/15/24	10/24	vrb	arden	Arden Insurance Se	15,278.90	
525	1503		10/15/24	10/24	vrb	columbia	Columbia Gas	246.92	
526	1504		10/15/24	10/24	vrb	spectrum	Spectrum	11,064.38	
527	1505		10/15/24	10/24	vrb	yard	Yardmaster	7,028.92	
528	1506		10/21/24	10/24	vrb	riverbe	Villas at Riverbend	100,000.00	
529	1507		10/21/24	10/24	vrb	pmm	Patterson Merkle M	162.81	
530	1508		10/22/24	10/24	vrb	arden	Arden Insurance Se	4,354.26	
531	1509		10/22/24	10/24	vrb	highland	Highland Exteriors	7,323.00	
532	1510		10/22/24	10/24	vrb	spectrum	Spectrum	34.99	
533	1511		10/29/24	10/24	vrb	riverbe	Villas at Riverbend	50.00	
534	1512		10/31/24	10/24	vrb	steal	Renee Steal	500.00	
535	1513		10/31/24	10/24	vrb	summit	Summit Fire & Secu	455.92	
536	1514		10/31/24	10/24	vrb	vector	Vector97	351.81	
537	1515		10/31/24	10/24	vrb	voglerk	Ken Vogler	531.54	
538	1516		10/31/24	10/24	vrb	windward	Windward Printing &	53.15	
							Total Checks	175,208.45	

Expense Distribution
riverbe - Villas at Riverbend
Check Date: 10/2024 - 10/2024

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Name	Amount	Check Number	Check Date	Description
1120 Fifth Third Reserve Fund									
621	manage-621	10/03/24	riverbe	riverbe	Villas at Riverbend	15,000.00	1501	10/11/24	Monthly Transfer to Reserves
						15,000.00			
1125 CME CD 15mo @ 4.23%									
628		10/21/24	riverbe	riverbe	Villas at Riverbend	100,000.00	1506	10/21/24	Funds to open new account - board
633		10/29/24	riverbe	riverbe	Villas at Riverbend	50.00	1511	10/29/24	Funds to open new account - board
						100,050.00			
3250 Transfer to Reserves									
621	manage-621	10/03/24	riverbe	riverbe	Villas at Riverbend	15,000.00	1501	10/11/24	Monthly Transfer to Reserves
						15,000.00			
4410 Management Fee									
623	manage-623	10/03/24	riverbe	pmm	Patterson Merkle Manageme	2,235.00	1500	10/11/24	Management Fee: Oct
						2,235.00			
4470 Office Supplies-Copies/Stamps/Newsletter									
613	47846	09/27/24	riverbe	windward	Windward Printing & Graphic	53.15	1497	10/03/24	October Newsletter
637	47943	10/30/24	riverbe	windward	Windward Printing & Graphic	53.15	1516	10/31/24	Nov Newsletter
						106.30			
4475 Telephone									
632	0198455101324	10/13/24	riverbe	spectrum	Spectrum	34.99	1510	10/22/24	Phone 10/13/24-11/12/24
						34.99			
4477 Spectrum Bulk Services									
626	0188936093024	09/30/24	riverbe	spectrum	Spectrum	11,064.38	1504	10/15/24	Bulk Internet & Cable
						11,064.38			
4480 Insurance Expense									
614	INV00001846	09/23/24	riverbe	geswein	Geswein Insurance Agency L	2,546.00	1493	10/03/24	Umbrella Policy #PPP7499018
616	101885562	09/23/24	riverbe	ais	Ais Affinity Insurance Agency,	35.00	1491	10/03/24	Policy 768577149 10/01/24 - 10/01/25
625	114014	10/07/24	riverbe	arden	Arden Insurance Services	15,278.90	1502	10/15/24	Down Payment 30% package insurance
630	114015	10/07/24	riverbe	arden	Arden Insurance Services	4,354.26	1508	10/22/24	Insurance Installment 1 of 8
						22,214.16			
4610 Common Area Maintenance									
622	pr-622	10/03/24	riverbe	pmm	Patterson Merkle Manageme	180.33	1500	10/11/24	Payroll weeks ending: 9/14-9/27/24
629	pr-629	10/18/24	riverbe	pmm	Patterson Merkle Manageme	162.81	1507	10/21/24	Payroll weeks ending: 9/28-10/11/24
634	Reimb	10/29/24	riverbe	voglerk	Ken Vogler	531.54	1515	10/31/24	Reimburse for mulch, downspout parts
						874.68			
4640 Pool Expense									

