

IRONWOOD VILLAS CONDOMINIUM ASSOCIATION, INC.



Unaudited Financial Statement

For the Period Ended

JANUARY 31, 2024

Ironwood Villas Condominium Association, Inc.
Budget Comparison Report
1/1/2024 - 1/31/2024

	1/1/2024 - 1/31/2024			1/1/2024 - 1/31/2024			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Income							
<u>Income</u>							
5000 - Maintenance Assessments	\$12,214.75	\$12,214.75	\$0.00	\$12,214.75	\$12,214.75	\$0.00	\$146,577.00
5020 - Reserve Assessment	\$2,773.67	\$2,773.67	\$0.00	\$2,773.67	\$2,773.67	\$0.00	\$33,284.00
5030 - Fee Income	\$125.00	\$0.00	\$125.00	\$125.00	\$0.00	\$125.00	\$0.00
5130 - Loan Principal Assessment	\$1,543.31	\$1,578.33	(\$35.02)	\$1,543.31	\$1,578.33	(\$35.02)	\$18,940.00
<u>Total Income</u>	\$16,656.73	\$16,566.75	\$89.98	\$16,656.73	\$16,566.75	\$89.98	\$198,801.00
Total Income	\$16,656.73	\$16,566.75	\$89.98	\$16,656.73	\$16,566.75	\$89.98	\$198,801.00
Expense							
<u>Building & Maintenance</u>							
6005 - Villa Cleaning Expense	\$0.00	\$420.00	\$420.00	\$0.00	\$420.00	\$420.00	\$5,040.00
6350 - Building Maintenance	\$110.00	\$125.00	\$15.00	\$110.00	\$125.00	\$15.00	\$1,500.00
<u>Total Building & Maintenance</u>	\$110.00	\$545.00	\$435.00	\$110.00	\$545.00	\$435.00	\$6,540.00
<u>General Administration</u>							
6150 - Insurance	\$1,402.68	\$1,556.42	\$153.74	\$1,402.68	\$1,556.42	\$153.74	\$18,677.00
6460 - Legal	\$0.00	\$166.67	\$166.67	\$0.00	\$166.67	\$166.67	\$2,000.00
6480 - Management Fees	\$1,851.66	\$1,041.67	(\$809.99)	\$1,851.66	\$1,041.67	(\$809.99)	\$12,500.00
6490 - Office Supplies & Postage	\$438.06	\$416.67	(\$21.39)	\$438.06	\$416.67	(\$21.39)	\$5,000.00
6495 - Bank Fees	\$47.00	\$0.00	(\$47.00)	\$47.00	\$0.00	(\$47.00)	\$0.00
6500 - Licenses/Fees/Dues	\$61.50	\$66.67	\$5.17	\$61.50	\$66.67	\$5.17	\$800.00
6650 - Loan Interest	\$137.18	\$102.17	(\$35.01)	\$137.18	\$102.17	(\$35.01)	\$1,226.00
6655 - Loan Principal Payments	\$1,543.31	\$1,578.33	\$35.02	\$1,543.31	\$1,578.33	\$35.02	\$18,940.00
6995 - Contingency	\$0.00	\$208.33	\$208.33	\$0.00	\$208.33	\$208.33	\$2,500.00
<u>Total General Administration</u>	\$5,481.39	\$5,136.93	(\$344.46)	\$5,481.39	\$5,136.93	(\$344.46)	\$61,643.00
<u>Landscaping</u>							
6240 - Grounds Contract	\$3,141.00	\$3,017.33	(\$123.67)	\$3,141.00	\$3,017.33	(\$123.67)	\$36,208.00
6245 - Fertilization Contract	\$0.00	\$694.75	\$694.75	\$0.00	\$694.75	\$694.75	\$8,337.00
6260 - Grounds Supplies - Misc	\$0.00	\$400.00	\$400.00	\$0.00	\$400.00	\$400.00	\$4,800.00
6280 - Irrigation Contract	\$0.00	\$625.00	\$625.00	\$0.00	\$625.00	\$625.00	\$7,500.00
6290 - Irrigation Supplies / Repairs	\$7.66	\$975.00	\$967.34	\$7.66	\$975.00	\$967.34	\$11,700.00
<u>Total Landscaping</u>	\$3,148.66	\$5,712.08	\$2,563.42	\$3,148.66	\$5,712.08	\$2,563.42	\$68,545.00
<u>Pool & Recreation</u>							
6310 - Pool Maint. Contract	\$300.00	\$300.00	\$0.00	\$300.00	\$300.00	\$0.00	\$3,600.00
6320 - Pool/Deck/Clubhouse	\$0.00	\$183.33	\$183.33	\$0.00	\$183.33	\$183.33	\$2,200.00
6325 - Pool Supplies	\$0.00	\$50.00	\$50.00	\$0.00	\$50.00	\$50.00	\$600.00
6330 - Pool Equipment Repairs	\$0.00	\$250.00	\$250.00	\$0.00	\$250.00	\$250.00	\$3,000.00
6335 - Pool House Pest Control	\$0.00	\$83.33	\$83.33	\$0.00	\$83.33	\$83.33	\$1,000.00
<u>Total Pool & Recreation</u>	\$300.00	\$866.66	\$566.66	\$300.00	\$866.66	\$566.66	\$10,400.00
<u>Reserves</u>							
7950 - Transfer to Reserves	\$2,773.67	\$2,773.67	\$0.00	\$2,773.67	\$2,773.67	\$0.00	\$33,284.00
<u>Total Reserves</u>	\$2,773.67	\$2,773.67	\$0.00	\$2,773.67	\$2,773.67	\$0.00	\$33,284.00
<u>Utilities</u>							
6010 - Water & Sewer	\$894.15	\$832.42	(\$61.73)	\$894.15	\$832.42	(\$61.73)	\$9,989.00

Ironwood Villas Condominium Association, Inc.
Budget Comparison Report
1/1/2024 - 1/31/2024

	1/1/2024 - 1/31/2024			1/1/2024 - 1/31/2024			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
6050 - Electric	\$1,103.54	\$700.00	(\$403.54)	\$1,103.54	\$700.00	(\$403.54)	\$8,400.00
<u>Total Utilities</u>	\$1,997.69	\$1,532.42	(\$465.27)	\$1,997.69	\$1,532.42	(\$465.27)	\$18,389.00
Total Expense	\$13,811.41	\$16,566.76	\$2,755.35	\$13,811.41	\$16,566.76	\$2,755.35	\$198,801.00
Operating Net Income	\$2,845.32	(\$0.01)	\$2,845.33	\$2,845.32	(\$0.01)	\$2,845.33	\$0.00
Net Income	\$2,845.32	(\$0.01)	\$2,845.33	\$2,845.32	(\$0.01)	\$2,845.33	\$0.00

Ironwood Villas Condominium Association, Inc.
Balance Sheet
Period Through: 1/31/2024

Assets

Operating Asset	
1000 - Seacoast Bank Checking	<u>\$48,863.27</u>
Operating Asset Total	<u>\$48,863.27</u>

Current Assets

1500 - Accounts Receivable	\$2,943.00
1520 - Loan Principal Payments Receivable	\$33,855.86
1530 - Prepaid Insurance	<u>\$5,098.42</u>
Current Assets Total	<u>\$41,897.28</u>

Reserves

3000 - Seacoast Bank Reserves	<u>\$106,890.22</u>
Reserves Total	<u>\$106,890.22</u>

Assets Total

\$197,650.77

Liabilities and Equity

Current Liabilities

2000 - Accounts Payable	<u>\$803.20</u>
Current Liabilities Total	<u>\$803.20</u>

Other

2020 - Prepaid Assessments	\$6,709.00
2030 - Deferred Revenue	<u>\$33,168.27</u>
Other Total	<u>\$39,877.27</u>

Long-Term Liability

2050 - Loan Payable	<u>\$33,855.87</u>
Long-Term Liability Total	<u>\$33,855.87</u>

Reserves

8000 - Reserves	<u>\$106,890.23</u>
Reserves Total	<u>\$106,890.23</u>

Retained Earnings

\$13,378.88

Net Income

\$2,845.32

Liabilities & Equity Total

\$197,650.77

Ironwood Villas Condominium Association, Inc.
Reserve Statement
1/1/2024 - 1/31/2024

Account	1/1/2024 - 1/31/2024		Begin Bal	YTD		Balance
	Allocation	Disbursement		Allocation	Disbursement	
8010 Reserve Account: Reserve - Clubhouse	\$255.00	\$0.00	\$12,657.63	\$255.00	\$0.00	\$12,912.63
8020 Reserve Account: Reserve - Painting-Villas/Ext Fences	\$1,636.00	\$0.00	\$56,486.17	\$1,636.00	\$0.00	\$58,122.17
8030 Reserve Account: Reserve - Roads	\$598.00	\$0.00	\$23,062.09	\$598.00	\$0.00	\$23,660.09
8040 Reserve Account: Reserve - Mailbx/Ext. Lighting/Signs	\$154.67	\$0.00	\$7,399.09	\$154.67	\$0.00	\$7,553.76
8045 Reserve Account: Reserve - Patio Pavers	\$35.00	\$0.00	\$429.96	\$35.00	\$0.00	\$464.96
8050 Reserve Account: Reserve - Pool	\$61.00	\$0.00	\$1,750.08	\$61.00	\$0.00	\$1,811.08
8055 Reserve Account: Reserve - Wall	\$34.00	\$0.00	\$984.96	\$34.00	\$0.00	\$1,018.96
8070 Reserve Account: Reserve - Interest	\$304.01	\$0.00	\$1,042.57	\$304.01	\$0.00	\$1,346.58
Total:	\$3,077.68	\$0.00	\$103,812.55	\$3,077.68	\$0.00	\$106,890.23

Ironwood Villas Condominium Association, Inc.
Accounts Payable Aging Report
Period Through: 1/31/2024

Payee	Invoice	Invoice Date	Due Date	Description	Expense	Total Current	30 Days	60 Days	90 Days
TruGreen	183625349	10/3/2023	10/13/2023	6240-Grounds Contract		\$800.00			\$800.00
				183625349 Total:		\$800.00	\$0.00	\$0.00	\$0.00 \$800.00
LINDA ALVEY and NANCY ELLIOT	636	12/12/2023	12/12/2023	6490-Office Supplies & Postage		\$3.20	\$3.20		
				636 Total:		\$3.20	\$0.00	\$3.20	\$0.00 \$0.00
				Totals:		\$803.20	\$0.00	\$3.20	\$0.00 \$800.00

Ironwood Villas Condominium Association, Inc.
Prepaid Report
Period Through: 1/31/2024

Unit Account Number	Homeowner	Address	Balance
101 106301011	Jose and Sonia Sabater	676 IRONWOOD CIRCLE 101	\$25.00
102 106301020	JEANELLE GERBER	674 IRONWOOD CIRCLE 102	\$700.00
103 106301030	JUDITH MARUCCI	672 IRONWOOD CIRCLE 103	\$2,100.00
111 106301110	MARK ANTHONY & MARIAN ELIZABETH SCHULTE, TTEES	772 WEDGEWOOD CT 111	\$700.00
112 106301120	WILLIAM GUZIEJKA JR	683 IRONWOOD CIRCLE 112	\$62.00
114 106301140	CHERYL BUTLER	703 IRONWOOD CIRCLE 114	\$600.00
118 106301180	JOHN JARKA and CHERYL KARKA	662 IRONWOOD CIRCLE 118	\$12.00
121 106301212	Janice Brutus	682 IRONWOOD CIRCLE 121	\$600.00
123 106301230	LUCILLE DIANE and DIANA RAE JONES	686 IRONWOOD CIRCLE 123	\$24.00
124 106301240	SALLY SHAW	707 IRONWOOD CIRCLE 124	\$18.00
154 106301540	RENE and JOAN GENEST	619 IRONWOOD CIRCLE 154	\$700.00
155 106301550	VIVKI L LAKEMAN, TTEE	617 IRONWOOD CIRCLE 155	\$6.00
164 106301640	RONALD GNAU and CLAIRE MAZZEO-GNAU	708 IRONWOOD CIRCLE 164	\$100.00
168 106301681	Arthur and Kathleen Hantel	630 IRONWOOD CIRCLE 168	\$537.00
169 106301690	Linda Fishbourne	626 IRONWOOD CIRCLE 169	\$525.00
Totals:			\$6,709.00