Expense Distribution
riverbe - Villas at Riverbend
Check Date: 10/2024 - 10/2024

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Name	Amount	Check Number	Check Date	Description
611	16082	09/29/24	riverbe	sandys	Sandy's Pool Service LLC	1,503.00	1495	10/03/24	Close pool; weekly service 9/1-9/21/24
						1,503.00			
4670 Clubhouse Maint									
612	Ck Req	09/26/24	riverbe	steal	Renee Steal	400.00	1496	10/03/24	September Clubhouse cleaning
620	739477	09/30/24	riverbe	martin	Martin Carpet Cleaning Co.	45.15	1498	10/08/24	Mat cleaning
635	October	10/31/24	riverbe	steal	Renee Steal	500.00	1512	10/31/24	Clubhouse cleaning: October
638	2761351	10/23/24	riverbe	summit	Summit Fire & Security, LLC	367.71	1513	10/31/24	Fire Alarm System Annual testing; duct
639	2757435	10/22/24	riverbe	summit	Summit Fire & Security, LLC	88.21	1513	10/31/24	Annual fire extinguisher inspection
						1,401.07			
4710 Landscape Contract									
624	118974	10/01/24	riverbe	yard	Yardmaster	7,028.92	1505	10/15/24	Landscape Maintenance October
						7,028.92			
4750 Trash Removal									
610	907495	10/01/24	riverbe	local	Local Waste Services	2,515.80	1494	10/03/24	Trash Service October
619	VT0981716	10/03/24	riverbe	vector	Vector97	351.81	1499	10/08/24	Vector Savings Share October
636	VT0965093	08/05/24	riverbe	vector	Vector97	351.81	1514	10/31/24	Vector Savings Share August
						3,219.42			
4810 Water/Sewer									
615	690001000	09/25/24	riverbe	delco	Del-Co Water Co Inc	2,317.50	1492	10/03/24	Water 8/19/24 - 9/16/24
						2,317.50			
4820 Electric Service									
617	10834044330	09/28/24	riverbe	aep	American Electric Power	571.24	1489	10/03/24	Electric service 8/24/24 - 9/24/24
618	10742937724	09/25/24	riverbe	aep	American Electric Power	17.87	1490	10/03/24	Electric service 8/24/24 - 9/24/24
						589.11			
4830 Gas Service									
627	14747312016	10/07/24	riverbe	columbia	Columbia Gas	246.92	1503	10/15/24	Gas service 9/05/24 - 10/04/24
						246.92			
5051 Capital - Transfer to Reserves									
621	manage-621	10/03/24	riverbe	riverbe	Villas at Riverbend	-15,000.00	1501	10/11/24	Monthly Transfer to Reserves
						-15,000.00			
5064 Gutter									
631	126-2	10/22/24	riverbe	highland	Highland Exteriors	7,323.00	1509	10/22/24	Final pmt for completed gutter & drains
						7,323.00			
						175,208.45			