Ironwood Villas Condominium Association, Inc.
Check Register
1/1/2024 - 1/31/2024

Account #	Check #	Check Date Invoice	Vendor or Payee Line Item	Check Amt	Expense Account	Invoice	Paid
1000	325	1/1/2024 Jan 2024 Mgmt Fees	One Source Corporation	\$0.00	****VOID****	\$0.00	\$0.00
1000	326	1/1/2024 990283	One Source Corporation	\$0.00	****VOID****	\$0.00	\$0.00
1000	327	1/1/2024 Jan 2024 Mgmt Fees	One Source Corporation	\$0.00	****VOID****	\$0.00	\$0.00
1000	327	1/3/2024	One Source Corporation	\$810.00	6480 Management Fees	\$810.00	\$810.00
1000	334	1/6/2024 5550-6615	WINCHESTER CLEANING INC	\$110.00	6350 Building Maintenance	\$110.00	\$110.00
1000	335	1/6/2024	RENE and JOAN GENEST	\$48.00	6490 Office Supplies & Postage	\$48.00	\$48.00
1000	336	1/8/2024 0006614	A Grande Choice Pool & Spa, Inc	\$300.00	6310 Pool Maint. Contract	\$300.00	\$300.00
1000	337	1/9/2024 990283	One Source Corporation	\$0.00	****VOID****	\$0.00	\$0.00
1000	338	1/9/2024 Jan 2024 Mgmt Fees	One Source Corporation	\$0.00	****VOID****	\$0.00	\$0.00
1000	On-Line	1/12/2024	Venice, FL City on the Gulf	\$894.15	6010 Water & Sewer	\$894.15	\$894.15
1000	339	1/12/2024 990283	One Source Corporation	\$2,768.75	6240 Grounds Contract	\$2,768.75	\$2,768.75
1000	340	1/12/2024 Jan 2024 Mgmt Fees	One Source Corporation	\$810.00	6480 Management Fees	\$810.00	\$810.00
1000	341	1/13/2024	Venice Church Of Nazarene	\$100.00	6490 Office Supplies & Postage	\$100.00	\$100.00
1000	342	1/13/2024 Postage	GLENDA MORRISSEY	\$35.14	6490 Office Supplies & Postage	\$35.14	\$35.14
1000	On-Line	1/16/2024	Seacoast Bank	\$1,680.49	6650 Loan Interest 2050 Loan Payable	\$137.18 \$1,543.31	\$137.18 \$1,543.31
1000	On-Line	1/22/2024	Florida Power & Light Company	\$1,103.54	6050 Electric	\$1,103.54	\$1,103.54
1000	343	1/24/2024 bank fee #326 - NSF	One Source Corporation	\$12.00	6495 Bank Fees	\$12.00	\$12.00
1000	344	1/24/2024 irrigation expense	ROBERT & SUZANNE M DICAPRIO, TTEES	\$7.66	6290 Irrigation Supplies / Repairs	\$7.66	\$7.66
1000	345	1/25/2024	Florida Department of State- Division of Corporations	\$61.50			

		2024 Sun Biz Filing			6500 Licenses/Fees/Dues	\$61.50	\$61.50
1000	346	1/25/2024	One Source Corporation	\$50.00			
		Sunbiz Filing			6490 Office Supplies & Postage	\$50.00	\$50.00
1000	347	1/25/2024	One Source Corporation	\$125.00			
		Proxy/Ballot project			6490 Office Supplies & Postage	\$125.00	\$125.00
1000	348	1/25/2024	One Source Corporation	\$0.00	****VOID****		
		Jan Mgmt Diff 20/24 ratebalance				\$0.00	\$0.00
1000	349	1/25/2024	One Source Corporation	\$372.25			
		Ldscap diff 23/24 rate			6240 Grounds Contract	\$372.25	\$372.25
1000	350	1/25/2024	One Source Corporation	\$0.00	****VOID****		
		Jan Mgmt Diff 20/24 ratebalance				\$0.00	\$0.00
1000	351	1/25/2024	One Source Corporation	\$0.00	****VOID****		
		Mgmt Fee Jan 2023-Dec 2023	Balance difference 2023			\$0.00	\$0.00
1000	352	1/25/2024	One Source Corporation	\$0.00	****VOID****		
		Mgmt Balance Jan 24				\$0.00	\$0.00
1000	353	1/25/2024	One Source Corporation	\$231.66			
		Jan Mgmt Balance	Diff between (810 & 1041.66)		6480 Management Fees	\$231.66	\$231.66
1000	354	1/27/2024	RENE and JOAN GENEST	\$70.32			
					6490 Office Supplies & Postage	\$70.32	\$70.32
1000	355	1/27/2024	One Source Corporation	\$38.15			
		NSF Fee 650 Ironwood			6490 Office Supplies & Postage	\$3.15	\$3.15
		NSF Fee 650 Ironwood			6495 Bank Fees	\$35.00	\$35.00
1000	356	1/27/2024	One Source Corporation	\$6.45			
		621 Coupon/Statement			6490 Office Supplies & Postage	\$6.45	\$6.45
Total:				<u>\$9,635.06</u>			

Ironwood Villas Condominium Association, Inc.
Deposit Listing - 1000 - Seacoast Bank Checking
1/1/2024-1/31/2024