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

Property	Date	Period	Description	Control	Refer	Debit	Credit	Balance	Remarks
4610			**Common Area Maintenanc**					**11,993.59**	**= Beginning Balance =**
riverbe	10/03/24	10/24	(pmm) Patterson Merkle Ma	P-622	pr-622	180.33		12,173.92	Payroll weeks ending: 9/14-
riverbe	10/18/24	10/24	(pmm) Patterson Merkle Ma	P-629	pr-629	162.81		12,336.73	Payroll weeks ending: 9/28-
riverbe	10/29/24	10/24	(voglerk) Ken Vogler	P-634	Reimb	531.54		12,868.27	Reimburse for mulch, downs
			NetChange= 874.68					**12,868.27**	**= Ending Balance =**
4640			**Pool Expense**					**7,712.97**	**= Beginning Balance =**
riverbe	09/29/24	10/24	(sandys) Sandy's Pool Servi	P-611	16082	1,503.00		9,215.97	Close pool; weekly service 9
			NetChange= 1,503.00					**9,215.97**	**= Ending Balance =**
4670			**Clubhouse Maint**					**6,961.53**	**= Beginning Balance =**
riverbe	09/26/24	10/24	(steal) Renee Steal	P-612	Ck Req	400.00		7,361.53	September Clubhouse clean
riverbe	09/30/24	10/24	(martin) Martin Carpet Clean	P-620	739477	45.15		7,406.68	Mat cleaning
riverbe	10/22/24	10/24	(summit) Summit Fire & Sec	P-639	2757435	88.21		7,494.89	Annual fire extinguisher ins
riverbe	10/23/24	10/24	(summit) Summit Fire & Sec	P-638	2761351	367.71		7,862.60	Fire Alarm System Annual te
riverbe	10/31/24	10/24	(steal) Renee Steal	P-635	October	500.00		8,362.60	Clubhouse cleaning: Octobe
			NetChange= 1,401.07					**8,362.60**	**= Ending Balance =**
4671			**Clubhouse Summer**					**244.91**	**= Beginning Balance =**
			NetChange= 0.00					**244.91**	**= Ending Balance =**
4710			**Landscape Contract**					**58,841.64**	**= Beginning Balance =**
riverbe	10/01/24	10/24	(yard) Yardmaster	P-624	118974	7,028.92		65,870.56	Landscape Maintenance Oct
			NetChange= 7,028.92					**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**					**22,297.39**	**= Beginning Balance =**
riverbe	08/05/24	10/24	(vector) Vector97	P-636	VT0965093	351.81		22,649.20	Vector Savings Share Augus
riverbe	10/01/24	10/24	(local) Local Waste Services	P-610	907495	2,515.80		25,165.00	Trash Service October
riverbe	10/03/24	10/24	(vector) Vector97	P-619	VT0981716	351.81		25,516.81	Vector Savings Share Octob
			NetChange= 3,219.42					**25,516.81**	**= Ending Balance =**
4810			**Water/Sewer**					**72,958.66**	**= Beginning Balance =**
riverbe	09/25/24	10/24	(delco) Del-Co Water Co Inc	P-615	690001000	2,317.50		75,276.16	Water 8/19/24 - 9/16/24
			NetChange= 2,317.50					**75,276.16**	**= Ending Balance =**
4820			**Electric Service**					**4,762.07**	**= Beginning Balance =**
riverbe	09/25/24	10/24	(aep) American Electric Pow	P-618	10742937724	17.87		4,779.94	Electric service 8/24/24 - 9
riverbe	09/28/24	10/24	(aep) American Electric Pow	P-617	10834044330	571.24		5,351.18	Electric service 8/24/24 - 9
			NetChange= 589.11					**5,351.18**	**= Ending Balance =**
4830			**Gas Service**					**1,307.53**	**= Beginning Balance =**
riverbe	10/07/24	10/24	(columbia) Columbia Gas	P-627	14747312016	246.92		1,554.45	Gas service 9/05/24 - 10/04
			NetChange= 246.92					**1,554.45**	**= Ending Balance =**
						17,180.62	0.00		

Villas at Riverbend
Bank Reconcilement
October 31, 2024

Bank Balance				$99,635.48
Less O/S Checks:	#	1306	$77.09	
	#	1381	$45.15	
	#	1382	$78.71	
	#	1401	$116.75	
	#	1501	$15,000.00	
	#	1508	$4,354.26	
	#	1512	$500.00	
	#	1513	$455.92	
	#	1514	$351.81	
	#	1515	$531.54	
	#	1516	$53.15	
Future Check Cleared Current Month #				
Deposit In Transit				

				$78,071.10
				=========

Book Balance	$78,071.10
	$78,071.10
	=========

$0.00

Treasury Enterprise Plan

PNC Bank

PNC BANK
PO Box 609
Pittsburgh, PA 15230-9738

For the Period 10/01/2024 to 10/31/2024

Primary Account Number: XX-XXXX-6233

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 espanol, 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 INFORMATION ABOUT BUSINESS CHECK QUANTITIES

Effective September 29, 2024, check order quantities for the following categories will decrease as follows:

>Business Wallet will decrease from 80 to 60 checks

There will be no changes to the quantities of any other business check types.

If you have questions regarding these changes, please call the number at the top of this statement or visit a PNC branch.

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 Reconcilement, 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.