GLID	Unit Received From	Date Received	Ref Number	Amount	Total
573528	Curtis and Theres Brown	1/3/2024	ACH	\$700.00	
573532	140 TERESA JANIS	1/3/2024	ACH	\$700.00	
573536	160 ROBERT and NANCY SCHARFE	1/3/2024	ACH	\$700.00	
573540	159 Tom Gilmore & Kim Gilmore	1/3/2024	ACH	\$700.00	
573544	157 CLIFFORD P & ELEANOR P SWANSON JOINT TRUST	1/3/2024	ACH	\$700.00	
573548	156 ANTHONY and BARBARA STROLLO	1/3/2024	ACH	\$700.00	
573552	141 CHERYL A ESCOTT, TTEE	1/3/2024	ACH	\$700.00	
573556	137 GEORGE and GRITA SCHNECK	1/3/2024	ACH	\$700.00	
573560	135 ROBERT & SUZANNE M DICAPRIO, TTEES	1/3/2024	ACH	\$700.00	
573564	120 M.A. BARRIE SOUTH, INC	1/3/2024	ACH	\$700.00	
573568	115 DAVID LYNN-JONES	1/3/2024	ACH	\$700.00	
573572	164 RONALD GNAU and CLAIRE MAZZEO-GNAU	1/3/2024	ACH	\$700.00	
573576	107 DONALD and SHARON LIVINGSTONE	1/3/2024	ACH	\$700.00	
573580	105 CHARLENE RAITT	1/3/2024	ACH	\$700.00	
573586	111 MARK ANTHONY & MARIAN ELIZABETH SCHULTE, TTEES	1/3/2024	ACH	\$700.00	
573590	110 LONA SCHULTZ and BRETT COOPER	1/3/2024	ACH	\$700.00	
573596	102 JEANELLE GERBER	1/3/2024	ACH	\$700.00	
573600	167 MICHAEL V MAZZEO JR, TTEE	1/3/2024	ACH	\$700.00	
573604	108 SUSAN INNISS	1/3/2024	ACH	\$700.00	
573608	131 JAMES and RITA SUNDSTROM	1/3/2024	ACH	\$700.00	
573612	138 HUGH and JANE RAGAN	1/3/2024	ACH	\$700.00	
573616	114 CHERYL BUTLER	1/3/2024	ACH	\$700.00	
573620	134 OTTO HOLLAND	1/3/2024	ACH	\$700.00	
573624	158 PETER BRAMAN and ANTONIO BONILLA	1/3/2024	ACH	\$700.00	
573628	170 Ryan and Amanda Zachos	1/3/2024	ACH	\$700.00	
573632	142 Craig Blair and Denise Buckley	1/3/2024	ACH	\$700.00	
573636	121 Janice Brutus	1/3/2024	ACH	\$700.00	
573640	112 WILLIAM GUZIEJKA JR	1/3/2024	ACH	\$700.00	
573644	148 JODY INNISS & PETER M INNISS JR, TTEE	1/3/2024	ACH	\$700.00	
573648	149 Karen Binder	1/3/2024	ACH	\$700.00	
573652	119 Barbara B. and Brent Davis	1/3/2024	ACH	\$700.00	
573656	DIANA L TURKOVICS, TTEES	1/3/2024	ACH	\$700.00	
573660	166 LINDA ALVEY and NANCY ELLIOT	1/3/2024	1100	\$600.00	
573664	124 SALLY SHAW	1/3/2024	2886	\$700.00	
573668	144 Glenn and Jordan Cicora	1/3/2024	1004	\$700.00	
573672	154 RENE and JOAN GENEST	1/3/2024	911	\$700.00	
573674	154 RENE and JOAN GENEST	1/3/2024	910	\$700.00	
					\$25,800.00
573678	161 SANDRA ELLEN PEDIGO, TTEE	1/5/2024	3150	\$700.00	
573682	143 DOUBLE DRAGON PROPERTIES LLC	1/5/2024	0009548253	\$600.00	
573686	130 GLENDA MORRISSEY	1/5/2024	885417	\$700.00	
573690	125 RICHARD MELIM	1/5/2024	0009289032	\$700.00	
573694	150 Mary Gregory & Tom Gregory	1/5/2024	---9201015	\$600.00	
573698	SCOTT ROYAL SMITH, TTEE	1/5/2024	5232	\$600.00	
578383	125 RICHARD MELIM	1/5/2024	REVERSAL	(\$700.00)	
					\$3,200.00
573702	103 JUDITH MARUCCI	1/8/2024	1395	\$2,800.00	
573706	118 JOHN JARKA and CHERYL KARKA	1/8/2024	5517	\$700.00	
573710	129 MARIE-ANN PORTER (CO-TTEE)	1/8/2024	3297	\$700.00	
573714	123 LUCILLE DIANE and DIANA RAE JONES	1/8/2024	1022	\$700.00	
573718	143 DOUBLE DRAGON PROPERTIES LLC	1/8/2024	0010008995	\$100.00	
573722	152 MARY ANNE KINIREY, TTEE	1/8/2024	0010008562	\$700.00	
573726	PETER and CAROLLEEN TREMBLAY	1/8/2024	0010107942	\$700.00	
573730	146 MICHEAL and CAROL SANTELLE	1/8/2024	832210953	\$700.00	
					\$7,100.00
580987	122 PETER & SUSAN BALOIG and DANIEL BALOG	1/9/2024	credit card	\$700.00	
					\$700.00
575957	139 WILLIAM and BARBARA MURRAY	1/10/2024	3205	\$700.00	
					\$700.00
575959	125 RICHARD MELIM	1/12/2024	0010946261	\$700.00	
575963	109 DANIEL and DIANE SPULER	1/12/2024	0010311220	\$700.00	
					\$1,400.00
574254	133 DEBRA and ADELIN GARCIA	1/16/2024	8165818	\$700.00	
					\$700.00
578597	150 Mary Gregory & Tom Gregory	1/19/2024	0011230634	\$100.00	
578603	113 STACY COOK	1/19/2024	174	\$631.00	
					\$731.00
578249	151 LINDA M LEVESQUE, TTEE	1/26/2024	2496	\$70.00	
578253	151 LINDA M LEVESQUE, TTEE	1/26/2024	2496	\$700.00	

Ironwood Villas Condominium Association, Inc
Reconciliation Report

Seacoast National Bank - Seacoast Bank Checking-1000
Statement Date: 1/31/2024

Statement Balance: \$49,854.32
GL Balance: \$48,863.27
Last Statement Balance: \$21,893.25
Outstanding Checks: \$2,116.05
Outstanding Deposits: \$1,125.00
Calculated Balance: \$49,854.32
GL vs. Balance Difference: \$0.00

Cleared

Checks	Description	Date	Check #	Amount
	Payment: Bowersox Air Conditioning and Heating , Check #: 322, Invoice #: 27270	12/16/2023	322	-\$132.00
	Payment: ROBERT & SUZANNE M DICAPRIO, TTEES, Check #: 324, Invoice #: 12/23/2023	12/29/2023	324	-\$676.21
	Payment: VENICE PEST CONTROL INC, Check #: 328, Invoice #: 377255	12/30/2023	328	-\$135.00
	Payment: VENICE PEST CONTROL INC, Check #: 329, Invoice #: 376172	12/30/2023	329	-\$83.00
	Payment: One Source Corporation , Check #: 331, Invoice #: 2024 coupon booklets	12/30/2023	331	-\$169.85
	Payment: One Source Corporation , Check #: 332, Invoice #: 2024 2nd notice annual	12/30/2023	332	-\$571.85
	Payment: One Source Corporation , Check #: 333, Invoice #: Dec23-CR PC Financials	12/30/2023	333	-\$591.43
	Payment: One Source Corporation , Check #: 325, Invoice #: Jan 2024 Mgmt Fees	1/1/2024	325	-\$925.00
	Payment: One Source Corporation , Check #: 326, Invoice #: 990283	1/1/2024	326	-\$2,768.75
	Payment: One Source Corporation , Check #: 327, Invoice #: Jan 2024 Mgmt Fees	1/1/2024	327	-\$810.00
	Payment: One Source Corporation , Manual Payment, Invoice #:	1/3/2024	327	-\$810.00
	REVERSAL - [Payment]	1/5/2024		-\$700.00
	Payment: WINCHESTER CLEANING INC, Check #: 334, Invoice #: 5550-6615	1/6/2024	334	-\$110.00
	Payment: RENE and JOAN GENEST, Check #: 335, Invoice #:	1/6/2024	335	-\$48.00
	Payment: A Grande Choice Pool & Spa, Inc, Check #: 336, Invoice #: 0006614	1/8/2024	336	-\$300.00
	Payment: One Source Corporation , Check #: 337, Invoice #: 990283	1/9/2024	337	-\$2,768.75
	Payment: One Source Corporation , Check #: 338, Invoice #: Jan 2024 Mgmt Fees	1/9/2024	338	-\$810.00
	Payment: One Source Corporation , Check #: 339, Invoice #: 990283	1/12/2024	339	-\$2,768.75
	Payment: One Source Corporation , Check #: 340, Invoice #: Jan 2024 Mgmt Fees	1/12/2024	340	-\$810.00
	Payment: Venice, FL City on the Gulf , On-Line Payment, Invoice #:	1/12/2024	On-Line	-\$894.15
	Payment: Venice Church Of Nazarene , Check #: 341, Invoice #:	1/13/2024	341	-\$100.00
	Payment: Seacoast Bank, On-Line Payment, Invoice #:	1/16/2024	On-Line	-\$1,680.49
	Payment: Florida Power & Light Company, On-Line Payment, Invoice #:	1/22/2024	On-Line	-\$1,103.54
	Payment: One Source Corporation , Check #: 348, Invoice #: Jan Mgmt Diff 20/24 rate	1/25/2024	348	-\$141.66
	Payment: One Source Corporation , Check #: 350, Invoice #: Jan Mgmt Diff 20/24 rate	1/25/2024	350	-\$141.66
	Payment: One Source Corporation , Check #: 351, Invoice #: Mgmt Fee Jan 2023-Dec 2023	1/25/2024	351	-\$1,380.00
	Payment: One Source Corporation , Check #: 352, Invoice #: Mgmt Balance Jan 24	1/25/2024	352	-\$165.00
	REVERSAL - [Payment]	1/26/2024		-\$70.00
	to record sweep	1/31/2024		-\$2,773.66

Ironwood Villas Condominium Association, Inc
Reconciliation Report

Seacoast National Bank - Seacoast Bank Checking-1000
Statement Date: 1/31/2024

Statement Balance: \$49,854.32
GL Balance: \$48,863.27
Last Statement Balance: \$21,893.25
Outstanding Checks: \$2,116.05
Outstanding Deposits: \$1,125.00
Calculated Balance: \$49,854.32
GL vs. Balance Difference: \$0.00

Payment	1/8/2024	\$700.00
Payment	1/8/2024	\$700.00
Payment	1/8/2024	\$100.00
Payment	1/8/2024	\$700.00
Payment	1/8/2024	\$700.00
Payment	1/8/2024	\$700.00
[VOID] - Payment: One Source Corporation , Check #: 337, Invoice #: 990283	1/9/2024	\$2,768.75
Payment	1/9/2024	\$700.00
Payment	1/10/2024	\$700.00
[VOID] - Payment: One Source Corporation , Check #: 338, Invoice #: Jan 2024 Mgmt Fees	1/12/2024	\$810.00
Payment	1/12/2024	\$700.00
Payment	1/12/2024	\$700.00
Payment	1/16/2024	\$700.00
Payment	1/19/2024	\$100.00
Payment	1/19/2024	\$631.00
[VOID] - Payment: One Source Corporation , Check #: 348, Invoice #: Jan Mgmt Diff 20/24 rate	1/25/2024	\$141.66
[VOID] - Payment: One Source Corporation , Check #: 350, Invoice #: Jan Mgmt Diff 20/24 rate	1/25/2024	\$141.66
[VOID] - Payment: One Source Corporation , Check #: 351, Invoice #: Mgmt Fee Jan 2023-Dec 2023	1/25/2024	\$1,380.00
[VOID] - Payment: One Source Corporation , Check #: 352, Invoice #: Mgmt Balance Jan 24	1/25/2024	\$165.00
Payment	1/26/2024	\$70.00
Payment	1/26/2024	\$700.00
Payment	1/29/2024	\$688.00
Total Cleared Deposits:		\$52,399.82

Outstanding

Checks	Description	Date	Check #	Amount
	Payment: Alliance Fire & Safety, Check #: 89, Invoice #: 80015	9/25/2022	89	-\$318.33
	Payment: TruGreen, Check #: 176, Invoice #: 171789209	3/29/2023	176	-\$436.65
	Payment: OTTO and LA DONNE HOLLAND, Check #: 243, Invoice #:	7/14/2023	243	-\$25.94
	Payment: One Source Corporation , Check #: 288, Invoice #: 990249-645 Ironwood	10/29/2023	288	-\$95.00
	Payment: A Grande Choice Pool & Spa, Inc, Check #: 300, Invoice #: 0006418	11/9/2023	300	-\$230.00
	Payment: GLENDA MORRISSEY, Check #: 342, Invoice #: Postage	1/13/2024	342	-\$35.14
	Payment: One Source Corporation , Check #: 343, Invoice #: bank fee #326 - NSF	1/24/2024	343	-\$12.00
	Payment: ROBERT & SUZANNE M DICAPRIO, TTEES, Check #: 344, Invoice #: irrigation expense	1/24/2024	344	-\$7.66
	Payment: Florida Department of State-Division of Corporations, Check #: 345, Invoice #: 2024 Sun Biz Filing	1/25/2024	345	-\$61.50
	Payment: One Source Corporation , Check #: 346, Invoice #: Sunbiz Filing	1/25/2024	346	-\$50.00
	Payment: One Source Corporation , Check #:			