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
195,881.69	58,347.00	154,593.21	99,635.48

Average ledger balance	Average collected balance
203,579.36	203,061.26

Deposits and Other Additions

Description	Items	Amount
Deposits	4	19,571.00
ACH Additions	2	38,776.00
Total	6	58,347.00

Checks and Other Deductions

Description	Items	Amount
Checks	22	154,172.21
ACH Deductions	1	421.00
Total	23	154,593.21

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
10/01	195,671.25	10/10	235,193.80	10/22	211,751.37
10/03	201,363.25	10/11	232,778.47	10/24	204,428.37
10/07	204,351.25	10/15	232,109.21	10/28	113,315.37
10/08	231,938.95	10/17	230,254.40	10/30	114,964.38
10/09	231,885.80	10/21	211,998.29	10/31	99,635.48

Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
10/03	5,692.00	Deposit	001992166
10/10	3,308.00	Deposit	002930395
10/28	8,887.00	Deposit	002107689
10/30	1,684.00	Deposit	003818529

ACH Additions

Date posted	Amount	Transaction description	Reference number
10/07	5,534.00	ACH Settlement Payments Riverbend6233	00024281913305667
10/08	33,242.00	ACH Settlement Payments Riverbend6233	00024282907108626

Treasury Enterprise Plan

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

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

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
10/01	1486 *	210.44	003894826	10/08	1496	400.00	014354532	10/21	1504	11,064.38	010155017
10/15	1489 *	571.24	017246110	10/09	1497	53.15	014941360	10/21	1505	7,028.92	010284087
10/15	1490	17.87	017246125	10/15	1498	45.15	001429249	10/28	1506	100,000.00	014567673
10/15	1491	35.00	017508517	10/17	1499	351.81	019215874	10/21	1507	162.81	001200861
10/08	1492	2,317.50	014650766	10/11	1500	2,415.33	003992304	10/24	1509 *	7,323.00	012392630
10/07	1493	2,546.00	013510038	10/31	1502 *	15,278.90	016799821	10/30	1510	34.99	015634148
10/08	1494	2,515.80	014209402	10/22	1503	246.92	082743391	10/31	1511	50.00	016273334
10/17	1495	1,503.00	019480386								

ACH Deductions

Date posted	Amount	Transaction description	Reference number
10/08	421.00	ACH Settlement Payments Riverbend6233	00024282907109159

Alice Caroll

FIFTH THIRD BANK
(CENTRAL OHIO)
P.O. BOX 630900 CINCINNATI OH 45263-0900

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

Statement Period Date: 10/1/2024 - 10/31/2024
Account Type: 5/3 BUS ELITE CKG
Account Number: 7284518052

Banking Center: Lewis Center
Banking Center Phone: 740-657-1805
Business Banking Support: 877-534-2264

Account Summary - 7284518052

10/01	**Beginning Balance**	**$254,284.05**	Number of Days in Period	31
1	Checks	$(100,000.00)		
	Withdrawals / Debits			
	Deposits / Credits			
10/31	**Ending Balance**	**$154,284.05**		

Analysis Period: 09/01/24 - 09/30/24

Standard Monthly Service Charge	$50.00
Standard Monthly Service Charge Waived (see below)	**-$50.00**
Service Charge withdrawn on 10/10/24	**$0.00**

Standard Monthly Service Charge waived if:

Your business maintains a total monthly average balance of $50,000 across its business checking, savings, and certificate of deposit accounts.

OR your business has a business loan or line of credit.

OR your business spends at least $500 per month on its business credit card **PLUS** has one of the following: Electronic Deposit Manager **OR** Cash Management Essentials.

Current Relationship Overview:

Balance Criteria Met?	**Yes**
Total Combined Monthly Average Balance	$225,284.05
Business Loan or Line of Credit?	**No**
Other Criteria Met?	**No**
$500 Business Credit Card Spend?	No
Electronic Deposit Manager?	No
Cash Management Essentials?	No

Check

1 check totaling $100,000.00

* Indicates gap in check sequence i = Electronic Image s = Substitute Check

Number	Date Paid	Amount
0000 i	10/28	100,000.00

Daily Balance Summary

Date	Amount
10/28	154,284.05

IF YOU USE TREASURY MANAGEMENT SERVICES, PLEASE NOTE THAT WE HAVE UPDATED OUR TERMS & CONDITIONS. GO TO 53.COM/TM-TC TO VIEW