Ironwood Villas Condominium Association, Inc
Reconciliation Report

Seacoast National Bank - Seacoast Bank Checking-1000
Statement Date: 1/31/2024

Statement Balance: \$49,854.32
GL Balance: \$48,863.27
Last Statement Balance: \$21,893.25
Outstanding Checks: \$2,116.05
Outstanding Deposits: \$1,125.00
Calculated Balance: \$49,854.32
GL vs. Balance Difference: \$0.00

347, Invoice #: Proxy/Ballot project	1/25/2024	347	-\$125.00
Payment: One Source Corporation , Check #:			
349, Invoice #: Ldscap diff 23/24 rate	1/25/2024	349	-\$372.25
Payment: One Source Corporation , Check #:			
353, Invoice #: Jan Mgmt Balance	1/25/2024	353	-\$231.66
Payment: RENE and JOAN GENEST, Check #:			
354, Invoice #:	1/27/2024	354	-\$70.32
Payment: One Source Corporation , Check #:			
355, Invoice #: NSF Fee 650 Ironwood	1/27/2024	355	-\$38.15
Payment: One Source Corporation , Check #:			
356, Invoice #: 621 Coupon/Statement	1/27/2024	356	-\$6.45
		Total Outstanding Checks:	\$2,116.05

Deposits	Description	Date	Amount
	Payment	10/6/2022	\$525.00
	Payment - Closing Funds	9/2/2023	\$600.00
		Total Outstanding Deposits:	\$1,125.00



Statement of Account

Last statement: December 31, 2023
 This statement: January 31, 2024
 Total days in statement period: 31

IRONWOOD VILLAS CONDOMINIUM ASSOC INC
 OPERATING ACCOUNT
 C/O ONE SOURCE CORPORATION
 6622 SUPERIOR AVE
 SARASOTA FL 34231-5838

0002701712 Page 1 of 2

Direct inquiries to:
 Customer Service Center
 800-706-9991

Seacoast National Bank
 1950 Ringling Blvd Suite 101
 Sarasota FL 34236

Summary of Account Balance

Account	Number	Ending Balance
Business Checking Plus*	0002701712	\$49,854.32

UPCOMING DEPOSIT ACCOUNT AGREEMENT CHANGES. EFFECTIVE MARCH 1, 2024, NECESSARY CHANGES WILL BE MADE TO THE DEPOSIT ACCOUNT AGREEMENT. PLEASE SEE THE INCLUDED INSERT FOR DETAILS OR REVIEW A FULL COPY OF THE UPDATED AGREEMENT AT: [HTTPS://WWW.SEACOASTBANK.COM/ AGREEMENTS-AND-DISCLOSURES](https://www.seacoastbank.com/agreements-and-disclosures).

Business Checking Plus*

Account number
 0002701712

15 Enclosures

Date	Description	Additions	Subtractions	Balance
12-31	Beginning balance			\$21,893.25
01-03	#Lockbox Deposit	✓ 3,400.00		25,293.25
01-03	#Preauthorized Credit Ironwood Villas ASSOC DUES 240103 1650005873	✓ 22,400.00		47,693.25
01-03	Check 326		-2,768.75 ✓	44,924.50
01-03	Check 327		-810.00	44,114.50
01-03	Check 331		-169.85	43,944.65
01-03	Check 332		-571.85	43,372.80
01-03	Check 333		-591.43	42,781.37
01-04	#Credit Memo UNABLE TO VERIFY CHK# 326	2,768.75 ✓		45,550.12
01-05	#Lockbox Deposit	✓ 3,900.00		49,450.12
01-08	#Lockbox Deposit	✓ 7,100.00		56,550.12
01-09	#Preauthorized Credit Propay Transfer 240109	700.00 -		57,250.12
01-09	#Deposit Return Item		-700.00 ✓	56,550.12
01-09	Check 324		-676.21	55,873.91
01-09	Check 328		-135.00	55,738.91
01-09	Check 329		-83.00	55,655.91
01-10	#Lockbox Deposit	✓ 700.00		56,355.91

Date	Description	Additions	Subtractions	Balance
01-11	Check 322		-132.00	56,223.91
01-12	#Lockbox Deposit	1,400.00		57,623.91
01-16	#Automatic Ln Paymt		-1,680.49	55,943.42
	AUTOMATIC LOAN PAY			
01-16	Check 339		-2,768.75	53,174.67
01-16	Check 340		-810.00	52,364.67
01-17	Check 335		-48.00	52,316.67
01-18	#Deposit	700.00		53,016.67
01-19	#Lockbox Deposit	731.00		53,747.67
01-19	Check 336		-300.00	53,447.67
01-22	#Preauthorized Wd		-29.95	53,417.72
	FPL DIRECT DEBIT ELEC PYMT 240122			
01-22	#Preauthorized Wd		-30.67	53,387.05
	FPL DIRECT DEBIT ELEC PYMT 240122			
01-22	#Preauthorized Wd		-39.68	53,347.37
	FPL DIRECT DEBIT ELEC PYMT 240122			
01-22	#Preauthorized Wd		-91.84	53,255.53
	FPL DIRECT DEBIT ELEC PYMT 240122			
01-22	#Preauthorized Wd		-911.40	52,344.13
	FPL DIRECT DEBIT ELEC PYMT 240122			
01-22	Check 334		-110.00	52,234.13
01-25	#Preauthorized Wd		-894.15	51,339.98
	CITY OF VENICE UT BILL 240125			
	000148420012156			
01-26	#Deposit	700.00		52,039.98
01-29	#Lockbox Deposit	688.00		52,727.98
01-30	Check 341		-100.00	52,627.98
01-31	#Online/Phone Debit		-2,773.66	49,854.32
	REF 0310306L FUNDS TRANSFER TO DEP 3701919			
	FROM ONLINE FUNDS TRANSFER VIA			
01-31	Ending totals	45,187.75	-17,226.68	\$49,854.32

1,103.54

Number	Date	Amount
322	01-11	132.00
324*	01-09	676.21
326*	01-03	2,768.75
327	01-03	810.00
328	01-09	135.00
329	01-09	83.00
331*	01-03	169.85
332	01-03	571.85

Add nbnt

Number	Date	Amount
333	01-03	591.43
334	01-22	110.00
335	01-17	48.00
336	01-19	300.00
339*	01-16	2,768.75
340	01-16	810.00
341	01-30	100.00

* Skip in check sequence

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 16, 2023

000322

PAY TO THE ORDER OF: AOWENSON AIR CONDITIONING AND HEATING

\$132.00

ONE HUNDRED THIRTY TWO AND 00/100 ***** DOLLARS

01/11/2024 322 \$132.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 30, 2023

000331

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$169.85

ONE HUNDRED SIXTY NINE AND 85/100 ***** DOLLARS

01/03/2024 331 \$169.85

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 12, 2024

000339

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$2,768.75

TWO THOUSAND SEVEN HUNDRED SIXTY EIGHT AND 75/100 ***** DOLLARS

01/16/2024 339 \$2,768.75

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 29, 2023

000324

PAY TO THE ORDER OF: ROBERT & SUSANNE M DICAPRIO, TREES

\$676.21

SIX HUNDRED SEVENTY SIX AND 21/100 ***** DOLLARS

01/09/2024 324 \$676.21

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 30, 2023

000332

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$571.85

FIVE HUNDRED SEVENTY ONE AND 85/100 ***** DOLLARS

01/03/2024 332 \$571.85

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 12, 2024

000340

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$810.00

EIGHT HUNDRED TEN AND 00/100 ***** DOLLARS

01/16/2024 340 \$810.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 01, 2024

000326

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$2,768.75

TWO THOUSAND SEVEN HUNDRED SIXTY EIGHT AND 75/100 ***** DOLLARS

01/03/2024 326 \$2,768.75

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 30, 2023

000333

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$591.43

FIVE HUNDRED NINETY ONE AND 43/100 ***** DOLLARS

01/03/2024 333 \$591.43

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 13, 2024

000341

PAY TO THE ORDER OF: VEHICLE CHURCH OF NAZARENE

\$100.00

ONE HUNDRED AND 00/100 ***** DOLLARS

01/30/2024 341 \$100.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 01, 2024

000327

PAY TO THE ORDER OF: ONE SOURCE CORPORATION

\$810.00

EIGHT HUNDRED TEN AND 00/100 ***** DOLLARS

01/03/2024 327 \$810.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 06, 2024

000334

PAY TO THE ORDER OF: WINDHESTER CLEANING INC

\$110.00

ONE HUNDRED TEN AND 00/100 ***** DOLLARS

01/22/2024 334 \$110.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 30, 2023

000328

PAY TO THE ORDER OF: VEHICLE PEST CONTROL INC

\$135.00

ONE HUNDRED THIRTY FIVE AND 00/100 ***** DOLLARS

01/09/2024 328 \$135.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 06, 2024

000335

PAY TO THE ORDER OF: REBE AND JUAN GIBERT

\$48.00

FORTY EIGHT AND 00/100 ***** DOLLARS

01/17/2024 335 \$48.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

December 30, 2023

000329

PAY TO THE ORDER OF: VEHICLE PEST CONTROL INC

\$83.00

EIGHTY THREE AND 00/100 ***** DOLLARS

01/09/2024 329 \$83.00

Ironwood Villas Condominium Association, Inc.
811 823 2323
6822 Superior Ave
Sarasota, Florida 34231

January 09, 2024

000336

PAY TO THE ORDER OF: A GRANDY CHOICE POOL & SPA, INC

\$300.00

THREE HUNDRED AND 00/100 ***** DOLLARS

01/19/2024 336 \$300.00

IMPORTANT UPDATE TO THE DEPOSIT ACCOUNT AGREEMENT

Periodically, the Deposit Account Agreement and other important disclosures governing your account(s) are reviewed. **Effective March 1, 2024, necessary changes will be made to the Deposit Account Agreement.¹**

Please review some of the most significant changes listed below:

- **TRUTH IN SAVINGS** - the product-specific disclosures have been removed since they are provided at account opening.
- **WITHDRAWALS** -
 - » "Generally" subsection - is renamed to "Important terms for accounts where more than one person can withdraw"; clarification to authority of each account owner has been added
 - » Postdated checks - a notice requirement is added
 - » Checks and Withdrawal rules - added limitations on the account until your identity is verified
- **OVERDRAFTS** - this section is updated to clarify consumer accounts will not be charged for overdrafts caused by ATM or one-time debit card purchases if you have not opted in for this service. The debit card hold examples have been moved to the ATM Debit Card Opt-In/Opt-Out Consent form.
- **IMPORTANT INFORMATION REGARDING "DECOUPLED" CARDS** - a new section covering the linking of your Seacoast Bank account to a decoupled debit card issuer and the way these transactions are received and processed by us.
- **OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - updated ownership terminology
- **AMENDMENTS AND TERMINATION** - expanded to include our ability to suspend or terminate a service.
- **CORRECTION OF CLERICAL ERRORS** - a new section added that you agree we may correct clerical errors unless prohibited by law.
- **STATEMENTS** - this section is revised to make clarifying edits to "Your duty to report unauthorized signatures and alteration on checks and other items" as well as clarify the limitations that exist 60 days after making a statement available to you.
 - » Errors relating to electronic fund transfers or substitute checks - added to direct you to the electronic fund transfer disclosure for details.
 - » Duty to notify if statement not received - added to advise you to contact the bank should your statement not be received by the date you normally expect it.
- **SETOFF** - updated to add clarification regarding debts for a partnership and accelerated due dates.
- **CHECK CASHING** - a new section regarding fees and requirements for cashing checks for anyone that does not have a Seacoast Bank account.
- **DEATH OR INCOMPETENCE** - this section is expanded to include your responsibility to notify us promptly if any person with a right to withdraw dies or is adjudicated incompetent.
- **LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - updated to clarify that, subject to applicable law, we may freeze assets in an account or take other actions as may be appropriate under the circumstances.
- **ACCOUNT SECURITY** - this section expands your responsibility to protect your account access and access devices.
- **BUSINESS DEBIT CARDS** - a new section that outlines the responsibilities and acceptable uses of business debit cards.
- **INTERNATIONAL ACH TRANSACTIONS** - updated to explain the possibility of delayed availability for some transactions.
- **COMPLIANCE WITH LAW, UNLAWFUL INTERNET GAMBLING, AND OFAC** - expanded to include definition of restricted transactions, additional OFAC sanction program typologies, and specific information regarding Cuban Blocked Accounts.
- **NOTICE OF NEGATIVE INFORMATION** - this section was expanded to explain the types of activity that may be reported to a consumer reporting agency.

Thank you for your continued relationship.
Please visit your local branch or contact us at 800.706.9991 if you have any questions about these changes.

Review a full copy of the updated agreement at: SeacoastBank.com/Agreements-and-Disclosures or scan the QR code.





Error Resolution Notice

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any),
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation,

Preauthorized Transfers:

If you have arranged to have a direct deposit or other preauthorized electronic fund transfers made to your account at least once every 60 days from the same person or company, you may telephone us at the Customer Service Center number listed below to find out whether the transfer was made as scheduled.

Nonsufficient funds (NSF) fees:

If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account (i.e., your available balance), and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

In case of errors or questions about your electronic transfers or NSF fees:

Telephone us at 1-800-706-9991

Or

Write us at: P.O. Box 9012, Stuart, FL 34995-9012

Ironwood Villas Condominium Association, Inc
Reconciliation Report

Seacoast National Bank - Seacoast Bank Reserves-3000
Statement Date: 1/31/2024

Statement Balance: \$106,890.22
GL Balance: \$106,890.22
Last Statement Balance: \$103,812.55
Outstanding Checks: \$0.00
Outstanding Deposits: \$0.00
Calculated Balance: \$106,890.22
GL vs. Balance Difference: \$0.00

Cleared

Checks	Description	Date	Check #	Amount
Total Cleared Checks:				\$0.00

Deposits	Description	Date	Amount
	to record sweep	1/31/2024	\$2,773.66
	8070 - Reserve Account: Reserve - Interest	1/31/2024	\$304.01
Total Cleared Deposits:			\$3,077.67

Outstanding

Checks	Description	Date	Check #	Amount
Total Outstanding Checks:				\$0.00

Deposits	Description	Date	Amount
Total Outstanding Deposits:			\$0.00



Statement of Account

IRONWOOD VILLAS CONDOMINIUM ASSOC INC
 RESERVES ACCOUNT
 C/O ONE SOURCE CORPORATION
 6622 SUPERIOR AVE
 SARASOTA FL 34231-5838

Last statement: December 31, 2023
 This statement: January 31, 2024
 Total days in statement period: 31

0003701919 Page 1 of 1

Direct inquiries to:
 Customer Service Center
 800-706-9991

Seacoast National Bank
 1950 Ringling Blvd Suite 101
 Sarasota FL 34236

0

Summary of Account Balance

Account	Number	Ending Balance
Seacoast Business Money Market	0003701919	\$106,890.22

UPCOMING DEPOSIT ACCOUNT AGREEMENT CHANGES. EFFECTIVE MARCH 1, 2024, NECESSARY CHANGES WILL BE MADE TO THE DEPOSIT ACCOUNT AGREEMENT. PLEASE SEE THE INCLUDED INSERT FOR DETAILS OR REVIEW A FULL COPY OF THE UPDATED AGREEMENT AT: [HTTPS://WWW.SEACOASTBANK.COM/ AGREEMENTS-AND-DISCLOSURES](https://www.seacoastbank.com/agreements-and-disclosures).

Seacoast Business Money Market

Account number 0003701919 Interest paid year to date \$304.01

Date	Description	Additions	Subtractions	Balance
12-31	Beginning balance			\$103,812.55
01-31	#Online/Phone Credit	2,773.66		106,586.21
	REF 0310306L FUNDS TRANSFER FRMDEP 2701712 FROM ONLINE FUNDS TRANSFER VIA			
01-31	#Interest Paid	304.01		106,890.22
01-31	Ending totals	3,077.67	.00	\$106,890.22

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 - » Errors relating to electronic fund transfers or substitute checks - added to direct you to the electronic fund transfer disclosure for details.
 - » Duty to notify if statement not received - added to advise you to contact the bank should your statement not be received by the date you normally expect it.
- **SETOFF** - updated to add clarification regarding debts for a partnership and accelerated due dates.
- **CHECK CASHING** - a new section regarding fees and requirements for cashing checks for anyone that does not have a Seacoast Bank account.
- **DEATH OR INCOMPETENCE** - this section is expanded to include your responsibility to notify us promptly if any person with a right to withdraw dies or is adjudicated incompetent.
- **LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - updated to clarify that, subject to applicable law, we may freeze assets in an account or take other actions as may be appropriate under the circumstances.
- **ACCOUNT SECURITY** - this section expands your responsibility to protect your account access and access devices.
- **BUSINESS DEBIT CARDS** - a new section that outlines the responsibilities and acceptable uses of business debit cards.
- **INTERNATIONAL ACH TRANSACTIONS** - updated to explain the possibility of delayed availability for some transactions.
- **COMPLIANCE WITH LAW, UNLAWFUL INTERNET GAMBLING, AND OFAC** - expanded to include definition of restricted transactions, additional OFAC sanction program typologies, and specific information regarding Cuban Blocked Accounts.
- **NOTICE OF NEGATIVE INFORMATION** - this section was expanded to explain the types of activity that may be reported to a consumer reporting agency.

Thank you for your continued relationship.
Please visit your local branch or contact us at 800.706.9991 if you have any questions about these changes.

Review a full copy of the updated agreement at: SeacoastBank.com/Agreements-and-Disclosures or scan the QR code.





Error Resolution Notice

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any),
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation,

Preauthorized Transfers:

If you have arranged to have a direct deposit or other preauthorized electronic fund transfers made to your account at least once every 60 days from the same person or company, you may telephone us at the Customer Service Center number listed below to find out whether the transfer was made as scheduled.

Nonsufficient funds (NSF) fees:

If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account (i.e., your available balance), and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

In case of errors or questions about your electronic transfers or NSF fees:

Telephone us at 1-800-706-9991

Or

Write us at: P.O. Box 9012, Stuart, FL 34995-9012